

THE NICKEL LINE



WINTER 2020 EDITION

Caring for our Firefighters for over 100 years!

Cover Photo Credit: Ryan McIntre
www.creighphotography.com

Want to be featured

in our next newsletter?

San Diego Fireman's Relief Association
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Our Dedicated Staff



Marisa Nunes
**Manager of
Operations
SDFRA**



Amber DeBartolo
**Member Engagement
& Claims
Representative
SDFRA**



Susan LaNier
**Accountant
SDFRA**



Coming Soon!
**Executive Director
of SDFRA &
FirefighterAid**



Gabby Rockwell
**Community
Engagement
Representative**

Board of Directors



Brandt Truver
President



Arnell Garcia
Vice President



Kelly Doan
Secretary/Treasurer



Dan King
Director



Geof Cummings
Director



Kenneth Barnes
Director



Sean Brambir
Director



Benjamin Vernon
Director



John Brubaker
Director



Corey Teng
Director



Jon Handley



Greg Donnelly

We're dedicated to you, your families, your profession, and our community.

Letter from the President



Hello SDFRA members and families,

This year has been extremely challenging; it's tested us professionally and in our personal lives. I empathize for our members who have young children, our retired members and surviving spouses that are isolated, our San Diego Fire-Rescue Department enduring the loss of our coworker, friend, and brother Ryan Ferrara, and the separation from our families due to fire season.

In regard to COVID-19, we're fortunate; our department has been spared from the most horrible outcomes of COVID-19 and we have not had a Line of Duty Death. However, many other fire departments have not been as lucky. SDFRA is working closely with SDFD Health and Safety Office to offer support to our firefighters and their families that are in quarantine.

Please continue to wash your hands frequently, continue to wear the PPE required for medical aids, and do the required station and apparatus cleanings all while continuing to wear a mask in the stations. It's strongly encouraged that we all do our part protecting ourselves, our families at home, and our colleagues at work. The department and the San Diego Fire-Rescue Foundation have invested thousands of dollars to equip us with personal protective equipment to protect us and stop the spread of the virus. In addition to the large amount of money spent on PPE, the data shows that these barriers work. Most importantly, do not report to work if you're feeling sick. The department is doing an outstanding job of providing time off to ill employees to ensure outbreaks do not occur in the stations.

With all that said, one fact remains unchanged: we have gone through all of this together, as a fire family. I'm still amazed by the amount of phone calls, emails, and texts I've received these past few months from members offering their assistance. Most of them have read, "I'm available for whatever is needed, I just want to help." These messages have helped boost my spirits personally, and I share this because you shouldn't have to endure events like the ones we've witnessed in 2020 alone. We're here for one another.

Our election was held November 9-11, to complete the bylaw revision from 2018, bringing our total count to eleven Board Directors. We'd like to thank James Montgomery for running for one of the three open positions, and would like to congratulate the three candidates, Kelly Doan, Sean Brambir, and Jeff Williams, for their positions on the Board. We hope that with a complete team this will allow our organizations to strengthen and to continue to do great things for our membership and their families.

Finally, Carlye Wund, our Director of Development, has accepted a position with Firefighters Cancer Support Network (FCSN). While we're extremely sad to see her go, we're equally excited for her! She's dedicated almost 8 years at SDFRA and FirefighterAid, and has helped create and improve many of our programs and services, elevated the San Diego 9/11 Memorial Stair Climb to incredible heights, and fostered partnerships with many influential organizations in San Diego and around the state. Please join me in thanking Carlye for her tireless efforts to improve the lives of our firefighters and their families! FCSN has been a great partner and has provided us with guidance in developing the Cancer Awareness and Prevention Program.

While we know the holidays may look a bit different this year, I hope that you are able to enjoy them with family and loved ones.

A handwritten signature in black ink, appearing to read "Brandt Truver". The signature is fluid and cursive.

Brandt Truver, President

Checking in with SDFRA

By: Marisa Nunes



We'd like to introduce you to Amber DeBartolo, our newest addition to the SDFRA team! She's our Member Engagement and Claims Representative. She joined us in the middle of August 2020, and despite interacting and working together mainly through Zoom calls and emails, she's been fantastic. She's always felt strongly about helping others, and came to SDFRA after working and interning in mental health fields. She studied abroad in Australia, and graduated from San Diego State University with a Bachelor's Degree in psychology in May 2020. She is excited to continue working somewhere that values helping others. On the weekends, Amber, dedicates her time working at a retirement home facility. She's looking forward to continuing to serve you and your families.

History of the "Nickel Line"

By: Geof Cummings



On the cover of this quarter's newsletter, you may notice a new name, "The Nickel Line." It seems appropriate to share the history behind the name and why it is relevant to the newsletter. There is no documented information about it, but after asking some of San Diego Fire-Rescues' most senior members, this is what they shared.

Currently, station phones have an "Admin" and "Nickel" line. Dating back to the 1980s and earlier, the "Nickel line" was called "The Grapevine" and was an anonymous phone line that members could use to call and leave questions via voicemail for senior staff. After a month or so, senior staff would put out a bulletin-style message to the department answering these anonymous questions. From there, the Nickel Line became a secondary phone line for members to use to make personal calls that cost only a nickel. The nickels were collected in a designated jar to pay for the phone line. Pictured on the right is former Vice President of the San Diego Fireman's Relief Association, Dick Alvernaz, operating The Transfer Desk with Engineer Rudi Sutherland on the left. During these times, the Admin line was typically only answered by Captains.

The San Diego Fireman's Relief Association newsletter has adopted the name, "The Nickel Line" in honor of its' origins. The SDFRA Nickel Line is a source to share information with the membership about members, upcoming fundraisers, events, and firefighting tactics and strategies. Our SDFRA staff works hard to provide current information about what SDFRA is working on and encourages members to contribute articles and pictures relating to their fire service career both on and off duty.

We at the SDFRA truly hope that the membership enjoys *The Nickel Line*!

Office Update

By: Marisa Nunes



While our office remains closed due to the current COVID-19 pandemic, I'd like to extend my appreciation for your patience during this time. With the numbers increasing, our building has been closed to the general public and membership since March. Our team is continuing to provide assistance and services remotely.

With that said, please continue to turn in your claim reimbursements by (mail, email, or fax). There will not be an extension due to COVID-19, so please turn them in prior to the deadline of 183 days from the date of service. We've also been busy working on our claim portal for you all, but have had some setbacks due to the ongoing pandemic.

This year has been difficult for us all. I hope that during this holiday season you find comfort and create new memories with your loved ones. I miss you all, and hope to see you and your families very soon! If you have questions regarding reimbursements or benefits, please contact Marisa and Amber. Air hugs to you all!

Marisa Nunes mnunes@sdfra.org or at (619) 281-0354 option 2

Amber DeBartolo adebartolo@sdfra.org

Member Benefit Update

By: Marisa Nunes

As our team has been working diligently on the new membership database and claims system, we've also been creating policies and procedures in order to communicate more effectively with you and your families. As of October 2020, there are three policies that are now in effect: policies 1, 2, and 4. These policies and procedures have stemmed from the membership asking a lot of great questions. They define the acceptable information necessary to be eligible for reimbursement under SDFRA's Member Benefit Policy Manual, Section 2. Medical and Dental Plan. Members are required to submit claims and supporting claim receipts to SDFRA within 183 days of when the date of service was rendered to the Member or the qualified Dependent. We hope that the following information will help answer any questions that you and your family may have. For any additional information, please feel free to reach out to Amber DeBartolo and Marisa Nunes at (619) 281-0354 option 2, and we'd be happy to assist you.

Mail in: 10509 San Diego Mission Rd., Suite F, San Diego, CA 92108

Email claims to: claims@sdfra.org

Fax: (619) 281-8325

Claims and Membership Policy and Procedures:

Policy 1) Receipt Requirements

Members and dependent supporting documentation are the same. They must be printed on the document and at a minimum and must include:

- Patient's name printed on the receipt.
- Date of Service (DOS) which is the date the patient received the service, supply, prescription, or doctor visit.
 - The DOS may include a span of consecutive dates for services such as admission to the hospital for a month of physical therapy claims.

- Claims can only be reimbursed for past DOS not scheduled appointments.
- Patient Responsibility is the amount owed after the Member or Dependent after all insurance and benefits have been paid. This is also known as the out-of-pocket (OOP) expense that must be paid directly to the medical, pharmacy, dental, or other accepted provider type.
- Provider name is the name of the medical, pharmacy, or dental or vision provider that provided the service or supply to the patient.
- Number of services or supplies to be reimbursed for.
 - Hospital admissions, for example, need to total the number of days in the hospital.

Policy 2) Over-The-Counter (OTC) Supporting Documentation

This policy defines what is acceptable supporting documentation in order to be eligible for reimbursement on OTC items available to the general public.

OTC supporting documentation must include:

- The name and type of provider (MD, Therapist, etc.) should be printed and provided on the document such as on letterhead, a written prescription, written instructions on the office visit superbill, Emergency Room discharge notes, or other. Printed emails between the provider and member may be accepted.
- The supporting documentation must identify the supply or service that matches the receipt you are submitting for reimbursement such as aspirin, type of shampoo or ointment, type of brace, etc.
- The period of time the treating provider recommends the patient use the product. For example, aspirin may be ordered at one a day until further notice; Advil may be for a 3-week period.
- The supporting documentation should include the signature of the qualified medical or dental/vision provider.

Exception: SDFRA OTC supplies and services apply only to professional medical, vision, and dental services under Medical Visit and Services or Pharmacy benefits. Services under Flex Fund Benefits do not apply. Reimbursement under vision services allows sunglasses to be reimbursed without OTC documentation.

Policy 4) Out-Of-Country Services and Supplies

It is the responsibility of the Member to provide, translate, and communicate any Out-Of-Country medical supplies, services and Flex Fund benefit information when submitting a claim.

Requirements:

- Documentation must provide basic information to determine what the comparable SDFRA benefits are. If a like service cannot be identified or is not eligible under the SDFRA benefits, no benefit will be paid.
- Documentation shall be provided in original form, and if translation is necessary, will be provided by the member in a format that can be approved by SDFRA.
- Submission of documentation from the supplier of services indicating the name of the provider, the country in which services were rendered, date of the service, quantity if required (prescription and days' supply), amount paid, and the currency the member paid to the provider.
- SDFRA will make best efforts to reimburse the member in US dollars based on the currency rate on the date of service. If for some reason the currency rate is not available, SDFRA will reimburse the exchange rate in effect on the day the claim is processed.

Growth and Ownership in Chaos

By: Tanner Bixler



The year 2020 has been rough, but the men and women of SDFD have indeed risen to the occasion. I joined SDFD in 2009 and have watched the rapid change in the workforce, and I couldn't be prouder to serve in this department. We're a young department with junior ranked firefighters, Some may see this as a challenge, but I see it as an opportunity for greatness. This department's legacy is theirs to own, and if we all honor the mission, we will never fail the citizens and those that came before us.

The mission has always been to protect life, property, and the environment. The fundamentals we learn in our early years ensure we can perform adequately on the scene. Perfection on the scene is never attainable, but it should always be the goal. Everyone needs to address the contributing factors that may inhibit our members' personal and professional growth and encourage productive solutions, no matter how small. Take care of each other, and WE will take care of the mission. If we own the mission and aim to perfect our processes, success will inevitably follow.

The pinnacle of success may never exist in public service, but we must make ourselves and our crew better today than we were yesterday. I've made plenty of mistakes in my career. Identifying my weakness, owning my mistakes, and working toward self-improvement has helped me follow a productive path. Owning mistakes also means ensuring it doesn't happen again. Share your experiences, whether good and bad and train yourself and your crews in failure. Failure in training isn't a bad thing. Abandoning a firefighter on a simulated fire stings your ego and forces you to go back to the drill ground. Losing a downed firefighter on a working incident would alter our lives and families forever.

I believe this pandemic has demonstrated our resiliency. I've watched in awe as some of our newest firefighters devised ways to minimize exposures and deliver top-notch patient care before formal guidance was issued. Information and good ideas flowed freely between all ranks and the incident management team, bolstering our success. The collective efforts are something that makes me proud to be part of this great department. We're growing because we own our successes and failures, and because everyone in this family has a stake in this fight. The lessons we learn can be translated into all other day-to-day operations. No matter who you are on the job, you have a stake in this department's successes and failures, so own your district. Own your crew's performance in training and on calls, do your best to be a part of the solution, expect the best from your peers and leaders, and always have fun being the best firefighter you can strive to be. To do any less would be to fail our mission, our family, and those that came before us.

We may be a young department, but that is something we cannot change. As we trudge forward through these chaotic times, I count myself fortunate every day to come to work and try to make our profession better than it was last shift. Thank you all for the inspiration, leadership, laughs, and guidance in these chaotic times. Be safe and be well.

Welcome SDFD Mighty 90!

By: Marisa Nunes



Well done SDFD Mighty 90! Not only did you accomplish one of the most challenging fire academies, but you did it during these uncertain times. This is something that you shouldn't take lightly as well as all that you'll bring to our great SDFD in the years to come.

Retired Fire Captain and Vice President of the SDFRA, Arnell Garcia, would like to congratulate you all on behalf of the Board of Directors. You all just put yourselves through one of the most intensive academies. Our SDFD trainers are highly qualified and do a phenomenal job at challenging you both physically and mentally. We're happy to welcome your academy to our SD Fire Family!

Custom Gift Ideas

By: Marisa Nunes



Firehouse Boards create quality custom projects throughout the year for San Diego Fireman's Relief Association and FirefighterAid. We're proud to have such a passionate dedicated team that love to give back to our fire families. We're extremely grateful for their support and hard work especially during this challenging time.

Please checkout their products at www.firehouseboards.com

Estate Planning

By: Marisa Nunes

GALLAGHER | BOLANDER | SMEDLEY | LLP

ATTORNEYS AT LAW

Lori Bolander of Gallagher Bolander Smedley, LLP, law firm is located in Ocean Beach that is familiar with our firefighters and offers you a discounted rate on Estate Planning Services. She has graciously extended to SDFRA Members a \$500 discount. She will charge \$1,800 for a marital estate plan and \$1,200 for a single estate plan. The only fees this doesn't included are any recording costs to record deeds transferring real property to the Trust, which are usually about \$20. She will also allow payment arrangements for clients, if necessary. Please contact the SDFRA office if you would like more information or would like the contact for Lori.

Lori Bolander
lori@lawgbs.com

(619) 541 - 8272

1951 Cable Street, San Diego, Ca 92107

Retired Corner

By: Kenneth Barnes



As I write this, I'm experiencing a bit of normalcy: football is back on television. While the stadiums are mostly empty, it feels a little more like a typical fall Sunday. But then, Monday comes around and the mask goes back on.

A silver lining for me in this COVID-19 crisis has been the increased time I have shared with my family. As remote work has become the norm, three of my four children have been able to relocate back to San Diego temporarily. It has allowed us to have socially distant, outside get togethers 2-3 times a week. Even my 80-year-old mom has been able to attend. I am incredibly thankful for this time with my family that would not have occurred otherwise.

While Zoom meetings and technology are keeping the Relief Association Board and Staff connected, it's been hard to keep connected with our retirees.

All of the events that we usually attend to catch up and check in on one another have been canceled for safety reasons. This makes me realize just how important these events truly are for us.

One of SDFRA's most important events was canceled this year was the San Diego 9/11 Memorial Stair Climb. This event, where we remember the first responders' sacrifices, is our largest annual fundraising event. But more importantly, it has also been a place where we have been able to check in on our fire family.

As we are all struggling to find some normalcy and to stay safe during these difficult times, you should know that it's completely normal to feel this way. If you find yourself in need or would like to talk to someone, please contact the office or one of your retired directors.

Ken Barnes kbarnes@sdfra.org (858) 371-8209
Arnell Garcia agarcia@sdfra.org (619) 322-9914

2020 Last Alarms

ENGINEER, MARCUS TARVER
LAST ALARM JULY 08, 2020

CAPTAIN, JAMES PRICE
LAST ALARM JULY 10, 2020

FIREFIGHTER, RICHARD BONO
LAST ALARM JULY 13, 2020

ENGINEER, RYAN FERRARA
LAST ALARM JULY 18, 2020



CAPTAIN, CHARLES ROBINSON
LAST ALARM AUGUST 07, 2020

CAPTAIN, RONALD P. WALKER
LAST ALARM AUGUST 26, 2020

FIREFIGHTER, RAY HAWKESWORTH
LAST ALARM OCTOBER 12, 2020

ENGINEER, CLARK NEAL
LAST ALARM OCTOBER 25, 2020

Checking in with FirefighterAid

By: Gabby Rockwell



With 2020 being a year of cancellations, adaptations, and frustrations, the dedicated team at FirefighterAid has done some adapting as well. We had to cancel our annual San Diego 9/11 Memorial Stair Climb to remain in compliance with the State and County's COVID guidelines. Our hearts were broken, but we knew that we needed to fundraise more than ever! Our firefighters and their families were facing the daily risks of being a firefighter, the stress of a pandemic, and a record-setting wildfire season all at once.

We kept our initial SD911MSC goal of \$200,000 because we believe in our supporters, our donors and the work that we are doing. Sadly, for the first time in six years we did not achieve our goal. We actually didn't even come close to reaching it. But, we did give the campaign everything we had and we pushed like we had nothing to lose. With that dedication and your support, we raised almost \$100,000, which is absolutely incredible!

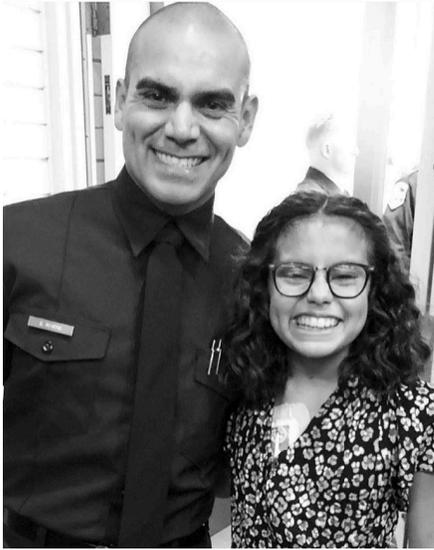
Thank you to all of our incredible fundraisers, donors, and sponsors!



Thank you for answering the call to give back, to say thank you to our front-line responders, and help care for fire families with us! We're already looking forward to next year's SD911MSC – it will be the 20th anniversary of 9/11 and our 10th event. So mark your calendars for the 2021 SD911MSC!

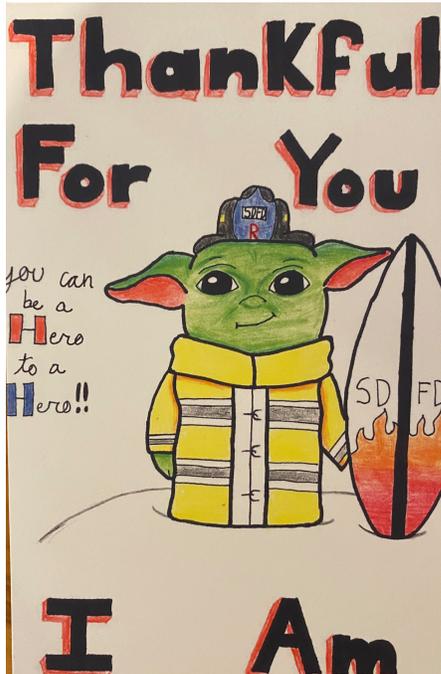
Sergio and Sofia Rivera's Transplant Journey

By: Carlye Wund



When we met Sergio Rivera, he was just finishing up his time in the San Diego Fire-Rescue Department's 87th Fire Academy. He was sitting in a seat down at Training listening to the SDFRA and FirefighterAid's presentations about how our Board and staff help firefighters and their families in their times of need. Little did Sergio know that within days after graduation he would be in need of our assistance.

Sergio's 11-year-old daughter, Sofia, was able to attend her daddy's graduation ceremony, but not long after that she was about to begin the fight of her life. Sofia had always been a healthy, active, happy, and energetic girl. She participated in cheer, cross country, dance, and soccer. When she started to feel ill, Sergio immediately took her to an Urgent Care in Los Angeles where she was diagnosed with a stomach flu and given meds for nausea. Her symptoms continued for 3 weeks, and on June 23, 2019, her life changed. She was admitted to Rady Children's Hospital in San Diego and after many tests and procedures, she was diagnosed with an autoimmune disease called ANCA Vasculitis. At such a young age, this disease was causing end-stage renal failure. She needed to have a kidney transplant in order to save her life. The Rivera's quickly started to research and learn about getting on a donor list.



"Thankful For You I Am."

In April 2020, the family's prayers were answered. Not only was Sergio a match for Sofia, but he was more than the required match percentage needed to donate one of his kidneys to his princess. Since this was Sofia's first transplant, the higher percent match meant that there was a lower chance of her body's rejection of the new kidney. Along with this good news, Sergio had just passed all of his testing to become an official San Diego Fire-Rescue Department Firefighter.

Surgery was scheduled at UCLA's Transplant Center in July 2020. Sofia and Sergio were expected to be in the hospital for a few weeks to monitor the healing process and make sure that Sofia's body didn't reject Sergio's kidney. After that, they would need 6-8 more weeks to heal and recover, keeping Sergio out of work for an extended period of time. The Rivera's knew that they would need some assistance from their fire family so that they could focus on the surgery and Sofia's health.

SDFRA and FirefighterAid quickly stepped in to help the newest members of our fire family. We assisted with a GoFundMe account that raised over the needed \$15,000 goal. We helped to cover the cost of their accommodations for after the surgery and provided lots of love and support! And who was the #1 supporter of all this assistance?! It was YOU!



Sergio and Sofia had more than a successful transplant surgery! Sofia's kidney started producing urine before the anesthesia had even worn off. The specialist at UCLA said that it seemed as though Sergio grew the perfect organ for his daughter. The amazing duo was so strong they only had to stay in the after-care facility for one week.

When a person is willing to risk their own life in exchange for someone else's on the daily, it's amazing to see what they can do when they know who they are risking their life for... especially their little girl. Sergio and Sofia are doing extremely well post-surgery! They've been getting right back to their active lifestyles by working out and hiking regularly. The Rivera family has asked us to pass on a message to you all as they are extremely thankful for all the support you have given them:

"God has been so good and is watching over Sergio and Sofia. We cannot thank you all enough for the love and support of our family during this time. There is no way to truly give back all the love and support we have felt this year."

Sharing Some Love with Our Surviving Spouses

By: Gabby Rockwell

With COVID-19 canceling our monthly in-person brunches and get-togethers since March, we've been getting creative in how we check in and "see" our special ladies! It's times like these that we all look forward to a little extra happiness and positivity in our lives. One of our Surviving Spouses, Evelyn Garza, has stepped up to help our organization keep our lovely ladies, spirits high! She has been keeping in touch with all of our Surviving Spouses with handwritten cards and little seasonal keepsakes every month.

In September, she wrote to all the spouses on cute, little note cards with dalmatians wearing fire helmets. In the envelopes were fire truck keychains to brighten up their house keys. In October, she sent rainbow etch masks and some little Halloween treats with their monthly notes. The year isn't over, and we have more in store to share the love for there's only one month left..





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VALID FOR YOU + 4 GUESTS

WHAT TO BRING

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- PHOTO ID
- PROOF OF AFFILIATION

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- Hand Sanitizer Stations
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LOCATION & HOURS

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MON - SUN: 9A - 7P



Questions? Please email: carlsbademployeestore@columbia.com



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Farewell from Carlye Wund

By: Carlye Wund



Goodbyes are never easy, and this one for sure isn't one that I can easily swallow. I never thought I'd ever have to write an article like this, especially about myself. The four very special walls at 10509 San Diego Mission Road have become my home for the past 8 years, and I've become a part of such an amazing, honorable family during my time with SDFRA and FirefighterAid.

In true 2020 fashion, I, like many of you have had a year that is unlike any other. A few months ago, I was presented with an opportunity that I could not refuse. A soon-to-be international firefighter organization, Firefighter Cancer Support Network, invited me to be their Director of Development. With emotions of honor, extreme sadness, and excitement, I accepted. It has always been my goal to make the biggest possible impact for the greater good of firefighters in my lifetime. I know that the amazing work that FCSN is doing is the platform for impact.



In my eight years with you all I have become the person I am today. I have cried with you in the beer garden at the stair climb over a cold beer. I have seen you walk out of your last cancer treatment visit. I have held your child's hand while they lay asleep in a hospital bed. I have been at your loved one's funeral. I have been to both the CPF and the IAFF walls to honor your loved one's memory. I have held a mother's hand and wiped her tears away as she chose the flowers for her child's funeral. And I have listened to you tell me that I am part of a team that has saved your life. It's because of you and your story that I am able to take with me the energy I have received from you to better serve firefighters across the country. You and your story made me. How do you ever say goodbye to that? You don't. You take it with you.

This isn't about me, it's about you, and what you have given me, and how you have helped me grow. I will forever be grateful for every single one of you and the memories we've shared.

We're Thankful for You!

By: Our Staff and Board of Directors

We'd like to thank Carlye for her unwavering love and dedication for her years spent with SDFRA and FirefighterAid in bringing assistance to our membership and their families. Although we're unable to give her the proper "See you soon" send off that we were hoping for, we know that we will at next years SD911MSC!

For now, thank you for being such a creative, inspiring, and fun person to work with! You've been an amazing confidant and mentor to our team and we're so happy for your future with FCSN.



San Diego Fireman's Relief Association
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It's been a pleasure serving you and your families throughout the 2020 year!