

THE NICKEL LINE

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The SD911MSC Is Back, Register Today!

SUMMER 2022 Edition

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San Diego Fire Relief Association
10509 San Diego Mission Road
Suite F
San Diego, CA 92108

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Our Dedicated Staff



Marisa Nunes
**Manager of
Operations
SDFRA**

2



Angelina Kissel
**Member Engagement
& Claims
Representative
SDFRA**



Susan LaNier
**Accountant
SDFRA**



Sara Berns
**Executive Director
of SDFRA &
FirefighterAid**



Amber DeBartolo
**Community Programs
Coordinator
FirefighterAid**

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President



Kelly Doan
Vice President



Kenneth Barnes
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Jeff Williams
Secretary



Dan King
Board Director



Arnell Garcia
Board Director



Sean Brambir
Board Director



John Brubaker
Board Director



Ben Vernon
Board Director



Corey Teng
Board Director



Geof Cummings
Board Director



Jon Handley
Trustee



Lorraine Hutchinson
Trustee



Jeff Carle
Trustee

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

Letter from the Vice President



Dear SDFRA Members and Families,

Annually, the SDFRA Board of Directors and Staff conduct a two-day Strategic Planning Session (SPS), allowing us to update future goals and priorities, share ideas, visions, current challenges, and potential innovations and stay accountable to our members and clients.

This year's SPS was delayed for a month to facilitate an in-person event and wait out the surge of the Omicron variant of Covid-19. In February, the event was held at the Firehouse Museum. The first day was dedicated to FirefighterAid and the second day to the San Diego Fire Relief Association. We set strategic planning priorities, reviewed the most significant achievements in 2021, created a 12-month, 24-month, and 5-year strategic initiative, and reviewed the Board of Director Peer Assessment.

I want to share a few outcomes from this year's SPS. First, we began by celebrating the greatest achievements from 2021. The SDFRA's name change and rebranding to be more inclusive of our membership, a new online claims system, 100% academy membership sign-ups, the purchase of a 1971 Triple Crown Combination Pump to be used for parades and funerals, expanding CAPP, and continuing to improve our response to member needs through our programs and assistance.

Some of the strategic initiatives we are set to focus on for the next 12-month to 5-years are member benefits, CAPP, mental health, grants, and fundraising, updating our building maintenance, and streamlining our administrative processes. We have hit the ground running. The board approved building improvements and repairs to include new windows, new stucco, and reconfiguring of our office to accommodate our growing Board of Directors and Staff. The Policy Committee, Finance Committee, and Education and Recruitment Committee are all focused on their respective tasks. We plan to evaluate the requests for grants and claims system submittals. We will make suggestions and recommendations on changing or updating member benefits according to the most needs and uses. Some initial thoughts have been encouraging and assisting in Estate Planning and researching options for Financial Literacy Assistance. We plan on continuing and extending the Cancer Awareness and Prevention Program (CAPP) and creating brief training sessions with videos on follow-up topics. We have started an Ad-Hoc Committee for Fire Family Services, our response to mental health and wellness needs, led by Board Director Ben Vernon. We plan to host the San Diego 9/11 Memorial Stair Climb in September of this year and continue to support events such as Farmers Insurance Open and Mustache Saint Diego.

The Board of Directors and the Staff are excited and very motivated to assist you and your family. Again, we thank you for your continued membership and support and welcome you to reach out any time.

Sincerely yours,

A handwritten signature in black ink that reads "Kelly Doan".

Kelly Doan, Vice President



Frequently Asked Questions For Reimbursements

By: Marisa Nunes

1. How can a claim be submitted and how long does it take to receive a reimbursement check?

Our new online portal: This is the preferred method and DOES NOT require a Claim Form. You can expect your reimbursement in 5-7 business days.

By mail: This requires the Claim Form and hard copies of all your supporting documentation (receipts). Expect 3-4 weeks.

Fax: Send Attn. Claims Dept. Claim form to (619)281-8325. Supporting documentation required. Expect 3-4 weeks.

In person: Claim Form and supporting documentation required, hours are from 8 a.m.-4 p.m., and the gate code is #9050. Expect 3-4 weeks.

Emailed claims: Not accepted.

2. How can I check my benefit balance? You will receive an explanation of benefits (EOB) form with each reimbursement check. In addition, the online reimbursement claim portal allows you to look up benefits that are remaining on your member account.

- Log into your reimbursement claim portal
- Select the tab "claims" and hit the button "create"
- Scroll down to "remaining benefit balance at the time of submission"
- Select the benefits balance year you would like to view

3. Is my spouse or domestic partner covered by my reimbursement claim benefits? Yes. They're covered as a Qualified Dependent (QD). QDs are defined as your spouse or domestic partner and your dependent children under the age of twenty-six. Please note, that co-payments for doctor visits, massages, chiropractics, and prescriptions for QDs are subject to a \$300.00 annual maximum. In addition, the Flex Fund is shared among the family, which means every family member DOES NOT receive their own \$300 Flex Fund benefit cap.

4. How does reimbursement work when it is just the member on the account and when there are Qualified Dependent(s) on the account? Your claim reimbursement benefits are subject to an annual maximum of \$1,000 for the account. If QDs are added to the members' account there is a \$300 cap for co-pay reimbursements that are subtracted from the annual \$1,000 benefit reimbursement. Flex Fund is also subject to a \$300 annual cap shared among the family that is subtracted from the \$1,000 benefit reimbursement max.

Figure 1: Just the member

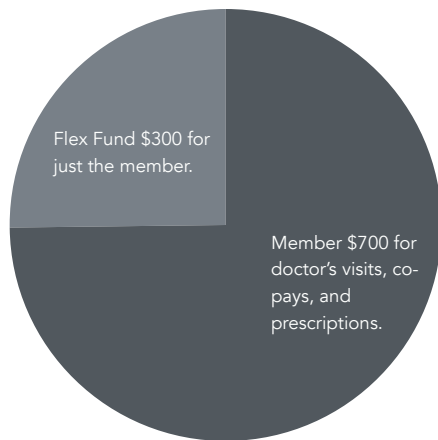
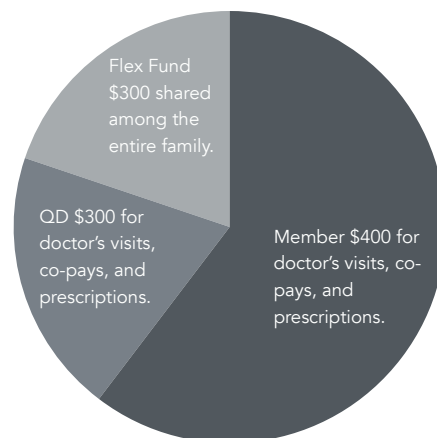


Figure 2: Member and Qualified Dependent(s)



In Figures 1 and 2, it's important to highlight that doctor's visits and co-payments for massage and chiropractic are covered up to \$15 per visit. As for prescriptions up to \$10 per 30-days.

5. How does dental, vision, home OR auto, and gym get reimbursed? Your Flex Fund includes vision, dental, home OR auto, and gym. It is subject to a cap of \$300, which is subtracted from your annual maximum of \$1,000. If an account is shared with Qualified Dependents each family member does not receive their own \$300, it's a flat \$300 for the family.

Retired Corner

By: Arnell Garcia



Greetings All,

I hope that you are enjoying good health and fortune. Since the last article, I have been blessed with a grandson, Brock. So if you do not see me out on the golf course or working on my hot rods, I am enjoying being a grandparent to two grandchildren.

Retiree issue(s) that have been brought to my attention, whether noted by members or their surviving family members, are outdated beneficiaries and no living Wills or Trusts at the time of death. I cannot stress how important this is because I almost lost my life two years into my career as a firefighter. Some of you may not know, but while stationed at 14's in 1983, about 27 percent of my body was burned in a vehicle fire. While my crew and I were in the fire's overhauling stage, a hidden fabricated gas tank failed, reigniting the fire. So I am asking you to have the conversation with your loved ones and make arrangements to ease the burden and allow them the time to grieve. A few items that should be discussed and planned are bank accounts, investments, and knowing where Living Trusts and Wills are located. Your loved ones must be taken care of if they should experience loss.

Lastly, I would like to pay my respects to the following retirees that we have sadly lost in the last several months, many of which I was able to work alongside throughout my career. R.I.P, gentlemen, we have got it from here.

Last Alarms

RET. CAPTAIN, PAUL BERRYMAN
LAST ALARM OCTOBER 24, 2021

RET. FIREFIGHTER, RICHARD "RICK" BURNS
LAST ALARM NOVEMBER 23, 2021

RET. CAPTAIN, TERRANCE "TERRY" MILLIGAN
LAST ALARM NOVEMBER 27, 2021

RET. CAPTAIN, VAN DAVIS
LAST ALARM JANUARY 28, 2022

RET. FIREFIGHTER, LARRY E. FERGUSON
LAST ALARM JANUARY 30, 2022

RET. CAPTAIN, RANDALL J. PLESE
LAST ALARM FEBRUARY 06, 2022

RET. ENGINEER, JOSEPH WIGGINS
LAST ALARM FEBRUARY 07, 2022

RET. FIREFIGHTER, ANTHONY DILEVA
LAST ALARM FEBRUARY 17, 2022

ACT. FIREFIGHTER-PARAMEDIC, NICK RAMIREZ
LAST ALARM FEBRUARY 16, 2022

RET. ENGINEER, HAROLD A. DAVIS
LAST ALARM FEBRUARY 18, 2022

RET. FIREFIGHTER, DANIEL RUSSELL
LAST ALARM FEBRUARY 27, 2022

RET. CAPTAIN, ED HALL
LAST ALARM MARCH 18, 2022

RET. CAPTAIN, KEITH CARPENTER
LAST ALARM APRIL 16, 2022

RET. FIREFIGHTER, WILLIAM T. WALKER
LAST ALARM APRIL 20, 2022

RET. CAPTAIN, VITO A. LOMBARDO
LAST ALARM APRIL 29, 2022

RET. CHIEF, EARLE ROBERTS
LAST ALARM MAY 10, 2022

By: Sara Berns



Firefighter Cancer Awareness Month

January 2021 marked the start of a new year and a new, national initiative called Firefighter Cancer Awareness Month.

[CONTINUE TO STORY](#)



Cadet Scholarship Fund Recipient Stories

Hear the inspiring stories of the Fire Cadets who are making an impact in their community.

[CONTINUE TO STORY](#)



Sergio Rivera

God has been so good and watching over Sergio and Sofia. We cannot thank you all enough for the love and support of our family during this time.

– The Rivera Family

[CONTINUE TO STORY](#)

Hopefully, many of you have noticed the ease of utilizing the online claim portal. In addition, we are excited to announce the launch of our new and improved website! Our site is one more way to keep up with our members to let you know about our special events, programs, member benefits, and how we have been able to assist you or your fellow firefighters in their time of need. If you would like to check out ALL our programs and find valuable resources these can be found on our website. You can also check out two amazing videos showcasing what the San Diego Fire Relief Association (SDFRA) and FirefighterAid (FFAid) have been doing over the years, pay respects on our memorial registry or sign up to volunteer!

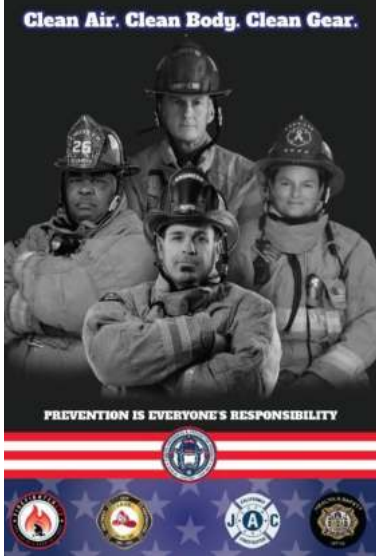
You may notice that getting to this new website can be found under the URL www.firefighteraid.org, but don't worry the member page can still be accessed using www.sdfra.org or visit the home page to find more information. We've combined our two sites to make finding out about all our programs and activities easier.

What is FirefighterAid? FFAid is a 501 c 3 charitable organization managed by SDFRA. Our mission is to provide charitable assistance to Firefighters' and their families in times of need and to promote awareness of Firefighter health and safety issues and the impacts they have upon their families and communities. As a 501 c 3 tax exempt nonprofit, FFA is supported entirely by donations and fundraising efforts. Unlike the SDFRA, supporters can make tax-deductible donations to FFAid, and it is also eligible to receive grant and foundation funding. It allows our organization the flexibility to respond to specific needs of our fire family not just in the San Diego Fire Department (SDFD) but throughout San Diego County.

What does this mean for our members?

While most of you know FFAid as the host of our San Diego 9/11 Memorial Stair Climb, there is much more to it. Through our fundraising efforts, FFAid can care for San Diego County firefighters' and their families through sickness, distress, and death. FFAid expands on what your membership to SDFRA can do for our fire families. This year FFAid has funded an additional \$9,000 in medical hardship grants to members of SDFRA who needed assistance due to illness or injury. FFAid also supports programs that include \$6,000 in scholarships every year to graduating fire cadets and the development of the Cancer Awareness Prevention Program (CAPP) to continue to get lifesaving information out to Fire Departments across the county. For more stories on how FFAid helps, check out Our Stories on the new site! We hope you take a minute to explore our new site as you navigate to the Claims Portal and will see you at the San Diego 9/11 Memorial Stairclimb this year on Saturday, September 10!

By: Amber DeBartolo



Be on the lookout for new CAPP posters in your station!

If you have not heard of our Cancer Awareness and Prevention Program (CAPP), it is a program founded to reinforce the best practices of firefighters in the workplace specializing in Clean Air, Clean Body, and Clean Gear. Most importantly, our CAPP Program is on a mission to break down stereotypes of what it means to be a firefighter and educate them on how to protect themselves every day from the threat of cancer.

As feedback for our CAPP program, Battalion Chief Brian Mitchell of Poway said, "All of the Poway crews appreciated the information provided. We have been working hard the past year to develop and enhance our own Health & Wellness Program in the Department. San Diego City Fire-Rescue has done an amazing job developing a Wellness Program that many other fire departments in the County, including Poway, have modeled their programs after. Brandt did an amazing job delivering the class and demonstrated a deep understanding and passion to keep his fellow firefighters safe and healthy."

We have new CAPP posters going out to all city stations, which feature local firefighters who have battled cancer. These posters serve as a reminder of our shared mission and reinforce the idea that cancer prevention is everyone's responsibility. Over the next few months, these will be hung in stations throughout the city of San Diego. For more info about CAPP, see our website's "Resources" tab.

SD911MSC Event And Registration

By: Amber DeBartolo



We are excited to announce that the San Diego 9/11 Memorial Stair Climb is back on after two years! This year, we will be having the SD911MSC on Saturday, September 10th, at the San Diego Hilton Bayfront. We are so grateful for all of our participants and sponsors who have supported us and continued the tradition during the last two years.

Join this living memorial anniversary commemoration of 9/11. Firefighters, Police Officers, Military Personnel, and Civilians will join together in a spirit of remembrance and courage to honor the memories of those lost. Teams and individuals will climb 110 flights of stairs, the same number as in the twin towers, wearing the name of a fallen Emergency Responder whose life was lost on that day. We climb in memory to honor each of the fallen heroes and raise awareness of the sacrifices made by Firefighters everywhere.

Registration links, merchandise, and more information about the event can be found on sandiegostairclimb.com and on social media. If you have any questions or need a vendor booth registration form, please call the FirefighterAid office at 619-281-0354 option 3 or email adebartolo@sdfra.org. We cannot wait to see you there!

Fire Family Services

By: Ben Vernon



My name is Ben Vernon. I have been with the San Diego Fire Department and a member of the San Diego Fire Relief Association for fifteen years, and I am currently an Engineer. For those who do not know me, my passion is brain health, which has not always been my passion. I first off should explain as to why I say "brain health" as opposed "mental health." My goal is to be a part of the movement to change the state of mental health and the stigma that comes with it. When I began my career in 2006, I was determined to be the best firefighter the department had ever seen, and with that, I was passionate about learning everything I could about the job. I set out my career to be in special ops, where I spent the first eight years learning hazmat, urban search and rescue, and technical rescue.

The SDFRA has always been a beacon of hope for our members, and in June of 2015, while responding to a medical aid, I was almost killed by a bystander. While helping an intoxicated patient, a bystander started a fight with a security guard standing nearby. I jumped in the middle of the fight to break it up. While separating the two men, the bystander pulled a knife where he repeatedly stabbed me. My life was saved by my partner who rushed to my aid and tackled my assailant. My partner also sustained several stab wounds himself before we were both rushed to the hospital to undergo emergency surgeries.

Before my injury, I was happy to pay my dues, knowing the board and staff were out there helping our members who were experiencing tough times. When I was hurt, I got to see firsthand what the SDFRA was all about. They picked up my family from the airport while I was in the hospital recovering, put them up in a hotel, and shuttled them back and forth to the hospital. In her rush to get to my bed side, my wife did not bring any toiletries or spare clothing. The SDFRA handed her a care package that had all the necessities she would need. I will forever be grateful for their help.

It will not surprise you to learn that I struggled with Post-traumatic stress disorder (PTSD) not long afterward. I had severe nightmares that caused me to wake up screaming, soaked in sweat. I struggled for months trying to get the right help. I visited several psychologists looking for good treatment and was disappointed every time. Finally, when I thought all hope was lost, suicide became an option. Luckily, a police psychologist was recommended to me by a friend, and he ultimately saved my life. The police psychologist was a perfect fit, and he helped me work through my PTSD, allowing me to recover mentally and return to work.

I learned so much from him about the way our brains work, specifically when it comes to firefighters and their families. We often struggle in silence because we do not know how to ask for help, or are too afraid to speak up due to ridicule and judgment from others. We hear sentences like, "You know what you signed up for, so if you cannot handle it, maybe this job is not for you," or my favorite saying is, "Suck it up, Buttercup."

After spending months in the therapist's office recovering from my PTSD, I realized how grossly unprepared I was mentally for this job. I underestimated the impact both physically and mentally of the types of calls I would go on. Like many firefighters early on in their careers I put on my badge and stepped foot into the fire station, hungry for the excitement and to keep others safe unaware of the impact it would have on me. In the past two years, San Diego County has had three firefighters complete suicide. In my time on the job, I personally know more than a dozen who have taken their own lives.

I have traveled all over the world, sharing my story, and listening to the stories of other first responders. I have attended hundreds of lectures and read dozens of books. I have listened to countless podcasts and personally spoken with many cutting-edge people who are actively trying to improve mental health for first responders. There is a lot we can do. There is a lot we must do.

My goal has always been to try and build the best mental health program in the country. I worked closely with our department's health and safety office for several years. I had the distinct pleasure to work alongside Captain John Cerruto who created many of the programs we have in place today. He built up the peer support team and added close to twenty new chaplains. He created a mental health training day for new recruits and their families. He also helped streamline the admissions process for our firefighters who were in crisis. The program really grew under his leadership.

This past year, I am excited to announce that we have created the Fire Family Services mental health Ad-Hoc Committee here at the SDFRA to address brain health and wellness for our firefighters AND their families. I have been selected as chair and the team is incredible. Fellow board director, John Brubaker and his wife have already set us on a path to improve our mission for taking care of spouses and families of our first responder members. Another board director, Cory Teng, has brought his passion for Saddles in Service, an equine (horse) therapy location in Descanso, California. In addition, Vice President Kelly Doan and Secretary, Jeff Williams bring their calm demeanor and skill at organization and leadership along with the backing and support of the full board and staff. I cannot wait to start implementing positive change for our members.

One of the first things we have done is set up a strategic planning session with many women who are involved in improving the lives of first responders and their families. Sara Berns, as our executive director, has been instrumental in running the sessions. We have gathered some great information and the committee will be sifting through all the data to see what programs we can start immediately.

I owe a great debt to the SDFRA. I can never repay the services that this organization has provided for me and my family, I can only pay it forward. The way I pay it forward is to join the board and help pass on what I have learned about brain health for our members. If I can help the SDFRA prevent one person from having a mental health crisis, then I will have done my job. I will have paid my debt and then some.

Anyone Could Be Struggling

By: Marisa Nunes

If you are looking to speak with someone, receive emotional support, or services contact FOCUS at 858-565-0066 or online at <https://focuspsychservices.com/departments/san-diego-fire-rescue>. Those eligible for counseling are the following: individual counseling for adults, adolescents and children, as well as couples and family counseling. Your dependents, defined as your children under the age of twenty-one years of age and anyone living in your home (parents, roommates, life partners) are covered. Dependents may call directly, they don't need to go through you or the department. Retired personnel are eligible for services.

If you are seeking immediate help for yourself, are worried about a friend or loved one, please contact the Suicide Prevention Lifeline at **1-800-273-8225**. This resource is available 24/7 in the United States. When you call initially you will hear a recorded message, but then a skilled, trained crisis worker will answer. All information that is shared remains confidential. This person will listen, try to understand how this problem is affecting you.

Items that might be discussed are substance abuse, economic worries, relationships, sexual identity, depression, emotional or physical abuse, mental and physical illness, and loneliness. No matter what one might be dealing with, if you are contemplating harming yourself or others, call the Lifeline now.

During our latest Strategic Planning Session, the board has made it their goal to connect with outside organizations and resources to provide education and support to our members and your families. So please be on the lookout for our next newsletter, as it could have more stories like Ben's for those seeking help or looking to educate themselves.

1971 Crown Triple Combination Pump

By: Dan King

It is both a pleasure and nostalgic to drive the 1971 Triple Crown Pump. The attention it draws from all ages is pretty awesome to witness. Sharing this apparatus at events like our Widows' brunch is so much fun and memorable. The women had the biggest smiles and had a pretty good laugh as we gave them a chance to ride in the pump. They could even sound the sirens and ring the bell, some for the first time, which was an honor and a privilege. Knowing the history of this pump and having the ladies share their memories of when their firefighter drove or rode the pump is pretty neat to hear. It makes me appreciate the legacy and commitment associated with our job as firefighters even more. The rig is in good condition, but there's always maintenance needed. If you have skills, please get in touch with us.



Columbia Sportswear Company Offer

By: Marisa Nunes



EXCLUSIVELY FOR:
San Diego Fire Relief Association



Columbia has invited our SDFRA members special access up to 50% off retail pricing from June 3, 2022 thru June 26, 2022. This is valid for up to four guests.

WHAT TO BRING

- This invitation
- Photo I.D.
- Proof of affiliation (Badge, city I.D., uniform, or email signature)

LOCATION

3209 Lionshead Ave.
Carlsbad, CA 92010

STORE HOURS

Monday-Sunday 10am-7pm



San Diego Fire Relief Association
10509 San Diego Mission Road
Suite F
San Diego, CA 92108