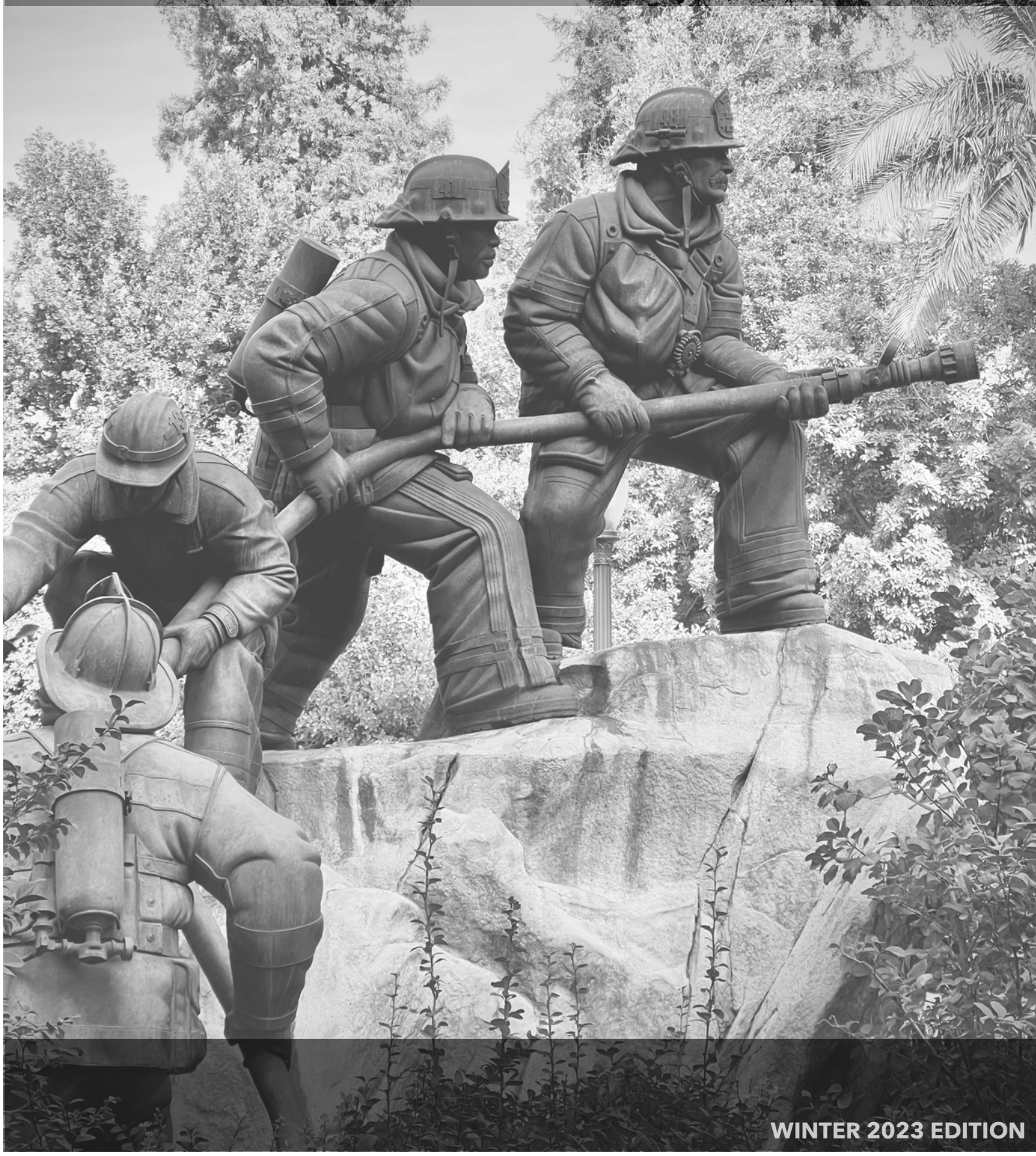




THE NICKEL LINE

Caring for our Firefighters for over 100 years!



WINTER 2023 EDITION

Visit us at
www.firefighteraid.org

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**



Andrew Garcia
**Member
Engagement &
Claims
Representative
SDFRA**



Brittany Sipe
**Member
Engagement &
Claims
Representative II
SDFRA**



Susan LaNier
**Accountant
SDFRA &
FirefighterAid**



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



Amber DeBartolo
**Community Programs
Coordinator
FirefighterAid**

Board of Directors



Brandt Truver
President



Kelly Doan
Vice President



John Brubaker
Treasurer



Corey Teng
Secretary



Dan King
Board Director



Arnell Garcia
Board Director



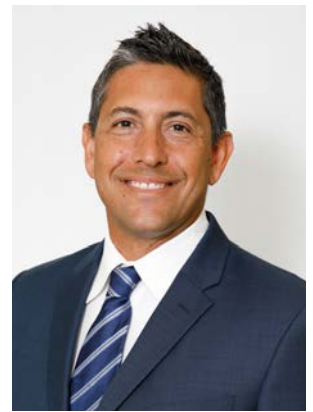
Sean Brambir
Board Director



Kenneth Barnes
Board Director



Ben Vernon
Board Director



Jeff Williams
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 President

Hello SDFRA Members and Families,

I hope this letter finds you well and with all your holiday shopping complete! As we near the end of 2023, we wanted to take a moment and update the membership on the many things that your SDFRA Board of Directors and Staff have accomplished in the last few months.



Old Mission Plaza Update

First, a quick update about the building. It has been listed for a few months and we have received some interest from developers to purchase the building. However, our goal is to not sell the building, but to find the right partner to help us redevelop the space while retaining a majority ownership in the building. We are working with our commercial broker and attorney, Lauren Empey, to find either the right partner or the right solution for the membership. As this process continues, we will provide the membership with all the pertinent information. Additionally, we have been very clear with any interested party that this process will take time so we can keep the membership informed and we can collectively make the best decision for our organization.

Cancer Awareness and Prevention Program

In July, we brought our version of the Cancer Awareness and Prevention Program to National City Fire Department. This course is a one-hour refresher on the best practices to reduce the risk of developing occupational cancer. This program is like the one that was created in partnership with Local 145 and SDFD, but is intended to be a shorter refresher for firefighters. The goal of the program is to remind firefighters that they already have many of the tools needed to take action and the important thing is doing little things every day that make a big difference in the long run. The funding for these presentations comes from the gracious donations that we receive throughout the year through our various events.

Elections

We are gearing up for another round of elections, occurring December 6th - 8th. Vice President Kelly Doan's term is expiring, though she is seeking reelection. Additionally, we will be saying goodbye to Board Directors Sean Brambir and Jeff Williams. We thank them for their leadership, dedication, and effort during their tenure on the board and wish them well in their future endeavors. In accordance with our Bylaws, our elections are held via secure electronic method, and we have chosen to use Election Buddy as our platform. The ballot will be emailed to your email address on file on December 6th. In past elections, some of the ballots have ended up in member's spam or junk folder. Please check these folders during the election period so you can participate in our election process.

IAFF and CPF Memorials

In September and October, we attended the IAFF and CPF memorials to honor our fallen brother Nickolas Ramirez III. One of SDFRA's mission is caring for our firefighters and those they leave behind. Our team was humbled to have the opportunity to join both Local 145 and SDFD leadership to escort the Ramirez family to these memorials. The IAFF Memorial recognized 572 firefighters across North America that were recognized as line of duty deaths from the years 2021 through 2023. The memorials are an emotional event which in many ways reopen the wounds for the families. They are also an important event, where thousands can gather and show their appreciation to the families for the sacrifices, they and their firefighter made in choosing a life of service. While we miss Nick, and all our firefighters we have lost over the years, we hope that their families feel the love and support from the SDFRA membership and their fire family.

I hope you enjoy the remainder of the newsletter; our board and staff have worked hard for the organization throughout the year, and we are excited to share some of the many things we have been able to accomplish for you.

A handwritten signature in black ink, appearing to read 'Brandt Truver'.

Brandt Truver, President

SDFRA Membership Updates

By: Marisa Nunes

Dear Membership and Families,

Our hope is that in the quiet moments of this season, you find the most profound joy. As we gather with our loved ones and friends, we want to acknowledge that, for some among our fire family, this time of year also carries heavier emotions. We ask that if you are finding this season to be difficult, please know that you are not alone. Reach out to our team or those close to you. But, also, check-in on those you care about.

Member Assistance

As we head into the holiday season, we reflect on the work accomplished throughout this year. The San Diego Fire Relief Association (SDFRA) had the privilege to support twenty-three members in 2023. The various types of assistance range from mental health, cancer, Aging Heroes, and Last Alarms to mention just a handful.

Medical Claim Reimbursement Update

We want to encourage you as members to contact our team if you have questions or feedback about the Medical Claim Reimbursement Benefits and portal. Over the last couple of years, as we have transitioned to accepting online submissions for claim reimbursements, we have experienced a significant surge in the number of submissions. In 2022, we went from 7,326 claims submitted for reimbursement to 9,808 this year. The increase in claims reflects not only our growing membership, but also the benefits that you are utilizing. We like to think of this as a positive reflection of your engagement and the impact the benefits are providing.

If you would like the activation link for the Medical Claim Reimbursement Portal, please contact Brittany Sipe, our Member Engagement and Claims Representative II, at (619) 281-0354 (Option 1), or by email at bsipe@sdfra.org. By submitting claims online, the claim cover sheet does not need to be filled out. Each claim does require supporting documentation in the following formats (.jpeg, PDF, or PNG).

The supporting documentation (receipts) need to include the following information:

- Provider/Store
- Date of service or purchase
- Out-of-pocket expense
- Prescription number of days supplied
- Dates span of services (from and to date) and the total number of visits

Furthermore, as of October, our team has made a few adjustments to the reimbursement check and explanation of member benefit attachment that is provided with the check. Under the "Remaining Annual \$1,000 Benefits" section at the bottom, we have added the maximums that can be claimed.

Lastly, as a friendly reminder, a new benefit year begins January 1, 2024. This means that if 2023 benefits are still available within your account, then the reimbursement can be submitted up to 6-months (183-days) from the date of service or purchase. If there are no funds available, then the receipts cannot be saved and used in the 2024 calendar year. The supporting documentation has to be within the benefit year the reimbursement is being submitted for.

Membership Survey

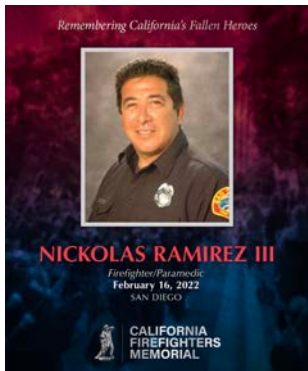
In October, a membership survey asking for your feedback was emailed to the current information that we have on file. If you did not receive the survey, and you would like to, please contact our team, and we would be happy to provide you with the link. By participating in the survey, you are helping us enhance your membership experience and shape the future of the organization. The insights collected will be discussed during the Board's Annual Strategic Planning Session in 2024.

Important Dates

Thanksgiving Office Closure November 23, 2023 and November 24, 2023
Christmas and New Year's Eve Office Closure December 25, 2023 through January 1, 2024

IAFF & CPF Memorials

By: Marisa Nunes



On behalf of the San Diego Fire Relief Association (SDFRA) we had the privilege of attending both the International Association of Fire Fighters (IAFF) and California Firefighters (CPF) memorials. The importance of attending these memorials is a poignant reminder of the ultimate sacrifices our brother's and sister's make everyday. The IAFF honored 572 Line of Duty firefighters in Colorado Springs, Colorado. CPF etched 35 Line of Duty firefighters on their memorial wall in Sacramento, California.

These ceremonies emphasize the importance of the work we do to remember our firefighters and support their loved ones left behind. The SDFRA partnered with the San Diego Fire - Rescue Department (SDFD) Fire Chief and two Assistant Chiefs, I.A.F.F Local 145 President and Director at Large, Honor Guard, San Diego Firefighters Emerald Society Pipes and Drums, and FirefighterAid to have Active (SDFD) Firefighter/Paramedic Nickolas Ramirez III's name engraved on both memorial

walls. SDFRA President Brandt Truver presented the flag at the IAFF memorial, and Engineer/Paramedic Amber Taddeo presented the flag for the CPF memorial. Thank you to the Ramirez family for entrusting in the previously mentioned organizations for the honor to stand beside you to pay tribute to a life well-lived and an incredible legacy that will forever inspire the generations to come.

For those who did not have the honor of knowing Nickolas, this passage provided in the CPF memorial pamphlet is an opportunity to glimpse into his remarkable life.

"Active Firefighter/Paramedic "Nick" Ramirez III joined the San Diego Fire-Rescue Department May of 2003 and graduated from the 60th Basic Fire Academy. He worked at station 10, 23, and 34. In 2014, Nick was promoted to Deputy Fire Marshal in the Community Risk Reduction Division which was his most recent assignment. Nick passed away in February 2022 from complications of job-related COVID. He is survived by his wife and two daughters." - CPF memorial pamphlet

Those who knew Nick shared stories about his extraordinary ability to be a friend to all, his infectious laughter, and genuine interest in others. The stories shared reminded us of the remarkable impact that one person can have on the world. May Nick rest in peace and never be forgotten.



Retired Corner

By: Arnell Garcia

Hello Everyone,

As 2023 draws to a close, I hope that you have enjoyed spending time with family and friends. Speaking of family, have you taken care of them if something were to happen to you? No, I am not talking about money, I am talking about your final wishes. I know personally through working with Retired Fire Police and Police Association (RFPA), Hand In Hand, and SDFRA, that many firefighters and police officers have not made a living Trust or Will. It would be horrible to lose you, but it is even worse for the family grieving your loss having to pick up the pieces.

Examples:

1. No beneficiaries for life insurance
2. The wrong beneficiary (Ex: the previous spouse)
3. The family is not aware of where money is located, real estate, etc.
4. Cremation or burial
5. Funeral or no funeral

Active firefighter's, you might think that you are young and invincible. In October of 1983 at the age of 27, and 2 1/2 years on the San Diego Fire Department, I was burned at a vehicle fire (27 percent of my body). I was married for a year and a half, and had no Trust or Will in place. Fortunately, I survived and was able to retire after 31 years. So, please show love to your family and make your final wishes known.

Take care and I hope to see you soon.

By: Retired Fire Captain Tony Hancock, Retired Fire and Police Association



If you will soon be retiring or are in DROP, you should seriously consider joining the Retired Fire and Police Association. Dues are only \$2.00 per month, deducted from your retirement check. This will allow you access to the many benefits we have to offer, such as those listed below:

Free access to San Diego Employee Benefit Association (SDPEBA), which sponsors various additional healthcare options, dental and vision insurance, legal assistance, pet insurance, etc. If you should choose one of these, any costs are automatically deducted from your monthly retirement check.

We also invite our spouses and significant others to attend three free luncheons per year and one low-cost luncheon. This allows you to socialize with many other retirees. In March of each year, we host a

Remembrance Day celebration that honors "all retired San Diego City Firefighters, Police Officers, and Lifeguards" who passed in the previous year.

In addition, the RFPA board of directors is directly involved with San Diego City Employees' Retirement System (SDCERS) through a Retiree Issues Task Force that includes other city retiree organizations. We regularly meet with the city's Risk Management, which negotiates for all city-sponsored retiree health plans, etc. We also belong to other retiree organizations that actively track and address ongoing challenges to retiree benefits.

There are many other reasons to join the RFPA. When one of our members dies, the surviving spouse remains a special member without having to pay dues and can attend our once-a-year Fall luncheon as our guest, free of charge. All members also receive our quarterly newsletter. So please, as you are making your retirement plans, give RFPA your consideration.

Last Alarms

By: Arnell Garcia



Please take a moment to recognize the firefighters below as their legacies live on within our fire family and the firehouse.

RET. FIREFIGHTER, MICHAEL ALLYN MEADE
LAST ALARM JULY 24, 2023

RET. CAPTAIN, LARRY R. COOKE
LAST ALARM OCTOBER 3, 2023

RET. ENGINEER, DAVID L. HINCK
LAST ALARM AUGUST 12, 2023

RET. CAPTAIN, THOMAS F. MORRIS SR.
LAST ALARM OCTOBER 10, 2023

“WE HONOR THE NOBLE TRADITIONS OF THE FIREFIGHTER BY CARING FOR THEM AND THOSE THEY LEAVE BEHIND.”

FirefighterAid Updates

By: Amber DeBartolo



Happy Holidays from FirefighterAid! This season, we wrapped up our annual San Diego 9/11 Memorial Stair Climb, focused our attention on Cancer Awareness and Prevention with SDFD Mustache Madness, and planned our annual holiday get-together with our Surviving Spouses. If you have questions about any of our events or programs, please reach out to Amber DeBartolo at adebartolo@sdfra.org or at (619) 281-0354 (Option 3).

San Diego 9/11 Memorial Stair Climb

In September, we hosted the SD911MSC at the Hilton San Diego Bayfront. Alongside our amazing sponsors and vendors, our fundraisers brought in over \$90,000! We are so grateful for all of our hardworking fundraisers who make our programs possible. Our top fundraising teams this year were Heartland Fire and Rescue with \$13,170, Team DEORA with \$7,550, Team CDCR Fire with \$7,194, Ignosci Posse with \$7,193, and Rancho Santa Fe Firefighters with \$4,308! Also a huge thank you to San Diego Fire Department for their support of the event.

San Diego Mustache Madness

In October, the 8th annual San Diego Mustache Madness took place at Maverick's in Pacific Beach. We had a blast and raised over \$18,000 for our Cancer Awareness and Prevention Program (CAPP). We want to thank the founder of SD Mustache Madness/Board Director Sean Brambir, and the President of SD Mustache Madness, Rich Marcello, for your continued dedication and hard work, as well as Krista Marcheschi and the crew at Maverick's for going above and beyond to make this event a success!

Giving Tuesday

Giving Tuesday will fall on November 28th this year. Giving Tuesday is an annual celebration of generosity that encourages people to do good and is the kick off to our End of Year Giving Campaign. We are so grateful to all of our supporters throughout the year that keep our programs thriving. Programs like CAPP and Fire Family Services help our firefighters in San Diego and across the county in their times of need. Take a look at our Year in Review to see how your support has contributed to helping. And if you can, please consider donating to our End Of Year Giving Campaign. Every dollar counts! Keep an eye on our social media on ways you can support FirefighterAid by donating or sharing our campaign.

2023 Year in Review



\$24,000 awarded to Fire Family Services
Medical and Mental Health Grants



\$6,000 in Scholarships to Cadets
to help pursue their education



\$15,000 donated directly to Maui
Firefighters and their families



35 Fire Families Assisted across
SD County



2 SD County Departments Trained in
CAPP



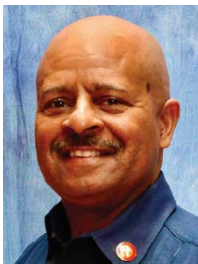
1001 9/11 SD Memorial Stair
Climbers gathered to memorialize our
fallen heroes

Important Dates:

Fundraiser brunch at Firehouse Pacific Beach on November 18th!
Details and tickets are available on the Firehouse PB website and shared on our social media.
Giving Tuesday November 28th

Fire Family Services

By: Chaplain James Everette



I started with SDFD in 1990 and retired in 2016 as the Wellness Officer. While working as a firefighter I experienced all the mental and physical challenges that firefighters go through. I noticed the mental and emotional challenges we faced were often dealt with by saying "I'm good." The reality was many of us were good on the outside but dealing with all kinds of stress and unresolved conflicts on the inside. This became more apparent as I started seeing firefighters that I worked closely with dealing with depression, substance abuse, and relational problems with spouses and co-workers.



After working as a Fire Captain on an engine company, I sought a straight day position to put my administrative abilities to use and became the In-Service Training Officer. Three years later, I became the Wellness Officer. As the Wellness Officer, I began working closely with Chaplain Mickey Stonier. He helped us implement a Behavioral Wellness Program to support and assist firefighters with the mental health issues we were experiencing. Upon my retirement in 2016, I joined the Chaplaincy Team so I could help my fellow firefighters deal with the mental challenges I experienced as a firefighter.

Today as Chaplains, we make ourselves available to serve the firefighters in whatever capacity is needed. We assist with debriefings after critical or traumatic incidents. We are a confidential resource that helps firefighters navigate through the challenges of life. We are all volunteers that have a passion to help others in need. Our goal is to serve firefighters and provide them with resources that can help them.

With the holiday season upon us, it can be a time of great joy and reflection. However, many experience some type of loss that can cause grief and pain. Grief is real and we all deal with it differently. Healthy processing of grief involves the below points....

- Accepting that the past will always be the past — it does not define who you are.
- Accepting that the present offers stability, be mindful to enjoy living in the moment.
- Accepting that the future holds promising hope.

Feel free to reach out to any one of our SDFD Chaplains. For more information on Health and Safety resources, please call (833)-SDFD-HSO (733-3476).

Provided By: Health and Safety Office

HEALTH & SAFETY OFFICE

DOWNLOAD THE SAN DIEGO FIRE-RESCUE DEPARTMENT BEHAVIORAL WELLNESS APP

Username: SDFD
Password: wellness

WELLNESS MISSION
The Health and Safety office is committed to creating a safe and healthy workforce through a comprehensive, evidence-based approach to total health and well-being.

BEHAVIORAL WELLNESS RESOURCES

- FOCUS PSYCHOLOGICAL SERVICES**
858-265-0066
Confidential counseling services to all San Diego Fire-Rescue employees: sworn, civilian, active or retired. Focus was established in 1983 and recognizes the unique psychological and emotional demands placed on Fire-Rescue personnel.
Free to employee & family - spouse, partner, anyone living in your home and your children under 21 years of age.
- PEER SUPPORT TEAM**
A Peer Support Team member will provide confidential assistance and support to all Fire-Rescue employees, active or retired, sworn and non-sworn and their families through one-on-one discussions. Peers will have knowledge of department resources but they do not duplicate or replace the roles of therapists.
- CHAPLAINS**
Chaplains provide support for the emotional care and/or faith needs of all Fire-Rescue personnel, employees, active or retired, sworn and non-sworn and their families, regardless of race, gender, secular orientation, national origin, creed, or religion.
- ADDITIONAL RESOURCES**
 - HEALTH AND SAFETY OFFICER**
C: 619-792-9634
SDFDHealthandSafety@sandiego.gov
 - WELLNESS OFFICER**
C: 619-980-3574
 - L145**
619-563-6161
 - LB11**
213-828-6305
 - SOMEA**
858-300-3888
 - AFSCME 127**
619-640-4339
 - SDFRA**
619-281-0354
sdfra.org
 - CITY EAP**
819-236-6313 (HR)
citynet.sandiego.gov/irap
(same log-in used to access SAP)

Risk Management's Workers Compensation division created this webpage with all the presumptive injuries for Fire, Police, and Lifeguard. The coverage does not end when they leave the job, but based on years of service for many years after.

<https://www.sandiego.gov/riskmanagement/services/benefits/workerscomp/presumptions>

The Health & Safety Office has developed a great relationship with Risk Management, and we are here to assist them in navigating the process or answering questions.

Contacts:

- Engineer Sean Brambir, Cancer and Health Coordinator (619) 318-6652
- Captain Jay Lee, Wellness Officer (858) 463-1242
- Battalion Chief David Picone, Health and Safety Officer (619) 792-9634

24/7 Support Line – 833-SDFD-HSO

Peer Support confidential conversations are protected under CA AB1116 and SDFD SI10 sec.18

By: Ashely Iverson, Executive Director at Iverson Foundation for Active Awareness



"Remember, remember the fifth of November."

On November 5th, 2017, I received a FaceTime call from my husband from a station I did not recognize. Cory was sitting in the office that Cal Fire Captain Ryan Mitchell, once occupied. He was sitting in that office because Ryan lost his life that morning due to presumptive job-related suicide.

It was the fifth of November that I was jilted into an awakening of the reality of what my husband was really doing at work, not just flying around in and out of a helicopter and playing with his chainsaw. That day, I learned that behavioral health was a silent epidemic within the first responder community, far more severe than I could have anticipated.

Just one incredibly short month later, on December 4, 2017, a demon of a fire started and ravaged Ventura and Santa Barbara counties, forcing over 8,500 firefighters to assist in the fight. Ten days later, on December 14, 2017, the Thomas Fire made my husband's day his last. Bringing those same living angels to his side until he was officially laid to rest.

Upon notification, I felt it. I knew subconsciously I was not the only one grieving Cory Iverson. I would soon start to hear murmurings of, "If it could happen to him..." My mind instantly became deeply and intimately focused on and concerned for the remaining first responders' well-being. I began a journey I never saw coming dedicated to advocating for the first responder community's mental health. From this, the Iverson Foundation for Active Awareness (IFAA) was born.

Over the past five and a half years, the IFAA team has raised over \$250,000 to organize, offer, and fully fund programs aimed at supporting and encouraging the first responder community through yoga, music therapy, canine therapy, public speaking, as well as support for the surviving families.

Another beautiful aspect of being a part of a community dedicated to improving first responder mental health is the people and organizations I have met. One organization I would like to mention is The Overwatch Collective (TOC). The Overwatch Collective 501(c)(3) nonprofit and podcast was founded by two prior U.S. Marines (current USCG) and a first responder in 2021, and has a board of directors comprised of first responders, service members, and spouses/partners.

TOC has contracted therapists in 23 states, has roughly 100 podcast episodes, and has a mental health app. Since August 2022, TOC has connected over 95 people in our first responder and military community to therapists and has either fully covered or financially assisted over 734 therapy sessions. Their motto is One More is One Less because if they can help one person in our community who may be going through a challenging time, it may be one less suicide amongst our community. For further information, please visit @theoverwatchcollective on Instagram or <https://www.theoverwatchcollective.com>. These are not just tools; they are lifelines.

Thank you for your love, support, and continued willingness to heal.

Respectfully,

Ashley Iverson





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

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THANK YOU TO ALL OF OUR GENEROUS SPONSORS FOR SUPPORTING THIS FANTASTIC EVENT.



PRESENTING HOST



PRESENTING MEDIA



CHIEF SPONSOR



DIVISION SPONSOR



BATTALION SPONSORS

Your partnership has been crucial in our mission, and we are excited to continue this meaningful path together. Thank you for your gracious contributions and belief in our cause. Here's to the remarkable achievements yet to come!