



# The **Billy**&**Spanner**



## PRESIDENT'S NOTES

By Mike Alford

I can't believe that we have survived a couple of months with no new drama. The overpayment situation seems to be resolving to the satisfaction of most even though the cause was and is unacceptable. I have to applaud the retirement board for their compassion

toward the membership in designing a resolution.

The Association website is now accepting signups for the Annual BBQ on August 10th. Please go to the website to sign up if you have not already done so. There will be NO membership meeting for the month of August due to the BBQ. The festivities will be held at the Coyote Ranch again this year with BBQ Ribs and Chicken on the menu. I hope to see you all there, as I was absent from the July meeting due to obtaining the daunting task of visiting the Hawaiian Islands. The July meeting was left in the Capable hands of Police VP John Shuman whom I'm sure did a stellar job.

We are always looking for good content for our newsletter. I would like to extend an invitation to any member that would be inclined to submit an article for publication, keeping in mind that we try to refrain from overly political or tasteless material.

At any rate, if anyone has something that they feel would benefit the membership then, please submit it to me and we will consider it for publication. We encourage you to keep your submissions relatively brief, around 300 words.

### INSIDE:

- ASSOCIATION AUGUST BBQ
- NEW CA HEALTH CARE LAW PROTECTS PATIENTS

## A MESSAGE FROM VP POLICE JOHN SHUMAN

We have partnered with AFLAC Voluntary Benefits Programs. Everyone knows AFLAC because of the duck... These products are only available to: Members under the age of 65 years (eligible age) at the time of enrollment, once enrolled before 65 you're in!

To move forward with our AFLAC partnership (and receive our special group rates) we need a minimum of 50 (eligible & interested) members to sign up for (and attend) the Sept 14 Aflac presentation.

I met the AFLAC agent Jennarose Johnson earlier this year and wished that I had enrolled prior to my 65th Birthday. The unique thing about AFLAC is that it pays the insured to "get well" or "get through" illness or accidents by directly sending funds to your bank account.

Jennarose made a presentation to the Board regarding the AFLAC Programs and it was decided to move forward extending this enrollment opportunity to our membership. Enrollment in these plans are completely voluntary & additional private meetings will be provided to members that are eligible and interested in these excellent programs.

Our AFLAC agent Jennarose Johnson will be making an informative presentation at our Association lunch on Thursday, September 14th, immediately following the lunch, private 1:1 meetings will be offered for those interested in learning more and enrolling.

## Association of Retired San Jose Police Officers and Firefighters 35th Annual August 2017 BBQ

### PLACE:

Coyote Ranch  
just off of Monterey Highway in the Coyote Valley

### WHEN:

Thursday, August 10, 2017  
Time: 3:00 PM to 7:00 PM  
Dinner will be served at 5:00 PM

### FOOD CHOICES:

BBQ Ribs & Chicken,  
Corn on Cob, Salad, Garlic Bread,  
Soft Drinks, Beer & Wine

### COST:

\$10 for Members | \$15 for Spouse  
\$15 children between ages 12-16  
\$20 for Non-Members

### MAKE CHECKS PAYABLE TO: AORSJPOFF

Mail checks to:  
Jerry Ellis  
PO Box 28041  
San Jose, CA 95159-8041



NEED TO RSVP NOW!

# NEW CALIFORNIA LAW PROTECTS PATIENTS FROM SURPRISE MEDICAL BILLS

Effective July 1, Californians received new protections from surprise medical bills issued by medical providers and insurance companies. The protections focus on those patients who are forced to go to “out-of-network” providers to get the treatment they need.

Under the new state law, a patient who visits an in-network facility, like a hospital, lab or radiology office, you are responsible only for the in-network costs—even if you are forced to go to an out-of-network facility or provider.

According to the San Jose Mercury News, “a 2015 Consumers Union survey found that nearly 1 in 4 Californians who visited a hospital or had a surgery in the previous two years were charged an out-of-network rate when they thought a provider was in-network.”

An example cited by the Mercury News was when a patient schedules a surgery at an in-network facility, with an in-network surgeon, but the anesthesiologist is out-of-network. The patient would then get a surprise bill for the anesthesiologist at the out-of-network rate. The new law is designed to protect patients in those instances.

The new law protects those in the private insurance markets. Some of our members are now moving to those types of coverages because of the City’s move to high-cost deductible plans until they qualify for Medicare.

Just because there’s a new law, don’t expect providers to start complying right away.

To protect yourself, it is recommended that you read any bill you receive carefully. If its an out-of-network bill provide it to your insurance and file a grievance if necessary. If the insurance company does not resolve the issue for you, the Department of Managed Health Care can be contacted at [www.health-help.ca.gov](http://www.health-help.ca.gov) or 888-466-2219.

The law does allow out-of-network providers to bill out-of-network rates if you voluntarily sign a form 24 hours before you receive care. You don’t have to sign it unless you want to receive out-of-network services at out-of-network rates.

## CONGRATULATIONS ON YOUR RETIREMENT

Daniel J. Alvarado, Fire Captain, 23.57\* years of service.

Kevin P. George, Fire Engineer, 17.15\* years of service.

Michael G. Igno, Fire Fighter, 25.08\* years of service.

Chris Monahan, Police Lieutenant, 27.00\* years of service.

Barry Stallard, Battalion Chief, 30.89\* years of service.

## WELCOME NEW MEMBERS

Dennis Sauao

Hau Ngo

### Save money, save paper.

Sign up for E-Newsletter. By signing up to receive the newsletter through e-mail, you will get the same content, only you will help the Association save money on printing and postage costs. If you wish to receive the newsletter via e-mail versus regular mail, please send an e-mail to [treasurer@retiredsjpoff.org](mailto:treasurer@retiredsjpoff.org)



Association of Retired San Jose

Police Officers & Firefighters

P.O. Box 28041  
San Jose, CA 95159-8041

visit our website:  
[www.retiredsjpoff.org](http://www.retiredsjpoff.org)



## CALENDAR OF EVENTS

8/2 Goodies – Wine, 2201 S. Bascom Ave., Campbell 408-369-1236  
8/9 Holders Country Inn. - Green, 1424b Saratoga Ave. SJ., 408-378-6022  
**8/10 ASSOCIATION ANNUAL BBQ, 3PM TO 7PM**  
8/16 Hick'ry Pit – Gray, 980 E. Campbell Ave., Campbell 408-371-2400  
8/16 Police Benevolent Association, 5PM  
at the San Jose POA Hall, 1151 N. 4th St., San Jose  
8/23 City Diner – Tan, 2951 Monterey Rd., SJ 408-269-5490  
8/30 Burger Pit – Blue, 120 Blossom Hill Rd. SJ 408-225-6030  
9/6 Goodies – Wine, 2201 S. Bascom Ave. Campbell 408-369-1236  
9/13 Holders Country Inn. – Green, 1424b Saratoga Ave. SJ., 408-378-6022  
**9/14 Association Meeting, 11AM to 1PM**  
at the San Jose P.O.A. Hall, 1151 N. 4th St San Jose  
9/20 Hick'ry Pit – Gray, 980 E. Campbell Ave., Campbell 408-371-2400  
9/20 Police Benevolent Association, 5PM  
at the San Jose POA Hall, 1151 N. 4th St., San Jose  
9/27 City Diner – Tan, 2951 Monterey Rd., SJ 408-269-5490

## CONDOLENCES

**Retired Firefighter Robert (Bob) Currall.** Passed away July 19, 2017.  
He was hired by SJFD on Feb 1, 1966 and Retired Dec 3, 1993.  
**Milton R. Herold,** Fire Engineer, retired January 4, 1989, died June 26, 2017  
**William H. Keeney,** Police Officer, retired March 15, 1980, died May 23, 2017.

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## ASSOCIATION OFFICERS

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## POLICE BENEVOLENT ASSOCIATION OFFICERS

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