

**Staff Contact Information**

**Diane Nealon**  
Executive Director  
diane.nealon@massfund.org  
617-482-8156

**Erica Cabag**  
Administrative Manager  
erica.cabag@massfund.org  
617-482-8153

Toll-Free Phone:  
1-(866) FUND-911  
1-866-386-3911

Mailing Address:  
75 Kneeland Street  
Sixth Floor  
Boston, MA 02111

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## What's New for the MA 9/11 Fund in 2009?

### New Version of the Health Care Support Program 12-month Extension and Open Enrollment

The MA 9/11 Fund is pleased to announce that we are able to offer a new version of the Health Care Support Program in 2009. This allows us to extend the program for an additional 12 months, and to offer enrollment to **eligible** family members who have never participated in the program. Please note – we have changed the income eligibility requirements and types of coverage offered. We are enclosing a separate flyer describing the specifics of the program in more detail which can also be found on our web site.

If you have questions, please contact Erica Cabag at 617-482-8153.

### Emergency Grants

As previously reported, the MA 9/11 Fund has discontinued its General Assistance Grant program. However, the Fund will continue to respond to limited requests for emergency assistance. The Emergency Grant Program offers a small amount of funds to eligible family members who are struggling with a financial hardship. Please note – income eligibility and residency requirements apply, and this program does have a maximum benefit per individual. For more information, contact Diane Nealon at the Fund.

### Staff Changes

Beginning January 1, 2009, Diane Nealon and Erica Cabag will be devoting a portion of their time to the Massachusetts Military Heroes Fund, a charity started by several family members to support families who have lost servicemembers in Iraq and Afghanistan. Diane Nealon will be devoting 16 hours a week to the MA 9/11 Fund and Erica 32 hours a week. You should feel free to contact Diane or Erica at any time, and if not immediately available, they will get back to you as soon as possible.

Please join us in congratulating Diane as she steps into the role of Executive Director at the MA 9/11 Fund.

### Thank You Ted Livingston!!

On behalf of the Board of Directors and Staff at the MA 9/11 Fund, we want to thank Ted Livingston for his work as Executive Director since January, 2007. We appreciate his leadership and friendship as he ushers us into the next phase of the Fund. We will continue to have a relationship with Ted in the upcoming months as an advisor. Thank you for your dedication Ted; we wish you the best of luck!

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In memoriam

Loretta W. Kowal

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## What's New for the MA 9/11 Fund in 2009?

### We Are Moving!

The MA 9/11 Offices will be moving early in 2009. We have not confirmed our new location yet, but will notify families when the move will take place and to where. We anticipate our phone numbers and email addresses will remain the same.

## 2009 Commemoration – Planning Time Family Members Needed

Ideas are already flowing for next year's commemoration event, but we cannot do it without the input and guidance of family members. Your time is precious and we thank you for considering participation. We usually meet on a monthly basis, sometimes via telephone conference, and communicate frequently via email. If you are unavailable via email we can update you through mail/telephone. We may hold more meetings the closer we get to commemoration.

If you have any questions, suggestions and/or you would like to join our Commemoration Planning Committee, please contact Erica Cabag at 617-482-8153 or [erica.cabag@massfund.org](mailto:erica.cabag@massfund.org).

## Remembrance Books

### Submission to the National September 11 Memorial & Museum

After discussions with the Family Advisory Committee, it has been decided that if no family members object, we will provide a copy of our publication "we remember" to the archive of the National September 11 Memorial & Museum in New York City for research purposes only. As you know, we deeply respect the privacy of our families and understand intimacy of your loved ones' layouts. If you have an objection to the "we remember" publication being made available for research purposes to the National 9/11 Memorial and Museum, please contact us on or before **February 15, 2009**.

Alternatively, family members should know that the National September 11<sup>th</sup> Memorial and Museum is working very hard to honor their commitment to always remember the lives lost on September 11<sup>th</sup>. They are planning a public Memorial Exhibition room which will display the individual recollections and photographs of loved ones lost. A second copy of "we remember" may be preserved in this room, but the only layouts displayed from this copy will be those that family members have given explicit permission to the Memorial and Museum to do so. Family members wishing to give this permission should contact Adina Langer at the National September 11 Memorial & Museum directly. Adina can be contacted at 212-312-8855 or by email at [alanger@sept11mm.org](mailto:alanger@sept11mm.org).

Finally, please note that at this time, we are unable to allow donations of "we remember" in its entirety to other local museums or libraries. However, you are welcome to donate a copy of your loved one's individual layout (assuming others who contributed to the layout have no objection). Please let us know if you plan on donating an individual layout so we can keep a record. As always, if you have any questions, please contact us.

## MA 9/11 Fund's Health Care Support Program – New Version

We are pleased to announce a new, simplified version of the Fund's Health Care Support Program. This new program offers twelve months of coverage available between January 1, 2009 and May 31, 2010. All eligible family members are invited to enroll (even if you did not enroll in the previous program). Eligible family members are related to an individual killed or injured in the 9/11/01 terrorist attacks (the relationship must be that of spouse, domestic partner, sibling, parent or child) or were present at one of the sites of the 9/11/01 terrorist attacks and suffered a direct injury or trauma as a result. In addition, eligible family members must have current residency in Massachusetts, New Hampshire or Rhode Island, and have had this residency for at least twelve months before enrolling into the program.

- There will be a change in the income eligibility guidelines for the new program. The new guidelines are based on federal poverty guidelines x 5. The guidelines will be updated in early 2009, but based on current (2008) data, participants' income must fall below the following income amounts:

<u>Household Size</u>	<u>Maximum allowable Income</u>
One:	\$52,000
Two:	70,000
Three:	88,000
Four:	106,000
Five:	124,000
Six:	142,000
Seven:	160,000
Eight:	178,000

Other details of the plan are:

- The new version of the plan combines Options 1 and 2. Participants may submit both premium costs and uninsured medical expenses. The Fund will reimburse 75% of submitted expenses, subject to the caps itemized below.
- The maximum that will be reimbursed during the plan year will be
  - \$2,500 per individual
  - \$5,000 for households of 2
  - \$7,500 for households of 3 or more

Participants' 2007 income tax returns will be used to determine eligibility. 2008 returns may also be used for those on a June-May year (see below).

- All participants may continue in the current program until their anniversary year expires. However, the revised program will have only two enrollment periods: January 1, 2009 – January 31, 2009 or June 1, 2009 – June 30, 2009. Participants must enroll during these times, and coverage will be in effect until December 31, 2009 or May 31, 2010, respectively. The program's end date for all participants is May 31, 2010. All participants must submit expenses within 90 days for reimbursement.

Specific questions should be directed to Erica Cabag at 617-482-8153.