

# SearchLight

CCPOA Benefit Trust Fund | Lighting The Darkness. Keeping You Covered.

Winter/Spring 2022

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@ccpoabtf

Visit the links on our home page.

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*We present this issue of SearchLight for your education and enjoyment. We produce this publication three or four times a year, as the whim strikes us. If you have any benefit questions, please call the Trust. Don't count on your buddy, because he got his information from some guy in a van parked outside the wall.*

A pdf version of this SearchLight can be found on our website under "Mailings." All source articles can be viewed as links.

## Only You Know What's What.

Are you in a new marriage? Maybe a new place to live.  
 Need to check on a Claim status?



**Check Your Claims. Update Your Address.**

*We can't do it for you, but we can make it easier than ever.*

**ccpoabtf.org/MyBenefits**

### WE CAN'T KNOW IF YOU DON'T TELL US

While it may seem a bit obvious, if a member does not let us know about changes that impact their benefits, we can't pay them out when they are in a time of need. Every month, our customer service department has the sad duty to let a grieving family member know that legally they are not entitled to their spouses life insurance, because the legal beneficiary is still listed as the ex. And the Trust cannot change that, but you can.

That's why we've rolled out our new **"MyBenefits" Member Portal**. Currently you can access Member data only. Information, Benefits and Claims for Spouse and Dependents is coming in the near future.

- Members can:  
Update their contact information
- Members can:  
See their Benefits through the Trust
- Members can:  
Check on Open claim information

### BENEFICIARY UPDATE? GO HERE

Also available are forms for updating your beneficiary, and authorizing or cancelling the display of your adult dependent's benefit status.

**These forms are found under the FORMS tab - NOT the MyBenefits portal.**

On the FORMS page, scroll to the bottom and you will find the **"Benefit Trust Forms & Docs"** section. The **"Beneficiary Change Form"** and the forms for the **"MyBenefits"** portal are at the top of the section.

Benefit Trust Forms & Docs		
	<b>Benefit Trust Fund</b>	
All Members	Beneficiary Change Form	<a href="#">View</a>
All Members	MyBenefits: Member Profile Form	<a href="#">View</a>
All Members	MyBenefits: Dependent/Proxy Authorization	
All Members	MyBenefits: Dependent/Proxy Cancellation	

**So don't put it off another day. If you do nothing else, please make sure your information is current and correct. After all, it's your family who will reap the benefits.**

# Turtle Bras for the Shell Shocked

Back a couple of years ago, the Carolina Waterfowl Rescue (CWR) was inundated with an influx of life threatening injuries resulting from cars, lawn mowers and boats. The poor victims? Turtles.

The spring season is when turtles move onto the Carolina shoreline to lay their eggs, and this becomes a perilous time for the reptiles. Rainy weather also drives turtles out of their watery habitats, increasing the animals' chances of colliding with cars and other shell-crunching machinery. The CWR was taking in as many as 40 injured turtles per week.

When treating fractured turtle shells, it's important for experts to stabilize the injury. Unstable fractures are painful for animals—just as they are for humans—and mobile shell fragments also will not heal.

No surprise—there aren't many specialized tools for treating severe turtle wounds.

That's when CWR turned to an idea first used by a fellow animal rescue organization out of Iowa, and put out a request for bras. Well, actually just the clasps

"If you're discarding a bra you can cut the clasps off and send them to us we use them for turtle shell repair," the organization wrote, "We will use them to pull the crack in the turtle shell together to help it heal."

Wildlife experts glue the hooks and eyes of the clasps to opposite sides of a fracture, then wind a zip tie around the clasps to make sure the shells stay in place. Once the shells have mended, the clasps are removed and the turtles are released back into the wild.

As it turns out, many people are indeed keen to snip apart their undergarments for the sake of rescued reptiles. Bra-related posts have received thousands of likes and CWR is no longer in need of clasps. [smithsonianmag.com](http://smithsonianmag.com)

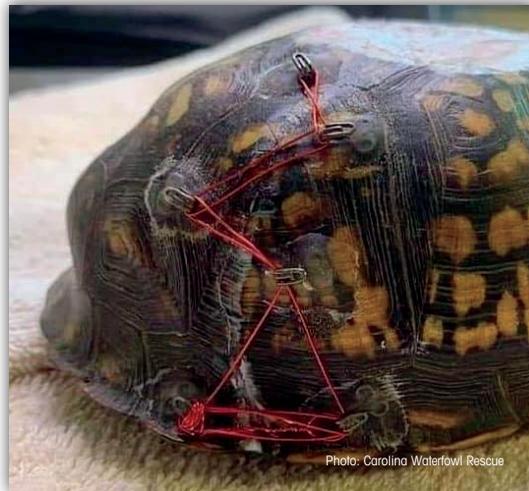


Photo: Carolina Waterfowl Rescue

## Beach Baby Creepy Doll

Walking along the shoreline picking up the treasures that wash ashore. Shells, sea creatures, creepy eyeless baby dolls.

Missing hair and limbs. Encrusted in barnacles. Unnerving young children. The dolls have been appearing on Texas' barrier islands for years, particularly in the area between Padre Island and Matagorda Island, which is about 30 miles northeast of Corpus Christi.

### LOTS AND LOTS OF DOLLS.

Researchers survey the 40-mile stretch of coast twice a week looking for sea turtles, marine mammals, and endangered bird species. Jace Tunnell from the University of Texas

Marine Science Institute, describes the creepy dolls and other debris they find along the way as a "perk" of the job.

"Just when you think you've found everything that could possibly wash up on shore, something else comes up."

### SO WHY HERE?

Clearly the area is cursed, and haunted by the souls of the macabre dolls. Or maybe, it's the tide patterns which make the region a magnet for debris from Mexico.

"Texas coastal bend beaches get 10 times the amount of trash than any other beach in the Gulf of Mexico," Tunnell said.

The first figure discovered by researchers was a sex doll. When Tunnell posted the image online, someone bought its head for \$35. The funds were donated to a sea turtle program.

Tunnell and his team regularly share photos of their findings on Facebook, and the dolls have amassed a bit of a cult following. The dolls are sold off at a yearly fundraising auction, but he's not sure what the people who purchase these creepy oddities do with them.

"There's a lot of nightmares out there," he said. [southernliving.com](http://southernliving.com); [foxnews.com](http://foxnews.com)



Photo: Jace Tunnell

## Steel Sand

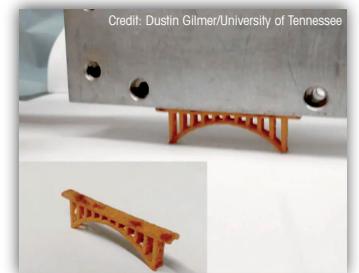
Building sandcastles just got a whole new meaning, thanks to a manufacturing invention that has a sand-based polymer holding up to 300 times its own weight.

Researchers at the Oak Ridge National Laboratory designed a novel polymer that binds to silica sand. It can be 3D printed into virtually any structural shape, and when it is no longer needed can literally be washed away, as it is also water-soluble.

The researchers 3D printed a 6.5-centimeter bridge that can hold 300 times its own weight – the equivalent of 12 Empire State Buildings sitting on the Brooklyn Bridge.

When removed from the printer, the structure was porous and had lots of holes, which were filled with super glue. This second step increased the strength a further eight times, making it stronger than any known building material, including masonry.

The silica sand is particularly useful for tooling because it doesn't change shape with heat. Then a 3-D printed core can be wrapped with lightweight materials like carbon fiber, heat cured, and then washed away leaving just the finished part. [cosmosmagazine.com](http://cosmosmagazine.com)



Credit: Dustin Gilmer/University of Tennessee

# STORIES FROM THE BLUE SHIELD HEALTH LIBRARY

## Know Your Risk: Colorectal Cancer Screening Can Help Save Your Life

**Colorectal Cancer** – cancer of the colon and rectum – is the second-leading cancer killer in the U.S., affecting both men and women. The good news is that colorectal cancer can be preventable and, if detected early, is more likely to be cured.

### WHAT IS COLORECTAL CANCER?

The exact cause of colorectal cancer is not known. Colorectal cancer happens when cells that aren't normal grow in your colon. These cells often form in small growths called polyps. Not all colon polyps turn into cancer, but most colorectal cancer starts in a polyp. If they are found early, usually through routine screening tests, they can be removed before they do.

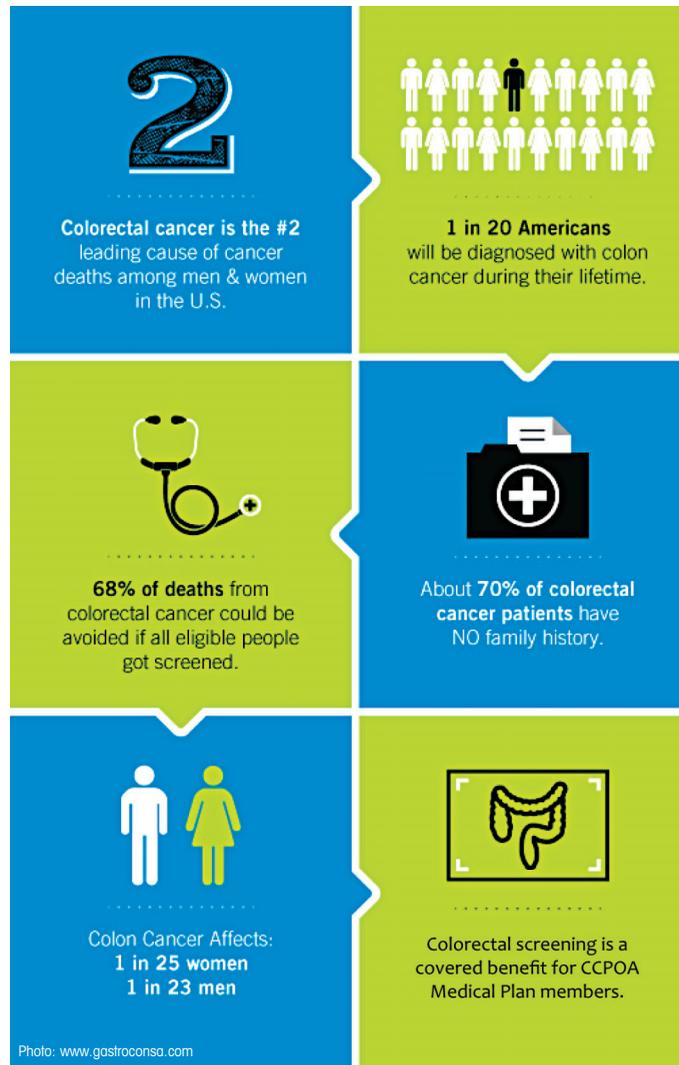
### WHO IS AT RISK FOR COLORECTAL CANCER?

Colorectal cancer risk increases with age. About 90% of cases occur in people who are 50 years or older. Some people may have higher risk depending on their personal or family history. Racial/ethnic disparities can also increase risk of colorectal cancer. For example, compared to white Americans, African Americans have a 20% higher incidence of colorectal cancer.

### PREVENT COLORECTAL CANCER WITH SCREENING

A routine screening is the most effective way to reduce the risk of colorectal cancer. The CDC has just updated the recommended age for a first screening from 50 to 45. Screenings can catch cancer early before symptoms are present. Some screenings can even prevent colorectal cancer by removing polyps (precancerous growths) before they become cancerous.

There are different types of tests used for colorectal cancer screening. Some tests, such as stool tests, can be done at home and sent to a lab by mail. A colonoscopy, however, is a medical procedure. Those at average risk only need to do it once every 10 years.



### IS COLORECTAL CANCER SCREENING COVERED?

As a preventive health service, the costs of your colorectal cancer screening may be covered when care is provided through a network provider. There may be a copay or coinsurance payments if a member:

- Uses an out-of-network provider,
- Is under the age of 50, or
- Got screened because of signs and symptoms (called a diagnostic screening) or more often than the recommended time frame between tests.

### WHAT ARE THE SYMPTOMS?

Colorectal cancer usually doesn't cause symptoms until after it has started to spread. The most common symptoms include blood in your stools and very dark stools. You may have more frequent bowel movements. Or you may feel like your bowels aren't emptying

completely. Other symptoms may include belly or rectal pain.

If your doctor thinks you may have colorectal cancer, they may use a lighted scope to view the inside of your colon (colonoscopy) and take a biopsy. You may also have blood tests and a CT scan.

Colorectal cancer genetic testing can tell you if you carry rare changed, or mutated, genes that can cause colorectal cancer. Although most people who get colorectal cancer do not have one of these mutated genes, having certain gene changes can increase your chance of getting colorectal cancer.

### HOW IS COLORECTAL CANCER TREATED?

Treatment for colorectal cancer is based on the stage and location of the cancer. It's also based on other things, such as your overall health. Most people have surgery to remove the cancer. Chemotherapy, radiation therapy, or both may also be used. In some cases, targeted therapy or immunotherapy may be an option.

### LOWERING YOUR RISK

There are lifestyle actions you can take to lower some of the risk factors for colorectal cancer. These actions include the following:

- Maintain a healthy weight.
- Be physically active.
- Eat healthy foods, including vegetables, fruits, and whole grains. Avoid eating a lot of red meat or processed meats.

### GENETIC TESTING

Your doctor may suggest genetic testing if your family history or your personal medical history puts you at an increased risk for colorectal cancer. If you have an increased risk, your doctor may also recommend you start cancer screening earlier than someone who has an average risk of cancer.

For more information about coverage, check the CCPOA Medical Plan EOC (Evidence of Coverage). [ccpoabtf.org/Medical](http://ccpoabtf.org/Medical)

# WORLD-WIDE-WEIRD

Found online. That makes it true.

## The War that Followed a Grocer

### The peculiar story of Wilmer McLean

The American Civil War is a fundamental piece of history that has shaped our nation as maybe nothing else has. But do you know where it actually started? How about where it ended? No matter what you thought the answer was, the correct answer is Wilmer's house.

#### BULL RUN—THAT'S MY PLACE

The time is 1861. Wilmer McLean was a farmer and grocer, primarily dealing in sugar, living in northern Virginia. He had established a quiet, stable life for himself and his family. Married eight years to Virginia Mason, a wealthy widow, the couple had moved into Mason's "Yorkshire" plantation in Manassas, Virginia — where a meandering stream called Bull Run cut through their property.

As war loomed, McLean identified with the Confederate cause. At forty-six, he was too old to enlist when the conflict began, but he eagerly gave help to the Confederate troops who soon swarmed the peaceful pastures nearby. Manassas Junction, a strategic railroad point, was located near the plantation, and was an important battle prize for both North and South.

#### HEY GENERAL, WANT SOME DINNER?

Three months previously the Confederacy had been born, when the South had taken Fort Sumpter from the North in only two days. The general responsible was Confederate General P.G.T. Beauregard — and now he was in Manassas looking for a place to make his base camp, and Wilmer's place fit the bill perfectly. So the plantation became both headquarters and a hospital.

One evening, while General P.G.T. Beauregard was sitting down for dinner the first major battle of the war—the Battle of Bull Run—broke out in Wilmer's front yard, when a Northern cannonball pierced through the house and landed in the kitchen fireplace.

E.P. Alexander, a Confederate soldier who later recounted his wartime experiences wrote, "our dinner was ruined... the shell passed through both walls falling into the sliced up meat and dished up vegetables and we went without dinner that day."

The fighting in and around McLeans property continued. The Second Battle of Bull Run had brought violence back to Manassas and McLean had had enough. He packed up his then pregnant wife and decided to move south, with the hope he would never see another soldier.

#### HEY GENERAL, HAVE A SEAT

Wilmer settled at a small and quiet crossroads on the property surrounding the Two Rein Tavern in the village of Clover Hill, Virginia

(the name of which was later changed to "Appomattox Court House," having just become the county seat) over 100 miles south of the chaos of Civil War battlefields.

For two years, his family lived in the relative quietude of southern Virginia. That all changed when Charles Marshall, the aide to General Robert E. Lee, showed up. Weary armies from both sides had set up camp in the Appomattox area.

Marshall rode into town and asked the first man he spotted for help. That man was Wilmer McLean. Marshall told him he needed a place for General Lee to conduct some business. Marshall later recounted that McLean "took me into a house that was all dilapidated...I told him it wouldn't do. Then [McLean] said, 'Maybe my house will do!' He lived in a very comfortable house, and I told him I thought that would suit."

On April 9, 1865, at about one o'clock in the afternoon, dressed in a crisp uniform, General Lee arrived at McLean's Appomattox Court House property. Shortly after, Lee's guests arrived, and they must have raised some eyebrows in surprise. Still wearing his muddied field uniform was General Ulysses S. Grant. Among those accompanying Grant was General George Custer, and President Lincoln's son, Robert Todd Lincoln.

The two parties sat down in McLean's parlor, until eventually Lee brought up the purpose of their meeting, the surrender of the Confederate Army. Minutes later, the Civil War ended.

Such it is that the Civil War started in Wilmer McLean's kitchen and ended in his living room.

#### FOR SALE

Although he had made a considerable fortune smuggling sugar past Union lines, McLean's money was in Confederate currency, which became worthless, and he was nearly ruined by the end of the war. The house, by then known as the "Surrender House", was sold at public auction.

30 years after that, a group of investors planned to move the house to Washington DC, making it a tourist attraction and museum.

The house was disassembled piece by piece and packed for shipping. That's when the investors ran out of money, and for the next 50 years the house was just a heaping pile of boards and bricks.

Eighty-four years and an act of Congress later, the McLean House was rebuilt piece by piece and opened by the National Park Service as part of the Appomattox Court House National Historical Park. *National Archives, allthatsinteresting.com, ehistory.osu.edu, wikipedia.org*



Photo: Wikimedia Commons

# BUSTED

Off-beat news stories  
about crime and such...

## Safety First

Pennsylvania state troopers pulled over to check on what they assumed were disabled vehicles on the side of a Richland Township road. What they found was Joshua Gamble, 17, lying in the woods wearing a glove and a bloody shoe.

Just then his older brother, Anthony Gamble, came running out of the woods in bloodstained clothing. 100 feet away was their victim, an unidentified man covered with stab wounds.

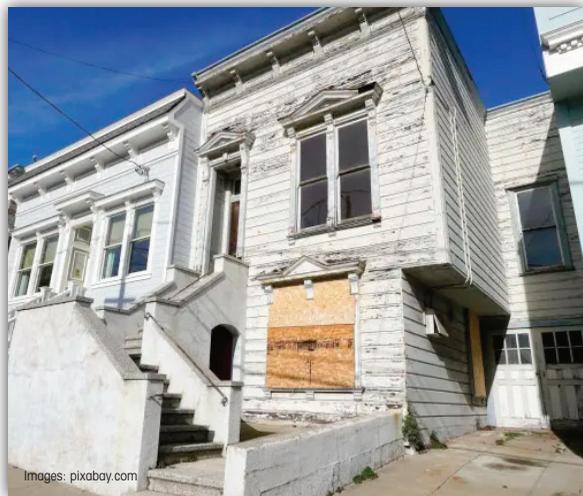
Police may not have stopped at all had it not been for the good driving habits of the killers. That's right, when trying to dump a body in the woods, remember to leave your hazard lights on. *nypost.com*

## Seems Like A Crime

A decaying, 122-year-old Victorian marketed as "the worst house on the best block" of San Francisco has sold for nearly \$2 million – an eye-catching price that the real estate agent said was the outcome of overbidding in an auction.

A developer made a \$1.97 million cash offer for the 2,158-square-foot property in the Noe Valley neighborhood of San Francisco. On the social media page Zillow Gone Wild, some commenters marveled at the price while others questioned the value of a house with boarded-up windows, peeling paint and an unstable foundation.

One commenter joked: "It actually has a parking space. No wonder it sold for almost \$2 million!" *firstpost.com*



## Duty Calls

Clint Butler, a 36-year-old British man, was stopped by police after officers observed him and a friend suspiciously change directions after spotting police.

When an officer asked Butler and his companion why they were in town during the pandemic lockdown, his friend replied, "I've come to get the new 'Call of Duty' because I can't sit around in lockdown," officials said.

When the officers said they'd be running the dimwitted duo's information, Butler confused the violent video game for real life and attacked the cops, throwing kicks and punches.

Turns out Butler had escaped from jail and had eluded police for the last seven months. He's now back behind bars and is set to do an extra two years for breaking out of jail and attacking the officers.

Proof that video games warp your mind. *nypost.com*

## A Real Block-Head

An epic car chase outside of London this March ended in laughter. At least the cops were laughing.

The fiasco began after officers attempted to pull over an Audi A7 which had been maneuvering recklessly all over the road. The driver refused to stop, resulting in a 35-mile chase involving not just the patrol car but a helicopter as well.

The pursuit ended when the car finally ran out of gas. In the car, police found a large stash of pot.

When the officers asked the driver for his documentation, he brandished his license that he had received in 2003 from Legoland.

The cops tweeted "the #LegoLand license was not the reason for the drivers dangerous driving, the large amount of cannabis was." Along with not having a bona fide drivers license, the Lego maniac also lacked insurance. *nypost.com*



## Facce It

Jimmy Maurice Lewis, first made headlines in 2008. Lewis served 51 months in federal prison in that case, a bank robbery where Lewis portedly demanded a teller give over at least \$20,000.

Why? To finance a sex-change.

After being released Lewis legally changed his sex and name to Iconic Facce.

Facce then robbed a bank in Gulfport, Miss., and fled on foot.

She was later detained at Houston's George Bush Intercontinental Airport upon returning from Mexico. Her mugshot showed what appeared to be a nose job and surgical tape.

Tellers were easily able to recognize the suspected criminal's "Iconic Facce" in a photo lineup. *nypost.com*



## Dude, What's In That?

Two men were arrested in Santa Rosa County, FL, by a state trooper K9 unit for allegedly speeding 25 miles over the limit.

Officers found a zippered canvass bag that the knew they need to investigate. Written on the bag in large bold letters was "Bag Full Of Drugs."

The bag didn't lie. Inside the pouch was: 75 grams of methamphetamine, 1.36 kilograms of GHB, 1 gram of cocaine, 3.6 grams of fentanyl, 15 MDMA tablets and drug paraphernalia.

A Facebook post from the Santa Rosa County Sheriff's Office summed it up perfectly- "Note to self- do not traffic your illegal narcotics in bags labeled "Bag Full Of Drugs". Our K-9's can read." *policemag.com*



# No Tumor. No Side Effects. No Joking.

## The first steps in an unheard of new cancer treatment.

These days, almost everybody knows a friend or family member who has struggled with cancer. When the words “Chemo” or “Radiation” come up, you know that the treatment may be just as hard as the disease, with the specter of side effects and no guarantees.

Now, a new drug may be the first step in changing all of that. **Every single patient in this experimental drug trial saw their cancer disappear, and none of the patients experienced significant side effects from the treatment.**

“I believe this is the first time this has happened in the history of cancer,” said Dr. Luis Alberto Diaz, Jr., one of the trial leaders and a medical oncologist at Memorial Sloan Kettering (MSK) Cancer Center. This initial study was on 14 patients, all with rectal cancer in a locally advanced stage.

Sascha Roth, a participant in the study, was preparing to travel to Manhattan for weeks of radiation therapy. That’s when doctors gave her the good news: Sascha was cancer-free.

“I told my family, they didn’t believe me,” she said.

### THE DRUG DETAILS

GlaxoSmithKline is the pharmaceutical company, which helped fund the research of the new drug with the catchy name “dostarlimab,” and it is pricy. \$11,000 per dose.

Each patient received a dose every three weeks for six months. The cancer vanished in every single one of them – undetectable by physical exam, endoscopy, PET scans or MRI scans, the researchers said.

The drug blocks the ‘don’t eat me’ signal on cancer cells, enabling the immune system to identify and eliminate them.

After six months or more of follow-up, the patients continued to show no signs of cancer – without the need for the standard treatments of surgery, radiation and chemotherapy – and the cancer has not returned in any of the patients, who have now been cancer-free for a range of six to 25 months after the trial ended.

Another surprise from the study was that none of the patients suffered serious side effects.



Dr. Andrea Cercek, a medical oncologist and principal investigator in the study, said “It’s incredibly rewarding to get these happy tears and happy emails from the patients in this study who finish treatment and realize, ‘Oh my God, I get to keep all my normal body functions that I feared I might lose

to radiation or surgery.’”

Researchers agree the trial needs to now be replicated in a much bigger study, and noted that the small study focused only on patients who had a rare genetic signature in their tumors. But they say that seeing complete remission in 100% of patients tested is a very promising early signal. The next trial will involve about 30 patients. *livescience.com*, *cbnews.com*

## Contact FAQs from VSP

Are you considering making the switch from eyeglasses to contact lenses, but still have questions on your mind? VSP answers a few of the most common questions below.

### Do I need a contact lens exam?

**Yes.** Contact lenses can cause discomfort and even damage the overall health of your eyes if they are not properly fitted. Contact lens exams ensure that your lens prescription correctly fits your eyes and your vision needs. Even seasoned contact lens wearers should have annual exams to make sure that their eyes show no signs of ill effects from the lenses.

### Can I go swimming with my contact lenses in? What about showering?

**No.** Any type of water contains microbes, bacteria, and fungi that can contaminate your lenses and lead to corneal infections, painful irritation, and even ulcers

Visit  
**vsp.com**  
for more  
information,  
discounts, and  
how-tos with  
your **CCPOA**  
Vision Plan

on your eye. Skip the contacts when swimming and talk to your eye doctor about available swim goggles instead.

And just like swimming with contacts is a bad idea, so is wearing them in the shower. The water can cause your eyes to feel dry and your contact lenses to swell. And if that wasn’t bad enough, a blast of water to the face could flush your contacts out of your eyes and right down the drain. Instead, store your contacts in lens solution while your shower so they can get a bath of their own.

### Can I wear contacts if I wear bifocal reading glasses?

**Yes,** you can wear “multifocal” contact lenses. Multifocal contacts are designed for people with presbyopia, an age-related condition that occurs when the eye’s natural lens stiffens and no longer focuses well on close objects. With multifocal lenses, you’ll be able to see both close-up and far away. Even astigmatism can be corrected with multifocal contacts.



Photo: 3DBio Therapeutics

## My, How You've Grown

### On demand organs are getting closer everyday

A 20-year-old woman who was born with the congenital disorder microtia and had one misshapen ear received a first for medicine—a surgeon has successfully implanted an outer ear developed and 3D-printed in a laboratory.

The ear was constructed from her own cells as a mirror replica of her other ear.

Around 1,500 babies born in the United States each year have microtia, a condition where one or both ears are underdeveloped or missing entirely. With the current standard procedure surgeons often carve into a child's rib cage to shave off cartilage and then construct an ear.

With this new advancement, the firm 3DBio Therapeutics first built a three-dimensional computer model, based on a scan of the woman's other ear. Then, they cultured living cells and put them into a "bioink" made of collagen. A printer then deposited the bioink layer after layer to create the right shape — a mirror image of the woman's ear.

The implant is wrapped in a bio-degradable shell that protects the new tissue while it grows.

The ear keeps regenerating cartilage over patients' lifetimes, and because it is made from their own cells, it's less likely to be rejected

The development of the ear could pave the way for more ambitious projects, Adam Feinberg, a professor of biomedical engineering at Carnegie Mellon University said.

"The ear is a relatively simple organ. It has some function. It does help funnel sound into the air," Feinberg said. "We're thinking of it mostly as a cosmetic out-

come. The next step is to build more functional tissues or organs. It's a much higher bar. Ears are simpler than organs and, unlike livers, aren't necessary to keep people alive, so it'll be a long road toward that potential future. "But it's more realistic if you've got the ear."

The company said it will share its clinical safety and efficacy data upon the trial's *theverge.com, nbcnews.com*

**Transplant technology has had a big year.**

**In January, doctors gave a patient a heart transplant from a pig.**

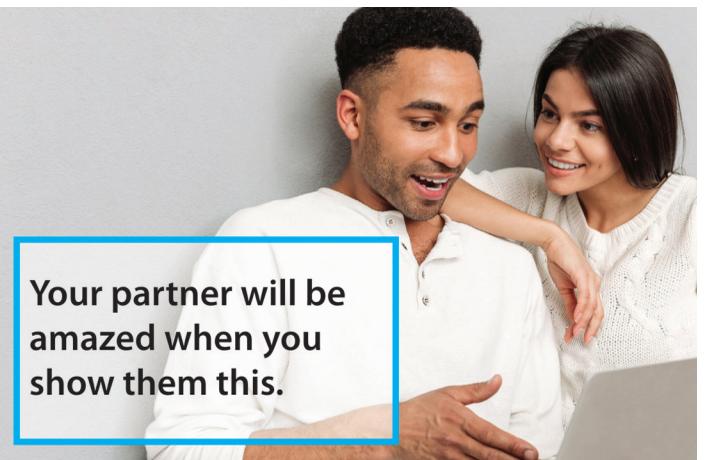
**Other research groups are working on 3D-printed lungs and 3D-printed blood vessels.**



## Disabilities Happen

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[SignUpGenius.com/go/TriadaBenefits](https://SignUpGenius.com/go/TriadaBenefits)



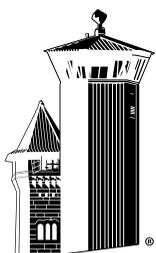
1-On-1 Benefits

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## Coverage for What!? Ask the Gekko

A Missouri woman and her boyfriend were in his car, and were getting rather intimate. Unfortunately for her, the boyfriend had a STD (*who saw that coming?*) and now so did she. What could she do? How about collect \$5 million dollars from Geico. (*Who saw that coming?*)

The woman — identified only as M.O. — informed Geico of her intention to seek damages after she allegedly contracted HPV, the human papillomavirus, from her then boyfriend.

She claimed her then boyfriend knew of his condition and the risks of unprotected sex. And because the “accident” occurred in his car, his auto insurance medical coverage was responsible for covering her “injury.”

Geico turned down her claim and she took matters to an arbitrator, who found the insured “negligently infected M.O. with HPV” and awarded her \$5.2 million in damage.



Geico complained that errors were made by the Jackson County Circuit Court, but the state Court of Appeals affirmed the multimillion-dollar payout.

Geico has decided to contest the decision in federal court, arguing that the claim is not covered under the policy. They also claimed the judgment violated its rights to due process, but its request was denied.

The three-judge panel found that the lower court did not err by denying Geico’s motions, saying Geico “did have the opportunity to participate and defend its interests—including the ability to challenge liability and damages”

The court wrote in its decision that Geico may have been able to avoid the payout if they had defended the woman's sexual partner — the owner of the insured car. Instead, because they chose to deny coverage, their path of legal recourse was compromised, and they effectively became bystanders.

*nypost.com, usatoday.com*