



NYPD 10-13 CLUB of Charlotte, NC Inc.

137 Cross Center Rd.
Suite 150
Denver, NC 28037



A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG. INC.

<http://www.nationalnycpd1013.org/home.html>

AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS
AND OTHER LAW ENFORCEMENT OFFICERS



Club Officers

Volume 8 Issue 8

10-13

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PRESIDENT'S MESSAGE

Once again our country faces difficult challenges as a result of the shooting deaths by police of two black males and the open season on our men and woman in blue that has resulted in the recent ambush killings of 8 police officers.

We should not generalize or paint with a wide brush when we speak of individuals or groups, but sadly the resulting media hype, political rhetoric and the rush to judgment by activists and race baiters has resulted in this happening and has added to the us against them mentality between some members of the black community and the police.

Until the media accurately and completely reports all of the facts and politicians and race baiters stop jumping to conclusions without knowing all of the facts, the divisiveness that has overtaken our country will continue to grow.

Liars Figure and Figures Lie

As reported in a recent newspaper article; "The first sentence in each of these statements are factually true, but do not paint a total picture and may lead people to erroneous conclusions as stated in each of the second sentences.

More whites than black are killed by police each year. Therefore whites should fear the police more than blacks.

Blacks make up 13% of the population so they are killed at a higher rate by police than whites. Therefore blacks should fear the police more than whites fear the police.

From 2006 to 2015 police officers were 19 times more likely to be killed by a black person than a black person was to be killed by the police. Therefore police should fear blacks more than they fear whites.

Blacks commit more than half of all violent crimes. Therefore whites should fear blacks more than whites.

More than 75% of all violent crime is committed by blacks against other blacks. Therefore blacks should fear other blacks more than they fear the police.

Michael Brown & Eric Garner were unarmed when killed by the police. Therefore the police were unjustified in killing them.

Deputy Sheriffs Joseph Zangaro & Ronald Kienzle were killed by an unarmed, handcuffed prisoner. Therefore police are justified in killing unarmed people."

While each of the above first sentences are true, the resulting conclusions people draw from them may not be.

Our Next Membership Meeting Is
Tuesday, August 9 at 6 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205

<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

It is extremely difficult to understand, and watch what is happening in our country. The massacre of police officers that took place in Dallas, Texas and Baton Rouge, Louisiana left me overwhelmed with grief and despair. The killings of police officers for no other reason than the uniform they wear is senseless and does nothing to ease the tensions between the black community and the police.

Our police officers put themselves in harms way, often having to make split-second, life and death decisions as they try to make our neighborhoods a better and safe place to live. Sadly those who are quick to criticize their decisions, do so without the pressure and dangers that the officers experienced. It is easy to second guess the decisions of a police officer from the safety of one's home.

I wish every police critic would take the time to watch the video of Phoenix, Arizona activist Reverend Jarrett Maupin, who has been an outspoken critic of police abuse of force who underwent a change of heart after being invited to, and taking part in, a use of force exercise with the Maricopa County Sheriff's office. <https://www.youtube.com/watch?v=yfi3Ndh3n-g>

This is what Maupin had to say in the aftermath of his training exercise.

"I didn't understand how important compliance was, but after going through this, yeah my attitude has changed. This is all unfolding in 10-15 seconds, people need to comply with the order of law enforcement officers for their own safety," said Maupin.

The police are not perfect and sometimes make mistakes, but it in most cases it is mistakes of the head and not ill intentioned mistakes of the heart.

~~~~~  
Here is an excellent letter to the editor written by one of our Club members, Ret. NYPD Captain Joe Salerno.

## **Charlotte Observer**

[LETTERS TO THE EDITOR](#) JULY 12, 2016

Let us grieve for the fallen and work to understand each other.

Let's accept truths about each other.

I understand the bunker mentality and insular "us against them" nature of police work. I also try to understand the emotional reactions of African-Americans to a series of police shootings of black men. Unfortunately, too many people are forming opinions based on political and media hype without knowing the facts.

Let us try and believe that justice will be done and work to bridge the racial divide. Let us accept the fact that not all police officers are racists and not all African-Americans are criminals. Let us grieve for the fallen and work for mutual respect and the rule of law.

~~~~~  
JOSEPH J. SALERNO, CHARLOTTE

~~~~~  
Here is one of Paul Harvey's narrations. It may be a bit dated, but it says it all.....

## **Police Officers.**

A police officer is a composite of what all men are, a mingling of saint and sinner, dust and deity.

Culled statistics wave the fan over the stinkers, underscore instances of dishonesty and brutality because they are "news." What that really means is that they are exceptional, unusual, not commonplace.

Buried under the froth is the fact: Less than one-half of 1 percent of officers misfit that uniform.

That's a better average than you'd find among clergymen.

What is a officer made of? He, of all men, is at once the most needed and the most unwanted.

He's a strangely nameless creature who is "sir" to his face and "pig" behind his back.

He must be such a diplomat that he can settle differences between individuals so that each will think he won.

But.....

If the policeman is neat, he's conceited; if he's careless, he's a bum.

If he's pleasant, he's a flirt; if he's not, he's a grouch.

He must make in an instant decisions which would require months for a lawyer.

But.....

If he hurries, he's careless; if he's deliberate, he's lazy.

He must be first to an accident and infallible with a diagnosis.

# PRESIDENTS MESSAGE

Or expect to be sued.

The police officer must know every gun, draw on the run, and hit where it doesn't hurt.

He must be able to whip two men twice his size and half his age without damaging his uniform and without being "brutal."

If you hit him, he's a coward, if he hits you, he's a bully.

A police officer must know everything -- and not tell.

He must know where all the sin is -- and not partake.

The policeman must, from a single human hair, be able to describe the crime, the weapon and the criminal -- and tell you where the criminal is hiding.

But.....

If he catches the criminal, he's lucky; if he doesn't, he's a dunce.

If he gets promoted, he has political pull; if he doesn't, he's a dullard.

The policeman must chase bum leads to a dead end, stake out 10 nights to tag one witness who saw it happen -- but refuses to remember.

He runs files and writes reports until his eyes ache to build a case against some felon who'll get dealt out by a shameless shamus or an "honorable" who isn't.

The police officer must be a minister, a social worker, a diplomat, a tough guy, and a gentleman.

And of course he'll have to be a genius...

For he'll have to do it on a policeman's salary.

I recently sent the following 10-13, officer needs assistance email on behalf of Club member Joe Dimarco and his wife Kate who have been burdened with extraordinary medical expenses.



*Joe's 18 month old son Luke was diagnosed with Neurofibromatosis which required brain surgery at Boston's Children's Hospital. He will require expensive follow-up tests and possible future surgeries.*

*As a retired NYPD police officer, Joe does not have GHI catastrophic coverage that is available to retired members of the DEA, LBA & CEA.*

I want to thank all of our Club members who opened up their hearts and purse strings to answer this 10-13 call. I would especially like to thank my first partner on the job, Joe Sprowls, Treasurer of the Sun coast 10-13 Club and Arnie Dansky, President of FOP Lodge 3100, and his members for their generous donations of \$100.

Here is a thank you email I received from Joe and his wife Kate: Thank you so much. We really appreciate everything. The support from everyone at the 1013 club and its members mean a lot to our family. We are very blessed to have you all as friends and family. God bless.

Love Kate & Joe

P.S. Also can Luke come to a future meeting?

The Jimmy LaRossa Memorial Golf Tournament is fast approaching. All profits from this years tournament will be used to purchase a Track Chair All Terrain Vehicle that will be donated to a veteran who is paralyzed or an amputee.

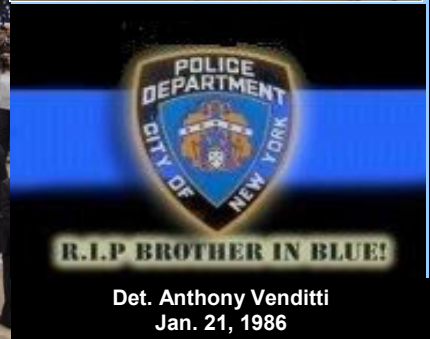
If you plan on playing in the tournament, please bring a check to this month's membership meeting. Please utilize the form on page 23 if you will be participating. Additionally, use the letter on page 24 to help us in obtaining prizes and hole sponsors for the tournament.

Fraternally,

Harvey Katowitz



# They Must Never Be Forgotten



BY MARY MCDONNELL  
NEW YORK DAILY NEWS  
Saturday, July 16, 2016, 12:41 AM

The NYPD dedicates a high-tech boat in honor of Anthony Venditti, who was killed in 1986.

A hero NYPD officer who lost his life in the line of duty was paid the "ultimate tribute" Friday when a high-tech Harbor Unit boat was named in his honor.

Detective Anthony J. Venditti was just 34 when he was fatally shot during a 1986 Queens stakeout.

"Water, boating, fishing, they were his passion and the best reason for this today," said the slain officer's mother, Anna Venditti, at the ceremony at Pier 1 in Brooklyn. She was joined by her son's four daughters, his widow, Patricia, and an uncle, as well as by the family of Officer Wenjian Liu, gunned down two years ago.

"When his father and I saw our son in the uniform of an NYPD Officer, our pride knew no bounds," said Anna Venditti. "How could we have anticipated that this beautiful son, now a detective, would be slain in the line of duty?"

The 45-foot, jet-powered boat has two 825-horse-powered engines, 3D mapping, and can come to a dead stop after hitting full speed. It will be deployed to guide ferries through the world's third-busiest port while proudly displaying the detective's name on its stern.

The touching ceremony opened with a tribute to Nice. Officers stood for the French national anthem before they remembered their own fallen brother.

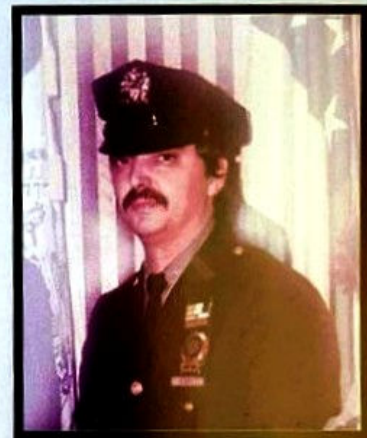
"Tony gave his life fighting the earliest form of terrorism — the terrorism of organized crime," said NYPD Police Commissioner, Bill Bratton. "It seems appropriate he was honored here today."

"The role of the Harbor Unit is so similar to the role of Tony in his life — saving lives," he added.

## IN MEMORY OF

DETECTIVE ANTHONY J. VENDITTI

LAUNCH 454



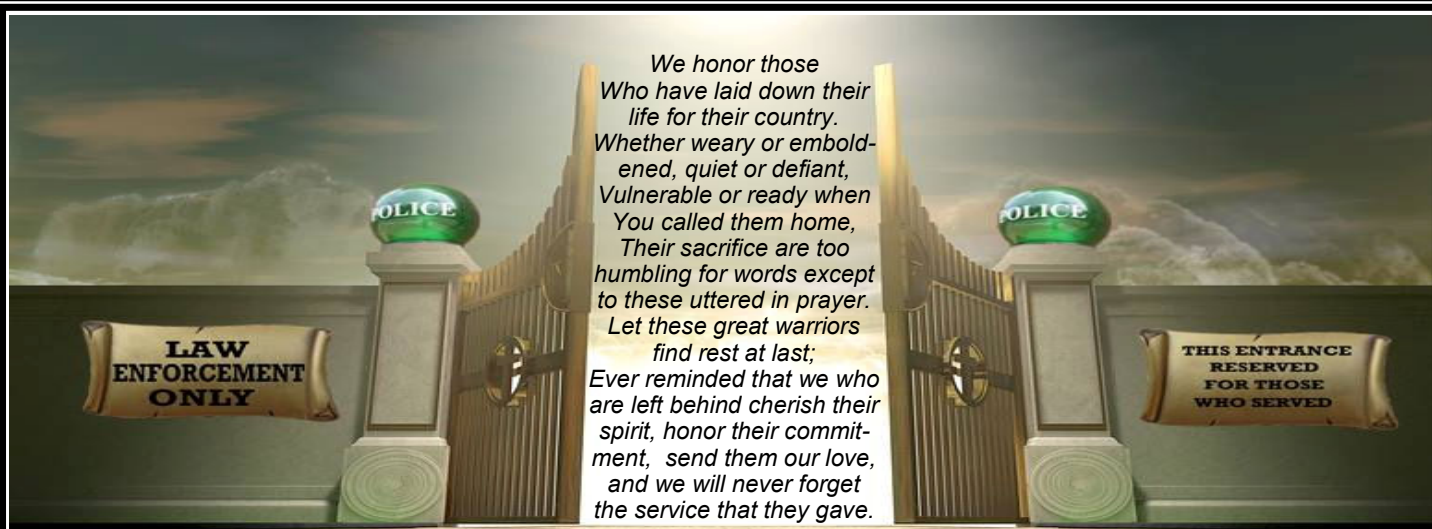
On the night of January 21st, 1986, Detective Anthony J. Venditti, assigned to Organized Crime Control Bureau, was conducting an investigation into the activities of known organized crime members in the area of Myrtle Avenue in Ridgewood Queens.

During the investigation, Detective Venditti was confronted, in a sudden encounter, with the three organized crime members that he was surveilling. Without warning they opened fire. Detective Venditti was shot multiple times and mortally wounded.

Harbor Launch # 454 is dedicated in his name and will proudly patrol the waterways of New York City in honor of his bravery and service.



# They Must Never Be Forgotten



Sgt. Michael Joseph Smith  
Dallas, TX PD



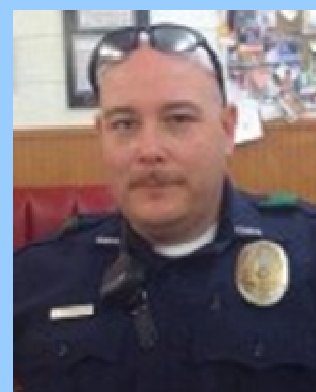
Senior Corporal Lorne Bradley Ahrens  
Dallas, TX PD



P.O. Patricio E. Zamarripa  
Dallas, TX PD



P.O. Michael Leslie Krol  
Dallas, TX PD



P.O. Brent Alan Thompson  
Dallas Area Rapid Transit PD

# They Must Never Be Forgotten



(L-R) Baton Rouge Police Officers Matthew Gerald & Montrell Jackson and East Baton Rouge Parish Sheriff's Office Deputy Sheriff Brad Garafola were killed by gunman Gavin Long in Baton Rouge, La



# They Must Never Be Forgotten

## 2016 Mid-Year Law Enforcement Officer Fatalities Report

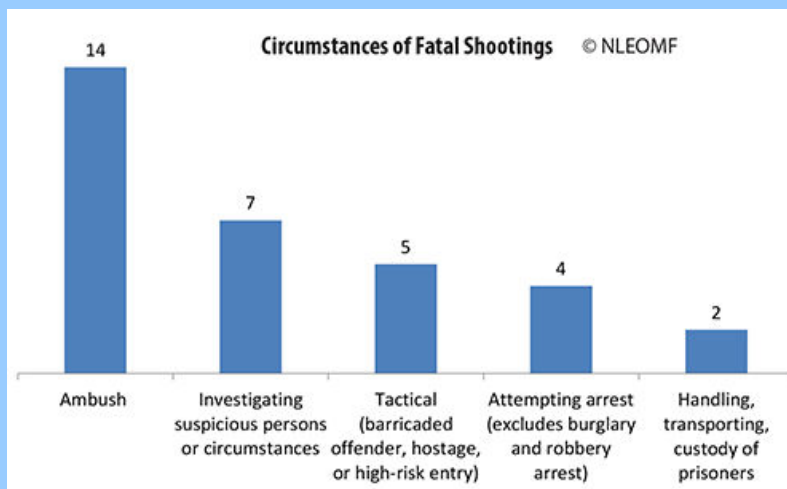
According to preliminary data compiled by the National Law Enforcement Officers Memorial Fund, as of July 20, 2016, sixty-seven federal, state and local law enforcement officers have died in the line of duty this year, increasing eight percent over the 62 officers killed in the same period last year. We've also found an alarming 78 percent spike in firearms-related officer fatalities, many of which were ambush-style killings.

Thirty-two officers have been killed in firearms-related fatalities this year, a dramatic increase of 78 percent, compared to 18 deaths during the same period last year. Traffic-related fatalities were the second leading cause of officer deaths, with 24 officers killed thus far in 2016. This represents a 17 percent decrease over the 29 officers killed in traffic-related incidents during the same period last year.

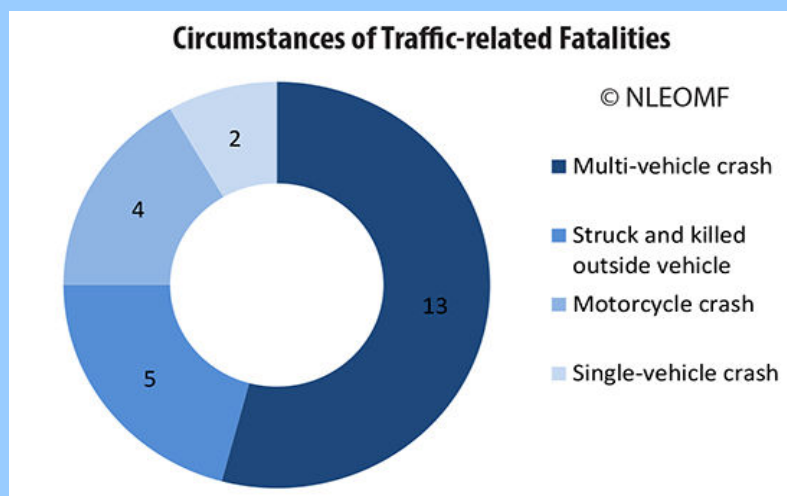
### Fatalities by State

More officers were killed in Texas (13) than any other state. Louisiana lost seven officers during the period. California, Colorado, Florida, Maryland, Michigan, Ohio and Virginia all lost three officers thus far in 2016. Three federal officers were also killed in the line of duty in 2016. Six states lost two officers and eleven states lost one officer. Twenty-four states and the District of Columbia did not lose an officer in the first half of this year.

Of the 32 firearms-related cases, 14 were the result of an ambush-style attack carried out upon unsuspecting officers, compared to three in the same period in 2015. Seven of the cases involved officers stopping a suspicious person. Five officers were killed while executing tactical arrests or high-risk warrants. Four officers were killed while attempting to arrest suspects and two officers were killed while handling or transporting prisoners.



For the first time in three years, traffic-related fatalities were not the leading cause of law enforcement deaths during the first half of the year. There have been 24 traffic-related incidents in 2016, compared to 29 over the same period last year, a 17 percent decrease. Of the 24 traffic-related incidents, 13 were automobile crashes involving a collision with another vehicle, five officers were struck while on the side of the road, four were motorcycle crashes and two were single-vehicle crashes.





# JULY MEMBERSHIP MEETING



Pres. Harvey Katowitz & guest speaker Lauren Mullan,  
wife of Club Member, Sean Mullan



Cake courtesy of Lauren Mullan



Elizabeth & Jacob Dusche, children of Club member Fred Dusche



# MEMBERSHIP



## 2016 Monthly Meeting Dates

Aug 9                      October 11                      December 13  
 \*September 11\*                      November 8



July 30, 2016 Rayolga M. Lewis  
 Mother/mother-in-law of Kenny & Patricia Lewis  
 Please keep them in your thoughts and prayers



## SICK DESK UPDATE

Ron Olszewski is recovering from triple by-pass surgery



The following members joined our Club in July

NYPD Lt. Dean Longo - TED (Returning Member)  
 NYPD Lt. Thomas P. O'Rourke - 105 pct.  
 NYPD Det. Jasmine Gordon - 60 Sqd.  
 Nassau Co. NY P.O. Stephen J. Cotton - 1st Pct



## Sunday September - 11 9/11 Memorial Meeting

Monday Sept. 26 - The 4th Annual Jimmy LaRossa Memorial Golf Tournament will be held at the Ballantyne Golf Club

Saturday January 21, 2017 - After holiday dinner party



We presently have 364 members, 254 from the NYPD and the remainder from 53 other law enforcement agencies.



## BIRTHDAYS



## AUGUST

|                     |       |
|---------------------|-------|
| Mike Eaton          | 1-Aug |
| Carol Martin        | 1-Aug |
| Pat Fiorito         | 3-Aug |
| Robert Gambuti      | 3-Aug |
| Steve Lemke         | 4-Aug |
| Domingo Urena       | 5-Aug |
| Ed Weir             | 8-Aug |
| George Young        | 8-Aug |
| John Hennessy       | 8/10  |
| Martin Sanbria      | 8/10  |
| John Van De Brook   | 8/10  |
| Helena Wright       | 8/10  |
| Robert Schruhl      | 8/11  |
| Walter Schmidt      | 8/12  |
| Michael Conover     | 8/14  |
| Butch Foley         | 8/14  |
| John Vigilante      | 8/14  |
| Frank Favilla       | 8/16  |
| Shelley Greene      | 8/16  |
| Joseph Monteleone   | 8/16  |
| Jim Brannick        | 8/18  |
| Robert Fleckenstein | 8/19  |
| Frank Delrossi      | 8/21  |
| Maurice McDonald    | 8/21  |
| Billy Shepherd      | 8/21  |
| Wes Wecimore        | 8/22  |
| Kayvan Hazrati      | 8/25  |
| Skiddie Hurd        | 8/25  |
| Frederica Murray    | 8/25  |
| Harvey Kippler      | 8/27  |
| Mikey Aytes         | 8/28  |
| Thomas Banks        | 8/29  |
| Kevin Gasser        | 8/30  |

# TRUSTEE'S PAGE



When our Club was initially formed with 35 members it was easy for the President to respond to emails from our members. Now that we have over 380 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

Please save for future reference.

| Geographical Area  | Trustee       | Tel. ( H )   | Tel. (C)     | Email Address                                                      |
|--------------------|---------------|--------------|--------------|--------------------------------------------------------------------|
| Catawba County     | Brenda Jordan | 704-588-0652 | 516-852-3885 | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Cabarrus County    | Brenda Jordan | 704-588-0652 | 516-852-3885 | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Gaston County      | Brenda Jordan | 704-588-0652 | 516-852-3885 | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Iredell County     | Bob Fee       | 704-919-1311 | 704-220-8400 | <a href="mailto:rtfvs@yahoo.com">rtfvs@yahoo.com</a>               |
| Lincoln County     | Brenda Jordan | 704-588-0652 | 516-852-3885 | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Mecklenburg County | Bernard Roe   | 704-595-3463 | 704-241-8002 | <a href="mailto:broehroe@aol.com">broehroe@aol.com</a>             |
| Rowan County       | Brenda Jordan | 704-588-0652 | 516-852-3885 | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Union County       | John Sabato   | 704-243-4807 | 516-314-5326 | <a href="mailto:woodboy@windstream.net">woodboy@windstream.net</a> |
| All other areas    | John Erker    | 516-445-3494 | 516-445-3494 | <a href="mailto:erk8449@yahoo.com">erk8449@yahoo.com</a>           |



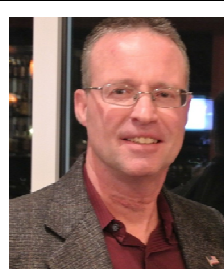
Brenda Jordan



Bob Fee



Bernard Roe



John Sabato



John Erker



| NYPD CEA<br>2016 Meeting Schedule |      |                                               |
|-----------------------------------|------|-----------------------------------------------|
| Day, Date                         | Time | Location                                      |
| Wednesday, September 7, 2016      | TBD  | Fort Hamilton Army Base<br>Brooklyn, NY 11252 |

## Message from the CEA

As of July 1st the CEA will no longer be located at 233 Broadway. We will temporarily be located at 1 Police Plaza starting July 1st, and hope to be at our new location by August 1st. During that time period we will have limited computer access and phone service. You are welcome to reach me via email at [AResnick@nypdcea.com](mailto:AResnick@nypdcea.com) and I will make every effort to get back to you as soon as I can.

If you have questions regarding dental, optical, prescription or annuity, please call the SOC at 212-964-7500 and press Option #1, or email Maryann at [Maryann@nypdsoc.com](mailto:Maryann@nypdsoc.com). The new location for the CEA, LBA and SOC (Superior Officers Council): 40 Peck Slip, New York, NY 10038

The phone numbers will remain the same.  
**Ada L. Resnick**  
 Captains Endowment Association  
 OFFICE MANAGER  
 Tel # 212-791-8292 Fax # 866-226-8330



# Line Organizations



## Health Benefits - SOC

### WHATS NEW - RETIRED

#### YOUNG ADULT OPTION THROUGH AGE 29

Under New York State Law Chapter 240 of the Laws of 2009, sometimes called the "Age 29" law, you have the opportunity to continue health benefits coverage through the City of New York group. Information and enrollment forms are available at [www.nyc.gov/olr](http://www.nyc.gov/olr)

Eligible Young Adult children of subscribers covered under group health insurance policies issued in New York State may purchase coverage through age 29. To qualify for the Young Adult coverage, the Young Adult child must meet each of the eligibility requirements listed below. By completing this form, the undersigned subscriber is certifying that the undersigned Young Adult child is eligible for this coverage under the terms listed below and the undersigned Young Adult child is electing this coverage. The Young Adult child's coverage will be the same as the subscriber under the current group policy.

#### Eligibility Requirements

The Young Adult child must: be under age 30; and be unmarried; and be a child of the employee/retiree insured by the City; and not be covered by, or eligible for, employer-sponsored insurance, a self-insured employer plan, or Medicare; and live, work or reside in New York State or in the plan's service area.

Click below for more information and rate table ....

Instructions for Enrollment - Young Adult Option "Through Age 29" <http://nypdsoc.com/forms/ya29.pdf> Eligible



Dear LBA Members:

June 30, 2016

Due to our moving from 233 Broadway to 40 Peck Slip we will have extremely sporadic and limited telephone service throughout the day. Therefore, if you need to contact the LBA please e-mail us [LBA@NYPD-LBA.ORG](mailto:LBA@NYPD-LBA.ORG). We will have normal phone service commencing 2400 hours tonight.

If you have an emergency, please contact the LBA Hotline at 212-330-0038.

Also, starting tomorrow, July 1<sup>st</sup>, due to unanticipated construction delays, the LBA will be temporarily working out of One Police Plaza, Room 1207-A, until further notice; if you need personal assistance, please go to this location. We anticipate being operational at 40 Peck Slip in late July.



#### SOC Health and Welfare Fund Benefits Handbook

The Trustees of the Superior Officers Council Health and Welfare Fund are pleased to present you with this updated benefit handbook. Over the last few years, substantial changes have taken place to our Health and Welfare Fund. We hope this handbook will assist you and your family navigate through the benefits available to you. We urge you to read this handbook carefully so you will become familiar with not only your benefits, but also your rights and obligations related to the Fund.

# Line Organizations

**EDWARD MULLINS**  
PRESIDENT



**ROBERT GANLEY**  
VICE PRESIDENT

## **Sergeants Benevolent Association**

35 WORTH STREET, NYC 10013-2935

July 13, 2016 Mayor de Blasio and Police Commissioner Bill Bratton could learn a thing or two from -Dallas Police Chief David Brown.

The man is a bona fide leader, someone who has the respect of his officers, his city — and now the -entire nation.

He watched as five of his cops were senselessly murdered — and four days later delivered a captivating message that police are not superhuman and - curing society's ills is a team effort.

He delivered a sharp message while remaining calm and sincere amid a time of turbulence in his city and across the United States.

Our city needs a leader like David Brown — -especially now. He is someone who has personally experienced all ends of the spectrum: As a father, as a lawman and as an African-American.

His son killed a police officer and an innocent -bystander before getting shot dead by cops — yet Brown showed great strength and integrity through unthinkable tragedy.

His grief and deep pain briefly peeked through in a public statement after meeting with the families of the victims.

"This hurts so deeply," Brown said, "I cannot adequately express the sadness I feel in my heart."

This is a man with a heart.

Our NYPD commissioner, on the other hand, waffles when the stakes are highest. Does Bill Bratton have a clue how to mend this? Does he know what's at stake?

This is the man who says the Black Lives Matter movement is accomplishing nothing, only to get steamrolled when de Blasio praises it as "peaceful protests."

You have got to be kidding!

Our clueless police commissioner spent a whole five minutes defending our cops!

This is not about defending the Black Lives movement or our police force. It's about creating peace in our city and in our country. It's about giving our men and women in blue the respect and trust they -deserve.

It's about those fighting in the Black Lives movement to say: Let's drop the race card.

That's right. Let's stop this. That means Bratton, the mayor and his wife.

Chief Brown has my relentless respect. With him, there is no race card. There is no distrust or disrespect for his men and women.

There is only a man who understands both sides and with that compassion is trying his best to tear down the divide that's jeopardizing our peace and our safety.

The Sergeants Benevolent Association offers members a variety of health care benefits to meet their specific needs. For questions, please contact the SBA Health & Welfare Office at (212) 431-6555.

Click the links below to access specific health care information:



**Health & Welfare Fund**

<http://members.sbanyc.org/page/health-welfare-fund>



**Dental**

<http://members.sbanyc.org/page/dental-1>



**Optical**

<http://members.sbanyc.org/page/optical-1>



**Additional Benefits**  
(Catastrophic, COBRA, Hearing  
Aids, Body Scan, etc.)

<http://members.sbanyc.org/page/additional-benefits>



**Prescriptions**

<http://members.sbanyc.org/page/prescriptions-1>

In order to determine your eligibility for a specific benefit, please refer to the appropriate Eligibility Frequently Asked



[Retiree Plan A Eligibility FAQs](http://sbanyc.net/documents/benefits/health&Welfare/retireePlanBEligibilityFAQs.pdf)

<http://sbanyc.net/documents/benefits/health&Welfare/retireePlanBEligibilityFAQs.pdf>



[Retiree Plan B Eligibility FAQs](http://sbanyc.net/documents/benefits/health&Welfare/retireePlanBEligibilityFAQs.pdf)

<http://sbanyc.net/documents/benefits/health&Welfare/retireePlanBEligibilityFAQs.pdf>

# Line Organizations



## ***The Detectives' Endowment Association, Inc.*** ***Police Department, City of New York***



### **PRESCRIPTION DRUG PROGRAM – RETIREES -- Mandatory Generic Reimbursement**

The member, his or her spouse, and children (up to their 23rd birthday) can use the Benecard PBF drug card at participating pharmacies with a co-payment schedule as follows:

\$10 or less for generic prescriptions (not to exceed the cost of the medication);

\$10 or 30% for single source brands;

\$10 or 30% for multi-source brands, plus the difference between the cost of the brand and generic drugs.

There is an annual plan year deductible (July 1st through June 30th) of \$50 per individual and \$150 per family prior to plan benefit coverage.

There is an \$11,000 cap for a family per year. Prescription drugs that have an over-the-counter equivalent are not covered under our drug plan.

Asthma and psychotropic drugs have a 45% co-pay.

Children from the ages of 19 to the date of their 23rd birthday (who have proper student verification on file with the DEA) will now be eligible to use the Benecard PBF card to obtain their prescriptions, and simply pay the co-payment. Student verification must be submitted to the DEA twice each year for the fall and spring sessions. Please remember to submit student verification for the fall semester (which covers the time period between 9/1 and 2/28), and the spring semester (which covers the time period between 3/1 and 8/31). Click here for the DEA Student Verification Form.

Mail order -- The maintenance (continuous medication) drug program entitles you to a three (3) month supply with a co-payment schedule per prescription as follows:

\$10 or 30% for generic prescriptions;

\$10 or 30% for single source brands;

\$10 or 30% for multi-source brands, plus the difference between the cost of the brand and generic drugs.

Asthma and psychotropic drugs have a 45% co-pay.

You may contact Benecard PBF directly at 1-888 DEA NYPD or the DEA health benefits office should you have any questions regarding your prescription drug benefits.

The City of New York is covering certain prescriptions (injectibles and chemotherapy drugs) under the PICA program. This program is available to all non-Medicare members who are enrolled in a City-sponsored Health Plan and is administered by Express Scripts. Contact the DEA health benefits office or telephone Express Scripts at (800) 467-2006 for more information. You may also visit Express Script's Web site at [www.express-scripts.com](http://www.express-scripts.com).



### **Dental Program Retired Members**

A member must select from one of the following dental plan options:

#### **PLAN ONE – COMPREHENSIVE PANEL PROGRAM**

An enrollment card is needed for this program. The member selects a panel dentist whom the entire family is required to use. You must use this dentist only. There are no dental forms to submit.

Please note that enrollments for this plan are done monthly. If the application is received by the 15th of the month, it will be effective the first of the following month.

#### **PLAN TWO – FEE SCHEDULE PLAN**

##### **Participating Dental Providers**

Choose a dentist from the DEA participating provider listing. These dentists have agreed to accept Healthplex's DEA schedule as payment in full for covered services. Healthplex will pay these providers directly. You are not responsible to pay these participating dentists for covered services.

\*\*\*\* OR \*\*\*\*

##### **Non Participating Dental Providers**

The member may choose any dentist he or she prefers and pay the dentist directly for services. The member is reimbursed for covered services only according to the DEA fee schedule of allowances.

Please note: DEA members who are enrolled in the Comprehensive Panel Program are not permitted to use the providers under the Fee Schedule Plan.



# Line Organizations



July 21, 2016 Concerned for the safety of NYC PBA members and the public that they are sworn to protect, PBA president Pat Lynch calls for ballistic vests and helmets and long rifles for every patrol officer in an op-ed piece published by the Daily News. The piece was the early edition's front page with later covers reporting RNC news. <http://www.nycpba.org/news/nydn/nydn-160721-equip.html>

Following an illegal trespass protest by two youth groups at the building that houses PBA Headquarters, Pat Lynch told the media that their actions are uniformed and misdirected at the police who protect their rights to protest (read Lynch's full comments.) Stories ran in the Daily News, the Gothamist ABC 7 News; CBS 2 News; WOR radio; News radio 880 and WINS. <http://www.nycpba.org/releases/pr160720-protest.html>

July 19, 2016 In The Chief, Pat Lynch excoriates Mayor de Blasio in for comments made during a radio interview where de Blasio fails to challenge a caller about her perception of police being racist. <http://www.nycpba.org/news/ch/ch-160719-racism.html>

July 16, 2016 The Daily News and WINS radio reports on the Mayor's remarks during a call-in segment on WNYC, in which he dismissed a police officer's concerns about the threat of lawsuits discouraging proactive policing, and failed to correct a caller who said that police officers are "racist in their hearts." Pat Lynch said that the Mayor's refusal to defend cops is "creating a destructive climate in New York City that will have an enormous impact on public safety." <http://www.nycpba.org/news/nydn/nydn-160716-record.html>

July 15, 2016 A story in City Limits notes the PBA's objection to an unnecessary City Council bill that duplicates the existing Constitutional right to film police officers. Pat Lynch noted that it would be helpful if the Council instead established a safe minimum distance between onlookers and officers taking police action. <http://www.nycpba.org/news/misc/160715-citylimits.html>

July 14, 2016 In a story in Gotham Gazette about the impasse in contract negotiations, Pat Lynch pushes back on the Mayor's claim that the PBA is "denigrating" its members' work by noting that the PBA has always said that New York City police officers have earned fair raises for the historic crime decline they've achieved over the past 20 years, adding "Now, with 6,000 fewer officers — who are under heightened scrutiny and have increased responsibilities — we have still been able to keep a lid on crime in New York City." <http://www.nycpba.org/news/misc/160714-gotham-gazette.html>

July 12, 2016 The Chief Leader quotes Pat Lynch in its report on the assassination of five police officers in Dallas and also reports on Lynch's comments to CBS 2 News about the confusion caused by new quality of life regulations. <http://www.nycpba.org/news/ch/ch-160712-dallas.html> <http://www.nycpba.org/news/ch/ch-160712-feud.html>

July 9, 2016 Following the horrific murder of five police officers in Dallas, Pat Lynch told the media that there are forces at work who inflame police incidents for their own purposes that have nothing to do with justice (read his entire statement). <http://www.nycpba.org/releases/pr160708-dallas.html>

July 6, 2016 The NY Post ran an edited version of Pat Lynch's letter regarding their erroneous editorial on equalizing disability pensions. Read the entire letter here. <http://www.nycpba.org/news/nyp/nyp-160702-letter.pdf>

July 5, 2016 The Chief Leader reports on the PBA's request for PERB to declare an impasse in contract negotiations with the city and editorializes on the same topic. The Chief also reports on the PBA's objection to the appointment of a new CCRB chairperson and the recent court decision regarding the profiling law. <http://www.nycpba.org/news/ch/ch-160705-impasse.html> <http://www.nycpba.org/news/ch/ch-160705-ccrb.html> <http://www.nycpba.org/news/ch/ch-160705-profile.html>

## Links to Police Line and Fraternal Organization websites

<http://www.nycpba.org/policelinks.html>



<http://www.nycdetectives.org/>



<http://members.sbanyc.org/>



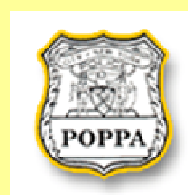
<http://www.nypd-lba.org/>



<http://www.nypdcea.org/>



<http://nypdpea.com/>



<http://www.poppainc.com/>



<http://www.nypdpolicesquareclub.org/>



<http://www.nypdemeralds.com/>



<http://www.nypdcolumbia.org/>



<http://www.nypdshomrim.org/>



<http://ww2.nypdpulaskiassoc.org>



<http://nypdsteuben.org/>

**WTC Reopener of the Notice of Participation**

On June 15, 2016, the bill to extend the filing period for the WTC Notice of Participation has passed both the New York State Assembly and the NYS Senate. We will be lobbying the Governor to sign the bill into law.

As you are aware, the Notice of Participation is **not** an application for disability benefits, but merely preserves the right of the member of the service to file for a WTC Disability Pension if he or she becomes disabled due to a 9/11-related illness. Failure to file the NOP may preclude the member from receiving a WTC Disability Pension in the future.

The deadline to file for the Notice of Participation to be eligible for the Disability bill and the Death bill has been extended many times since the legislation was passed. The Notice and supplementary documents get filed with the NYC Police Pension Fund.

**Public Safety Officers Benefits (PSOB) Improvement Act**

Effective immediately, the PSOB Office will be implementing a protocol for determining claims submitted for LEOs, firefighters, and other first responders whose deaths and disabilities have been linked to their 9/11-WTC exposure. The notice has not been mailed out to claimants yet, but is posted on the PSOB website at [www.psob.gov](http://www.psob.gov). The PSOB Office will work collaboratively with the WTC Health Program (WTCHP) and the Victims' Compensation Fund (VCF), enacted by the James Zadroga 9/11 Health and Compensation Act to determine 9/11 PSOB claims based on WTCHP medical certifications and VCF determinations. In addition to working to move the PSOB Improvement Act and the HERO (Honoring Emergency Response Officers) Benefits Reform Act (H.R. 5123), the National Association of Police Organizations (NAPO) will continue discussions with the Administration and PSOB leadership to find a way to ensure the PSOB program is processing and deciding claims in a timely manner, and that the process is transparent and straightforward for those who have lost loved ones or have become seriously disabled in the line of duty.

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**Cancer Deadline Information**

Not a day goes by that we don't get a hopeful call from a sick first responder who is seeking help and compensation for their 9/11-related cancer. Unfortunately, all too often, that call is made too late for us to help. **We want you to know that there is a strict 2-year deadline to register a WTC-related cancer in order to receive an award from the Victim Compensation Fund.** The clock starts ticking on the date of the pathology exam in your medical records, which is considered the date you became aware of the diagnosis. Please help us spread the word to your friends and former co-workers, especially to those living outside of the New York area. Don't let them miss the deadline and chance for financial security.

**Preserving Your Future Legal Rights**

Even if you have received an award as part of Group A, or will receive an award as part of Group B, you will still be able to amend your original claim in the future to seek additional compensation if, God forbid, you are diagnosed with one of the 68 WTC-linked cancers. It's important for you to know your legal rights.

# Health Supplement

## Early Detection Can Save a Life

**ZADROGA 9/11 VICTIM COMPENSATION FUND**

The National Institute of Health has linked 67 cancers to the toxic dust resulting from the destruction of the World Trade Center Twin Towers and the related rescue and recovery efforts which began in 2001. Don't let anyone diagnosed with a WTC cancer miss out on registering with the Fund.

The most common cancers linked to the WTC by the NIH are cancers of the lungs, esophagus, kidneys, prostate, and thyroid, as well as lymphoma and leukemia. Take advantage of the various screening programs put in place by the DEA and stay informed about your health.

If you or anyone you know was in New York City after the 9/11 attacks and have been diagnosed with any of the 67 WTC-linked cancers, there is a presumption by the NIH that your cancer was caused by the toxic dust. You may be entitled to compensation for your illness and lost income. Learn your legal rights. For more information, consult Attorneys Barasch & McGarry, PC. **(877) WTC-0911**, or visit [www.post911attorneys.com](http://www.post911attorneys.com)

**WORLD TRADE CENTER HEALTH PROGRAM**

The World Trade Center Health Program provides expert monitoring and treatment to 9/11 Responders, including both workers and volunteers. Monitoring exams are provided every 12 months, and any required treatment, including prescription medications as needed, are provided at **no cost** for WTC-certified conditions. WTC Clinical Centers of Excellence are located at the following:

**Manhattan** Mount Sinai-Selikoff Centers for Occupational Health (Madison Avenue/100th Street) • NYU-Langone (formerly Bellevue)  
**Nassau County** SUNY-Stony Brook-Mineola  
**Suffolk County** SUNY-Stony Brook-Islandia  
**Staten Island** Mount Sinai-Selikoff Centers for Occupational Health (Castleton Avenue/Bard Avenue)  
**Queens** Northshore-LIJ  
**New Jersey** University of Medicine and Dentistry-Piscataway

Members already enrolled should contact their Clinical Center directly for follow-up appointment. For more information, visit the WTC Health Program website at [www.cdc.gov/wtc](http://www.cdc.gov/wtc) or call **(888) 982-4748**.



## September 11th Victim Compensation Fund

<https://www.vcf.gov/index.html>

### July 12, 2016:

Now that we are issuing decisions on Group B claims, we have resumed posting the weekly stats. They will be posted every Tuesday and can be found on our News and Reports tab at <https://www.vcf.gov/newsandreports.html>.

On July 5, 2016, NIOSH published a new rule in the Federal Register: "World Trade Center Health Program; Addition of New-Onset Chronic Obstructive Pulmonary Disease and WTC-Related Acute Traumatic Injury to the List of WTC-Related Health Conditions: <https://www.federalregister.gov/articles/2016/07/05/2016-15799/world-trade-center-health-program-addition-of-new-onset-chronic-obstructive-pulmonary-disease-and>." The rule becomes final on August 4, 2016. The Special Master is reviewing the rule to identify any impacts on VCF claims processing.

### A Message from Special Master Sheila Birnbaum

#### July 15, 2016

Today, the September 11th Victim Compensation Fund ("VCF") issued updated program statistics available here: <https://www.vcf.gov/pdf/VCFProgramStatistics07152016.pdf>

The report includes statistics as of July 10, 2016 on the status of Group A payments, and information on the eligibility and compensation decisions for both Group A and Group B claims. This is the VCF's first quarterly report that includes information on Group B award decisions, which could not be issued until the updated regulations were published on June 15, 2016 and the availability of Group B funding was confirmed following the expected completion of Group A payments. Now that decisions are being issued for Group B, we have also returned to posting the weekly statistics report: [https://www.vcf.gov/stats/Compensation\\_Decisions.xls](https://www.vcf.gov/stats/Compensation_Decisions.xls) each Tuesday.

I am proud to announce that the VCF has paid over \$1.8 billion to date to 9,017 Group A claimants, with less than 50 claims remaining to be paid in full. We have also approved a total of 14,761 eligibility claims since the program re-opened in 2011 and have completed review of over 1,200 Group B compensation claims. First responders account for 89 percent of the total loss amount awarded across both groups of claims. Individuals with cancer diagnoses account for 37 percent of the total awards.

Since the reauthorization of the VCF in December 2015, I have provided regular updates on our progress in implementing the changes required by the reauthorized statute. One of the major milestones we have been working towards is the issuance of Group B award decisions. The team has worked extraordinarily long hours to finish Group A payments and implement the changes in our policies and procedures that are needed in order to review and decide Group B claims. We began issuing Group B decisions on June 30, 2016 and are close to finishing the remaining key activities outlined in our reauthorization timeline: <https://www.vcf.gov/pdf/timeline.pdf>.

Over the coming weeks, we will post information about the launch of the updated claim form and the enhancements being made to our online system. We are poised to begin accepting new claims and are ready to begin authorizing the payments on the first Group B awards in mid-August.

As always, I encourage you to call the VCF Helpline at 1-855-885-1555 with any questions you may have. For the hearing impaired, please call 1-855-885-1558 (TDD). If you are calling from outside the United States, please call 1-202-514-1100.

Yours,  
Sheila

#### Welcome

This website has been set up to support making the September 11th Victim Compensation Fund ("VCF") as fair, transparent and easy to navigate as possible. On it, you will be able to do the following:

View the new sample Claim Form: <https://www.vcf.gov/pdf/SampleClaimForm.pdf> so that you can begin collecting any necessary materials;

- Access information about our policies and guidelines;
- Obtain access to our forms and a list of resources to help you complete and submit your claim; and Review newly updated Frequently Asked Questions.

**Need assistance? Call the VCF Helpline at 1-855-885-1555**



# Health and Welfare



## NYC Health Benefits Program

### Health Benefits Forms & Downloads

<http://www1.nyc.gov/site/olr/health/retiree/health-retiree-forms-and-downloads.page>

Health Benefits Application: <http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-benefits-application.pdf>

COBRA Form, Notice of Rights and COBRA Rates: <http://www1.nyc.gov/assets/olr/downloads/pdf/health/cobra.pdf>

Young Adult Option Through Age 29 (NYS Law Chapter 240): <http://www1.nyc.gov/assets/olr/downloads/pdf/health/young-adult-package.pdf>

Domestic Partner Enrollment Information: <http://www1.nyc.gov/assets/olr/downloads/pdf/health/domestic-partner-enroll.pdf>

2014 IRMAA Medicare Part B Reimbursement (Instructions & Form) - Reimbursement will be issued beginning June 2016: <http://www1.nyc.gov/assets/olr/downloads/pdf/health/irmaa-2014.pdf>

2015 IRMAA Medicare Part B reimbursement instructions and form will be available July 2016

Retiree Change of Address Form (PDF): <http://www1.nyc.gov/assets/olr/downloads/pdf/health/retiree-change-of-address-form.pdf>

Notice - Early Retiree Reinsurance Program: <http://www1.nyc.gov/assets/olr/downloads/pdf/health/early-retiree-reinsure.pdf>

Creditable Coverage Notice (Employees Age 65 or Over): <http://www1.nyc.gov/assets/olr/downloads/pdf/health/creditable-coverage.pdf>

Health Insurance Marketplace (Exchange) Notice: <http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-ins-marketplace-exchange-notice.pdf>

Health Benefits Summary Plan Description (SPD): <http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-sp.pdf>

### DET. COREY DIAZ BLOOD PANEL


The Executive Board of the DEA adopted The Detective Corey Diaz Blood Panel, named in honor of OCCB Det. Corey Diaz, who passed away October 7, 2009, only seven days after he was diagnosed with pancreatic cancer. The Detective Corey Diaz Blood Panel is a series of six blood tests (seven if you are female) that can be taken in your physician's office or at Inner Imaging. If you have health insurance with GHI, this panel is a covered service. If you have coverage with another carrier, please call them and inquire if they will cover this blood panel. The diagnosis code is V87.19 (YOUR PHYSICIAN MUST USE THIS CODE)

| CPT # | PANEL PROFILE                                                                                                                                                                                     |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 86301 | CA19-9, Serum (Proposed as a marker for Pancreatic Carcinoma)                                                                                                                                     |
| 82378 | CEA (Carcinoembryonic Antigen measures a protein in the blood for those with certain kinds of cancers)                                                                                            |
| 86304 | CA 125 (for women, test for Ovarian Carcinoma)                                                                                                                                                    |
| 82105 | Alpha Fetoprotein (is a tumor marker)                                                                                                                                                             |
| 82150 | Amylase, Serum (Acute Chronic Pancreatitis)                                                                                                                                                       |
| 80053 | CMP (Comprehensive Metabolic Panel. Tests for elevated glucose level. Most cancers thrive on glucose.)                                                                                            |
| 82977 | GGT (Gamma Glutamyl Transferase. Useful to diagnose obstructive jaundice, intrahepatic cholestasis and pancreatitis; diagnose metastatic carcinoma in the liver; diagnose chronic liver disease.) |



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# Health and Welfare

Dear City of New York Employee or **Non-Medicare Eligible Retiree**:

Through the joint efforts of the City of New York Office of Labor Relations and the City's Unions, represented by the Municipal Labor Committee, there are important changes to your GHI Comprehensive Benefits Plan (CBP) and Empire BlueCross BlueShield Plan effective on July 1, 2016. Please read this notification carefully and keep it with your important papers.

## **GHI CBP Medical Plan**

The GHI CBP program will:

- Enhance coverage to provide for **in-network** preventive services\* (such as those listed below.)
  - Routine physicals
  - Immunizations
  - Colonoscopies
  - Mammograms
  - Birth control prescriptions and other preventive prescriptions as listed on **emblemhealth.com/city**

These services will be available with **\$0** copayments. Visit **emblemhealth.com/city** for a full list of preventive services.

- Allow for a **\$0** copayment when you visit a primary care physician (PCP) or specialist affiliated with the multispecialty physician practice of AdvantageCare Physicians (ACPNY). For more information, visit **emblemhealth.com/city** or **acpny.com**.
- Increase or decrease copayments for certain in-network services. (Refer to the table below.)

| Benefits Summary              | Current Copay      | July 1, 2016 Copay | Out - of - Network Cost                                                                                                                                          |
|-------------------------------|--------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ACPNY PCP                     | \$15 copay         | \$0 copay          | There will be no changes to your current out-of pocket costs.                                                                                                    |
| ACPNY Specialist              | \$20 copay         | \$0 copay          |                                                                                                                                                                  |
| All other PCPs                | \$15 copay         | \$15 copay         | You will still pay any applicable out-of network cost-sharing plus the difference between the provider's fee and GHI's reimbursement (which may be substantial.) |
| All other specialty providers | \$15 or \$20 copay | \$30 copay         |                                                                                                                                                                  |
| Urgent Care                   | \$15 copay         | \$50 copay         |                                                                                                                                                                  |
| Diagnostic/Lab                | \$15 copay         | \$20 copay         |                                                                                                                                                                  |
| MRI/CAT/Hi-Tech Radiology     | \$15 copay         | \$50 copay         |                                                                                                                                                                  |
| Physical Therapy              | \$15 copay         | \$20 copay         |                                                                                                                                                                  |

## **Empire BlueCross BlueShield Hospitalization Plan**

| Benefits Summary | Current Copay | July 1, 2016 Copay | NOTE                                           |
|------------------|---------------|--------------------|------------------------------------------------|
| Emergency Room   | \$50 copay    | \$150 copay        | Waived if admitted to hospital within 24 hours |

## **Reminder: New Pre-certification Requirements**

As we previously communicated, many procedures require pre-certification. Your provider should call NYC Healthline at **1-800-521-9574** for pre-certifications including:

- In-patient admissions
- Within 48 hours of an emergency admission
- Ambulatory surgery
- Physical and speech therapy after the 16th visit

## **Member ID Cards**

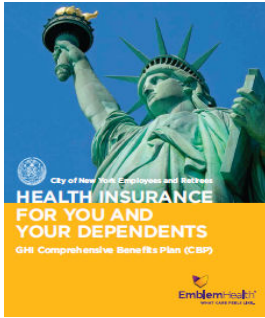
Your new member ID card will be mailed to you approximately 10 days prior to the July 1, 2016 effective date of your plan changes. Please begin using it when claiming benefits, and be sure to destroy your previous card once you receive your new one.

## **Questions?**

If you have any questions about the changes to your GHI CBP medical benefits, please call EmblemHealth Customer Service at **1-800-624-2414**, Monday to Friday, 8 am to 6 pm (closed on weekends.) If you have a hearing or speech impairment and use a TTY/TDD, please call 711. Or, visit the website at **emblemhealth.com/city**. You can also visit the City of New York Office of Labor Relations at **NYC.gov/olr**.

If you have any questions about changes to your Empire BlueCross BlueShield hospital benefits, call **1-800-433-9592**. Or visit the website at **empireblue.com/nyc**.

# Health and Welfare



I still receive numerous inquiries from members who are unsure of what medical coverage they have through GHI.

Thanks to Club member Mike Conover here is a link to the City of New York Health Insurance For You And Your Dependents Handbook. <http://www.emblemhealth.com/~media/Files/PDF/NYC%20Certificate%20of%20Insurance.pdf>

The handbook contains information of all of the medical coverage provided to NYC employees and retirees covered by GHI Comprehensive Benefits Plan.

Additionally, many members are still unaware of the GHI Catastrophic Coverage provided by the Superior Officers Council, Sergeants Benevolent Association and the Detectives Endowment Association..

This benefit was established to assist members and **eligible dependents** to defray some of the non-covered medical and surgical expenses incurred for services rendered by non-participating or out-of-net-work providers and to provide coverage for catastrophic illness. The below information is listed on their respective websites.

## SOC

Members must incur out-of-pocket expenses of more than \$4000.00 per year. (Out-of-pocket expenses are those medical and hospital charges that are considered reasonable and customary by GHI and that are not reimbursed by either the City Health Plan or private insurers).

Members must produce a statement of services, explanation of benefits form and cancelled checks for expenses submitted. Reimbursement is based on a contract year (January - December) 100% of GHI reasonable and customary charges based on the current profile.

The maximum lifetime benefit is 2 million dollars.

The SOC provides a self-funded \$1,000 direct reimbursement payable to the member after the member has submitted, qualified paperwork under the GHI Catastrophic Rider outlined above and the member still has a minimum of at least \$4,000.00 of out-of-pocket qualified. The exclusions and restrictions are the same as the requirement for the catastrophic coverage benefit.

For example you may have paid \$10,000 dollars out-of-pocket expenses, but GHI's payment schedule only deems the reasonable and customary payment for the services to be \$6,000 dollars. The Member pays the remaining \$4,000 dollars of the balance and may now be eligible to receive \$1,000 dollars from the SOC Catastrophic Benefit.

The first \$25,000 is covered for Private Duty Nursing care and thereafter 50% of the remainder with a lifetime cap of \$50,000 per person. The cap for in-hospital Mental Health charges is \$10,000 individual lifetime maximum.

SOC – After a \$4000 annual family deductible, GHI pays 100% of reasonable and customary charges based on a current profile with a maximum lifetime payment of \$250,000 per person.

Limitations: The first \$25,000 is covered for private duty nursing care and 50% thereafter of the remainder with a lifetime cap of \$50,000 per person. The cap for in hospital mental health charges is \$10,000 per person.

<http://nypdsoc.com/retcatastrophic.html>

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## SBA—Eligibility

SBA members are eligible, as well as spouses/domestic partners and dependent children who are covered under a participating provider organization (PPO) or a point-of service (POS) plan presently being offered by the New York City Employee Health Benefits Program.

## Definition of PPO and POS

Participating provider organization (PPO) indemnity plans offer the option to use either a network provider or an out-of-network provider for medical and hospital care. PPO plans contract with health care providers who agree to accept a negotiated payment from the health plan and predetermined co-payments from subscribers as payment in full for a schedule of medical services provided. When the subscriber uses a non-participating provider, the subscriber is subject to deductibles and/or a higher price schedule. GHI/CBP is an example of a PPO.

Point-of-service (POS) plans offer the freedom to use either a network provider or an out-of-network provider for medical and hospital care.

Continued next page.....



# Health and Welfare

## **SBA GHI Catastrophic Coverage** continued.....

If the subscriber uses a network provider, health care delivery resembles that of a traditional HMO, with prepaid comprehensive coverage and little out-of-pocket costs for services.

When the subscriber uses an out-of-network provider, health care delivery resembles that of an indemnity insurance product, with less comprehensive coverage and subject to deductibles and coinsurance. HIP PRIME POS and U S. Health Care (QPOS) are POS plans. The SBA H&W Fund catastrophic coverage plan does not cover subscribers of exclusive participating organizations (EPOs) because they do not provide any out of network benefits.

### **The catastrophic coverage benefit**

The benefit pays up to 100 percent of reasonable and customary eligible expenses after a \$2,000 out-of-pocket annual deductible per person has been reached. Eligible out-of-pocket expenses are those SBA H&W Fund medical and hospital expense charges that are considered reasonable and customary by the basic City Health Plan and are not fully reimbursed by the City Health Plan or private group insurers.

### **Benefit limits and maximums**

There is a lifetime maximum benefit of \$250,000 per covered person. Within this lifetime maximum are the following:

- (1) Mental health in-hospital care of \$10,000.
- (2) Required and approved private duty nursing is covered in full for the first unpaid \$25,000 and then at 50 percent for the remainder up to a lifetime maximum of \$50,000.

### **Services or charges not covered by the catastrophic benefit**

In addition the benefit exclusions of the SBA H&W Fund, the catastrophic benefit does not cover outpatient psychiatric care and prescription drug charges. Ineligible charges such as experimental procedures or services not approved by the member's health plan are likewise not covered by this benefit. Medical, surgical and hospital charges incurred for services rendered by non-participating PPO providers or out-of-network POS providers must be approved by the member's health plan.

### **Submitting an SBA catastrophic benefit claim**

Once you have reached the \$2,000 out-of-pocket, per-person annual deductible, obtain and submit the catastrophic claim benefit form to the Fund office for processing. Instructions are printed on the form.

<http://sbanyc.net/documents/benefits/health&Welfare/additionalBenefits/catastrophicBenefitInformation.pdf>

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**DEA**—There are two parts to the DEA Catastrophic coverage. The first part is an extra rider that the DEA purchased through GHI. There is a \$4,000 deductible (retired members) per calendar year.

Claims for non-participating doctors are submitted through GHI for their basic allowance. Because GHI's payment schedule is so low the member always has an out of pocket expense. When the difference between what your doctor's charges and what GHI allows exceeds \$4,000 you may apply for the DEA catastrophic benefit.

(For example. Bills submitted to GHI are for \$20,000, GHI's basic allowance is \$5,000, your responsibility is the remaining \$15,000. You would send your GHI statements showing the above to the DEA, we would in turn forward it to GHI to be reprocessed under the DEA/GHI Catastrophic Rider. Of the remaining \$15,000 out of pocket expense\*\*\* GHI would minus the \$4,000 deductible and then GHI would send you a check for \$11,000. (Maximum benefit lifetime per family \$250,000).

The second part of the DEA catastrophic benefit is when you receive the Catastrophic payment from GHI, send the statement showing the \$4,000 deductible was met to the DEA and then the DEA itself will issue you a check for an additional \$3,000.

\*\*\* Please be advised that if GHI does not make an allowance for services rendered, that specific service will not be included in the calculations for catastrophic coverage.

There is also an additional benefit for Retired members under the DEA Catastrophic program . If your out of Pocket expense does not exceed \$4,000 but does exceed \$2,000

The DEA will refund expense between \$2,000 & \$4,000.

<http://nycdetectives.org/index.php/health-benefits-active-members/health-benefits-retired-members1/item/20-catastrophic-medical-expenses-retired>

# What's Happening



## AUGUST

| Sunday             | Monday                                                                                                                     | Tuesday                                                                                                                                | Wednesday                                                                                                                | Thursday                                                                                     | Friday                                                                 | Saturday           |
|--------------------|----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------|--------------------|
| <a href="#">31</a> | <a href="#">August 1</a><br><a href="#">EMERALD SOCIETY MEMBERSHIP MEETING</a>                                             | <a href="#">2</a>                                                                                                                      | <a href="#">3</a><br><a href="#">HOLY NAME MAN-BX-SI MEMBERSHIP MEETING</a>                                              | <a href="#">4</a>                                                                            | <a href="#">5</a><br><a href="#">POLICE SELF SUPPORT GROUP MEETING</a> | <a href="#">6</a>  |
| <a href="#">7</a>  | <a href="#">8</a><br><a href="#">DESI SOCIETY MEMBERSHIP MEETING</a>                                                       | <a href="#">9</a><br><a href="#">RUSSIAN AMERICAN OFFICERS ASSOCIATION MEMBERSHIP MEETING</a>                                          | <a href="#">10</a><br><a href="#">REGINA COELI SOCIETY MEMBERSHIP MEETING</a><br><a href="#">ACES MEMBERSHIP MEETING</a> | <a href="#">11</a><br><a href="#">KOREAN AMERICAN OFFICER ASSOCIATION MEMBERSHIP MEETING</a> | <a href="#">12</a>                                                     | <a href="#">13</a> |
| <a href="#">14</a> | <a href="#">15</a><br><a href="#">ANCHOR CLUB MEMBERSHIP MEETING</a><br><a href="#">SHOMRIM SOCIETY MEMBERSHIP MEETING</a> | <a href="#">16</a><br><a href="#">NY DOMINICAN OFFICERS ORGANIZATION</a>                                                               | <a href="#">17</a><br><a href="#">PULASKI ASSOCIATION MEMBERSHIP MEETING</a>                                             | <a href="#">18</a>                                                                           | <a href="#">19</a>                                                     | <a href="#">20</a> |
| <a href="#">21</a> | <a href="#">22</a>                                                                                                         | <a href="#">23</a><br><a href="#">COLUMBIA ASSOCIATION MEMBERSHIP MEETING</a><br><a href="#">POLICE SQUARE CLUB MEMBERSHIP MEETING</a> | <a href="#">24</a>                                                                                                       | <a href="#">25</a>                                                                           | <a href="#">26</a>                                                     | <a href="#">27</a> |
| <a href="#">28</a> | <a href="#">29</a>                                                                                                         | <a href="#">30</a>                                                                                                                     | <a href="#">31</a>                                                                                                       | <a href="#">September 1</a>                                                                  | <a href="#">2</a><br><a href="#">POLICE SELF SUPPORT GROUP MEETING</a> | <a href="#">3</a>  |

# What's Happening



**In Loving Memory of Jimmy LaRossa**  
09/29/60 - 04/10/12

## **2016 J MMY LAROSSA MEMORIAL GOLF TOURNAMENT**

**Fundraiser for Track Chair All Terrain Vehicle**

**for an Amputee/Paralyzed Wounded Warrior**

**Be A Hero 4 A Hero:** <http://www.independencefund.org/#!track-chairs/c1qsz>

### **WHERE: GOLF CLUB AT BALLANTYNE**

10000 Ballantyne Commons Parkway Charlotte, NC 28277

Phone: 866-248-4824 | 704-248-4383

**WHEN:** Monday, September 26 @ 9:00am (shot gun start)

7:30am Registration

\$110/Player - \$440/Team

Captain's Choice

Continental Breakfast

Catered luncheon & awards ceremony

CAPTAIN: \_\_\_\_\_ Phone \_\_\_\_\_

PLAYER 2: \_\_\_\_\_ Phone \_\_\_\_\_

PLAYER 3: \_\_\_\_\_ Phone \_\_\_\_\_

PLAYER 4: \_\_\_\_\_ Phone \_\_\_\_\_

ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,

PLEASE DETACH THIS FORM AND REMIT \$100.00 TO

**NYPD 10-13 Club of Charlotte, NC**

**137 Cross Center Dr Suite 150**

**Denver, NC 28037-5009**

SPONSOR \_\_\_\_\_ EMAIL \_\_\_\_\_ PHONE \_\_\_\_\_

Please indicate what you want on your sponsor sign: \_\_\_\_\_

For more information contact John Sabato

woodboy@windstream.net

516-314-5326



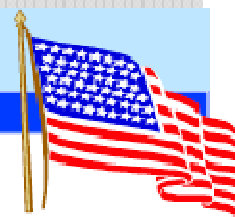
# What's Happening



## NYPD 10-13 CLUB OF CHARLOTTE NC, INC

An affiliate of the National NYCPD 10-13 Organizations Inc.

137 CROSS CENTER RD  
SUITE 150  
DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT  
hkatowitz@windstream.net

**DAVE SCHULTHEIS**  
VICE PRESIDENT  
th142@aol.com

May 13, 2016

To whom it may concern,

The NYPD 10-13 Club of Charlotte, NC is an IRS not for profit 501 (c) (7) organization, Tax ID# 45-0557805, comprised of retired and active law enforcement officers, predominately from the NYPD.

Presently we have 352 members from fifty-one different law enforcement agencies

One of the objectives of the Club is to encourage charitable activities among the membership.

On Monday, September 26, 2016 the Club is sponsoring the Fourth Annual Jimmy LaRossa Memorial Golf Tournament. Jimmy LaRossa, a member of our Club, was murdered on April 10, 2012.

The proceeds from last years tournament were used to purchase a Track Chair All Terrain Vehicle and trailer that was donated to Wounded Warrior Dale Beatty who is a double amputee. This year we again hope to raise \$17,000 which will allow us to purchase and donate another Track Chair All Terrain Vehicle for a veteran who is paralyzed or an amputee. To learn how the Track Chair has made a positive impact and provided some independence for a local hero from Waxhaw, US Army Veteran Michael Verardo who lost a leg and received other serious injuries in 2010 after stepping on a landmine in Afghanistan, watch this short video: <https://www.youtube.com/watch?v=Oq1WrTQk73g>

In an effort to make this tournament a success we are soliciting businesses/organizations/individuals to sponsor a hole at the tournament, provide food/drink or to donate prizes that will be used for a raffle.

Any donations will be recognized in our monthly newsletter that is distributed to over 10,000 people nationwide, including over 1,000 people in the Charlotte metropolitan area. Hole sponsors will also have a sign identifying them, prominently displayed at the hole they sponsor.

We appreciate any help you can provide us.

Sincerely,

*Harvey Katowitz*

Harvey Katowitz  
President  
NYPD 10-13 Club of Charlotte, NC, Inc.  
704-849-9234  
<http://www.charlotte-10-13.com>



Track Chair All Terrain Vehicle



Rear L-R: Dale Beatty, 10-13 Treasurer Ben Pepitone, President Harvey Katowitz  
Seated: Mike Verardo

# VETERANS AFFAIRS

**Nearly 100% of this information is free and available for all veterans, the only catch is: you have to ask for it, because they won't tell you about a specific benefit unless you ask for it.**

War-Related Illness and Injury Study Center - New Jersey <http://www.wri.med.va.gov/>

Depression and Trauma <http://www.ptsd.va.gov/public/pages/depression-and-trauma.asp>

Appeals [http://www.warms.vba.va.gov/admin21/m21\\_1/mr/part1/ch05.doc](http://www.warms.vba.va.gov/admin21/m21_1/mr/part1/ch05.doc)

Board of Veteran's Appeals <http://www.va.gov/vbs/bva/>

CARES Commission <http://www.va.gov/vbs/bva/>

CARES Draft National Plan <http://www1.va.gov/cares/page.cfm?pg=105>

Center for Minority Veterans <http://www1.va.gov/centerforminorityveterans/>

Center for Veterans Enterprise <http://www.vetbiz.gov/default2.htm>

Center for Women Veterans <http://www1.va.gov/womenvet/>

Clarification on the changes in VA healthcare for Gulf War Veterans <http://www.gulfwarvets.com/ubb/Forum1/HTML/000016.html>

Classified Records - American Gulf War Veterans Assoc <http://www.gulfwarvets.com/ubb/Forum18/HTML/000011.html>

Compensation for Disabilities Associated with the Gulf War Service [http://www.warms.vba.va.gov/admin21/m21\\_1/part6%20/ch07.doc](http://www.warms.vba.va.gov/admin21/m21_1/part6%20/ch07.doc)

Compensation Rate Tables, 12-1-03 <http://www.vba.va.gov/bln/21/Rates/comp01.htm>

Department of Veterans Affairs Home Page <http://www.va.gov/>

Directory of Veterans Service Organizations <http://www1.va.gov/vso/index.cfm?template=view>

Disability Examination Worksheets Index, Comp <http://www.vba.va.gov/bln/21/Benefits/exams/index.htm>

Due Process [http://www.warms.vba.va.gov/admin21/m21\\_1/mr/part1/ch02.doc](http://www.warms.vba.va.gov/admin21/m21_1/mr/part1/ch02.doc)

Duty to Assist [http://www.warms.vba.va.gov/admin21/m21\\_1/mr/part1/ch01.doc](http://www.warms.vba.va.gov/admin21/m21_1/mr/part1/ch01.doc)

Electronic Code of Federal Regulations <http://www.gpoaccess.gov/ecfr/>

Emergency, Non-emergency, and Fee Basis Care <http://www1.va.gov/opa/vadocs/fedben.pdf>

Environmental Agents <http://www1.va.gov/environagents/>

Environmental Agents M10 [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1002](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1002)

Establishing Combat Veteran Eligibility [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=315](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=315)

EVALUATION PROTOCOL FOR GULF WAR AND IRAQI FREEDOM VETERANS WITH POTENTIAL EXPOSURE TO DEPLETED URANIUM <http://www1.va.gov/gulfwar/docs/DUHandbook1303122304.DOC> and [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1158](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1158)

See also, Depleted Uranium Fact Sheet <http://www1.va.gov/gulfwar/docs/DepletedUraniumFAQSheet.doc>

EVALUATION PROTOCOL FOR NON-GULF WAR VETERANS WITH POTENTIAL EXPOSURE TO DEPLETED URANIUM <http://www1.va.gov/gulfwar/docs/DUHANDBOOKNONGW130340304.DOC>

Fee Basis, PRIORITY FOR OUTPATIENT MEDICAL SERVICES AND INPATIENT HOSPITAL CARE [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=206](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=206)

Federal Benefits for Veterans and Dependents 2005 <http://www1.va.gov/opa/vadocs/fedben.pdf>  
OR, [http://www1.va.gov/opa/vadocs/current\\_benefits.htm](http://www1.va.gov/opa/vadocs/current_benefits.htm)

Forms and Records Request <http://www.va.gov/vaforms/>

General Compensation Provisions [http://www.access.gpo.gov/uscode/title38/partii\\_chapter11\\_subchaptervi.html](http://www.access.gpo.gov/uscode/title38/partii_chapter11_subchaptervi.html)

Geriatrics and Extended Care <http://www1.va.gov/geriatricsshg/>

Guideline for Chronic Pain and Fatigue MUS-CPG [http://www.oqp.med.va.gov/cpg/cpgn/mus/mus\\_base.htm](http://www.oqp.med.va.gov/cpg/cpgn/mus/mus_base.htm)

Guide to Gulf War Veteran's Health <http://www1.va.gov/gulfwar/docs/VHlgulfwar.pdf>

Gulf War Subject Index <http://www1.va.gov/GulfWar/page.cfm?pg=7&template=main&letter=A>

Gulf War Veteran's Illnesses Q&As <http://www1.va.gov/gulfwar/docs/GWIllnessesQandAsIB1041.pdf>

Hearings [http://www.warms.vba.va.gov/admin21/m21\\_1/mr/part1/ch04.doc](http://www.warms.vba.va.gov/admin21/m21_1/mr/part1/ch04.doc)

Homeless Veterans <http://www1.va.gov/homeless/>

HSR&D Home <http://www.hsrd.research.va.gov/>

Index to Disability Examination Worksheets C&P exams <http://www.vba.va.gov/bln/21/benefits/exams/index.htm>

Ionizing Radiation <http://www1.va.gov/irad/>

Iraqi Freedom/Enduring Freedom Veterans VBA <http://www.vba.va.gov/EFIF/>

M 10 for spouses and children < [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1007](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1007)

M10 Part III Change 1 [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1008](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1008)

M21-1 Table of Contents [http://www.warms.vba.va.gov/M21\\_1.html](http://www.warms.vba.va.gov/M21_1.html)

Mental Disorders, Schedule of Ratings [http://www.warms.vba.va.gov/regs/38CFR/BOOKC/PART4/S4\\_130.DOC](http://www.warms.vba.va.gov/regs/38CFR/BOOKC/PART4/S4_130.DOC)

Mental Health Program Guidelines [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1094](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1094)

Mental Illness Research, Education and Clinical Centers <http://www.mirecc.med.va.gov/>

MS (Multiple Sclerosis) Centers of Excellence <http://www.va.gov/ms/about.asp>

# VETERANS AFFAIRS

My Health e Vet <http://www.myhealth.va.gov/>

NASDVA.COM <http://nasdva.com/>

National Association of State Directors <http://www.nasdva.com/>

National Center for Health Promotion and Disease Prevention <http://www.nchdpd.med.va.gov/postdeploymentlinks.asp>

Neurological Conditions and Convulsive Disorders, Schedule of Ratings [http://www.warms.vba.va.gov/regs/38cfr/bookc/part4/s4\\_124a.doc](http://www.warms.vba.va.gov/regs/38cfr/bookc/part4/s4_124a.doc)

OMI (Office of Medical Inspector) <http://www.omi.cio.med.va.gov/>

Online VA Form 10-10EZ <https://www.1010ez.med.va.gov/sec/vha/1010ez/>

Parkinson's Disease and Related Neurodegenerative Disorders <http://www1.va.gov/resdev/funding/solicitations/docs/parkinsons.pdf> and, <http://www1.va.gov/padrec/>

Peacetime Disability Compensation [http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse\\_usc&docid=Cite:+38USC1131](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse_usc&docid=Cite:+38USC1131)

Pension for Non-Service-Connected Disability or Death [http://www.access.gpo.gov/uscode/title38/partii\\_chapter15\\_subchapteri.html](http://www.access.gpo.gov/uscode/title38/partii_chapter15_subchapteri.html) and, [http://www.access.gpo.gov/uscode/title38/partii\\_chapter15\\_subchapterii.html](http://www.access.gpo.gov/uscode/title38/partii_chapter15_subchapterii.html) and, [http://www.access.gpo.gov/uscode/title38/partii\\_chapter15\\_subchapteriii.html](http://www.access.gpo.gov/uscode/title38/partii_chapter15_subchapteriii.html)

Persian Gulf Registry [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1003](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1003)

This program is now referred to as Gulf War Registry Program (to include Operation Iraqi Freedom) as of March 7, 2005: [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1232](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1232)

Persian Gulf Registry Referral Centers [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1006](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1006)

Persian Gulf Veterans' Illnesses Research 1999, Annual Report To Congress [http://www1.va.gov/resdev/1999\\_Gulf\\_War\\_Veterans'\\_Illnesses\\_Appendices.doc](http://www1.va.gov/resdev/1999_Gulf_War_Veterans'_Illnesses_Appendices.doc)

Persian Gulf Veterans' Illnesses Research 2002, Annual Report To Congress [http://www1.va.gov/resdev/prt/gulf\\_war\\_2002/GulfWarRpt02.pdf](http://www1.va.gov/resdev/prt/gulf_war_2002/GulfWarRpt02.pdf)

Phase I PGR [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1004](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1004)

Phase II PGR [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=1005](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=1005)

Policy Manual Index <http://www.va.gov/publ/direc/eds/edsmps.htm>

Power of Attorney [http://www.warms.vba.va.gov/admin21/m21\\_1/mr/part1/ch03.doc](http://www.warms.vba.va.gov/admin21/m21_1/mr/part1/ch03.doc)

Project 112 (Including Project SHAD) <http://www1.va.gov/shad/>

Prosthetics Eligibility [http://www1.va.gov/vhapublications/ViewPublication.asp?pub\\_ID=337](http://www1.va.gov/vhapublications/ViewPublication.asp?pub_ID=337)

Public Health and Environmental Hazards Home Page <http://www.vethealth.cio.med.va.gov/>

Public Health/SARS <http://www..publichealth.va.gov/SARS/>

Publications Manuals <http://www1.va.gov/vhapublications/publications.cfm?Pub=4>

Publications and Reports [http://www1.va.gov/resdev/prt/pubs\\_individual.cfm?webpage=gulf\\_war.htm](http://www1.va.gov/resdev/prt/pubs_individual.cfm?webpage=gulf_war.htm)

Records Center and Vault Homepage <http://www.aac.va.gov/vault/default.html>

Records Center and Vault Site Map <http://www.aac.va.gov/vault/sitemap.html>

REQUEST FOR AND CONSENT TO RELEASE OF INFORMATION FROM CLAIMANT'S RECORDS <http://www.forms.va.gov/va/Internet/VARF/getformharness.asp?formName=3288-form.xft>

Research Advisory Committee on Gulf War Veterans Illnesses April 11, 2002 [http://www1.va.gov/rac-gwvi/docs/Minutes\\_April112002.doc](http://www1.va.gov/rac-gwvi/docs/Minutes_April112002.doc)

Research Advisory Committee on Gulf War Veterans Illnesses [http://www1.va.gov/rac-gwvi/docs/ReportandRecommendations\\_2004.pdf](http://www1.va.gov/rac-gwvi/docs/ReportandRecommendations_2004.pdf)

Research and Development [http://www.appc1.va.gov/resdev/programs/all\\_programs.cfm](http://www.appc1.va.gov/resdev/programs/all_programs.cfm)

Survivor's and Dependents' Educational Assistance [http://www.access.gpo.gov/uscode/title38/partii\\_chapter35.html](http://www.access.gpo.gov/uscode/title38/partii_chapter35.html)

Title 38 Index Parts 0-17 [http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv1\\_02..tpl](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv1_02..tpl)

Part 18 [http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv2\\_02..tpl](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=1b0c269b510d3157fbf8f8801bc9b3dc&c=ecfr&tpl=/ecfrbrowse/Title38/38cfrv2_02..tpl)

Title 38 Part 3 Adjudication Subpart A "Pension, Compensation, and Dependency and Indemnity Compensation [http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3\\_main\\_02.tpl](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3_main_02.tpl)

Title 38 Pensions, Bonuses & Veterans Relief (also § 3.317 Compensation for certain disabilities due to undiagnosed illnesses found here) [http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3\\_main\\_02.tpl](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&tpl=/ecfrbrowse/Title38/38cfr3_main_02.tpl)

Title 38 PART 4--SCHEDULE FOR RATING DISABILITIES Subpart B--DISABILITY RATINGS <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=ab7641afd195c84a49a2067dbbcf95c0&rgn=div6&view=text&node=38:1.0.1.1.5.2&idno=38>

Title 38§ 4.16 Total disability ratings for compensation based on unemployability of the individual. PART A "SCHEDULE FOR RATING DISABILITIES Subpart "General Policy in Rating <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=1b0c269b510d3157fbf8f8801bc9b3dc&rgn=div8&view=text&node=38:1.0.1.1.5.1.96.11&idno=38>

U.S. Court of Appeals for Veterans Claims <http://www.vetapp.gov/>

VA Best Practice Manual for Posttraumatic Stress Disorder (PTSD) <http://www.avapl.org/pub/PTSD%20Manual%20final%206..pdf>

VA Fact Sheet <http://www1.va.gov/opa/fact/gwfs.html>

VA Health Care Eligibility <http://www.va.gov/healtheligibility/home/hecmain.asp>



# VETERANS AFFAIRS

VA INSTITUTING GLOBAL ASSESSMENT OF FUNCTION (GAF) <http://www.avapl.org/gaf/gaf.html>

VA Life Insurance Handbook - Chapter 3 <http://www.insurance.va.gov/inForceGliSite/GLIhandbook/glibookletch3.htm#310>

VA Loan Lending Limits and Jumbo Loans [http://valoans.com/va\\_facts\\_limits.cfm](http://valoans.com/va_facts_limits.cfm)

VA MS Research <http://www.va.gov/ms/about.asp>

VA National Hepatitis C Program <http://www.hepatitis.va.gov/>

VA Office of Research and Development <http://www1.va.gov/resdev/>

VA Trainee Pocket Card on Gulf War <http://www.va.gov/OAA/pocketcard/gulfwar.asp>

VA WMD EMSHG <http://www1.va.gov/emshg/>

VA WRIISC-DC <http://www.va.gov/WRIISC-DC/>

VAOIG Hotline Telephone Number and Address <http://www.va.gov/oig/hotline/hotline3.htm>

Vet Center Eligibility - Readjustment Counseling Service <http://www.va.gov/rcs/Eligibility.htm>

Veterans Benefits Administration Main Web Page <http://www.vba.va.gov/>

Veterans Legal and Benefits Information <http://valaw.org/>

VHA Forms, Publications, Manuals <http://www1.va.gov/vhapublications/>

VHA Programs - Clinical Programs & Initiatives [http://www1.va.gov/health\\_benefits/page.cfm?pg=13](http://www1.va.gov/health_benefits/page.cfm?pg=13)<http://webmaila.juno.com/webmail/new/UrlBlockedError.aspx>

VHA Public Health Strategic Health Care Group Home Page  
<http://www.publichealth.va.gov/>

VHI Guide to Gulf War Veterans - (tm) Health [http://www1.va.gov/vhi\\_ind\\_study/gulfwar/istudy/index.asp](http://www1.va.gov/vhi_ind_study/gulfwar/istudy/index.asp)

Vocational Rehabilitation <http://www.vba.va.gov/bln/vre/>

Vocational Rehabilitation Subsistence <http://www.vba.va.gov/bln/vre/InterSubsistencefy04.doc>

VONAPP online <http://vabenefits.vba.va.gov/vonapp/main.asp>

WARMS - 38 CFR Book C <http://www.warms.vba.va.gov/bookc.html>

Wartime Disability Compensation  
[http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse\\_usc&docid=Cite:+38USC1110](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=browse_usc&docid=Cite:+38USC1110)

Welcome to the GI Bill Web Site <http://www.gibill.va.gov/>

What VA Social Workers Do <http://www1.va.gov/socialwork/page.cfm?pg=3>

WRIISC Patient Eligibility <http://www.illegion.org/va1.html>



**Office of the New York State Comptroller**  
NYS Comptroller Thomas P. DiNapoli

## What is Cost-of-Living Adjustment (COLA)?

Cost-of-Living Adjustment (COLA) is a permanent annual increase to your retirement benefit that is based on the cost-of-living index. Included in your monthly benefit (when you become eligible), it's designed to address inflation as it occurs.

## How COLA is Determined

COLA payments, subject to pension caps and limitations, equal 50 percent of the previous year's annual rate of inflation, but never less than 1 percent or more than 3 percent of your benefit. The adjustment percentage is applied up to the first \$18,000 of your Single Life Allowance (or the actual amount of your benefit, if less), even if you selected a different option at retirement. Once COLA payments begin, they continue automatically and you will receive an increase to your monthly benefit each September.

## This Year's COLA Increase

The September 2016 COLA equals 1.0 percent, for a maximum annual increase of \$180.00, or \$15.00 per month before taxes.

## Eligibility

To begin receiving COLA payments, you must be:

- Age 62 or older and retired for five or more years; or
- Age 55 or older and retired for ten or more years (uniformed employees such as police officers, firefighters and correction officers covered by a special plan that allows for retirement, regardless of age, after a specific number of years); or
- A disability retiree for five years; or
- The spouse of a deceased retiree receiving a lifetime benefit under an option elected by the retiree at retirement. An eligible spouse is entitled to one-half the COLA amount that would have been paid to the retiree when the retiree would have met the eligibility criteria; or A beneficiary receiving the accidental death benefit for five or more years on behalf of a deceased Retirement System member.

## Receiving COLA

You will receive your first COLA increase in the month following the month you become eligible. This payment includes the prorated portion due for the month in which you became eligible plus the COLA for the month you receive the payment.

Once you are eligible, you will receive an annual COLA increase each September. We will send you a letter informing you of the amount prior to your September 30th benefit payment, when the increase goes into effect.

(Rev. 6/16)

# What's Happening



## LIEUTENANTS BENEVOLENT ASSOCIATION



### "LT. THOMAS R. SULLIVAN" MEMORIAL GOLF OUTING

WHEN: THURSDAY, AUGUST 25<sup>TH</sup>, 2016

WHERE: **WOODMERE COUNTRY CLUB**  
**51-85 MEADOW DRIVE**  
**WOODMERE, NY 11598**  
**516-295-2500**

Please take  
note of the  
location  
change

TIME: **0900** REGISTRATION, **1100** SHOTGUN START

BREAKFAST, LUNCH & DINNER  
THREE HOUR OPEN BAR

PRICE(S): \$200 PER GOLFER  
\$ 800 PER FOURSOME  
\$ 75 NON-GOLFER (FOOD & DRINKS)  
\$100 / \$150 / \$200 TEE SPONSOR  
\$1,000 LUNCH SPONSOR  
\$1,500 DINNER SPONSOR

PRIZES, RAFFLES & 50/50s

MUST BE PAID IN FULL BY AUGUST 1<sup>ST</sup>

THIS EVENT FILLS UP QUICKLY SO WE RECOMMEND YOU REGISTER EARLY  
MAKE CHECKS PAYABLE TO: LBA CHARITABLE AND SCHOLARSHIP FUND, INC.

FOR FURTHER INFO, OR TO REGISTER,  
CONTACT THE LBA OFFICE 212-964-7500 (EXT. 2)

PROCEEDS WILL BENEFIT  
THE LBA SCHOLARSHIP & MEMBERS ASSISTANCE FUND  
TAX# 01-0960059

# THIS AND THAT



## Poll Indicates Most New Yorkers Favor a Constitutional Convention

The New York Constitution contains a provision that every twenty years the voters are asked if they want to convene a Constitutional Convention (Con-Con). That question will be on the November 2017 ballot. A Siena College poll released on June 30, 2016 shows that 60% of voters statewide support holding a Con-Con, with 19% opposed.

The question used in the Siena poll is very similar to the language that will appear on the November 2017 ballot. The Siena poll question asked, "Do you support or oppose having a New York State Constitutional Convention in which delegates propose changes to the State Constitution for voters to approve or reject?"

The poll further revealed that most New Yorkers are unaware of the ballot question, with only 10% indicating that they heard some information, while the vast majority -66%- stated that they had heard nothing about having a Con-Con.

While there may be certain parts of the State Constitution that should be reviewed, we as public retirees, are directly affected by two specific sections of the Constitution. One section states that a public pension cannot be diminished, and the second section states that public pensions are exempt for state taxation.

It is well known that certain organizations would like to eliminate public sector pensions entirely, and a Con-Con could provide the avenue to try the accomplish that. Accordingly, the RPEA Board of Directors has taken the position AGAINST convening a Con-Con.

There will be more information on this topic over the next year. In the short term, however, we are scheduling a presentation on this topic at our up-coming Annual Meeting, on September 28th, here in Albany.

Information received from former Club Trustee Frank DeMasi

A quick announcement for members who have GHI  
(Now Emblem Health)

Everyone (other than PBA members) should have received their new membership cards in the mail. Frank had to call Emblem Health Care to discuss a matter and while speaking to them asked about Chiropractic visits and learned the following.

For those who see Dr. George or any other "in network" chiropractor, there is a change. Previously we were only allowed to visit a chiropractor 8 times per year without written documentation from the chiropractor proving a need for more visits. With the July 1 changes to our GHI Comprehensive Benefits Plan (CBP), Emblem Health now allows unlimited Chiropractor visits per year and documentation is not required.

## Important Telephone Numbers

|                                                                                                               |                   |
|---------------------------------------------------------------------------------------------------------------|-------------------|
| NYPD General Info:                                                                                            | 646-610-5000      |
| NYPD Operation Desk:                                                                                          | 646-610-5580      |
| Pension Section(Art 1):                                                                                       | 212-693-5100      |
| Pension Section(Art 2):                                                                                       | 646-610-6824/8192 |
| ID Card Sect:                                                                                                 | 646-610-5000      |
| Employee Benefits:                                                                                            | 212-513-0470      |
| P.B.A. Retiree:                                                                                               | 877-977-3880      |
| D.E.A. Office:                                                                                                | 212-587-1000      |
| D.E.A. Health Benefit:                                                                                        | 212-587-9120      |
| SBA:                                                                                                          | 212-226-2180      |
| SBA Health Benefit:                                                                                           | 212-226-2180      |
| LBA/SOC:                                                                                                      | 212-964-7500      |
| CEA:                                                                                                          | 212-791-8292      |
| Social Security:                                                                                              | 800-772-1213      |
| GHI:                                                                                                          | 800-358-5500      |
| Empire Blue Cross:                                                                                            | 800-358-9592      |
| Medicare Reimbursement:                                                                                       | 212-513-0470      |
| Medicare "A"                                                                                                  | 800-433-9592      |
| Medicare "B"                                                                                                  | 800-333-7586      |
| NYC Health Line:                                                                                              | 800-521-9574      |
| NYPD (D.I.F.):                                                                                                | 212-374-5508      |
| VA Benefits:                                                                                                  | 800-827-1000      |
| Social Security:                                                                                              | 800-772-1213      |
| Spring 3100:                                                                                                  | 212-374-5750      |
| Do not call Registry:                                                                                         | 888-382-1222      |
| NYC Pension Website: <a href="http://www.nyc.gov/html/nycppf/home.html">www.nyc.gov/html/nycppf/home.html</a> |                   |
| Medicare Website: <a href="http://www.medicare.gov">http://www.medicare.gov</a>                               |                   |
| Social Security Website: <a href="http://WWW.SSA.GOV">WWW.SSA.GOV</a>                                         |                   |
| Veterans Admin. Website: <a href="http://www.va.gov">www.va.gov</a>                                           |                   |





# THIS AND THAT

**RALEIGH – Beginning Friday, July 1, five new motor vehicle provisions will become North Carolina law. The new provisions, passed by the N.C. General Assembly, affect either vehicles or drivers in the state. They include:**

- **House Bill 148 requires registered mopeds to carry liability insurance.** About 28,000 registered North Carolina moped owners are required to begin carrying liability insurance beginning July 1. Moped owners must provide the North Carolina Division of Motor Vehicles proof of liability insurance coverage from their insurance carrier. Once the insurance information is received, the Division will issue an updated registration card reflecting coverage. Owners can provide the information to their local license plate agency or their insurance company can submit it to DMV. Failure to provide proof of insurance to NCDMV will result in their license plate being revoked. The owners have received two letters from NCDMV since April alerting them about the new requirement.
- **House Bill 97 directs North Carolina vehicle owners to pay a late fee if their vehicle registration renewal is not paid by the expiration date.** This new fee was passed by the General Assembly last September and requires one of three graduated late fees to be assessed on late renewals starting July 1. The late fees will be added beginning the first day of the month following the expiration date and total \$15 if the registration has been expired for less than one month, and \$20 if the registration has been expired for one month or greater, but less than two months. If the registration has been expired for two months or more, the late fee will be \$25. The new fees apply to private passenger vehicles and to apportioned truck fleets registered under the International Registration Plan. Even though citizens can operate their vehicle up to 15 days after their registration has expired without being ticketed, they will be fined the late fee beginning the first day of the month after the registration expires.
- **Senate Bill 446 provides franchise vehicle dealers with a third option for providing a tag for loaner vehicles used while an owner's vehicle is being serviced by the dealer.** The new loaner plates are available to franchise dealers beginning July 1 at a cost of \$200 each. There is no limit to the number of loaner plates available to the franchise dealer, and they are issued only through the Dealer Unit at NCDMV's Raleigh Headquarters. Other options available for use by dealers during vehicle servicing are the 96-hour permit and the U-Drive-It plate. The new loaner plates are optional until December 31, 2018, when they become mandatory for all franchise dealers.
- **House Bill 434 states that medical recertification for renewals of windshield disability placards is not required if the person is certified by a physician as totally and permanently disabled.** Beginning July 1, a person who has been certified by a physician as being totally and permanently disabled will not be required to be recertified every five years. The disability placard will still need to be renewed every five years without a physician's recertification. Since May 23, 2016, new disability parking placards carry two expiration stickers affixed to the placards when they are issued. Temporary placards that are issued for a six-month period, and permanent placards that are issued for five years, are available from license plate agencies across the state.
- **Senate Bill 119 requires all individuals and lienholders who are normally engaged in financing motor vehicles, and who conduct at least five transactions annually, to use the electronic lien system to record information about the security interest in a vehicle.** Beginning July 1, lienholders and individuals financing motor vehicles are required to use the electronic system. If a lienholder records three liens manually after this date, they will receive a notification letter from NCDMV advising that when five liens have been recorded, title services will be denied until they comply with the electronic requirements. A hold letter will be mailed to lienholders when five recorded liens are on file, specifying the vehicles affected, and advising that no future title services will be processed until they become an electronic lienholder.
- **House Bill 256 clarifies that a disability determination issued by the U.S. Department of Veterans Affairs may be used for medical certification and recertification requirements for handicapped parking placards.**

\*\*\* NCDOT \*\*\*

# THIS AND THAT

## BENEVOLENT ASSOCIATIONS

Patrolmen's Benevolent Association - <http://www.nycpba.org/index-flash.html>  
Detectives Endowment Association - <http://www.nycdetectives.org/>  
Sergeants Benevolent Association - <http://www.nypd-lba.org/>  
Lieutenants Benevolent Association - <http://www.nypd-lba.org/>  
Captains Endowment Association - <http://www.nypdcea.org/>



## NEW YORK POLICE RELATED SITES

NYCPD - <http://www.nyc.gov/html/nypd/html/home/home.shtml>  
NYPD Retirees Home Page- <http://www.nypd2.org/retirement/home.html>  
National Police Support Network - <http://www.policesupport.com/>  
Police Pension Fund - <http://www.nyc.gov/html/nycppf/html/home/home.shtml>  
NYPD Widows & Children's Fund - <http://www.nycpba.org/fund/index.html>  
Guide for Widower of a Retired MOS - [http://www.nyc.gov/html/nycppf/html/retirement\\_services/death.shtml](http://www.nyc.gov/html/nycppf/html/retirement_services/death.shtml)  
Medicare Reimbursement - <http://www.nyc.gov/html/olr/downloads/pdf/healthb/irmaa.pdf>  
NY Cop on Line Magazine - <http://www.nycop.com/>  
The NYC Police Memorial - <http://nypd.police-memorial.com>  
NYPD Angels - <http://www.nypdangels.com/index.php>  
NYPD Memorial - <http://www.nyc.gov/html/nypd/html/home/memorial.shtml>

## OTHER POLICE RELATED SITES

National NYPD 10-13 Organizations, Inc.- <http://www.nationalnycpd1013.org/>  
The Fraternal Order of Police - <http://www.grandlodgefop.org/>  
Coastal Carolina Shields - <http://www.coastalcarolinashields.com/>  
PoliceOne - <http://www.policeone.com/>  
International Police Association - <http://www.coastalcarolinashields.com/>  
Law Enforcement Alliance of America (LEAA) - <http://www.leaa.org/>  
National Association of Police Organizations (NAPO) - <http://www.napo.org/>  
U.S. Department of Homeland Security  
U S Department of Justice - <http://www.justice.gov/>

## GOVERNMENT

NYC Employee Benefits - [http://www.nyc.gov/html/olr/html/health/health\\_benefits\\_prog.shtml](http://www.nyc.gov/html/olr/html/health/health_benefits_prog.shtml)  
New York City Gov [http://www.nyc.gov/portal/site/nycgov/?front\\_door=true](http://www.nyc.gov/portal/site/nycgov/?front_door=true)  
New York City Council - <http://council.nyc.gov/html/home/home.shtml>  
New York State Assembly - <http://assembly.state.ny.us/>  
New York State Senate - <http://www.nysenate.gov/>  
U S Senate Committee on Veterans Affairs - <http://www.veterans.senate.gov/>  
House Committee on Veterans Affairs—<http://veterans.house.gov/about>  
The United States Senate - <http://www.senate.gov/>  
U.S. House Of Representatives - <http://www.house.gov/>  
Library of Congress - <http://thomas.loc.gov/home/thomas.php>  
FIRST GOV - <http://www.usa.gov/>  
Social Security Admin. - <http://www.ssa.gov/>  
Medicare - <http://www.medicare.gov/>  
Dept. of Veterans Affairs - <http://www.va.gov/>  
Emergency- ALERTS - <http://www.emergencyemail.org/>  
White House Latest News - <http://www.whitehouse.gov/briefing-room/>

## VETERANS SITES

Resources for Veterans in the USA - <http://articles.usa-people-search.com/content-resources-for-veterans-in-the-usa.aspx>  
American Legion - <http://www.legion.org/>  
Veterans of Foreign War - <http://vfw.org/>  
National Association for Uniformed Services - <http://www.naus.org/dev/>  
U.S. Veterans Legacy Project - <http://www.veteranslegacy.net/>  
Patriot Files - <http://patriotfiles.org/>

## MILITARY SITES

Fisher House - <http://www.fisherhouse.org/>  
Freedom Alliance - <http://freedomalliance.org/>  
Agent Orange - <http://www.publichealth.va.gov/exposures/agentorange/registry.asp>  
Gulf War Illnesses - <http://www.publichealth.va.gov/exposures/gulfwar/>  
Health of Veterans Institute of Medicine - <http://www.iom.edu/>  
Medal of Honor Citations - <http://www.history.army.mil/html/moh/index.html>

# THIS AND THAT

## 2016 COST OF LIVING ADJUSTMENT (COLA) FOR RETIREES

The COLA (cost of living adjustment), effective September 2016, will be **1%** on the first **\$18,000** of pension income. Therefore, the maximum monthly increase will be \$15.

To be eligible for a COLA, the retiree must either be:

- At least 62 and retired at least five years; or,
- At least 55 and retired at least 10 years; or,
- A retiree receiving a disability benefit for at least five years (regardless of age); or,

A surviving spouse of an eligible retiree receiving a lifetime benefit. *(By law, the spouse receives an increase equal to one-half the COLA the retiree would have received.)*

| COLA Effective Date | CPI Increase | COLA | Maximum Monthly Increase |
|---------------------|--------------|------|--------------------------|
| September 2001      | 2.92%        | 1.5% | \$22.50                  |
| September 2002      | 1.48%        | 1.0% | \$15.00                  |
| September 2003      | 3.02%        | 1.6% | \$24.00                  |
| September 2004      | 1.74%        | 1.0% | \$15.00                  |
| September 2005      | 3.15%        | 1.6% | \$24.00                  |
| September 2006      | 3.36%        | 1.7% | \$25.50                  |
| September 2007      | 2.78%        | 1.4% | \$21.00                  |
| September 2008      | 3.98%        | 2.0% | \$30.00                  |
| September 2009      | -0.38%       | 1.0% | \$15.00                  |
| September 2010      | 2.31%        | 1.2% | \$18.00                  |
| September 2011      | 2.68%        | 1.4% | \$21.00                  |
| September 2012      | 2.65%        | 1.4% | \$21.00                  |
| September 2013      | 1.47%        | 1.0% | \$15.00                  |
| September 2014      | 1.51%        | 1.0% | \$15.00                  |
| September 2015      | -0.07%       | 1.0% | \$15.00                  |
| September 2016      | 0.85%        | 1.0% | \$15.00                  |

## NYC DEFERRED COMP FIRST HALF 2016 PERFORMANCE

| Fund                      | Performance 01-01-16 to 06-30-16 |
|---------------------------|----------------------------------|
| Mid-Cap Equity Fund       | +7.91%                           |
| Bond Fund                 | +5.06%                           |
| Equity Index Fund         | +3.79%                           |
| Socially Responsible Fund | +1.97%                           |
| Small-Cap Equity Fund     | +1.75%                           |
| Stable Income Fund        | +0.94%                           |
| International Equity Fund | <b>-0.56%</b>                    |
| 2020 Fund                 | +3.05%                           |
| 2025 Fund                 | +3.04%                           |
| 2015 Fund                 | +2.97%                           |
| 2030 Fund                 | +2.91%                           |
| 2015 Fund                 | +2.83%                           |
| 2035 Fund                 | +2.82%                           |
| 2040 Fund                 | +2.76%                           |
| 2045 Fund                 | +2.64%                           |
| 2005 Fund                 | +2.61%                           |
| 2050 Fund                 | +2.52%                           |
| 2055 Fund                 | +2.51%                           |
| Static Allocation Fund    | +2.42%                           |



# THIS AND THAT

51 Things You Shouldn't Do  
June 15, 2016 [Jonathan Clements](#)

**TODAY'S FINANCIAL ADVICE: JUST SAY NO.** You can probably think of instances when an individual ought to ignore one or two of the suggestions below. Still, I'd argue that—if most folks followed these rules—they'd be far better off financially. Want a brighter financial future? Here are 51 things you shouldn't do:

- Don't buy cash-value life insurance.
- Don't envy hedge fund investors.
- Don't write frequent checks against bond funds held in a taxable account.
- Don't carry a credit card balance.
- Don't invest in high-turnover stock funds.
- Don't fund custodial accounts if your family hopes to receive college financial aid.
- Don't trust brokers when their lips are moving.
- Don't keep a heap of money in your checking account.
- Don't assume the premium on your long-term-care insurance is fixed for life.
- Don't forget that a high potential return means high risk.
- Don't buy a home if you think you'll move in the next five years.
- Don't invest 100% in stocks—or 100% in bonds.
- Don't die without a will.
- Don't buy trip-cancellation insurance.
- Don't retire with debt.
- Don't buy initial public stock offerings.
- Don't throw away the advantages of index funds by actively trading them.
- Don't claim Social Security at age 62.
- Don't buy a tax-deferred annuity in an individual retirement account.
- Don't apply for credit too often.
- Don't use your taxable account to buy high-yield junk bonds or real estate investment trusts.
- Don't opt for low insurance deductibles.
- Don't fully fund your 401(k) if you smoke, drink heavily and never exercise.
- Don't buy any fund with annual expenses above 0.35%.
- Don't instinctively hang on to losing stocks.
- Don't be surprised if every solution offered by an insurance salesman involves insurance.
- Don't assume you—or anybody else—are smarter than the market.
- Don't get your stock picks from your brother-in-law, your spam folder or the television.
- Don't purchase life insurance if you don't have financial dependents.
- Don't pay a 6% real estate commission.
- Don't opt for the extended warranty.
- Don't invest heavily in your employer's stock.
- Don't purchase a house that's bigger than you really need.
- Don't day trade.
- Don't have children if you hope to retire early.
- Don't read anything into short-term market movements.
- Don't buy investments without first settling on your financial goals.
- Don't use more than 10% of the credit limit on your credit cards.
- Don't buy an individual bond without figuring out what markup you're paying.
- Don't forget about inflation.
- Don't buy an investment unless you'd be happy to hold it for 10 years.
- Don't assume a commission-free stock trade is cost-free.
- Don't buy based on past performance and expect it to persist.
- Don't leave your ex-spouse listed as your 401(k) plan's beneficiary.
- Don't take out a large mortgage just for the tax deduction.
- Don't keep money in the stock market that you'll need to spend within five years.
- Don't buy variable annuities.
- Don't assume a high yield means a high return.
- Don't pay bills late, especially loans and credit card payments.
- Don't expect stocks to earn 10% a year, even over the long run.
- Don't lend money to family members if you'll need it back.

# THIS AND THAT



An HR 218 class has been scheduled for Sunday, Aug. 14 at Denver Defense

You can register for the class at:  
<https://denverdefenseusa.com/hr218-course-registration/>



On-line manual for every gun on earth. Fantastic resource to have.

<http://stevespages.com/page7b.htm>

**North Carolina Concealed Handgun Chart – Prohibited Carry Areas**

| Carry Area                                                                                                                                                                                                               | Individuals Authorized Pursuant to <b>**GS 14-269(b)</b> | Out-of-State Officer HR 218                                               | Concealed Carry Handgun Permittee <b>GS 14-415.10</b>                       | Out-of-State Reciprocal Concealed Carry Handgun                             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Educational Property                                                                                                                                                                                                     | YES                                                      | YES--If Secured in Vehicle Unless Private Educational Property is Posted. | YES -- If Secured in Vehicle Unless Private Educational Property is Posted. | YES -- If Secured in Vehicle Unless Private Educational Property is Posted. |
| Where Alcoholic Beverages are sold and consumed                                                                                                                                                                          | YES                                                      | YES--Unless Posted                                                        | YES -- Unless Posted                                                        | YES -- Unless Posted                                                        |
| Certain State Property & Courthouses (This does not address Legislative office properties.)                                                                                                                              | YES                                                      | YES-- If Secured in Vehicle                                               | YES -- If Secured in Vehicle                                                | YES -- If Secured in Vehicle                                                |
| Parades or Funeral Processions                                                                                                                                                                                           | YES                                                      | YES -- Unless Posted                                                      | YES -- Unless Posted                                                        | YES -- Unless Posted                                                        |
| Picket lines, Private Health Care Facilities                                                                                                                                                                             | YES                                                      | NO                                                                        | NO                                                                          | NO                                                                          |
| Posted Property                                                                                                                                                                                                          | <b>see note below</b>                                    | NO                                                                        | NO                                                                          | NO                                                                          |
| Law Enforcement or Correctional Facility                                                                                                                                                                                 | YES                                                      | NO                                                                        | NO                                                                          | NO                                                                          |
| Federal Property                                                                                                                                                                                                         | <b>NO</b>                                                | <b>NO</b>                                                                 | <b>NO</b>                                                                   | <b>NO</b>                                                                   |
| While consuming alcohol or while alcohol or controlled substance is in the blood                                                                                                                                         | <b>NO</b>                                                | <b>NO</b>                                                                 | <b>NO</b>                                                                   | <b>NO</b>                                                                   |
| Assembly where admission is charged                                                                                                                                                                                      | YES                                                      | YES--Unless Posted                                                        | YES -- Unless Posted                                                        | YES -- Unless Posted                                                        |
| State owned rest area                                                                                                                                                                                                    | YES                                                      | YES                                                                       | YES                                                                         | YES                                                                         |
| Posted local government recreational facilities                                                                                                                                                                          | YES                                                      | <b>NO</b>                                                                 | <b>NO</b>                                                                   | <b>NO</b>                                                                   |
| <b>**<a href="http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_14/GS_14-269.html">http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_14/GS_14-269.html</a></b> |                                                          |                                                                           |                                                                             |                                                                             |
| A "yes" in the block indicates the person in that category can carry in the establishment listed.                                                                                                                        |                                                          |                                                                           |                                                                             |                                                                             |
| A "no" in the block indicates the person in that category cannot carry in the establishment listed.                                                                                                                      |                                                          |                                                                           |                                                                             |                                                                             |
| <b>NOTE:</b> While carrying in this area may not be in violation of our concealed carry statutes, it may constitute a trespass violation in certain circumstances.                                                       |                                                          |                                                                           |                                                                             |                                                                             |
| <b>Effective Date:</b> August 18, 2014                                                                                                                                                                                   |                                                          |                                                                           |                                                                             |                                                                             |

# NOSTALGIA

## POLICE-MEN NEWS Transfers-Appointments News pertaining to those in blue

AUGUST 1898

1 August 1898

Detective Peter KELLY will go on his vacation next week. He will be located with his family at Rockaway Beach where he will remain for two weeks.

2 August 1898

Policeman Reinstated.

They are Men in Towns Taken In by the Recent Consolidation Justice GARRETSON, in the Supreme Court on Monday granted a number of writs of mandamus against the New York Police Board, directing the Police Commissioners to reinstate as members of the police force men who were policemen in the outlying towns which became portions of Greater New York, but who were removed after consolidation. The decision was based on the opinion of the Appellate Division of the Supreme Court in the RAU case. RAU was removed by the Police Board on the ground that he was legislated out of office by consolidation. The Appellate Division held that, under the charter of the Greater New York, RAU should have been retained as it is provided that the police force in all the consolidated portions shall become members of the municipal police force. On this opinion Justice GARRETSON directs the reinstatement of the removed policemen at a salary of \$800 a year. The men also receive \$50 costs each.

They are:

MILLS, John H. of Arverne  
MC GRATTAN, Andrew, of Far Rockaway  
KREBS, Adam  
BRUCE, Milburn  
SPELLMAN, Joseph  
WHEELWRIGHT, James M.  
HIGGINS, John J.  
COLLINS, Martin  
KELTON, Harry  
KREUSCHER, of Rockaway Beach

5 August 1898

KEEGAN Retires.

Policeman Bernard KEEGAN has taken advantage of the retirement provision of the charter of the city and has been retired on his own petition on half-pay. KEEGAN has been attached to the Astoria precinct most of the time in recent years. He was one of Long Island City's first patrolmen, having been appointed twenty-eight years ago. An officer who has served for twenty-seven years on the force can be retired on his own petition on half-pay.

8 August 1898

A Policeman Hurt.

George W. MC PHAIL, a policeman attached to the Eighth Precinct, Borough of Manhattan, who lives at 166 West One Hundred and Twenty-Second street, while riding a bicycle on the new track at Point View, College Point, fell from his wheel and dislocated his right hip. He was attended by Drs. OBERLY and FEENEY and afterward was sent to Bellvue on a launch. MC PHAIL was out to college Point on an outing.

16 August 1898

In Winter Uniforms.

In This Garb Were the Brooklyn Police Obligated to Appear on Monday. Brooklyn patrolmen were not at all pleased on Monday when in response to an order from the Mulberry Street Headquarters they were required to report to their respective inspectors in their winter uniforms. The perspiration rolled down their faces as they formed in line in their heavy garments.



# NOSTALGIA

## POLICE-MEN NEWS continued.....

They could not understand why the winter inspection was ordered at so unseasonable a time. Not only were the men on duty required to report, but those on vacations, and this was, in many cases, a hardship for some of the latter. Buckskin gloves were part of the inspected outfit. The Brooklyn police are afraid that they will be ordered to buy new overcoats to correspond with those which are worn in Manhattan. They have requested to be allowed to wear their last year's coats, but have received no encouragement.

24 August 1898

More Policemen Paid.

Ex-District Attorney Daniel NOBLE this Wednesday morning received from Auditor CLAIRE checks for the payment of the back salaries of eleven Long Island City Policemen. This is their salary for the last six months of 1897. The eleven men are:

DUNCAN, William J.

DUNN, William J.

COPELAND, Samuel

BROWN, Joseph

FANTRY, James

FLANAGAN, Charles A.

FLAHERTY, Nicholas

GRAHAM, Herbert

COSGROVE, Terence F.

SHERIDAN, John J.

WHEELER, George S.

There should have been a check for Peter KELLY , but it did not get along with the others. Auditor CLAIRE will look it up.



20th Precinct Circa 1900

# NOSTALGIA

## POLICE-MEN NEWS continued.....

An alarm of fire had been sent in, but the firemen were so hampered by the excited Italians they could not work until after the arrival of the reserves from the Bedford Avenue station, who cleared the streets. The fire was extinguished after doing damage amounting to \$1,000.

Capt. DOOLEY made a special report of DONOVAN's bravery.

28 July 1910

### POLICE TRIALS

Lieut. Ladslaus STRANSKY of the Ralph avenue police station was called before Deputy Commissioner REYNOLDS yesterday afternoon to explain why he had confined a citizen in a cell over night. The complaint was made by Inspector HARKINS.

Edward MC AVEY, of 242 Patchen avenue, was taken to the station house on the night of May 31 by Harry OSBURN, proprietor of a private detective agency, and one of his men, Ridgewood PHILIPS. They charged MC AVOY with petit larceny. STRANSKY detained him until next morning, at which time he was taken to a magistrate's court in Manhattan and held for Special Sessions.

MC AVOY had been employed by the Metropolitan Hardware Company. He is alleged to have taken articles from his place of business. After hearing the testimony of the two detectives and MC AVOY, all of whom claimed they had been spoken to very harshly, Lieut. STRANSKY admitted he had detained MC AVOY on the complaint of the detectives. Commissioner REYNOLDS, after lecturing the detectives, reserved decision.

The charges against Policeman Thomas F. MC HAFFY of the Hamilton avenue station were dismissed after the testimony of half a dozen witnesses had been heard. Commissioner REYNOLDS finding the evidence insufficient to convict. MC HAFFY was charged with arresting a Mrs. BRANGLES without cause. This was his first charge of any account during the twenty years he has been on the force. Several other minor cases were heard and the complaints in many instances were dismissed.

Thomas BYRNES of the Fulton street station was fined one day's pay for reporting too late at the Classon avenue station to take a prisoner to court. He said the alarm clock failed to "alarm".



20th Precinct Circa 1900



**Membership Meeting Minutes  
July 12, 2016**

The meeting was called to order at 6:45 with the Pledge of Allegiance. There were 60 members, 4 new member and 4 guests present.

This was followed by the invocation and the reading of the names and circumstances of death of the 20 law enforcement officers who died in the line of duty since last month's membership meeting.

A moment of silence was observed for these officers and our armed forces personnel who died protecting our country.

**Roll Call of Officers**

President: Harvey Katowitz  
Vice President: Dave Schultheis  
Treasurer: Ben Pepitone - Excused  
Secretary: Scott Hickey - Excused  
Sgt. at Arms: Harry Dobson  
Trustee: John Erker  
Trustee: Bob Fee  
Trustee: Brenda Jordan - Excused  
Trustee: Bernard Roe  
Trustee: John Sabato  
Historian: Joe Kozlowski  
Chaplain: Donald Sanchez

**Introduction of Guests:**

- Federal Agent Stacy Douglas
- Lauren Mullan, wife of Club member Sean Mullan was introduced and gave a presentation about the real estate services she provides and the rebate program she offers to 10-13 Club members.

The guest speaker for August is vascular surgeon Dr. Paul Orland.

**Review of May's Minutes:** A motion to waive the reading of the minutes was made by Dave Schultheis and was seconded by John Krohn. The motion passed.

**Sickness & Distress**

- Suzanne Hansen, wife of Club member Bob Hansen is undergoing chemotherapy treatment.
- Paul Johnson is back in the hospital.

**Communications & Bills**

- A thank you note was received from Seth Rutman, son of hero Ret NYPD Officer Irwin Rutman, thanking the club for the support we gave his family in their efforts to deny the parole of the murderer of his father.
- The Emblem Health Care/GHI changes that went into effect on July 1 do not apply to PBA members.
- Denver Defense HR-218 class had been rescheduled for Sunday August 14.
- Point Blank Range in Mooresville is conducting an HR-218 class on Sunday, July 24.
- Donations to the families of the Dallas officers who were ambushed can be made to "Dallas Fallen Officer's Foundation", Dallas Fallen Officer's Foundation 1414 North Washington Avenue Dallas, Texas 75204

**Report of Officers**

President

- A discussion was had about the reinstatement and subsequent resignation of a Club member.
- Our Club president and vice president will attend the National Convention from Aug. 5-7.
- Members were advised to be extra vigilant in light of the anti-police rhetoric and threats being espoused on social media, the inciting and distorted information being published by the media, and the shoot from the hip speeches from politicians who are quick to judge or offer an opinion about police shootings without knowing all of the facts.

VP: Nothing to report.



## Treasurer

Harvey Katowitz reports the following for Ben Pepitone:

Club Checking Account as of 6/30

|                             |                    |
|-----------------------------|--------------------|
| Beginning Balance           | \$19,788.70        |
| Checks and Payments:        | \$ -3,911.44       |
| Deposits and Credits:       | <u>\$ 2,665.00</u> |
| Total cleared Transactions: | \$18,542.26.       |

Samantha LaRossa Trust Fund as of 7/11

|           |             |
|-----------|-------------|
| Interest: | \$2.04      |
| Balance:  | \$14,894.93 |

A motion to accept the Treasurer's report was made by Harry Dobson and was seconded by Bill Carlson. The motion passed.

## Trustees:

- John Erker: Nothing to report.
- Bob Fee: Nothing to report
- Brenda Jordan: Excused
- Bernard Roe: Nothing to report
- John Sabato: Nothing to report

Sgt. at Arms: Nothing to report

Historian: Nothing to report

## Committee Reports

- Social: Our after holiday dinner party will be on Jan 21, 2017
- Membership: 360

**Old Business:** Members were reminded to solicit donation for the Golf Tournament

## New Business

Proposition for Membership:

- Ret. NYPD Lt. Thomas O'Rourke - 105 Pct.
- Ret. NYPD Det. Jasmine Gordon - 60 Sqd.
- Ret. Nassau Co. PD P.O. Stephen Cotton - 1st Pct.
- Returning member, Ret. Lt. Dean Longo- Traffic Enf. Div.

A motion to accept the new members was made by Derek Partee and was seconded by Donald Sanchez. The motion passed.

## Good of the Club

- Jim Houston memorial scholarship was won by Christopher Roe, son of Club trustee Bernard Roe
- 50/50 of \$130 was won by Derek Partee who donated his winnings to the golf tournament.

A motion to adjourn was made by Vito McQueen and was seconded by Ron Olzsewski. The motion passed.

**Next Meeting**  
**Tuesday August 9, 2016**





## NYPD 10-13 CLUB OF CHARLOTTE NC, INC

An affiliate of the National NYCPD 10-13 Organizations Inc.

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STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )

HOME PHONE ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_

BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ LAW ENFORCEMENT AGENCY \_\_\_\_\_

TAX # \_\_\_\_\_ APPOINTMENT DATE \_\_\_\_\_ RETIREMENT DATE \_\_\_\_\_

MODE OF RETIREMENT: SERVICE ( ) ORDINARY DISABILITY ( ) ACCIDENTAL DISABILITY ( )

VESTED ( )

LAST COMMAND \_\_\_\_\_ LAST RANK HELD \_\_\_\_\_

PREVIOUS COMMANDS \_\_\_\_\_

I declare my desire for membership in the 10-13 Club of Charlotte, NC, Inc. I will submit my membership fee and regularly subscribe my renewal fee by the 1<sup>st</sup> of January each year to remain a member in good standing. I attest that I am a bona fide honorably retired Law Enforcement Officer.

SIGNED \_\_\_\_\_ DATED \_\_\_\_\_

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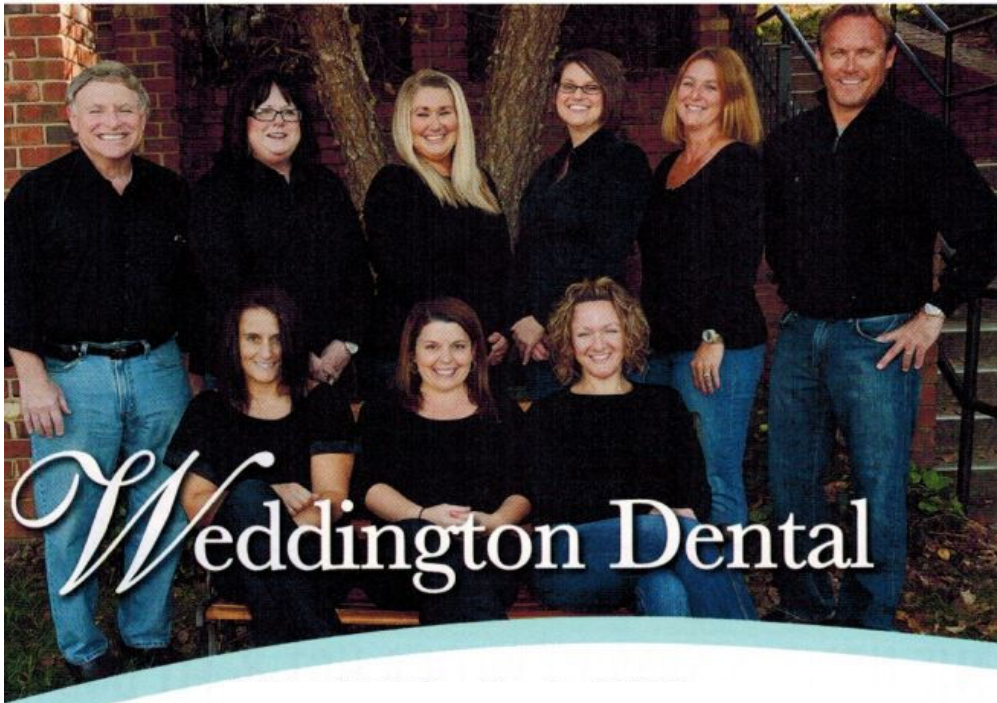
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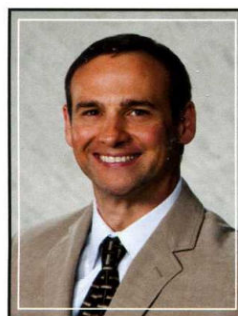
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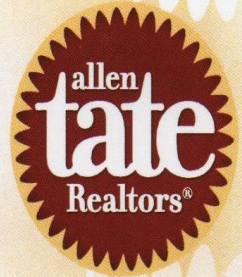
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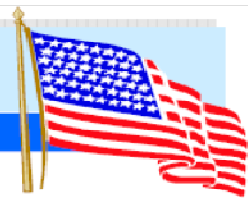




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