



NYPD 10-13 CLUB of Charlotte, NC Inc.

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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 10 Issue 10

10-13

October 2018

PRESIDENT'S MESSAGE

Hi All,

As a result of me preparing for and cleaning up after hurricane Florence, attending the National NYCPD 10-13 Org. annual convention and coordinating the Sixth Annual Jimmy LaRossa Memorial Golf Tournament my time to work on the newsletter has been limited, so this months newsletter will be a condensed version of the usual newsletter.

We had another moving and well attended 911 memorial ceremony during which we read the names of the 23 NYPD and 37 NYNJ PA officers who died on 9/11, and the names of the 172 NYPD officers, 1 NYPD civilian, 7 NYNJ PA officers and the 42 officers/agents from other law enforcement agencies who have died as a result of 9/11 related illnesses.

I would like to thank the following Club members who participated in the ceremony: Frank DeMasi, John Cannizzo, Dave Schultheis, Kevin Gribbon, Brenda Jordan, Lisa Rosa, John Krohn, Jim Brennan and Ben Pepitone.

For those of you who could not make the ceremony, here are the opening remarks:

I want to thank everyone for being here to help us honor the memories of our hero first responders who lost their lives on 9/11/01 and our hero first responders who continue to become afflicted and die from 9/11 related illnesses as a result of doing search and recovery operations in the aftermath of 9/11.

It has been 17 years since that tragic day when 60 police officers and 343 firemen perished while saving the lives of those trapped in the fire and collapse at the World Trade Center Towers..

Sadly, the death toll continues to mount with the additional deaths of 232 law enforcement officers and 185 firefighters who have died from 9/11 related illnesses.

At last years ceremony I asked everyone to pray for club members retired NYPD Captain Ed Mcgreal and retired NYPD Emergency Service police officer Paul Johnson, both who were battling 9/11 related illnesses. Sadly both have since passed away. Please continue to keep their families in your thoughts and prayers

Today we honor the memory of these heroes and the 2,782 civilians who died at the World Trade Center, the 70 civilians and 55 military personnel who died at the pentagon and the 247 passengers and crew members who died in the crashes of the four airline flights.

Please continue to pray for our heroes who are battling 9/11 related illnesses.

Kevin Gribbon and I attended the National NYCPD 10-13 Org. annual convention last month and had a great time meeting old friends and making new ones.

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

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

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PRESIDENTS MESSAGE

Below is a synopsis of what transpired at the conference board meeting: (See pages 4 & 5 for National President Frank Martarella's comment about the convention).

- The entire National board was re-elected to office. (See swearing in photo on page 3).
- Retired NYPD Lt. Brian Hughes contacted the National Org. about forming a 10-13 club in New Hampshire.
- Mary Friedrichs, President of the Wilmington 10-13 club resigned as president because of a residential move. Past president Chuck McLiverty agreed to take over as president.
- Past National President Tony Perrone, who has held every board position in the Alliance of Public Retiree Organizations of New York since 1993, has stepped down from the Alliance board.
- Our pension fund pays benefits to 1.1 million retirees, is 98% funded and has 209 billion dollars in the fund.
- Both the NYS Senate and Assembly indicated they would pass the Veterans Supplementation Bill, but Assemblyman Heastie pulled the bill at the last minute on behalf of Governor Cuomo.
- There was no action in Albany on the following legislative bills that our National supported
 1. Military Veterans Supplementation Bill
 2. COLA
 3. Health Protection
- Governor Cuomo extended the 9/11 Notice of Participation for 4 more years.
- 54 applications were received for the National's 3 college scholarships.
- All 400 mega raffle tickets were sold within 3 weeks of distribution. This is the main source of revenue for the National. It is important that the clubs provide the national with a count of raffles sold, quickly and accurately.
- The National donated \$1,000 to the PBA Widow's and Children's fund at the PBA convention.
- There is an effort in Albany to unseat NYS Republican Senator Marty Golden, who is a strong supporter of NY retirees.
- Our National and the Retired Sergeants Assoc. are the only 2 organizations who lobby state legislators to pass legislation for retirees.
- It is important for all retirees, even those not living in NY, to call NYS legislators asking them to pass bills that we support.
- The procedure for renewing ID cards for Transit and Housing retirees takes an inordinate length of time. In an effort to rectify this the NYPD is in the process getting the Transit and Housing data to 1PP so that ID cards can be renewed at the same location.
- Bart Foley, past president of the Hudson Valley 10-13 Club and Dennis Fitzgerald, past president of the Jersey Shore 10-13 Club received Man of the Year awards from the National.
- National President Frank Martarella received a plaque from the Retired Sergeants Association recognizing his work on behalf of retirees.
- In an effort to assist our club members in the Myrtle Beach and Wilmington areas who were adversely affected by Hurricane Florence, I was asked to spearhead a fund raising effort. Donations received will be divided equally among the members identified by the Myrtle Beach and Wilmington 10-13 Clubs who need financial assistance. A motion was made, seconded and approved by the National Organization to make a \$200 donation.

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Election day is next month. I once again chaired the Charlotte Mecklenburg FOP Lodge 9 Political Endorsement Committee.

Please support and vote for the following candidates who were endorsed by FOP Lodge 9:

- Superior Court District 26C - George Bell
- District Court 26A-1 - Michael Stading
- District Court 26A-2 - Honorable Donald Cureton
- District Court 26A-3 - Sean Smith
- Senate District 37 - Jeff Jackson
- District Court 26F - Karen McCallum
- Mecklenburg Co. Commissioner at Large Trevor Fuller

The following judges were endorsed by the NC State FOP:

- Supreme Court Seat 1 Judge Barbara Jackson.
- Court of Appeals Seat 1 John S. Arrowood
- Court of Appeals Seat 2 Judge Sandra Ray
- Court of Appeals Seat 3 Allegra Collins

# PRESIDENTS MESSAGE



L-R President Frank Martarella, Treasurer John McLaughlin, Secretary Marie Zolfo, 2nd VP Tony Perone, VP Rich Malloy, Bart Folley

## USPS honors first responders with a stamp



The U.S. Postal Service went to the Aerial Fire Depot and Smokejumper Center in Missoula, MT on September 13 for the first-day-of-issue ceremony for a stamp that honors first responders.

“Our nation’s first responders rush into life-threatening situations for the benefit of others,” said Guy Cottrell, the Postal Inspection Service’s Chief Postal Inspector and dedicating official. “The Postal Service is pleased to honor their skill, dedication and unflinching bravery with this stamp.”

The NYC health plan change over period is 11/1/18 – 11/30/18 and changes will take effect January 1, 2019. NYC will be sending letters to retirees with all of the health plans available sometime in October. Aetna Medicare Advantage PPO is one of the newer plans that became available to retirees that live in the following states **AZ, CT, DE, FL, GA, MA, MD, NC, SC, VA, DC, TX.**

Sabrina DeGuzman Simmons, Aetna Medicare Account Director, Retiree Markets will be the guest speaker at our October 9 membership meeting. It is important to be at this meeting if you and your wife are on Medicare and you have not already switched over to Aetna.

A copy of the NYC Office of Labor Relations Health Benefits Program Retiree Transfer Application is on page 4.

Fraternally,

*Harvey Katowitz*

Harvey Katowitz



**New York City Office of Labor Relations  
Health Benefits Program**  
*Retiree Transfer Application*

**Return form to:**  
Aetna - Attn: Jennifer Robertson  
4050 Piedmont Parkway, Suite 200  
High Point, NC 27265

**TRANSFER  
PERIOD  
FALL 2018**

**\*\*\* Do not complete this application if you do not wish to make a change; you do not need to do anything.\*\*\***

Transfers will be effective January 1, 2019. Please note, submission of this application is *irrevocable*.

|                             |  |                    |          |                               |
|-----------------------------|--|--------------------|----------|-------------------------------|
| RETIREE LAST NAME           |  | RETIREE FIRST NAME |          | MI                            |
| HOME ADDRESS                |  |                    | APT NO   | SOCIAL SECURITY NUMBER<br>- - |
| CITY                        |  | STATE              | ZIP CODE | DATE OF BIRTH<br>/ /          |
| NAME OF AGENCY RETIRED FROM |  |                    |          |                               |
| NAME OF WELFARE FUND        |  |                    |          |                               |

If you wish to add or drop dependents from your health plan, please complete the Health Benefits Application which can be found on [www.nyc.gov/hbp](http://www.nyc.gov/hbp).

**Medicare HMOs & Advantage Plans**

(Contact the health plan directly for a Special Medicare HMO Enrollment Form - the form must be returned directly to the health plan.)

Place an "X" in the box next to the plan you choose to join. You must complete and submit this form as well as contact the Medicare HMO directly to request a special enrollment form. The special enrollment form must be returned directly to the health plan before November 30, 2018. (If you are presently enrolled in a Medicare HMO and are transferring to a Medicare Supplemental Plan, you must first disenroll from your current plan.)

- AvMed Medicare Plan   
  Aetna Medicare PPO ESA Plan   
  Cigna HealthSpring   
  Elderplan   
  Empire MediBlue  
 Humana Gold Plus   
  HIP VIP Premier Medicare Plan   
  United HealthCare Group Medicare Advantage Plan

**Health Plans**

Place an "X" in the box next to the plan you choose to join. Select only one plan, if more than one plan is selected, your transfer request will not be processed.

Non-Medicare Plans

- |                                                              |                                             |
|--------------------------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> Aetna EPO                           | <input type="checkbox"/> GHI HMO            |
| <input type="checkbox"/> Cigna Healthcare                    | <input type="checkbox"/> HIP Prime HMO      |
| <input type="checkbox"/> DC 37 Med-Team (DC 37 members only) | <input type="checkbox"/> HIP Prime POS      |
| <input type="checkbox"/> Empire EPO                          | <input type="checkbox"/> MetroPlus Gold     |
| <input type="checkbox"/> Empire HMO                          | <input type="checkbox"/> Vytra Health Plans |
| <input type="checkbox"/> GHI-CBP/Empire BlueCross BlueShield |                                             |

Medicare Supplemental Plans

- DC 37 Med-Team Senior Care  
 Empire Medicare-Related Coverage  
 GHI/EBCBS Senior Care  
 GHI HMO Medicare Senior Supplement

**Optional Rider Benefits**

For all plans above (you must check one):  Yes, I wish to enroll with the rider - or -  No, I do not wish to enroll with the rider

**Signature**

If you or any covered dependent is eligible for Medicare you must enroll in Medicare Part B, when you are first eligible, in order to maintain maximum benefits through the New York City Health Benefits Program. You must submit a copy of your Medicare card(s), or attach a copy to this application. Return this application to:

**Aetna, 4050 Piedmont Parkway Suite 200, High Point, NC 27265 Attn: Jennifer Robertson**

I certify that the above information is correct, and I authorize the City of New York to deduct from my retirement allowance the amount required, if any, for the cost of health coverage through the New York City Health Benefits Program. I understand that the Program's benefits will be coordinated with those available through Medicare or any other source.

|                   |             |
|-------------------|-------------|
| RETIREE SIGNATURE | DATE<br>/ / |
|-------------------|-------------|



# NATIONAL NYCPD 10-13 ORGANIZATION

## National NYCPD 10-13 Organizations, Inc.



272 Durant Avenue, Staten Island, N.Y. 10306  
Phone/Fax: 518-945-1749



AN ORGANIZATION OF ACTIVE AND RETIRED NEW YORK CITY POLICE OFFICERS OF ALL RANKS

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September 28, 2018

To All Presidents and Chapter Members:

The National NYCPD 10-13 Orgs. Inc. celebrated its 29<sup>th</sup> Annual Convention at Villa Roma Resort on September 23rd, 24th & 25<sup>th</sup>, 2018.

I'd especially like to thank the Executive Board for their hard work and for the dedication they displayed for the success of the convention, and all they do for the National members all year long. Villa Roma is a beautiful venue, clean, modern, with numerous amenities and exceptionally convenient. As they say, it has all the amenities like a cruise ship but on land.

In the past, our convention participation has been well attended. Some members actually make our convention a family reunion/get together. I'm sorry to say that some of them have passed on and will be missed. Next year, I'd like to know as early as possible who is planning to attend.

Some of the amenities we enjoy are the private Hospitality Room and Private Dining Room. Entertainment is provided by the hotel during the time of our stay. This year the shows we all enjoyed were Free Pass Band and Jimmy Sturr & His Orchestra. If you are considering attending next year, please register early, information will be coming out in January 2019. **SAVE THE DATES**, Convention scheduled for September 8th, 9th, & 10th, 2019. Most who attended the convention this year have already said they had a great time and are looking forward to the next one. It would be great to add even more members and have even more fun. Our Hospitality Room/Bar was a big hit as usual. No one went home thirsty. LOL

Thank you to everyone who participated in the Mega Raffle. Once again the tickets sold out early, even earlier than last year, on a first-come-first-served basis and we had to return more tickets than ever before. Presidents, I urge you to mail out the tickets early. You will be receiving them in early April, 2019.

Member - Alliance of Public Retiree Organizations of New York  
Recognized by the Congress of the United States, the Legislature of the State of New York,  
and the New York City Council as the established union representing all retired NYC Police Officers

(Continued next page)

# NATIONAL NYCPD 10-13 ORGANIZATION

Our Mega supports the National expenses, scholarships and keeps our dues down to \$1.00 per member. With the rebate, and bonuses given to chapters selling winning tickets, the chapters are helped with their expenses a well. Most chapters get back their National dues plus more.

At the Convention's General Meeting, numerous topics were discussed. In particular the devastation of Hurricane Florence to our fellow brothers and sisters who now reside in the Myrtle Beach and Wilmington areas. In an effort to assist our Club Members, I asked Harvey Katowitz, President, Charlotte 10-13 and National Advisor for the Carolinas, to spearhead this very important task. I must add that without hesitation, Harvey stepped up to the plate. Donations/checks should be made out to the NYPD 10-13 Club of Charlotte and mailed to: Harvey Katowitz, President, 4701 Wyndfield Lane, Charlotte, N.C. 28270.

Money collected will be divided equally and sent to our club members identified by our Myrtle Beach and Wilmington 10-13 club Presidents. Remember we are all brothers and sisters in blue and members of our various 10-13 clubs throughout the United States. Please let us answer and respond to this 10-13 call.... "Officer Needs Assistance" and offer our help.

On, another a serious note, many have become complacent regarding the lack of changes to our benefits, because no changes have occurred yet. But as you know, with a strike of the pen (and it's happening all over other states and cities) benefits have been changed. The only voice we have as retirees is through the legislative process. Your National is proactive by having bills introduced, penning Memoranda of Support and going to meetings with the legislators constantly making our concerns known. The National is well respected and we definitely have a voice. January, 2019, starts a new two year legislative session in Albany. This year, is an election year for all state Senators and Assembly members, your National Executive Board has already started meeting, endorsing and contributing PAC funds to the Senators and Assembly members who have supported our Legislative Agenda. We will need to re-submit our COLA, Health Protection and Veterans Supplemental Bill and other bills to be renumbered for the 2019/2020 session. I can assure you that your National Executive Board will continue to be very active in the Albany legislative arena working with the Alliance of Public Retiree Organizations of New York, of which we are a member and its other member organizations.

I'd like to acknowledge our affiliation, support and cooperation, with the Retired Sergeants Association (RSA). President Patsy Noto is a staunch supporter and colleague, and we work very closely together all year. The RSA, which I am the Legislative Representative, supports the National and has attended our conventions. The support of the RSA means a lot and we back each others' organization on the major issues we are both involved with and attend each others meetings.

On behalf of the Executive Board, I want to thank all of our Chapter Presidents and their members for their dedication and undying support of the National.

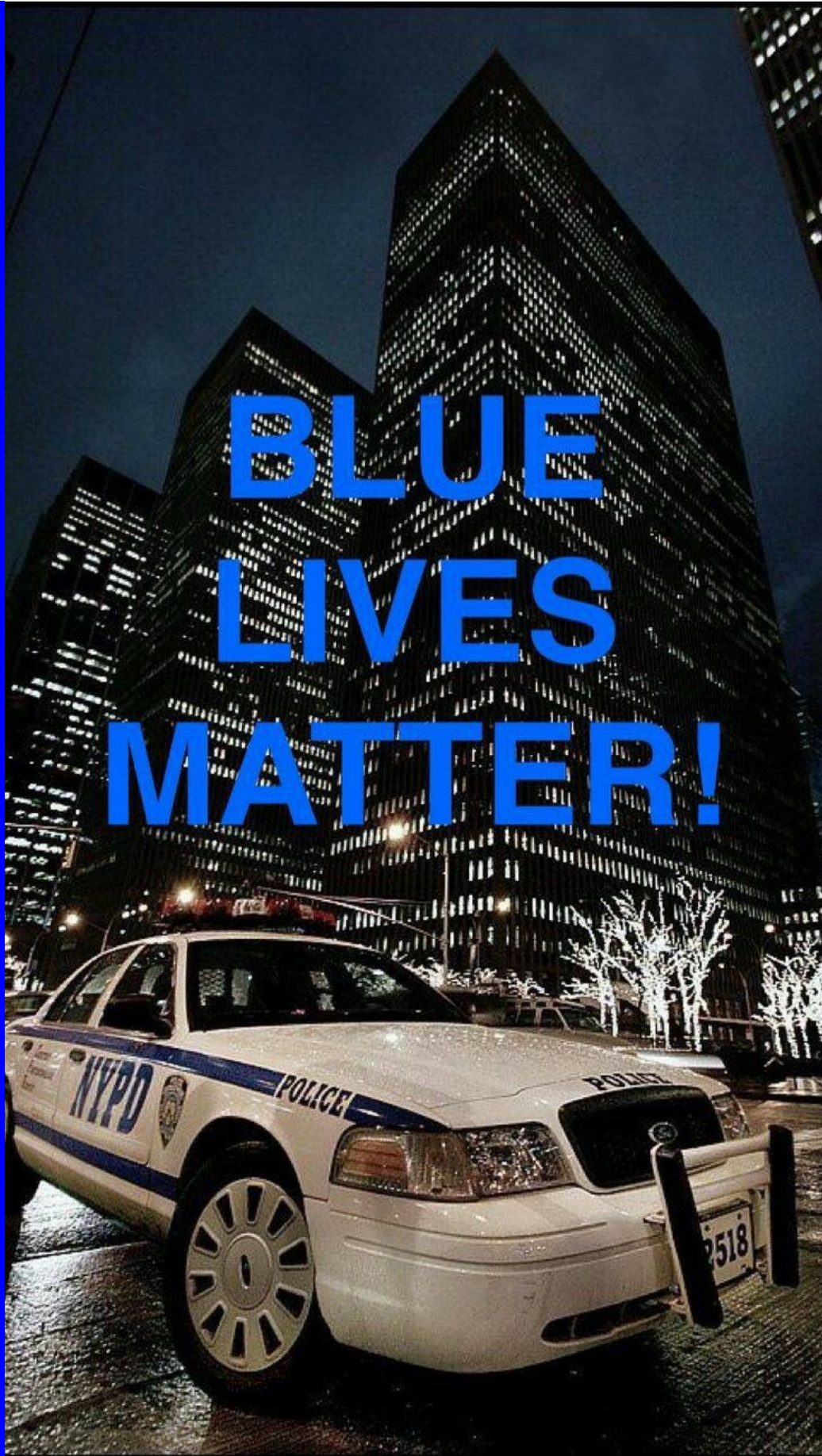
Hope to see you at the 2019 Convention.

Fraternally,  
  
Frank Martarella  
President

cc: National Board of Directors

They Must **Never** Be Forgotten

**BLUE  
LIVES  
MATTER!**



# They Must Never Be Forgotten



An army veteran and longtime detective-turned true crime writer — who partook in the Ground Zero relief efforts — died [following a long battle with 9/11-related illness](#), his family said Tuesday.

Mark Gado, a Bronx man who later settled in the Hudson Valley, passed away Sunday at the age of 70.

Gado, a detective for the City of New Rochelle Police Department for 29 years, was a first responder to Ground Zero on 9/11, and continued the rescue efforts until October 2001, his wife, Jill, told the Post.

“He didn’t talk about 9/11. It was very, very traumatic,” Jill said over the phone Tuesday.

The father of two sons and grandfather of four spent those weeks scouring through debris to recover bodies and parts, she said.

“He gave them his life,” she said. “He didn’t have to go, [but] he saw a problem and he went. That was just Mark.”

Jill recalled how her husband of nearly 50 years would work his shift for the police department and then go to Ground Zero, where he’d spend the night volunteering before sleeping in his van.

“He would sleep in the car and then go back to work in New Rochelle,” she remembered, “and he’d do it again the next day.”

After a series of misdiagnoses, doctors discovered cancerous tumors in Gado’s intestines about five-and-a-half years ago. The cancer eventually spread to his lymph nodes, liver and bones.

Gado became a true crime writer later in life. He authored several books, including [“Killer Priest: The Crimes, Trial, and Execution of Father Hans Schmid,”](#) about the only Catholic priest to be executed for murder in American history.

He was a proud Army combat veteran who served in Vietnam from 1967 to 1968. He also spent two years with the Drug Enforcement Agency, [according to a biography on Crimescapes.com](#).

“His biggest pride was his veteran background, and his Harley, and his tennis,” Jill said. “His kids were his biggest accomplishment.”

In lieu of flowers, the Gado family asked that donations be made in Mark’s honor to the Wounded Warrior Project.



**REST IN PEACE**



**YOUR SERVICE AND SACRIFICE  
WILL NOT BE FORGOTTEN**





# They Must Never Be Forgotten



**Deputy Sheriff Benjamin LeMont Zirbel**  
Clay Co. FL Sheriff's Office  
EOW: Tuesday, August 21, 2018  
Cause: Motorcycle crash

Deputy Sheriff Ben Zirbel succumbed to injuries sustained in a motorcycle crash two days earlier when a pickup truck towing a trailer turned left in front of him. Deputy Zirbel was unable to avoid the vehicle and collided with the trailer. He was thrown from his department motorcycle and suffered serious injuries. He remained on life support until his organs could be donated.

Deputy Zirbel had served with the Clay County Sheriff's Office for 12 years. He is survived by his wife and son.



**Assistant Chief of Police Kirt Roy Ricks, III**  
Montgomery, LA PD  
EOW: Friday, September 7, 2018  
Cause: Automobile crash

Assistant Chief of Police Kirt Ricks was killed when patrol car left the roadway and he overcorrected, causing the patrol car to enter the opposing travel lane and collide with an oncoming vehicle head-on. Assistant Chief of Police Ricks and the other driver, neither of whom was wearing a seat-belt, were both killed in the collision.

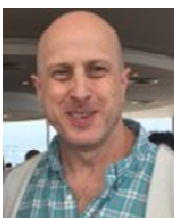


**Deputy Sheriff Aaron Paul Roberts**  
Greene Co. MO Sheriff's  
EOW: Friday, September 7, 2018  
Cause: Drowned

Deputy Sheriff Aaron Roberts drowned after his patrol car was swept into a swollen river.

He had responded to a 911 hang-up call in the area and was returning into service when he made an emergency radio broadcast stating his vehicle had been swept off of the road in floodwaters. After an intensive search, rescue crews located his vehicle approximately 50 yards downstream and recovered Deputy Roberts' body from inside.

Deputy Roberts had served with the Greene County Sheriff's Office for one year and had previously served with the Willard Police Department. He is survived by his wife, 7-year-old daughter, and parents.



**Police Officer David Alexander Tinsley**  
Fort Wayne, IN PD  
EOW: Tuesday, September 11, 2018  
Cause: Heart attack

Police Officer David Tinsley suffered a fatal heart attack while searching for a suspect following a vehicle pursuit and foot pursuit of a suspect in a stolen car.

Officer Tinsley assisted with a canine track of the suspect until the man was taken into custody. He was returning to his patrol car where he suddenly collapsed.

Other officers began CPR and he was transported to St. Joseph Hospital where he was pronounced dead shortly after midnight.

Officer Tinsley had served with the Fort Wayne Police Department for 16 years.



**Police Officer Oscar Adrian Reyes**  
Costa Mesa, CA PD  
EOW: Wednesday, September 12, 2018  
Cause: Heart attack

Police Officer Oscar Reyes suffered a fatal heart attack after participating in the Orange Co. Traffic Officers Association Motor Rodeo.

He had participated in several difficult training and skills competitions during the event and collapsed after returning home. He was transported to a local hospital where he was pronounced dead.

Officer Reyes had served with the Costa Mesa Police Department for 13 years. He is survived by his wife and three children.



**Corrections Officer Armando Gallegos, Jr.**  
CA Dept of Corrections and Rehabilitation  
EOW: Friday, September 14, 2018  
Cause: Assault

Corrections Officer Armando Gallegos succumbed to injuries sustained on April 21st, 2018 when he was attacked by multiple inmates at the Kern Valley State Prison.

He and another officer were attempting to search an inmate when the inmate attacked him and was then joined by 11 other inmates who continued to severely beat him and the other officer.

Officer Gallegos was transported to a local hospital suffering from a broken nose, head injuries, and fractured vertebrae. He was released from the hospital to recover at home. He suffered a complication on September 14th, 2018, and suddenly collapsed. He was returned to the hospital where he passed away.

Officer Gallegos was a U.S Navy veteran and had served with the California Department of Corrections and Rehabilitation for 13 years.



**Corporal Garrett Willis Hull**  
Fort Worth, TX PD  
EOW: Friday, September 14, 2018  
Cause: Gunfire

Corporal Garrett Hull succumbed to a gunshot wound sustained the previous night as he and other members of the Criminal Intelligence Unit attempted to apprehend three armed robbery suspects.

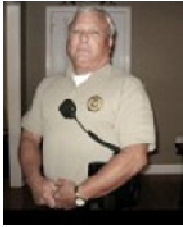
The officers had been conducting surveillance of the three suspects, who had been involved in more than 15 armed robberies in which three people were shot. The suspects entered a bar and robbed the 10 patrons at gunpoint. As they fled from the building the officers attempted to take them into custody.

All three suspects attempted to flee on foot into the surrounding neighborhood. During the foot pursuit, one of the men opened fire, striking Corporal Hull in the head. Other officers returned fire and killed the subject before placing Corporal Hull in a patrol car and transporting him to a hospital.

Corporal Hull succumbed to his wounds the following evening.

Corporal Hull had served with the Fort Worth Police Department for 17 years. He is survived by his wife and two daughters. He was posthumously promoted to the rank of corporal.

# They Must Never Be Forgotten



**Chief of Police Frank A. McClelland, Jr.**  
Ludowici, GA PD  
EOW: Saturday, September 15, 2018  
Cause: Vehicle pursuit

Chief of Police Frank McClelland was struck and killed by a vehicle being pursued by other officers at speeds topping 100 mph.

Chief McClelland was attempting to stop traffic at when the vehicle struck him then left the roadway and fatally struck a motorcyclist at an adjacent gas station before coming to rest.

The fleeing subject was taken into custody at the scene. He was charged with two counts of murder, vehicular homicide, and DUI.

Chief of Police McClelland was a U.S Air Force veteran of the Vietnam war.

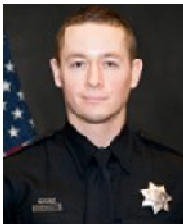


**Deputy Sheriff Robert Kenneth Kunze, III**  
Sedgwick Co., KS Sheriff's Office, KS  
EOW: Sunday, September 16, 2018  
Cause: Gunfire

Deputy Sheriff Robert Kunze was shot and killed while investigating a suspicious person call.

He arrived at the scene and made contact with a male subject in a stolen vehicle. During the encounter he and the subject exchanged shots and both were fatally shot.

Deputy Kunze had served with the Sedgwick County Sheriff's Office for 12 years and had previously served with the Shawnee County Sheriff's Office for six years. He is survived by his wife and child.



**Deputy Sheriff Mark V. Stasyuk**  
Sacramento Co., CA Sheriff's Department  
EOW: Monday, September 17, 2018  
Cause: Gunfire

Deputy Sheriff Mark Stasyuk was shot and killed at as he and another a deputy responded to a disturbance call

A male subject opened fire on them without warning as they arrived on the scene, fatally wounding Deputy Stasyuk and wounding the other officers. Other responding deputies shot and wounded the suspect as he fled on foot. The man was then taken into custody.

Deputy Stasyuk had served with the Sacramento County Sheriff's Department for 4-1/2 years.



**Corrections Officer Joseph Parise**  
Minnesota Department of Corrections  
EOW: Monday, September 24, 2018  
Cause: Heart attack

Corrections Officer Joseph Parise suffered a suspected heart attack after responding to an incident in which an inmate assaulted another officer .

The inmate injured two additional officers before being subdued. Officer Parise returned to his post after the incident but collapsed a short time later. He was transported to the Hospital where he passed away.

Officer Parise had served with the Minnesota Department of Corrections for four years.



**Deputy Sheriff Mark A. Cox**  
Real Co., TX Sheriff's Office  
EOW: Tuesday, September 25, 2018  
Cause: Heart attack

Deputy Sheriff Mark Cox suffered a fatal heart attack while conducting canine training

Deputy Cox was a U.S. Navy veteran and had served with the Real County Sheriff's Office for three years and had previously served with the Edwards County Sheriff's Office for five years. He had also previously served with a law enforcement agency in Florida. He is survived by his wife and two children.

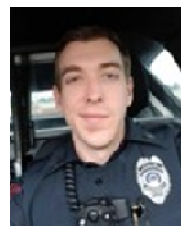


**Patrolman James White**  
Brookhaven, MS PD  
EOW: Saturday, September 29, 2018  
Cause: Gunfire

Patrolman James White and Corporal Zach Moak were shot and killed after responding to reports of shots fired.

Both officers encountered a male subject in front of the home and exchanged shots. The subject and both officers were struck during the shooting. Patrolman White and Corporal Moak were both transported to King's Daughters Medical Center where they succumbed to their wounds.

The subject was taken into custody and taken to a separate hospital. Two additional subjects were taken into custody as part of the investigation.



**Corporal Zach Moak**  
Brookhaven Police Department, MS  
EOW: Saturday, September 29, 2018  
Cause: Gunfire

Corporal Zach Moak and Patrolman James White were shot and killed after responding to reports of shots fired.

Both officers encountered a male subject in front of the home and exchanged shots. The subject and both officers were struck during the shooting. Patrolman White and Corporal Moak were both transported to King's Daughters Medical Center where they succumbed to their wounds.

The subject was taken into custody and taken to a separate hospital. Two additional subjects were taken into custody as part of the investigation.

## REST IN PEACE



## YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

# SEPTEMBER MEMBERSHIP MEETING



Frank DeMasi reading the names of the NYPD officers who were Killed on 9/11/01



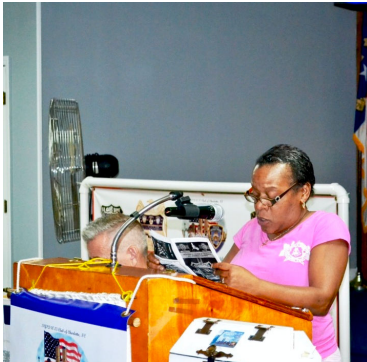
John Cannizzo reading the names of the NYNJ PAPP officers killed on 9/11/01



Dave Schultheis reading the names of the NYPD Supervisors who died of 9/11 related illnesses



Kevin Gribbon reading the names of the NYPD Dets who died of 9/11 related illnesses



Brenda Jordan reading the names of the NYPD officers who died of 9/11 related illnesses



John Krohn reading the names of the NYPD officers who died of 9/11 related illnesses



Lisa Rosa reading the names of non-NYPD officers who died of 9/11 related illnesses



# MEMBERSHIP



## 2018 Monthly Meeting Dates

October 9

November 13

December 11



IN MEMORIAM



8/31/18 Veronica Rocfhord, Mother/Mother-in-law  
of Jim & Jaquie Rocfhord



- Ret. NYPD P.O. John Shekian
- Ret. Freehold TWP NJ Lt. Dean Smith
- Ret. NYPD P.O. Regina Robinson-Adams



We presently have 409 members, 284 from the  
NYPD and the remainder from 66 other law  
enforcement agencies.

## SICK DESK UPDATE



Nothing to report



Saturday January 19 - After Holiday Dinner Party



2019 Dues are now due

## BIRTHDAYS



## OCTOBER

|                               |         |
|-------------------------------|---------|
| Patricia Lewis                | Oct. 01 |
| Don Schappert                 | Oct. 01 |
| Jay Garbus                    | Oct. 06 |
| William Hassler               | Oct. 08 |
| Vinnie LaMantia               | Oct. 08 |
| Nancy Rosario                 | Oct. 09 |
| Richard Gundacker             | Oct. 10 |
| Kenny Bernard                 | Oct. 10 |
| Anthony Magliulo              | Oct. 11 |
| Bill Krebs                    | Oct. 12 |
| Keith Rand                    | Oct. 13 |
| Marc Nell                     | Oct. 14 |
| Courtney Simuel               | Oct. 14 |
| Robert Fee                    | Oct. 15 |
| Ron Olszewski                 | Oct. 16 |
| Russell Crimi                 | Oct. 17 |
| Jack Miller                   | Oct. 17 |
| John Evrard                   | Oct. 19 |
| Irene Blaich                  | Oct. 20 |
| Charles Dittrich              | Oct. 20 |
| Lisa Rosa                     | Oct. 20 |
| David Conrad                  | Oct. 22 |
| Theresa Freeman-Ginsberg      | Oct. 22 |
| John Mc Laughlin              | Oct. 22 |
| John Agati                    | Oct. 26 |
| Dan McKenna                   | Oct. 26 |
| Harold Berg                   | Oct. 29 |
| <b>Greg Brown</b> RIP 5/29/15 | Oct. 29 |
| John Cannizzo                 | Oct. 30 |
| Sean Maher                    | Oct. 31 |
| James Cuesta                  | Oct. 31 |

# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



## **NYPD 10-13 Club of Charlotte, NC Jimmy LaRossa Memorial Golf Tournament**

Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

### Hole Sponsors

Dan Divers

Fuzion Hair Design

Connolly's Pub - Tom Timmins

Dandelion Market - Tom Timmins

Prohibition - Tom Timmins

The Workman's Friend - Tom Timmins

Tyber Creek Bar - Tom Timmins

Ben Pepitone

Bill "The Chief" Parker

Bob Fee

Brew's Taven, Indian Land SC

Brough Hall Cul-De-Sac (Joe Agati)

Charlotte Wealth Advisors - John Ostereberg

Cureton Family Dentistry

Dan McKenna

Dave & Laurie Schultheis

Eileen McCambridge Dean Froehlich

Famous Toastery - Never Forget Jimmy LaRosa RIP

FOP Lodge 9

Frank Martarella Family & Marie Zolfo Family

Greg O'Brien

Atlantic Self Storage

Grattan Pet Solutions

Harvey & Carolyn Katowitz

Indian Land VFW Post 12136

Indian Land VFW Post 12136 Ladies Auxiliary

Jeffrey Goldstein (Davis & Goldstein CPA)

Joe & Lucille Kozlowski

Karen's Hair For You

Lawson Community

Mary O'Neill's - Waxhaw

Mike & Arlene Blondo

National NYCPD 10-13 Org.

Plaza Appliances

Roman, AC & Associates

Rondeau Properties LLC

Sabato, Ambosini, Zerner, Tesseyman, Lane, Odham

Scott Boyar-"For all your personal and business tax needs"

SOS Security

SWFT Risk Management

The Daily

Weddington Dental

# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



## **NYPD 10-13 Club of Charlotte, NC Jimmy LaRossa Memorial Golf Tournament**

Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

### Raffle Prizes/Food/Beverages/Cash

Adams Beverages

\*Bad Daddy's

\*Ballantyne Golf Course

\*Black Chicken

\*BlackFinn Ameripub

\*Charlotte National Golf Club

\*Coca-Cola Bottling Co. Consolidated

\*Cross Roads Ford

\*Dr. Randazzo Chiropractic

\*Eagle Chase GC

\*East Charlotte Nissan

\*Edgewater Golf Club

\*Emerald Lake Golf Club

\*Famous Toastery

\*Firebirds

\*FOP Lodge

\*Harper's Restaurant

\*Harris Teeter

\*Harvey & Carolyn Katowitz

\*Iconic Nail (Waxhaw)

\*Jim 'N Nick's BAR B Q

\*John Krohn

\*Libretto's Pizza

\*Lindy & George Tullock

\*Lorenzo's Pizzeria

\*Mamas Pizza & Pasta - Indian Land, SC

\*Mark Miraihl

\*Massage

\*McAlister's Deli

\*Mike Blondo

\*Nick DiMuro

\*Pampered Chef

\*Phyllis & Larry Rosen

\*Publix

\*Rizzo's Spaghetti House

\*Shomars

\*Stonebridge Golf Club

\*The Divide Golf Club

\*Yankee Candles

# 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 400 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.

| 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 | Kevin Gribbon | 803-548-4752 | 803 493-3024   | <a href="mailto:kgribbo@outlook.com">kgribbo@outlook.com</a>       |
| Rowan County       | Brenda Jordan | 704-588-0652 | 516-852-3885   | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Union County       | Chris Russo   | 704-256-7137 | 1-347-886-2449 | <a href="mailto:maddogcr@msn.com">maddogcr@msn.com</a>             |
| All other areas    | John Sabato   | 704-243-4807 | 516-314-5326   | <a href="mailto:woodboy@windstream.net">woodboy@windstream.net</a> |



Brenda Jordan



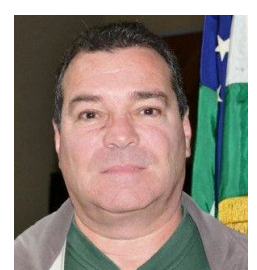
Bob Fee



Kevin Gribbon



John Sabato



Chris Russo



## NYPD CEA March Meeting

| Day / Date | Time | Location |
|------------|------|----------|
|            |      |          |



### Orlando Vacation Discount

Save Up To **35%** On Your Orlando Vacation! Orlando Employee Discounts offers Exclusive Pricing on Hotels and Vacation Homes in or nearby Disney World and Universal Studios Orlando. We are also the Largest Wholesaler of Tickets for Disney World, Universal Studios Orlando, Sea World, and ALL of the Orlando Area Theme Parks and Attractions!

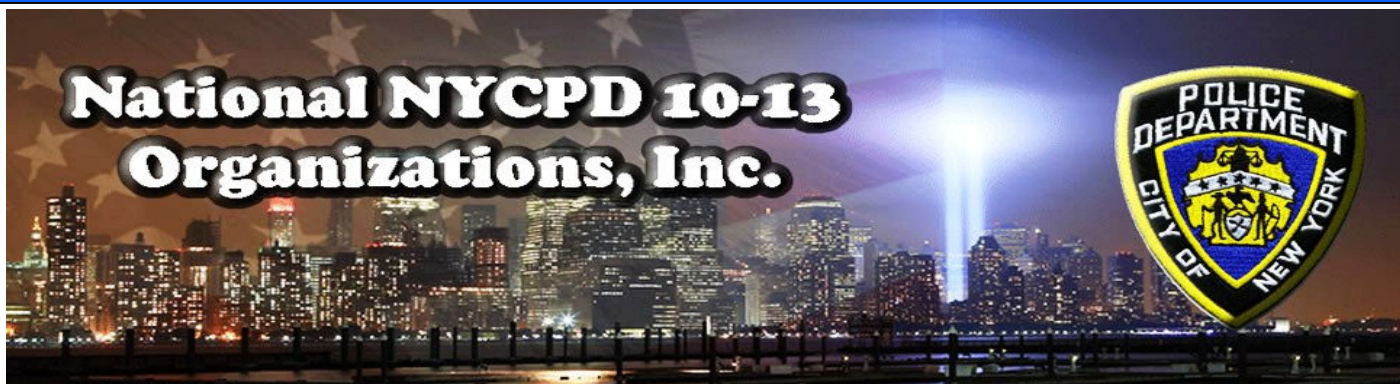


Just click below in order to access your discounts!

[http://www.orlandoemployeediscounts.com/index\\_new.php](http://www.orlandoemployeediscounts.com/index_new.php)

In response to many questions from our active and retired members, the NY State Police has released a field guide reference on the New York Secure Ammunition and Firearms Enforcement Act of 2013 (SAFE ACT) [Click for the Safe Act Guide: http://www.nypdcea.org/pdfs/NYSP\\_Safe\\_Act\\_Field\\_Guide.pdf](http://www.nypdcea.org/pdfs/NYSP_Safe_Act_Field_Guide.pdf)

# NATIONAL NYCPD 10-13 ORG.



## NATIONAL NYCPD 10-13 ORG.

### NYPD ID CARD RENEWAL

Proxy renewal is available **ONLY** to members living outside the five (5) boroughs of New York City and the 6 counties in which active members are permitted to live.

**ONLY** cards issued after November 1, 2002, can be renewed this way. In all other circumstances, members will have to personally visit 1 P.P.

ID Cards must be previously expired or expiring within 3-6 months of expiration date.

A completed PD form **MUST** accompany the card. The form is on the accompanying page of this newsletter, and can be downloaded from our website.

Additionally, expiration date will be increased from 5 to 8 years.

THE NATIONAL IS AUTHORIZED TO DELIVER MEMBERS CARDS TO 1 P.P. AND RETURN SAME TO THE MEMBER. To insure security in the transfer of cards to and from our members the following procedure **MUST** be adhered to:

Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT.** The postage is \$6.65.

\*\*\*\* Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$6.65 made out to National NYCPD 10-13 Org. (to cover the cost of priority mail return of your new card).

Address package to:  
Frank Martarella  
272 Durant Avenue  
Staten Island N.Y. 10306

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

This National service is available only to dues paid National NYCPD 10-13 chapter members.

### F.A.Q.

My ID Card was issued before November 2002. Why can't I have it renewed via proxy?

Prior to November 1, 2002 cards were not digital. Consequently the photo cannot be reproduced.

My card has no expiration date. Do I need to have a new card issued?

Definitely not. If you have no expiration date your card is perpetually current. Keep it.

I am Transit/Housing Sergeant who retired before the merger. Can I proxy renew.

Yes, If you meet all the above conditions.

\*\*\*\* **Please note: To make things easier for Frank Martarella, our Club will be collecting ID cards quarterly in January, April, July & October and mailing them to him. The club will also pay for the postage.**



# NATIONAL NYCPD 10-13 ORG.

## NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #: \_\_\_\_\_

FIREARMS CODE: \_\_\_\_\_

### RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ MI: \_\_\_\_\_

SEX:  MALE  FEMALE RACE: \_\_\_\_\_

TAX # \_\_\_\_\_ RETIREMENT DATE: \_\_\_\_\_

SOCIAL SECURITY #: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_

RANK: \_\_\_\_\_ SHIELD #: \_\_\_\_\_

PRESENT ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PHONE NUMBER: (\_\_\_\_) \_\_\_\_\_

10-13 CHAPTER: \_\_\_\_\_

I, \_\_\_\_\_, HEREBY CERTIFY THAT SINCE RETIRING ON  
*PRINT NAME*

\_\_\_\_\_, I HAVE NOT BEEN CONVICTED OF A CRIME.  
*RETIREMENT DATE*

\_\_\_\_\_  
*SIGNATURE*

\_\_\_\_\_  
*DATE*

NEW ID # ISSUED: \_\_\_\_\_ ID RECEIVED BY: \_\_\_\_\_

# LINE ORGANIZATIONS



**NOTICE OF CREDIBLE COVERAGE**  
**Important Notice from the**  
**Superior Officers Council Retiree Health and Welfare Fund**  
**About Your Prescription Drug Coverage and Medicare**  
**For Medicare-Eligible Retirees and Dependents**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the *Superior Officers Council Retiree Health and Welfare Fund* and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

**There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:**

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The *Superior Officers Council Retiree Health and Welfare Fund* has determined the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 31st. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
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### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current *Superior Officers Council Health and Welfare Fund* coverage will be affected. If you are Medicare-eligible, you can choose one of the following options:

1. **You can keep your current prescription drug coverage with the *Superior Officers Council Retiree Health and Welfare Fund* and you do not have to enroll in a Medicare prescription drug plan.**
  - If you choose to enroll in a Medicare prescription drug plan, Medicare's annual enrollment period is (October 15th - December 31st of each year). You will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare Drug Plan.
2. **You can enroll in a Medicare prescription drug plan, but you will lose the prescription drug coverage provided by the fund.**
  - If you lose your Medicare prescription drug plan, you may only re-enroll in the Fund's prescription coverage in accordance with the Plan's enrollment rules.
  - Be aware, if you drop your prescription drug coverage with the Fund, you will lose prescription drug coverage for yourself, spouse, and other dependents.
  - If you lose your prescription drug benefits with the Fund, you will keep the other benefits offered by the Fund.

### **When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage with *Superior Officers Council Retiree Health and Welfare Fund* and don't join a Medicare drug plan within 6 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

Continued next page.....

# LINE ORGANIZATIONS



Due to some confusion in relation to a letter recently sent to our members pertaining to whom is eligible to receive \$0 co-pay for low dose statin prescriptions please read the following:

**COVERAGE OF LOW-DOSAGE STATINS (CHOLESTEROL LOWERING MEDICATIONS) CHANGED FOR NON-MEDICARE GHI CBP MEMBERS TO COMPLY WITH THE AFFORDABLE CARE ACT:**

The Superior Officers Council has been notified that effective July 1, 2018 **Low-Dose Generic Statins** will be provided for a **\$0 copay** by Non-Medicare GHI CBP members' health-care plans instead of the Superior Officers Council prescription drug benefit administered by OptumRx. This change meets a requirement of the Affordable Health Care Act. Under the ACA, the low-dose statins listed below are free. Beginning July 1, 2018, **Non-Medicare GHI CBP SOC** members between the ages of **40 up to and including 64 years** of age need to present their **Emblem Health/GHI health insurance card** when filling Statin prescriptions at their pharmacy. (For example, on the front of the Emblem Health/GHI card, Members will find a BIN#, PCN# and Group# that the pharmacist must utilize to fill the Statins.)

Members receiving their Statin medications through the OptumRx Mail Order Pharmacy can call an OptumRx Advocate at 1-800-788-4863 to have their prescription on file transferred to a local pharmacy.

Members **enrolled in Medicare** or outside of the ages of **40 up to and including 64 years** of age group will continue to be covered by the Superior Officers Council prescription drug benefit administered by OptumRx.

This is the listing of **low-dose statins** covered under the Affordable Care Act:

|                              |                                |
|------------------------------|--------------------------------|
| ATORVASTATIN 20 MG TABLET    | PRAVASTATIN SODIUM 10 MG TAB   |
| ATORVASTATIN 10 MG TABLET    | PRAVASTATIN SODIUM 40 MG TAB   |
| FLUVASTATIN ER 80 MG TABLET  | PRAVASTATIN SODIUM 80 MG TAB   |
| FLUVASTATIN SODIUM 20 MG CAP | ROSUVASTATIN CALCIUM 10 MG TAB |
| FLUVASTATIN SODIUM 40 MG CAP | ROSUVASTATIN CALCIUM 5 MG TAB  |
| LOVASTATIN 40 MG TABLET      | SIMVASTATIN 10 MG TABLET       |
| LOVASTATIN 20 MG TABLET      | SIMVASTATIN 40 MG TABLET       |
| LOVASTATIN 10 MG TABLET      | SIMVASTATIN 5 MG TABLET        |
| PRAVASTATIN SODIUM 20 MG TAB | SIMVASTATIN 20 MG TABLET       |

Any questions on this prescription drug plan can be directed to the Superior Officers Council at (212) 964-7500, or by E-Mail to [maryann@nypdsoc.com](mailto:maryann@nypdsoc.com).

~~~~~  
[Verizon Wireless Discount for Retirees](#)

Retired members can receive a 8% discount off of their Verizon Wireless monthly bill

Retired members should contact Verizon Wireless Customer Service at (800) 922-0204 / press option 4 for "Other Options" / hold to speak with an Account Representative and inform them that you are looking to enroll in the retiree discount for law enforcement. You will need to provide them with a Profile ID number; the Profile ID number is 2766591. You will also need to provide them with your account number (this is your 10 digit cell phone number) and your account password. The account representative will give you a couple of options on how you can register on-line for the discount. There are other possible discounts you can sign up for; such as an additional 3% discount by receiving a paperless e-mailed monthly bill.

LINE ORGANIZATIONS



RETIRED MEMBER OPTICAL BENEFIT

The current optical benefit for retirees offers **both** a voucher system and an enhanced option with Davis Vision (details regarding the Davis Vision coverage are provided below). Optical exams and glasses are provided through a network of various vendors.

BENEFIT OVERVIEW

Your optical voucher may be used at any of the participating providers listed. Co-payments and available products vary with participating providers.

ELIGIBILITY

Retired members and spouses are entitled to an optical benefit every two years by calendar year (benefit is available each change of the second year; a full two years is **not** required to pass between benefit distributions) and **eligible dependents are entitled to an annual optical benefit** by calendar year.

HOW TO CLAIM BENEFIT

To claim the optical benefit, call the SOC Health and Welfare Fund Office at 212.964.7500 to request an optical voucher. A separate voucher is issued for each family member for whom a voucher is requested. The voucher(s) will be mailed to the member along with a listing of participating providers.

If there are no participating providers in your area you may have services provided by an optometrist of your choice and submit the optical voucher along with the paid itemized bill for reimbursement. Reimbursement for the retiree optical benefit is a combined benefit for an examination and glasses. The total cash value of the optical voucher is \$40.

Vouchers are valid for six (6) weeks. If a voucher **expires unused**, the member may mail back the original and indicate that he/she wishes the voucher to be reissued. If the **voucher is lost**, a request for a new voucher must be received **in writing** either by mail or by fax: 212-406-3105.

NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

The Superior Officers Council Retiree Health Benefits Fund is pleased to announce an enhancement to our vision care benefits effective January 1, 2011. In an effort to provide our retirees with the greatest possible value while significantly enhancing our vision care benefit, the trustees have elected to add Davis Vision as one of our vision care providers.

Vision benefits provided by Davis Vision will be provided as an in-network only benefit whereby an eye examination, frames/lenses or contacts lenses can be obtained at any of the available participating providers. If you choose to use Davis Vision for your optical benefit, you will not be required to obtain a vision voucher from the SOC Benefits office and can access your benefit directly from your provider of choice. You simply present the enclosed ID card and your electronic eligibility will appear on your provider's screen. It's that simple.

As part of the SOC Retiree Health Benefit Fund's commitment toward protecting confidentiality of your information, Davis Vision will no longer be using your social security number for identification. Instead they will be utilizing your Tax ID number for identification to access their optical benefit for you and your dependents. So, when scheduling appointments with a Davis Vision provider, please use your Tax ID number for enrollment verification to obtain vision care benefits.

Described below is a summary of Davis Vision's vendor benefits effective January 1, 2011 and enclosed are descriptive brochures as well as provider listings.

DAVIS VISION

The Davis Vision program being introduced to retirees effective January 1st closely mirrors the current active member program (basic copayments are applicable), and will feature an in-network benefit that offers the opportunity to obtain services for an eye examination with dilation, as professionally indicated, as well as obtain eyeglasses or contact lenses at fixed co-payments.

You now have the opportunity to select any frame from Davis Vision's exclusive "Collection". Independent providers have the exclusive "Collection" on display with over 200 frames to choose from in multiple sizes and colors. The "Collection" features three levels of frames: Fashion, Designer and Premier, with retail values of up to \$225. Approximately eight out of ten members take advantage of the tremendous savings by selecting a Davis Vision "Collection" frame.

In addition, spectacle lenses are offered in glass or plastic, and in any range of prescription (single vision, bifocal, and trifocal) at a basic co-payment. All of the most popular lens options (Progressive Lenses, Scratch Protection, Anti-Reflective Coating, High-Index Ultra- Thin Lenses and many others) that typically result in large out-of-pocket expenses have been included in the program at fixed significantly discounted prices. You can find a provider who carries the exclusive collection by visiting www.davisvision.com or by telephoning 1-888-234-5248.

Lastly, the SOC's new retiree vision benefit with Davis Vision was enhanced in comparison to the current \$40 eye examination/eye glass benefit, effective January 1st. The comprehensive nature of the new vision benefit, as well as provider locations in all 50 states, no longer requires reimbursement under the Davis Vision Plan. As always, you may contact the SOC Health Benefits Office if you have any questions at 212-964-7500. We are proud to offer you this significant enhancement and provide our retirees with the benefits they deserve.

LINE ORGANIZATIONS



If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage....

Contact our office at (212) 964-7500. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if the coverage through the *Superior Officers Council Retiree Health and Welfare Fund* changes. You may also request a copy of this notice at anytime.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage: Visit www.medicare.gov

- Call your State Health Insurance Assistance Program (inside back cover of your copy of the "Medicare & You" handbook) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users (1-877-486-2048).

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

SOC DEATH BENEFIT

In December 2009, the Trustees of the Superior Officers Council (SOC) discontinued the \$5,000 Death Benefit for all new retirees effective January 1, 2010. The SOC Health and Welfare Fund now provides the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit (COBRA) to retirees. This benefit is provided to the deceased retired member's qualified dependents (defined below) and includes prescription (prescription coverage is not offered to Surviving Spouse/Dependent(s) of members who were enrolled in HIP), optical and dental coverage. This coverage does not pertain to Major Medical Coverage, i.e. GHI, HIP, etc. The coverage is provided for three years at no cost to the surviving spouse/dependent(s); the surviving spouse will need to annually purchase the "Optional Prescription Drug Rider" for dependent children, if applicable. At the conclusion of the three years no-cost coverage, you should contact the SOC Health and Welfare Fund if you wish to continue benefits indefinitely for a premium. If you retired between January 1, 1971 and December 31, 2009, you were offered the choice to convert the \$5,000 Death Benefit during a One-Time Enrollment Period to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death Benefit, your named beneficiary(s) is entitled to this amount.

SURVIVOR'S HEALTH BENEFITS

The survivor's and eligible dependent's health benefits, both major medical and benefits provided by the Superior Officers Council, cease with the passing of the member. However, the survivor (spouse/domestic partner) may apply for "COBRA for Life" Coverage through the City of New York. If you are the spouse/ domestic partner of a member who has passed away, you have the right to continue coverage under any of the available NYC health benefits plans. Furthermore, effective November 13, 2001, New York State law provides that surviving spouses of retired uniformed members of the New York City Police and Fire departments can continue their health benefits coverage for life. Such coverage will be at a premium of 102% of the group rate and must be elected within one year of the date of the death of the member. Contact the NYC Retiree Health Benefits Section, in writing, to obtain an application; NYC Retiree Health Benefits Section, Attn: COBRA for Life, 40 Rector Street, 3rd Floor, New York, NY 10006. You must notify the NYC Retiree Health Benefits Section if you are planning to move in the near future or if you are in fact moving so that they send the application to your proper address. **NOTE:** The surviving spouse/domestic partner of retirees who had received an Accident Disability Pension should be cognizant of the fact that if the cause of the retiree's death is directly attributable to the condition for which they received the Accident Disability (i.e. retired on the Heart Bill and died from a heart attack), their surviving spouse/domestic partner may be eligible to continue receiving the deceased member's Major Medical and SOC benefits at no cost.

LINE ORGANIZATIONS



SBA Retiree Forms



Prescription Mail Order Form: <http://sbanyc.net/documents/benefits/forms/prescriptionMailOrderForm.pdf>



Prescription Reimbursement Form: <http://sbanyc.net/documents/benefits/forms/prescriptionReimbursementForm.pdf>



Annuity Fund Beneficiary Designation Form: <http://sbanyc.net/documents/benefits/annuity/annuityFundBeneficiaryDesignationForm.pdf>



Change Of Address Form: <http://sbanyc.net/documents/benefits/forms/changeOfAddressForm.pdf>



Davis Vision Direct Reimbursement Claim Form: <http://sbanyc.net/documents/benefits/forms/davisVisionDirectReimbursementClaimForm.pdf>



Dental Retiree Plan A Claim Form: <http://sbanyc.net/documents/benefits/forms/dentalRetireePlanAClaimForm.pdf>



Dental Retiree Plan B Claim Form: <http://sbanyc.net/documents/benefits/forms/dentalRetireePlanBClaimForm.pdf>



Dependent Student Certification Form: <http://sbanyc.net/documents/benefits/forms/dependentStudentCertificationForm.pdf>



Life SBA Mortuary Benefit Beneficiary Designation Form: <http://sbanyc.net/documents/benefits/forms/beneficiaryDesignationForm.pdf>

Other Health Forms



Statement of Dependency Form: <http://sbanyc.net/documents/benefits/forms/statementOfDependency.pdf>



Hearing Aid Reimbursement Claim Form: <http://sbanyc.net/documents/benefits/forms/hearingAidReimbursementClaimForm.pdf>



SBA Medicare Informational Datasheet: <http://sbanyc.net/documents/benefits/health&Welfare/prescriptions/>

NOTE: If the Benefit form you are seeking is not listed above, please contact the SBA Health & Welfare office at (212) 431-6555.

LINE ORGANIZATIONS



The Detectives' Endowment Association, Inc.

Police Department, City of New York

Newsletter

BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS

DENTAL DENTAL PANEL PROGRAM

- No annual or lifetime maximum
- No out-of-pocket costs; with exception of a \$50.00 co-pay for prosthetics

FEE SCHEDULE (REIMBURSEMENT) PROGRAM

- No annual maximum
- \$2,000 lifetime maximum for periodontal surgery

ORTHODONTIC BENEFIT

- Provided via fee schedule program
- \$1,450 lifetime maximum per eligible benefit

PRESCRIPTION DRUG

- \$11,000 annual maximum per family
- No lifetime maximum
- Co-payments
 1. Generic – \$10 or less (not to exceed cost of medication)
 2. Brand – 30% plus cost of difference between brand & generic (if available)
 3. Psychotropic & Asthma drugs 45% co-pay
- Mandatory generic program
- Retail & Mail order option - Mail order offers a 90 day supply with applicable co-pays. \$50.00 per individual /\$150 per family, annual deductible for brand name prescription

OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

- Member & covered dependents entitled to an eye exam & eye glasses or contact lenses annually co-pays may apply to exams/frames
- Co-Payments required for optional services i.e. scratch resisting, antireflective coatings, etc

LASER VISION SERVICES

- Discount program provided through Davis Vision network

HEARING AID

- \$500 maximum per ear every 4 years for member & covered dependents

CATASTROPHIC COVERAGE

- For members who participate in City's GHI-CBP plan
- Self-insured by the Fund
- \$250,000 lifetime maximum per family
- Pays 100% of eligible expenses (medical considered reasonable & customary by GHI) after
- \$4,000 deductible per family unit
- Refund \$3,000 of deductible per calendar year, once \$4,000 is satisfied

DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

- Provides a rider to members & covered dependents enrolled in City's HIP plan
- Provides durable medical equipment & private duty nursing
- After the first 72 hours of private duty care, pays for usual & customary charges
- No annual deductible for covered appliance

FULL BODY SCAN DISCOUNT BENEFIT

- Provides full body scan screening through Inner Imaging, P.C., for a discounted fee of \$375
- Dependents have a discounted rate of \$375

DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

- \$2,000 for members who retired (between 1/1/79 to 8/31/83 from the NYPD)

GHI & HIP/VIP CO-PAY REFUND

- \$5.00 Refund on co-pays for physician office visits, for members of GHI-CBP and HIP/VIP. Up to 15 office visits per year per family. Certain exclusions apply.

LINE ORGANIZATIONS



KEEP COP-KILLERS IN JAIL

A Message from Patrick J. Lynch, PBA President

Thanks to a great deal of hard work and lobbying by this union, today's cop-killers can be sentenced to life in prison without parole. Sadly, that wasn't always the case and there are literally dozens of dangerous cop-killers who are regularly given a shot at freedom through parole. It has long been the PBA's position that anyone who kills a police officer would not think twice about killing a civilian and that they should remain incarcerated for the rest of their lives. The system, however, allows them to argue for parole every two years once they've served their minimum sentence.

This union has been and will continue to be very vocal in our opposition to the parole requests of any cop-killer. But we can't do it alone and you can help.

By clicking here <http://www.nycpba.org/paroleletter.aspx> you will have an opportunity to tell state officials that you oppose the release of a specific, or all, cop-killers. Simply click on the name of the deceased officer, type in your last name and zip code in the appropriate box and press send and a copy of your objection will be included in the inmate's parole folder. If you wish to send an individual letter of objection for every cop-killer on the list, simply check the "Send a letter for all cop-killers" box. This is a simple way for you to register your disapproval of parole for cop-killers. Every objection counts against the release of the cop-killer, so be sure to have your family and friends do it too.

Retiree Fund Plan Description

- Eligibility <http://www.nycpba.org/benefits/retiree-eligibility.html>
- Dental plan <http://www.nycpba.org/benefits/retiree-dental.html>
- Vision plan <http://www.nycpba.org/benefits/vision.html>
- Prescription drug plan <http://www.nycpba.org/benefits/retiree-drug.html>
- Supplemental benefits <http://www.nycpba.org/benefits/retiree-supplement.html>
- Notice of Privacy Practices <http://www.nycpba.org/benefits/privacy.pdf>
- Medicare "D" Information <http://www.nycpba.org/benefits/retiree-part-d.pdf>

Links to Police Line and Fraternal Organization websites



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



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



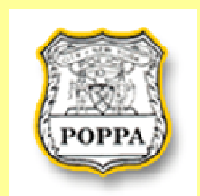
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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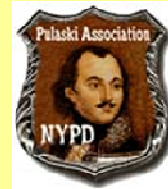
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<http://www.nypdcolumbia.org/>



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



<http://ww2.nypdpulaskiassoc.org>



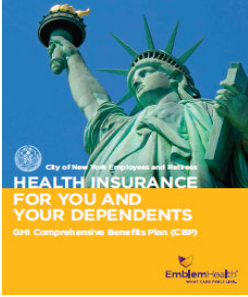
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Medicare.gov



This message is paid for by the U.S. Department of Health and Human Services. It was created and distributed by the Centers for Medicare & Medicaid Services. You're receiving this message because you signed up for email updates from the Medicare Team.

Health and Welfare



I still continuously receive 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>

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>

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 re-processed 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

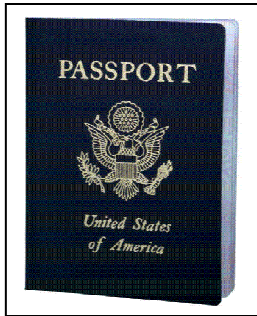
The DEA will refund expense between \$2,000 & \$4,000.

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

What's Happening

U.S. Passport Changes Are Coming: Here's What You Need to Know

By Shannon McMahon



Passport changes are coming, and if you plan on traveling in the near future—especially if you're among the [49 million Americans](#) whose passports will expire in the next few years—you need to know what passport changes are in store.

While it may seem easy enough to acquire or renew a passport if and when you plan a trip, the State Department says there's about to be a massive backlog of passport applications. (More on that in a minute.) Plus, passports themselves are going to change. Here's what you should know about both the expected passport application delays and the passport changes coming in the years ahead.

U.S. Passport Changes

You Should Renew Your Passport Now

A decade ago, an important piece of travel legislation made American passports much more in-demand. The State Department saw an “[unprecedented surge](#)” in applications when a 2007 law enacted by the 9/11 Commission established passports as necessary for all travel to and from Canada, Mexico, and the Caribbean. Millions of travelers acquired 10-year passports that year as a result, and now they're *all* about to expire. It's safe to assume many of those passport holders will need to renew, which means that passport applications will jump significantly once again.

Concerned about wait times yet? Passport renewal already takes about six weeks, and many destinations require foreign passports to be valid for months after your trip. Factor in unknown delays, and you might have a lot less time to renew than you thought.

REAL ID Changes Aren't Helping

A newer federal law, the REAL ID Act, will soon enforce updates to all state-level identification in the form of security features like machine-readable data. Now people in some states that are lagging behind in the technology are realizing that their licenses might soon be invalid for air travel—even on domestic trips. That could mean a rise in passport applications as well.

Travelers using IDs issued by certain states—for example, Maine and Missouri—could be turned away at the gate starting in 2018 if their state doesn't adjust to the new standards in time. Some states are under review and have been given a deadline extension, but all licenses must comply with the standards by 2020. Frequent travelers worried that their state won't comply in time may go ahead and renew or acquire a passport instead. Find out if your state has complied or been given an extension [here](#).

Expect New Security Features

Like state IDs, passports will now include added technology to ensure security and decrease fraud. Catching up with many other countries, U.S. passport changes mean that new passports will include a data chip that can provide all your personal info upon scanning it onto a computer. You can also expect your new passport to be lighter—rather than the 52-page passports of the past, only 28 pages will be included unless you opt to get more.

Double Check Children's Passports

If you've lost track of when your own passport needs renewing and you travel with children, double-check your child's passport as well. Child passports are only valid for five years, and they're subject to more paperwork, like parental consent forms and proof of a parent-child relationship.

How to Renew Your Passport

You can apply for or renew a passport online through the State Department, <https://travel.state.gov/content/passports/en/passports.html> or in person, <https://iafdb.travel.state.gov/> at an eligible local agency like the post office. Make sure you follow instructions carefully and meet all the requirements, <https://travel.state.gov/content/passports/en/passports/forms.html> like the new rule against wearing glasses in your passport photo. Doing so could further delay the process.

What's Happening



TPF Reunion: Saturday October 6, 2018 at Plattduetsche Park in Franklin Square, LI. Cost is \$75 prepaid. Please make check out to Mike Stapleton and mail it to: TPF Reunion 119 Marsh Ct. East Stroudsburg, PA 18302. Mike can be contacted at phone # 570-209-5255.



Denver Defense
HR-218 Classes
<https://www.denverdefense.net/>
Next class is Sunday October 14, 2018



On-line manual for every gun on earth. Fantastic resource to have. <http://stevespages.com/page7b.htm>

Pistol Permit Recertification

Changes to New York State firearms law (NYSafe Act of 2013) require pistol permit holders to recertify their permit every five years.

If you have a pistol permit in NYS, you are required to confirm certain information such as your name, the current address of your residence, your date of birth, and a list of all pistols and revolvers you currently possess.

This does **NOT** apply to permit holders in New York City, Nassau County, Suffolk County, and Westchester County. If you currently have a New York City, Nassau County, Suffolk County or Westchester County permit, you must follow the requirements that are in place in your county, rather than use the New York State recertification system.

If your license was issued before January 15, 2013, you must recertify now. **The deadline for recertification is January 31, 2018.**

If your license was issued on or after January 15, 2013, the deadline to recertify is five years after the date the license was issued.

NC Firearms Laws - <http://www.ncdoj.gov/getdoc/32344299-a2a7-4ae5-99fd-9018262f64ac/NC-Firearms-gun-Laws.aspx>

NC Gun Laws To Know - <https://www.gunstocarry.com/gun-laws-state/north-carolina-gun-laws/>

THIS AND THAT

IF A MEMBER DIES - INFORMATION TO THE SURVIVING SPOUSE OR FAMILY

(Hopefully Not Needed For A Long Time)

Too often spouses and families are left in a quandary upon the death of a loved one. Few situations in life are more stressful than when a spouse passes. All too often we have a difficult time focusing on the issues at hand and need guidance to get the deceased affairs in order. The following is a general guide for the widow(er) or the deceased's family regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

I. PREPARATIONS BEFOREHAND

- **GATHER ASSETS** - This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information is needed for probate. It's also essential for filing federal and state estate tax returns, if required.
- **REVIEW IRAs** - If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.
- **GET GOOD ADVICE** - and get it now. The money you pay to attorneys and other advisers to resolve issues NOW can be much lower than if you deal with problems AFTER a person's death.
- In case of couples, usually most of the property is held in joint names and the survivor obtains same "by operation of law". However, there may be some items which were held in the name of the deceased only, and in that case it would be necessary to go to Probate Court to transfer ownership of that property, unless listed in a trust.
- **GET ORGANIZED NOW** - When someone dies, one of the big problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know before the death occurs where to find the following documents and information. (This is just a partial list)
 1. Will
 2. Living Will
 3. Trust
 4. Deeds (if any).
 5. Safe-deposit boxes (location of boxes, contents and keys).
 6. Life insurance policies.
 7. Funeral and burial instructions.
 8. Names and addresses of creditors and debtors.
 9. List of assets and where they are located.
 10. List of all advisers (attorney, accountant, insurance agent, stockbroker, etc.).

II. STEPS TO BE TAKEN AFTER DEATH - Notifications to be made:

1. NYC Police Pension Fund (either in writing or by telephone)
233 Broadway, 25th Floor
New York, New York 10279
Attention: Retiree Death Benefits Unit
Telephone [\(212\) 693-5607](tel:(212)693-5607)/5919

Contact the appropriate Union for a possible existing life insurance policy and also for continuation of optional benefits, if qualified.

- Police Officers - Patrolmen's Benevolent Association (PBA) at [\(212\) 233-5531](tel:(212)233-5531)
- Detectives - Detectives' Endowment Association (DEA) at [\(212\) 587-9120](tel:(212)587-9120)
- Sergeants - Sergeant's Benevolent Association (SBA) at [\(212\) 431-6555](tel:(212)431-6555)
- Lieutenants and above - Superior Officers Council (SOC) at [\(212\) 964-7500](tel:(212)964-7500)

2. Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006 [\(212\) 513-0470](tel:(212)513-0470).

3. Contact the NYPD Operations Unit located at One Police Plaza at [\(646\) 610-5580](tel:(646)610-5580), for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.

4. Contact Social Security: [\(800\) 772-1213](tel:(800)772-1213) (Funeral Director will usually do this for you).

5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

THIS AND THAT

6. If a veteran, notify the Veterans Administration at [\(800\) 827-1000](tel:800-827-1000) for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you).
If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.
7. Notify your Church or Temple for announcements.
(Funeral Director will usually do this for you).
8. Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36 months. New York State in 2001 amended the Administrative Code to continue Health Care Coverage for Surviving Spouses for Life (Download Information Regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though high, is cheaper than the non group rate.
Call: NYC Employee Benefits [\(212\) 513-0470](tel:212-513-0470)

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

Attach a machine copy of the death certificate to a request for an application for COBRA FOR LIFE and send it to:

Retired Employees Benefits Section
Att: Linda Harris (**Cobra for Life**)
40 – Rector Street – 3rd Floor
New York, NY 10006

They will send the surviving spouse a pre-numbered application allowing the spouse to continue the health coverage the member had at a cost equal to 102% of what the City pays, which includes administrative fees. This is fairly reasonable. Applying for this must be done within 30 days. Benefits are retroactive if the surviving spouse requires medical attention during this interim period.

At this time if a member and spouse are of Medicare age, and reside in an area covered by Aetna, I would strongly recommend they choose that plan over GHI/EBC/CBP.

Also, they would need to consider the respective union plans as those plans would only be available for 36 months, and whether the health plan rider would be a better choice.

THINGS YOU WILL NEED

DEATH CERTIFICATES - Death Certificates are necessary in every step to the successful administration of a decedent's estate. (Usually Funeral will obtain certificates as part of his service at current cost). They are usually needed for:

Pension Bureau
Veterans Administration (if a veteran)
Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy.
Court (If probate is needed).
Your State Department of Revenue to obtain non-tax certificate if real property is involved.
Bank accounts held in Trust for another 1 for each account if property held in a Trust.
Personal Records.

Note: If estate is probated, some of the above will take a Letter Testamentary instead of a Death Certificate.

MARRIAGE CERTIFICATE (With Official Raised Seal):

Social Security, (not necessary if surviving spouse already receiving benefits)
Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

Motor Vehicle Bureau, if auto is in the deceased's name.
One for each bank account
Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

DISCHARGE PAPERS: DD 214 - (Original needed)

Social Security, if spouse was not already receiving benefits. Remember that service time counts toward qualification. They will Photostat.

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau
1 copy for Probate Court
1 copy for IRS, if taxable estate.

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

Cancel any leases. (If your parent or loved one rented a home, cancel the lease after clearing out the furnishings)
Inform insurance companies.

File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).

Make sure the car insurance company continues to cover the person's car until it's sold or transferred to a beneficiary.

Make sure the homeowners policy continues to provide adequate coverage for the person's things until removed from the home.

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

Have airlines to transfer frequent-flier miles to the primary beneficiary. (Each airline has different policy concerning this issue. Check with carrier about rules)

Consideration should also be given to making pre-death funeral arrangements. This provision, no matter how painful, should be discussed by couples and by parents with their families. Too often, spouse and children spend much too much money on a funeral and do so without really knowing what were the deceased's wishes in this regard (Place of burial, Cremation, etc.)

Consideration should also be given to having a "Family Durable Power of Attorney" (Someone to take over your finances if you become incapacitated or incompetent)

There are no words of comfort at such a difficult time, however, if you have all the necessary information at the ready it will expedite any claim that is pending, make the process run smoothly, and your stress level can be minimized.

Attached is a List of Phone Numbers that you can print out and put with your important papers.

Operations Desk	646-610-5580
NYCPD General Info	646-610-5000
Pension Section	866-692-7733
I D Card Section	646-610-5150
Employee Benefits	212-513-0470
PBA Health & Welfare	212-349-7560
PBA Caremark Drug Plan	877-722-7911
PBA Satellite	954-977-3880
DEA	212-587-9120
SBA	212-226-2180
SBA Health & Welfare	212-431-6555
RSA	516-564-1861
LBA-SOC	212-964-7500
GHI	800-358-5500
Empire Blue Cross	800-433-9592
Medicare Re-Imbursement	212-513-0470
Medicare	800-633-4227
Social Security	800-772-1213
Social Security-TTY #	800-325-0778

COBRA INFO FOR SURVIVING SPOUSE

<http://www1.nyc.gov/site/olr/health/retiree/health-retiree-cobra.page>

COBRA health benefits for surviving spouses.

- 1 Google - Health Benefits NYC
- 2 Click on Health Benefits
- 3 You will be on NYC Office of Labor Relations site
- 4 Click on RETIREE at top
- 5 Then on left side click on FORMS AND DOWNLOADS
- 6 Then click on COBRA FORM NOTICE OF RIGHTS AND COBRA
- 7 This form has all the info needed and also where to mail form to.
- 8 This is Cobra for life for the surviving spouse.

THIS AND THAT

Members should be aware that the Social Security Administration stopped sending earnings and future benefits statements several years ago. This and other information is available online at www.socialsecurity.gov

After answering some security questions and setting up a secure account most participants will be able to access their information like earnings and what is their retirement age for full social security. For persons born 1943 to 1954 the full social security retirement age is 66. For those born after that your full social security age is available on page 2 of the statement available on line. More info in the attached newsletter. More info and other useful websites are also in the newsletter.



Thinking of retiring?

www.socialsecurity.gov

Some things to consider

Retirement can have more than one meaning these days. It can mean that you have applied for Social Security retirement benefits or that you are no longer working. Or it can mean that you have chosen to receive Social Security while still working, either full or part-time. All of these choices are available to you. Your retirement decisions can have very real effects on your ability to maintain a comfortable retirement.

If you retire early, you may not have enough income to enjoy the years ahead of you. Likewise, if you retire late, you'll have a larger income, but fewer years to enjoy it. Everyone needs to try to find the right balance, based on his or her own circumstances.

We hope the following information will help you as you plan for your future retirement and consider your retirement options.

Avoid a Medicare Penalty Sign Up at Age 65

Even if you don't plan to receive monthly benefits, be sure to sign up for Medicare *three months before* turning age 65. If you don't sign up for Medicare Part B (medical insurance) when you're first eligible, your coverage may not start right away and you may have to pay a late enrollment penalty for as long as you have it. You can apply online. Visit www.socialsecurity.gov/medicareonly for information and to apply.

What is the best option for you?

Everyone's situation is different. That is why Social Security has created several retirement planners to help you decide what would be best for you and your family. Social Security has an online calculator that can provide immediate and accurate retirement benefit estimates to help you plan for your retirement.

The online Retirement Estimator is a convenient, secure, and quick financial planning tool. It uses your own earnings record information, thereby eliminating any need to manually key in years of earnings information. The estimator also will let you create "what if" scenarios. You can, for example, change your "stop work" date or expected future earnings to create and compare different retirement options. To use the Retirement Estimator, go to our website at www.socialsecurity.gov/estimator.

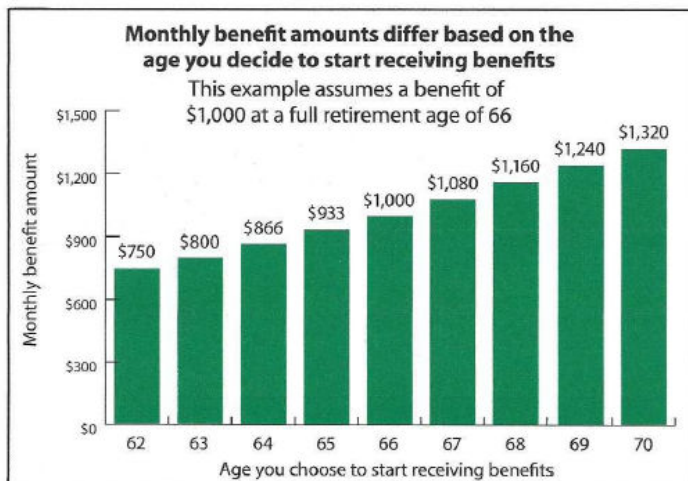
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

- The typical 65-year-old today will live to age 83;
- One in four 65-year-olds will live to age 90; and
- One in ten 65-year-olds will live to age 95.

Once you decide on the best age for you to actually retire, remember to complete your application *three months before* the month in which you want retirement benefits to begin.

It's so easy to apply online for benefits

The easiest way to apply for Social Security retirement benefits is to go online at www.socialsecurity.gov/applyforbenefits. If you do not have access to the Internet, you can call 1-800-772-1213 (TTY number, 1-800-325-0778) between 7 a.m. and 7 p.m., Monday through Friday, to apply by phone. You also can apply at any Social Security office. To avoid having to wait, call first to make an appointment.



Receiving benefits while you work

When you reach your full retirement age, you can work and earn as much as you want and still receive your full Social Security benefit payment. If you are younger than full retirement age and if your earnings exceed certain dollar amounts, some of your benefit payments during the year will be withheld.

This does not mean you must try to limit your earnings. If we withhold some of your benefits because you continue to work, we will pay you a higher monthly benefit amount when you reach your full retirement age. In other words, if you would like to work and earn more than the exempt amount, you should know that it will not, on average, reduce the total value of lifetime benefits you receive from Social Security—and may actually increase them.

Here is how this works: after you reach full retirement age, we will recalculate your benefit amount to give you credit for any months in which you did not receive some benefit because of your earnings. In addition, as long as you continue to work, we will check your record every year to see whether the additional earnings will increase your monthly benefit.

Many people can continue to work and still receive retirement benefits. If you want more information on how earnings affect your retirement benefits, ask for *How Work Affects Your Benefits* (Publication No. 05-10069), which has current annual and monthly earnings limits, and is available on our website.

Retirement age considerations

Full retirement age

For persons born during the years 1943-1954, the full retirement age is 66. If you were not born in this period, you can find your full retirement age on page 2 of your *Social Security Statement*.

Retiring early

If you've earned 40 credits (credits are explained on page 2 of your *Statement*), you can start receiving Social Security benefits at 62 or at any month between 62 and full retirement age. However, your benefits will be reduced based on the number of months you receive benefits before you reach full retirement age.

If your full retirement age is 66, benefits will be reduced:
 25 percent at age 62;
 20 percent at age 63;
 13½ percent at age 64; or
 6⅔ percent at age 65.

Delaying retirement

You may decide to wait beyond your full retirement age before choosing to receive benefits. If

so, your benefit will be increased by a certain percentage for each month you don't receive benefits between your full retirement age and age 70. This table shows the rate your benefits increase if you delay retiring.

Year of birth	Yearly increase rate
1941 - 1942	7.5%
1943 or later	8.0%

Rules that may affect your survivor

If you are married and die before your spouse, he or she may be eligible for a benefit based on your work record. If you start benefits before your full retirement age, we cannot pay your surviving spouse a full benefit from your record. Also, if you wait until after your full retirement age to begin benefits, the surviving spouse benefits based on your record will be higher.

Need more information?

You can find answers to frequently asked questions about Social Security, learn about factors that could affect your benefits, and much more by visiting Social Security online at www.socialsecurity.gov.

If you do not have access to the Internet, you can get information about Social Security by calling **1-800-772-1213 (1-800-325-0778** for the deaf or hard of hearing) or by visiting a local Social Security office.

Other useful websites

www.mymoney.gov

This website contains calculators for financial planning and information on money-related matters, such as retirement planning and starting a small business.

www.dol.gov/ebsa/pdf/nearretirement.pdf

Have you determined how much money you will need in retirement? There are many tools available to help you, such as the *Taking the Mystery Out of Retirement Planning Workbook* available at this link.

www.sec.gov/investor/seniors.shtml

Are you looking for information about the investment options available to you as you enter retirement? The Securities and Exchange Commission has a wealth of information on different investment products and topics available at this website.

www.usa.gov/topics/seniors.shtml

This website has a variety of resources for seniors on topics including retirement planning, housing, and health.



Social Security Administration
 SSA Publication No. 05-10054
 May 2015 (Destroy prior editions)

NOSTALGIA

POLICEMEN NEWS

Transfers-Appointments
News pertaining to those in blue

25 October 1906

AUTO TRIP COSTS "COP" DOYLE 30 DAYS PAY

Patrolman Bernard DOYLE, of the Liberty avenue station, who on Aug 5 took a trip in the police automobile without permission and ran into a "yap" wagon, was fined thirty days' pay by Commissioner BINGHAM yesterday.

26 October 1906

FLORAL HORSESHOW FOR CAPT. PINKERTON

Police Capt. Alexander PINKERTON, transferred by Bingham's colossal shift of yesterday from the Sixtieth precinct to the Coney Island station receive a floral horseshoe of pink and red roses from his former subordinates this morning. The horseshoe is a handsome specimen of the florist's art, standing seven feet high. PINKERTON expects to make good at Coney Island.

There were flowers on desks in many other police stations this morning when the captains arrived. Most of the precinct commanders moved into their new quarters last night. In many cases the men were really sorry to see their captains go.

30 October 1906

BULLET KILLED DOG AND LODGED IN "COP'S" FOOT

Patrolman George MYERS of the Fourth avenue station, today shot a vicious dog which was snapping and snarling in front of 873 Fifty-fourth street. The bullet went through the animal's head and lodged in the "cop's" foot. MYERS was taken to the Norwegian Hospital.





**Membership Meeting Minutes
September 11, 2018**

The meeting was called to order at 7pm with the Pledge of Allegiance

This was followed by the 9/11 Memorial Ceremony

After a 10 minute break the meeting was called back to order with the reading of the names and circumstances of death of the six officers who died in the line of duty since the August membership meeting.

This was followed by a moment of silence.

Roll Call of Officers

President: Harvey Katowitz
Vice President: Dave Schultheis
Treasurer: Ben Pepitone
Secretary: Scott Hickey
Sgt. at Arms: Harry Dobson
Trustee: Bob Fee
Trustee: Brenda Jordan
Trustee: Kevin Gribbon
Trustee: Chris Russo
Trustee: John Sabato - Excused
Historian: Jim Rochford
Chaplain: Donald Sanchez - Excused

Review of August Minutes: Available in September's newsletter. A motion to waive the review of the minutes was made by Jim Rochford and was seconded by John Krohn. The motion was passed.

Introduction of Guests:

- Randy Hagler, NC State FOP President.
- Trisha Norkett, mother of CMPD hero John Burnette

Sickness & Distress:

- Veronica Rochford, Mother/Mother-in-law of Jim & Jaquie Rochford passed away on Aug. 31,
- John Krohn s being treated for cancer.

Communications & Bills:

- This being an even numbered year, NYC retirees are allowed to change their health plan.. The NYC Office of Labor Relations has yet to announce the actual dates for the retirees to change plans. We will put these dates out in an email once they are announced. Member seeking more information should go to the following website: <https://wwwl.nyc.gov/site/olr/health/retiree/health/retiree-responsibilities-assistance.page> for plan options, rates, etc.
- COLA payment increase will be in the Oct. check.

Report of Officers

President.

Harvey discussed a fund raiser for Lynne Marie Longo, wife of club member Dean Longo.

- Harvey will send an e-mail with the FOP political endorsements.
- Guest speaker for Oct. meeting will be Sabrina DeGuzman Simmons, Aetna Medicare Account Director
- Community Heroes Breakfast & Celebration: Weds. Sept. 19. Covenant Day School. Breakfast at 8:30.
- 2019 dues are due next month.

Vice President: no report

Treasurer: As of Aug 31, 2018

Beginning Balance:	\$35,300.50
Payments:	- 2,962.67
Deposits:	+ 5,641
Ending Cleared Balance:	\$ 37,978.83
Uncleared Transactions	- 72.00
Ending Balance	\$ 37,906.83

A motion to accept the Treasurer's report was made by Frank DeMasi and was seconded by Joe Kozlowski. The motion passed.

Secretary: There were 80 members, 1 honorary Member; 1 New Member and 14 guests present at the meeting.

Trustees:

- Bob Fee: no report
- Brenda Jordan: no report
- Kevin Gribbon: no report
- Chris Russo: no report
- John Sabato: no report

Sgt. at Arms: no report

Historian: no report

Committee Reports:

Social:

- Jimmy LaRossa Memorial Golf Tournament Oct. 1.
- After holiday dinner party Sat. Jan. 19, 2019. At the FOP Lodge.
- Membership: 399 members.

Old Business: None

New Business:

Proposition for Membership:

- Ret. NYPD P.O. John Shekian
- Ret. Freehold TWP NJ Lt. Dean Smith
- Ret. NYPD P.O. Regina Robinson-Adams

Good of the Club:

- Nominations for Kevin Gribbon & John Sabato Trustee positions were opened. Dave Schultheis nominated Kevin Gribbon for Trustee and Frank DeMasi nominated Ian McGrouther for Trustee. There were no other nominations so there will be no election necessary at the next meeting.
- A gift card was presented to Brenda Jordan for all of her hard work on behalf of our club members.
- 50/50 of \$230 was won by James Cuesta

A motion to adjourn the meeting was made by John Krohn and was seconded by Jim O'Brien. The motion passed.

Respectfully submitted by Secretary Scott Hickey

Next Meeting
Tuesday October 9, 2018



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



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MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

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 1st 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 _____

Make Check Payable To: 10-13 Club of Charlotte, NC, Inc.

MEMBERSHIP FEE IS \$30.00

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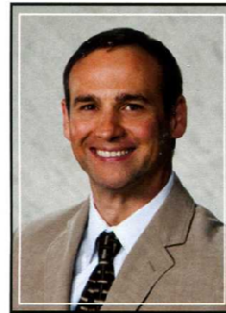
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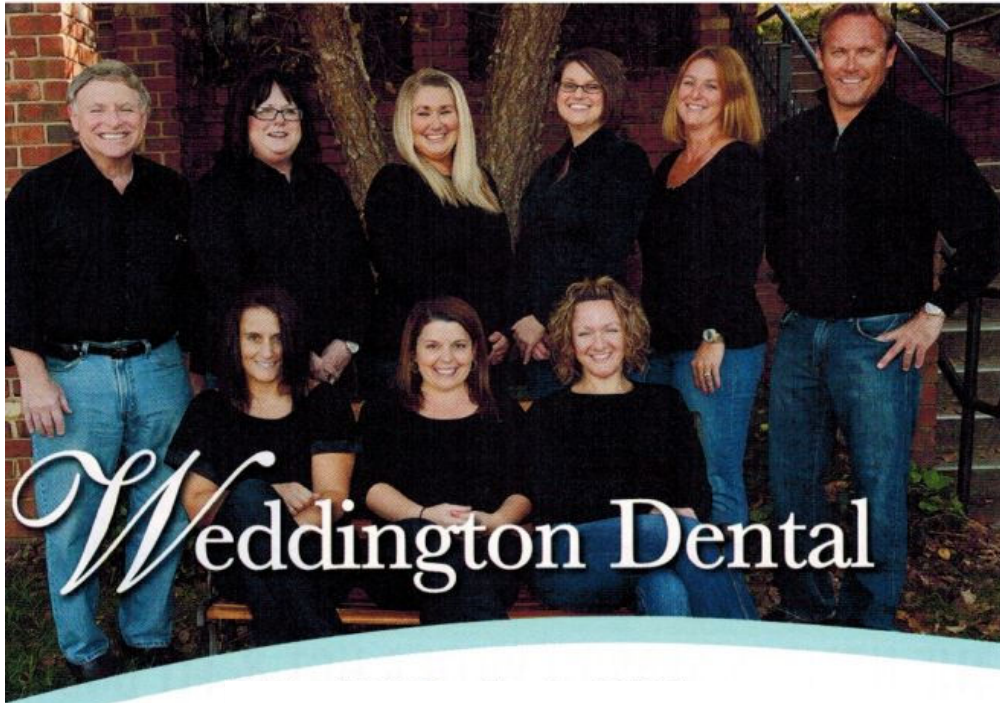


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