



# NYPD 10-13 CLUB of Charlotte, NC Inc.

531 Brentwood Road  
Suite 150  
Denver, NC 28037



A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG. INC.  
<http://www.nationalnycpd1013.org/home.html>  
AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS  
AND OTHER LAW ENFORCEMENT OFFICERS



Club Officers

Volume 10 Issue 11

10-13

November 2018

## PRESIDENT'S MESSAGE

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**EDITOR**  
**HARVEY KATOWITZ**  
704-849-9234

Hi All,

I have good news for those of you collecting social security. SS benefits will increase by 2.8% in 2019. That is the largest cost-of-living adjustment since 2012. (See pg. 27).

On the flip side, the Centers for Medicare and Medicaid Services announced that the "standard" Medicare Part B monthly premium will be \$135.50 in 2019, an increase of \$1.50 per month over the 2018 premium. (See page 28).

While this will result in a yearly decrease of \$18.00 in social security payments, it will be offset by the \$18.00 increase in the Medicare reimbursement we receive from NY City.

During our October board meeting a suggestion was made and agreed to by the board to honor a club member with a "Member of the Year" award. The member chosen by the board will be recognized during our January membership meeting.

Our original by-laws state that Club officers may serve for 2 consecutive full year terms with a third term possible if the membership votes to retain the officer for an additional term. Unfortunately there are certain board positions that no member has volunteered to run for, resulting in some board officers serving more than 3 terms. As a result of this the board is recommending the following changes to our by-laws:

Removal of the underlined words in Article iv, Section 1 below and replace it with the italicized sentence.

Additionally, several years ago we added an another appointed board position "Historian" that was not included in our original by-laws, so the board recommends adding "and historian" after the underlined words in Section 1-a.

### Article iv

Nominations and elections

Section 1. Club officers may serve in any office for no more than two (2) consecutive, full 2 year terms. However, a member may be allowed an additional term if membership present elects to retain officer for an additional term. Membership present must approve additional term via a vote with no less than 2/3's majority approval of the members present.

*However, a member may be allowed additional terms if nobody runs against the member.*

Section 1-a. The president shall appoint a sergeant-at-arms, who will be part of the board of directors and whose term will be concurrent with the term of president.

**Our Next Membership Meeting Is**  
**Tuesday December 11 at 6 PM at the**  
**Charlotte FOP Lodge #9,**  
**1201 Hawthorne Lane,**  
**Charlotte NC 28205**  
<http://www.charlotte10-13.com/>

# PRESIDENTS MESSAGE

The proposed by-law changes will be discussed at this month's membership meeting and will be voted on during December's membership meeting.

I am happy to report that on Oct. 1, we had another successful golf tournament. 132 golfers participated in the 6th annual Jimmy LaRossa Memorial Golf Tournament. The weather was ideal, food was delicious, a good time was had by all and we accomplished our goal of raising \$15,000+.

The \$15,700 raised from the tournament was donated equally to Veterans Path Up and Fisher House at Marine Corps Base Camp LeJeune, two non-profit organizations that help our active and retired military personnel.

Please remember to thank our hole sponsors and patronize the businesses that donated prizes to the tournament. See the list on pages 13 & 14.

I owe a great deal of gratitude to the following people who made my job easier and without whose help this tournament would not have been a success: John & Valerie Sabato, Lisa Rosa & John Erker.

Additionally I would like to thank the following volunteers who helped our tournament run smoothly, Gerry Alicia, Mark Brown, Lou Caputo, Lena Collins, Margaret DeFillipo, Frank DeMasi, Beth Duimster, Bob Fee, Glenn Galanos, Kathy Gribbon, Scott Hickey, Brenda Jordan, Joe Kozlowski, Vito McQueen, Jim O'Brien, Ben Peptione, Lisa Rosa, Valerie Sabato & Stacy Steward.

Lastly, congratulations to Darcy Callahan for acing the par 3, hole #12. It was his first hole-in-one.

Tournament photos can be viewed at the following link: <https://harveykatowitz.smugmug.com/6th-Annual-Jimmy-LaRossa-Memorial-Golf-Tournament/>

If you read the "Home" page on our website you will see that one of the objectives of our club is to support and aid our members and other active and retired law enforcement personnel. I am proud to report that we met that objective at our October membership meeting. Our club members generously responded to a 10-13 to assist any Myrtle Beach and Wilmington 10-13 members who suffered a major financial loss as a result of Hurricane Francis. We passed the proverbial hat around and collected, \$493. Motions were then made to donate the club's portion of \$150 from our 50/50 and an additional \$107 from the club treasury, bringing the total amount of the club's donation to \$750.

I am also proud to report that an additional \$175 in donations have been received from individual club members.

To date \$3,925 has been collected from various 10-13 clubs and their members and \$1,000 has been sent to a Myrtle Beach 10-13 Club member whose house was flooded with 4 feet of water.

Congratulations to Kevin Gribbon & Ian McGrouther on their election as trustees for 2019 & 2020.

Our after holiday dinner party is scheduled for Saturday night, January 19. In order to make it more centrally located for all of our members, the party will be held at the Charlotte-Mecklenburg FOP Lodge 9. Once the menu is finalized a flyer will be emailed to everyone.

The next HR-218 class is Nov. 11. See pg. 37 for further details.

Election day is a week away. 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

Please support and vote for the following judges who 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

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.**

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

The September 11th Victim Compensation Fund (VCF), which provides desperately needed financial help to thousands of injured and ill 9/11 responders and survivors is facing a lack of funding that will mean many will not get the full compensation they were expecting and deserve.

Worse still, if Congress does not act, the VCF is set to close its doors at the end of 2020 just as thousands more are being diagnosed with 9/11 related cancers/illnesses who need help.

It is important to contact your members of congress and ask them to support HR 7062/ S.3591, legislation that was introduced on October, 13. See <http://www.renew911health.org/legislation/> and page 28.

We will be having our Thanksgiving turkey dinner at this month's membership meeting. Please RSVP to the Evite in a timely manner so that we can order enough food for everyone.

Daylight Saving Time ends at 2 a.m. Sunday, Nov. 4. Remember to set your clock back an hour before going to bed this coming Saturday night/Sunday morning.

Please use extra caution while driving during the next few weeks. It is prime time for deer - vehicle collisions.

Deer have their eternal clocks altered in a different way this time of year.

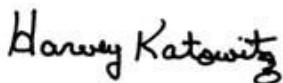
In general, deer are most active between dusk and 11 p.m., and they're especially frisky about the time October meets November. It's prime breeding season and they run about more wildly than usual, increasing the chances of collisions with cars and trucks.

Reminder, 2019 dues are payable now. If you will not be paying at this month's membership meeting, please use the form at the following link <http://www.charlotte10-13.com/wp-content/uploads/2017/09/NYPD-10-13-Club-of-Charlotte-Dues-Renewal-Form.pdf> or on page 47 and remit your payment to our new address, 531 Brentwood Rd., Suite 150, Denver, NC 28037-5009.

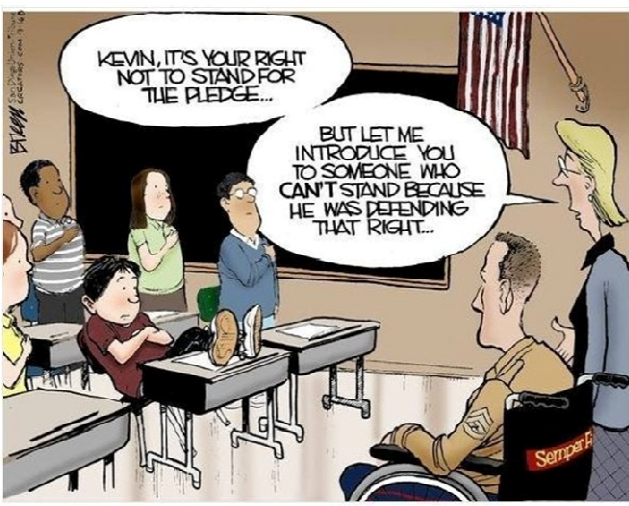
**Remember to fly the American flag on Veterans Day, Wednesday, November 11 to honor Americans who served our country.**

**On behalf of our entire board, I want to wish you and your family a very Happy Thanksgiving.**

Fraternally,



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 - -
CITY		STATE	ZIP CODE	DATE OF BIRTH / /
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 / /
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They Must **Never** Be Forgotten

**BLUE  
LIVES  
MATTER!**

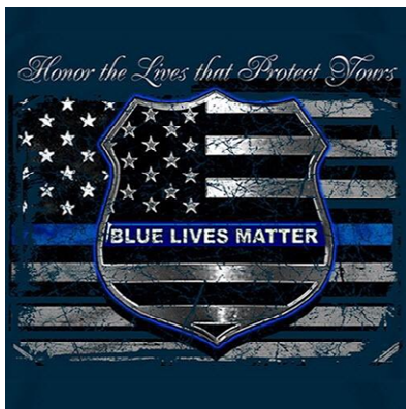


# They Must Never Be Forgotten

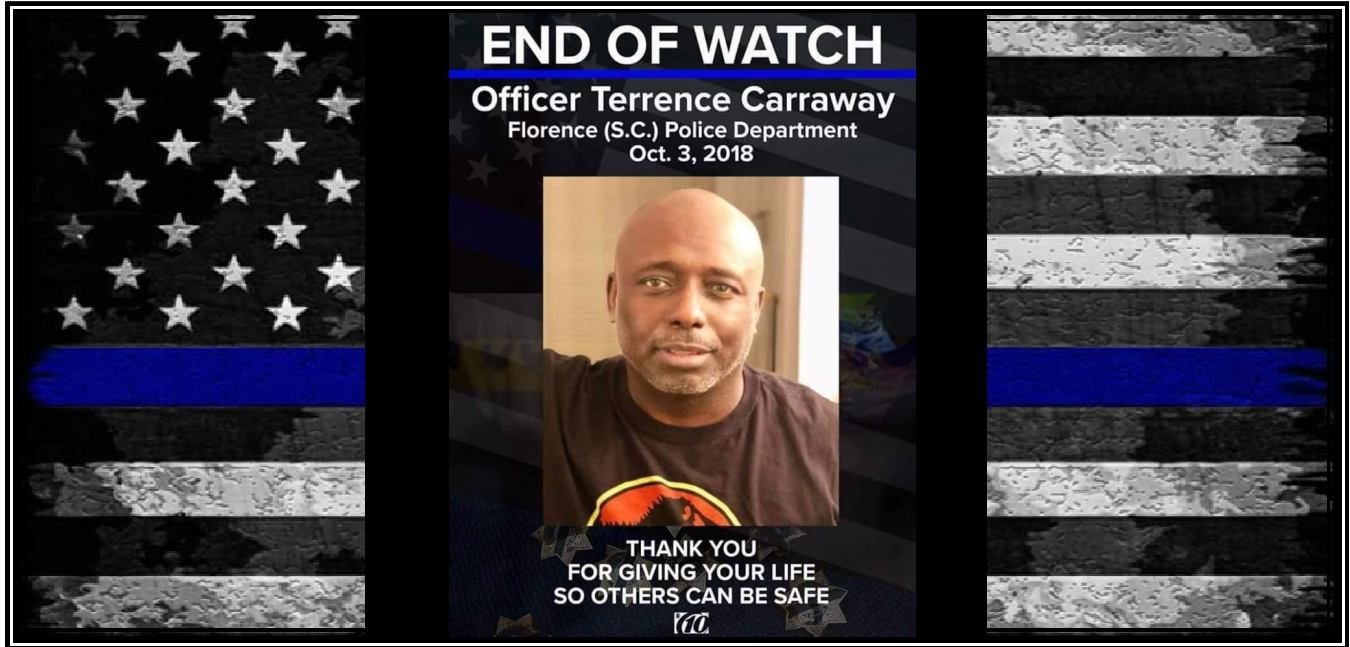


Retired NYPD ESS 1 Detective Michael (Mike) Hanson passed away on Friday, October 19, 2018 at the age of sixty. His illness came as a result of his participation in the Rescue and Recovery operation following the terrorist attack at the World Trade Center.

Mike worked as a paramedic and registered nurse at Lutheran Medical Center in Brooklyn, NY before coming on the job in 1985. He was assigned to Midtown North prior to his assignment to ESU in 1987, where he earned the rank of Detective before retiring in 2006. Simultaneously, he served his community where he resided by joining the Highland Mills, NY FD as a Safety Officer. While in ESU, he was an integral part of creating innovative programs that are still in place today. He was also a member of the FEMA NYTF -1 team and responded with them to Oklahoma City Bombing in 1995. Mike continued to work after his retirement as a member of a DOE/CTOS team teaching Weapons of Mass Destruction (WMD) response around the country.



# They Must **Never** Be Forgotten



## REST IN PEACE



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

# They Must Never Be Forgotten



**Sergeant Terrence Felipe Carraway**  
Florence, SC Police Department  
EOW: Wednesday, October 3, 2018  
Cause: Gunfire

Sgt. Carraway was shot and killed after responding to assist three Florence County Sheriff's Office deputies who had been shot and wounded while serving a sexual assault warrant.

Another subject in the house opened fire on the deputies as they approached the house, wounding all three. The man then positioned himself in a vantage point in a second-floor window, giving him a view of fire of several hundred yards. Sgt. Carraway, along with three other Florence police officers, responded to the scene and were attempting to rescue the three wounded deputies when the subject opened fire on them too, shooting all four.

All of the wounded officers were transported to a local hospital where Sergeant Carraway succumbed to his wounds. Investigator Turner who was one of the original deputies shot succumbed to her wounds on October 22, 2018, after undergoing nine surgeries.

The subject remained barricaded inside of his home for two hours before being taken into custody.

Sgt. Carraway was a U.S. Air Force veteran and had served with the Florence Police Department for 30 years. He is survived by his wife and three children.



**Sergeant Dennis W. Reichardt**  
Suffolk County, NY Police Department  
EOW: Thursday, October 4, 2018  
Cause: 9/11 related illness

Sgt. Reichardt died as the result of cancer he developed after spending three months searching through debris at the site of the World Trade Center and the Fresh Kills landfill following the 9/11 Terrorist Attacks.

Sergeant Reichardt had served with the Suffolk County Police Department for 29 years. He is survived by his wife, three children, and one grandchild.



**Federal Agent Kristopher David Youngberg**  
US Dept. of Energy - National Nuclear Security Admin. - Office of Secure Transportation  
EOW: Friday, October 5, 2018  
Cause: Automobile crash

Agent Youngberg was killed in a vehicle crash near Okemah, Oklahoma after he and four other agents had attended training at Fort Chaffee, Arkansas, and were returning to Amarillo, Texas, in a department van. The van struck the back of a dump truck that was attempting to make a U-turn in the median of the interstate. Agent Youngberg suffered fatal injuries at the scene while three of the other agents were critically injured.

Agent Youngberg was a U.S. Marine Corps veteran and had served with the National Nuclear Security Admin. - Office of Secure Transportation for eight years. He is survived by his wife, two children, father, and sister.



**Deputy Sheriff Raymond Bradley Jimmerson**  
Nacogdoches County, TX Sheriff's Office  
EOW: Friday, October 5, 2018  
Cause: Struck by vehicle

Deputy Jimmerson was struck and killed by a vehicle while attempting to remove debris from the roadway.

Deputy Bradley had served with the Nacogdoches County Sheriff's Office for 19 years and had served in law enforcement for over 20 years. He is survived by his fiancée, mother, father, and brother.



**Corrections Officer Mark Anthony Gaspich**  
Pennsylvania Department of Corrections  
EOW: Wednesday, October 10, 2018  
Cause: Heart attack

Corrections Officer Gaspich suffered a fatal heart attack after climbing two ladders to reach the observation platform of a guard tower at SCI Camp Hill.

He began to feel ill and then had to climb down the ladders to seek treatment. He collapsed after reaching the bottom of the tower.

Officer Gaspich had served in law enforcement for over 15 years. He had served with the Dauphin County Sheriff's Office prior to his service with the Pennsylvania Department of Corrections. He also served a volunteer firefighter with the Linglestown Fire Company.

Officer Gaspich is survived by his father and two brothers.



**Trooper Kevin Keith Conner**  
North Carolina Highway Patrol, NC  
EOW: Wednesday, October 17, 2018  
Cause: Gunfire

Trooper Kevin Conner was shot and killed while conducting a traffic stop of a speeding vehicle.

The subject opened fire on Trooper Conner as he was approaching the stopped vehicle. The man fled but was located and lead officers on a pursuit until his vehicle became disabled on railroad tracks. He then fled on foot but was located and taken into custody.

The 20-year-old suspect, who was driving a stolen truck, has been charged with first-degree murder. On October 23rd, 2018, a second 18-year-old suspect was arrested in connection with Trooper Conner's murder. Evidence shows he was in the truck with the killer.

Trooper Conner had served with the North Carolina Highway Patrol for 11 years and had previously served with the North Carolina Marine Patrol. He is survived by his wife and two children. In 2011 he saved a driver's life when he extinguished a fire in the man's car after being involved in an accident.



# They Must Never Be Forgotten



**Detective Michael (Mike) Hanson**  
NYPD  
EOW: October 19, 2018  
Cause: 9/11 related illness

Det. Hansen died as a result of an illness he developed after participating in the Rescue and Recovery operation following the terrorist attack at the World Trade Center.

Mike was a paramedic and registered nurse and served the community where he resided by joining the Highland Mills, NY FD as a Safety Officer. He was also a member of the FEMA NYTF-1 team and responded with them to Oklahoma City Bombing in 1995.

Mike continued to work after his retirement as a member of a DOE/CTOS team teaching Weapons of Mass Destruction (WMD) response around the country.



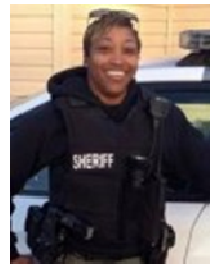
**Police Officer Antwan DeArvis Toney**  
Gwinnett County, GA Police Department  
EOW: Saturday, October 20, 2018  
Cause: Gunfire

Police Officer Antwan Toney was shot and killed as he and another officer investigated reports of a suspicious vehicle .

As the officers approached the vehicle at least one person inside opened fire, shooting through the vehicle's windows. Officer Toney was struck as he and the other officer returned fire. The vehicle crashed a short distance away and its four occupants fled on foot.

One of the suspects was apprehended later in the afternoon after shooting at an officer who was searching for him. The subject believed to have been the one to shoot Officer Toney was shot and killed on October 22nd, 2018, after being located hiding in a shed. And refusing to obey commands while armed with a lawnmower blade.

Officer Toney had served with the Gwinnett County Police Department for three years.



**Investigator Farrah Turner**  
Florence County, SC Sheriff's Office  
EOW: Monday, October 22, 2018  
Cause: Gunfire

Investigator Farrah Turner and 3 other investigators from the Florence County Sheriff's Office arrived at a home to interview a suspect as part of a sex offense investigation.

Another subject in the house opened fire on the deputies as they approached the house, wounding all three. The man then positioned himself in a vantage point in a second-floor window, giving him a view of fire of several hundred yards. Sergeant Carraway, along with three other Florence police officers, responded to the scene and were attempting to rescue the three wounded deputies when the subject opened fire on them too, shooting all four.

The subject remained barricaded inside of his home for two hours before being taken into custody.

All of the wounded officers were transported to a local hospital where Sergeant Carraway succumbed to his wounds. Investigator Turner underwent nine surgeries and remained in critical condition until succumbing to her wounds on October 22nd, 2018.



**Assistant Chief of Police Dennis Vincent**  
Brigham City, UT Police Department  
EOW: Friday, October 26, 2018  
Cause: Duty related illness

Assistant Chief Vincent died one week after suffering a brain aneurysm while participating in his annual physical fitness test on October 18.

He collapsed during a portion of the test and was taken to the University of Utah Hospital where he remained until passing away on October 26th, 2018.

Assistant Chief Vincent had served with the Brigham City Police Department for 24 years and had previously served with the Willard Police Department for four years. He is survived by his wife, four sons, three grandchildren, and three siblings.

Always in our minds and hearts

Gone but never forgotten.....

# OCTOBER MEMBERSHIP MEETING



Club President Harvey Katowitz presents a check for \$7,850 to Ken Lacy, Executive Director, Veterans Path Up.



# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



L-R Darcy Callahan who aced the par 3 hole #12, Harvey Katowitz



L-R Beth Duimster, Brenda Jordan, Margaret DeFillippo & Lisa Rosa



# MEMBERSHIP

## 2018 Monthly Meeting Dates

November 13

December 11

### IN MEMORIAM

- Oct. 8 Amparo Rosa, mother of Lisa Rosa
- Oct. 13 Kelly Stuart, wife of Glenn Stuart



- Ret. NYPD PO Chris Mathews
- Ret. NYPD Det. 2 Charmaine Pierre-Aldridge
- Ret. NYC Transit PD Det/Lt Humberto "Burt" Rodriguez
- Ret. NYPD Det. 2 Duane Shepherd
- Ret. DHS Federal Agent Thomas Harter



We presently have 415 members, 288 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

don't forget

Daylight Saving Time Ends Sunday November 5 2017 2 AM.

Remember To Set Your Clocks Back 1



Happy Thanksgiving

From the entire Club Board



## BIRTHDAYS



## NOVEMBER

Henry Courtlandt	Nov. 01
Charmaine Pierre Aldridge	Nov. 01
Richard Fitzpatrick	Nov. 02
John Smith	Nov. 04
Nicholas Dispenziere	Nov. 06
Dean Smith	Nov. 06
Joe Kozlowski	Nov. 08
Robert Figlia	Nov. 08
Robert Eilenberg <b>RIP</b>	Nov. 14
Fernando Sanchez	Nov. 14
Patricia Lewis	Nov. 15
John Nunziato	Nov. 17
Ray Nafey	Nov. 18
Rocco Nasta	Nov. 18
Curtis Dabnis	Nov. 19
Glenn Stuart	Nov. 21
Chris Goehring	Nov. 20
Stan Pentol	Nov. 21
Gerald Cifaldi	Nov. 21
Derrick Holmes	Nov. 22
William Johnson	Nov. 24
Marty Robinson	Nov. 24
John Cocci	Nov. 25
Mark Mirailh	Nov. 25
George Mitsch	Nov. 26
Ray Nafey, Jr.	Nov. 27
Jim Houston - RIP	Nov. 28
Sean McCartney	Nov. 28
Kevin Gribbon	Nov. 30
Ed Sarter	Nov. 30
Liz Irrizary-Schuyler	Nov. 30

# 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

Atlantic Self Storage	Indian Land VFW Post 12136
Ben Pepitone	Indian Land VFW Post 12136 Ladies Auxilliary
Bill "The Chief" Parker	Jeffrey Goldstein (Davis & Goldstein CPA)
Bob Fee	Joe & Lucille Kozlowski
Brew's Taven, Indian Land SC	Karen's Hair For You
Brough Hall Cul-De-Sac (Joe Agati)	Lawson Community
Charlotte Rifle & Pistol Club	Mary O'Neill's - Waxhaw
Charlotte Wealth Advisors - John Ostereberg	Mike & Arlene Blondo
Connolly's Pub - Tom Timmins	National NYCPD 10-13 Org.
Cureton Family Dentistry	Plaza Appliances
Dan Divers	Prohibition - Tom Timmins
Dan McKenna	Roman, AC & Associates
Dandelion Market - Tom Timmins	Rondeau Properties LLC
Dave & Laurie Schultheis	Sabato, Ambosini, Zerner, Tesseyman, Lane, Odham
Eileen McCambridge Dean Froehlich	Scott Boyar-"For all your personal and business tax needs"
Famous Toastery - Never Forget Jimmy LaRossa RIP	SOS Security
FOP Lodge 9	SWFT Risk Management
Frank Martarella Family & Marie Zolfo Family	The Daily - Tommy Timmins
Fuzion Hair Design	The Workman's Friend - Tom Timmins
Grattan Pest Solutions	Tyber Creek Bar - Tom Timmins
Greg O'Brien	Weddington Dental
Harvey & Carolyn Katowitz	

# 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 Distributing
- \*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 - Indian Land, SC
- \*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



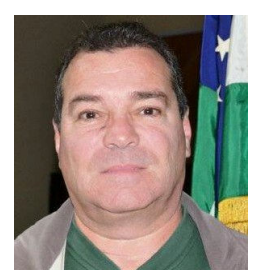
Bob Fee



Kevin Gribbon



John Sabato



Chris Russo



### NYPD CEA March Meeting

Day / Date	Time	Location
Wednesday, November 7	10:00 am	Villa Barone 737 Throggs Neck Expressway Bronx, NY 10465

### 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 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

President  
Frank Martarella

1<sup>st</sup> Vice President  
Richard Molloy

2<sup>nd</sup> Vice President  
Legislative Rep.  
Anthony V. Perrone

Secretary  
Marie Zolfo

Treasurer  
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Raleigh NC 10-13

Charles Monahan  
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Chuck McLiverty  
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Richard Comesso  
NY Verrazano 10-13

Robert Romano  
Chaplin  
Ravi Batra  
Legal Counsel

Harry Morse  
Harvey Katowitz  
President's Advisors

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 23<sup>rd</sup>, 24<sup>th</sup> & 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 8<sup>th</sup>, 9<sup>th</sup>, & 10<sup>th</sup>, 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



## *National NYCPD 10-13 Organizations, Inc.*



September 28, 2018  
(con't)

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.

(2)

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

## ***National NYCPD 10-13 Organizations, Inc.***

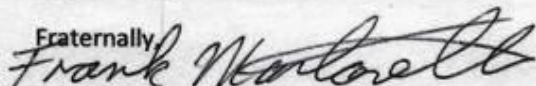


September 28, 2018  
(con't)

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

# 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 co-pay** 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).

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## [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](http://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](http://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](http://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>



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



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



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



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



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



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



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



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



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



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

BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS  
<https://www.nycdetectives.org/wp-content/uploads/2017/12/DEA-Retiree-Brochure-2017.pdf>

## 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/>



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



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



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>

## Citizens for the Extension of the James Zadroga Act

**REMEMBER 9/11**  
SHOULD BE MORE THAN  
A BUMPER STICKER

The September 11th Victim Compensation Fund (VCF), which is providing desperately needed financial help to thousands of injured and ill 9/11 responders and survivors who live in every State, is facing a lack of funding that will mean many will not get the full compensation they were expecting and deserve.

Worse still, if Congress does not act, the VCF is set to close its doors at the end of 2020. Just as thousands more are being diagnosed with 9/11 related cancers who need help.

This cannot be allowed to happen.

Below you can see the press release from the Sponsors of the “Never Forget the Heroes: Permanent Authorization of the September 11th Victim Compensation Fund Act,” S. 3591/ H.R. 7062 that would fill any shortfalls in funding for the VCF and permanently authorize the Fund to remain open for years to come.

They are announcing the growing support for the legislation in Congress, reaching 100 bi-partisan co-sponsors after a few short weeks since it was introduced.

But the legislation needs more support, we need you to contact your Members of Congress and if they are already a sponsor, tell them thank you and if they are not, we need you to urge them to join.

We have created a way that will make it easy for you to contact your Member of Congress. Just click here: <http://action.911healthwatch.org/page/m/64478088/4f2959df/3c25f7a1/62c0dc24/3635162003/VEsF/>, then type in your address and we can tell you who your member of Congress is, if they are sponsors of the bill or not and give you their phone number to call. Please call and share this email.

### **Momentum Grows for 9/11 Victim Compensation Fund Reauthorization, Sponsors Announce 100 Bipartisan Co-Sponsors in House and Senate**

*Bill to Permanently Reauthorize and Fund 9/11 VCF Gains Strong Bipartisan Support Less Than Three Weeks After Being Introduced* Today, Representatives Carolyn B. Maloney (D-NY-12), Jerrold Nadler (D-NY-10), and Peter King (R-NY-2), Senators Kirsten Gillibrand (D-NY) and Cory Gardner (R-CO) and Senate Minority Leader Charles E. Schumer (D-NY) released the following joint statement announcing that the House (H.R. 7062) and Senate (S. 3591) bills called the Never Forget the Heroes Act have garnered 100 bipartisan cosponsors, since being introduced earlier this month.

“Reaching this 100-cosponsor level shows just how widespread the support for the Victim Compensation Fund (VCF) is. We have nearly one-fifth of Congress, in a few short weeks, on this bill with broad bipartisan support – from Texas and Colorado, to North Carolina and Rhode Island – members representing constituents in every corner of the country are coming together to support this program because we all recognize the grave importance the work the VCF does. There are tens of thousands of responders and survivors nationwide living with and some tragically dying from 9/11-related illness, and more are being diagnosed each day. It is up to us to make sure that these American heroes get the help they need.

“We need to permanently authorize and fully fund this program immediately. With each passing day without permanent reauthorization and full funding, anxiety and suffering grow – and that is unacceptable. Just as our 9/11 heroes answered the call when we were attacked, Congress must now answer the call to stand up for them.”

The terrorist attack on September 11, 2001 killed and injured thousands in New York City, Shanksville, PA and the Pentagon. In the years since, thousands more men and women, including first responders, relief workers, and local residents have gotten sick after they were exposed to a toxic cocktail of burning chemicals, pulverized drywall and powdered cement, and some have died from their exposures. According to scientists, many cancers can have a latency period of years before turning deadly. This year, the number of cancer certifications by the World Trade Center Health Program is reaching more than 10,000 cases. As we reach the 20-year milestone after the attacks and these latent diseases continue to manifest, new claims will continue to rise as we reach the expiration of the current Victim Compensation Fund (VCF) in 2020. Already, the VCF has approved over 19,204 claims. There are 9/11 first responders and survivors in every state and in 434 out of 435 Congressional districts.

Benjamin Chevat  
Executive Director

[Citizens for Extension of the James Zadroga Act, Inc.](http://CitizensforExtensionoftheJamesZadrogaAct.Inc)

# Health and Welfare

<https://www.kiplinger.com/article/retirement/T051-C001-S001-social-security-benefits-to-increase-in-2019.html?rid=EML&rmrcid=1883628224>

Social Security Benefits to Increase 2.8% with 2019 COLA Adjustment

[Kimberly Lankford](#)



While recipients will get a cost-of-living adjustment, workers will have more of their income subject to the Social Security tax.

The Social Security Administration announced that benefits will increase by 2.8% in 2019. That is the largest cost-of-living adjustment since 2012.

The estimated average monthly Social Security benefit payable in January 2019 will increase from \$1,422 in 2018 to \$1,461. The average monthly benefit for a couple who are both receiving benefits will rise from \$2,381 to \$2,448. And the maximum Social Security benefit for a worker retiring at full retirement age will increase from \$2,788 per month to \$2,861.

Also, more of workers' income will be subject to the Social Security tax in 2019. The Social Security tax will apply to the first \$132,900 of earnings, up from \$128,400 in 2018.

The COLA is based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2017 through the third quarter of 2018. Rising gas prices during the third quarter of 2018 fueled a rise in the inflation rate, leading to a higher COLA than in recent years. The COLA was 2.0% in 2018, 0.3% in 2017, 0.0% in 2016, and 1.7% in 2015. You usually receive a notice in the mail in early December with your new benefit amount, but this year most Social Security beneficiaries will also be able to see their COLA notice online through their my SocialSecurity account. (You can sign up for the account at: <https://www.ssa.gov/myaccount/>)

If you have your Medicare premiums paid directly from your Social Security benefits, you'll find out your new benefit amount after 2019 Medicare premiums are announced (usually in November). You'll receive that information in the COLA notice that is mailed in December, and you can also find it at the my Social Security Message Center.

The Social Security Administration also announced that it is raising the amount that retirement beneficiaries who are still working can earn in 2019 before seeing a temporary reduction in benefits. Workers who are younger than full retirement age (age 66 for people born in 1943 through 1954) will be able to earn up to \$17,640 in 2019 – up from \$17,040 in 2018 – before Social Security starts to withhold benefits. Social Security will withhold \$1 in benefits for every \$2 in earnings above that limit for workers receiving benefits before full retirement age.

The earnings limit for people turning 66 in 2019 will increase from \$45,360 to \$46,920. Social Security will withhold \$1 from benefits for each \$3 earned over that limit until the month the worker turns 66. There is no earnings test after workers reach full retirement age. And once they reach full retirement age, Social Security will adjust their benefits to account for the benefits that were withheld.

For more information about how the earnings test affects benefits, see [Passing the Social Security Benefits Earnings Test](#):

<https://www.kiplinger.com/article/retirement/T051-C000-S004-passing-the-social-security-benefits-earnings-test.html>



## 2019 Medicare Part B Premium Announced

### Good News for Retirees

The Centers for Medicare and Medicaid Services announced that the “standard” Medicare Part B monthly premium will be \$135.50, a very modest increase of just \$1.50 per month over the 2018 premium.

Last week, as RPEA reported, the Social Security Administration announced that the 2019 cost of living adjustment (COLA) will be 2.8%, the largest in 7 years. The size of the COLA, compared to the modest Part B increase, means that nearly all retirees will see a net increase in their Social Security check. This is contrary to last year, when the Part B increase wiped out nearly all of the COLA increase. A very small percent of beneficiaries (3.5%) pay less than the “standard” premium due to the “hold harmless” provision in the Medicare law which prevents a premium increase which exceeds the amount of a COLA.

As is always the case, those retirees with income above \$85,000 (single) or \$170,000 (joint) will pay an Income Related Monthly Adjustment Amount (IRMAA) surcharge. The surcharge for the various income brackets will increase slightly in 2019. Medicare uses your tax return from 2 years ago to determine your modified adjusted gross income. Accordingly, here is the IRMAA table for 2019, as compared to 2018 (note that a new tier for income above \$500,000 (single) and \$750,000 (joint) was added for 2019).

Individual Filers	Joint Filers	2019 Premium	2018 Premium
\$85,001 – 107,000	\$170,001 - \$214,000	\$189.60/Month	\$187.50/month
\$107,001 - \$133,500	\$214,001 - \$267,000	\$270.90/month	\$267.90/month
\$133,501 - \$160,000	\$267,001 - \$320,000	\$352.20/month	\$348.30/month
\$160,001-\$499,999	\$320,001-\$749,999	\$433.40/month	\$428.60/month
\$500,000 and above	\$750,000 and above	\$460.50/month	<b>New Tier for 2019</b>

On the plus side, the IRMAA surcharge on Part D (Prescription) coverage will actually decrease by 5% in 2019 for everyone except those in the \$500,000 bracket. Because the Part D surcharge is a much smaller amount than for Part B, the “average” decrease equals about \$2.00 per month.

# 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>

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

(Continued next page)

# Health and Welfare

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

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

When the subscriber uses an out-of-network provider, health care delivery resembles that of an indemnity insurance product, with less comprehensive coverage and subject to deductibles and coinsurance. HIP PRIME POS and U S. Health Care (QPOS) are POS plans.

The SBA H&W Fund catastrophic coverage plan does not cover subscribers of exclusive participating organizations (EPOs) because they do not provide any out of network benefits.

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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/heath-benefits-active-members/health-benefits-retired-members1/item/20-catastrophic-medical-expenses-retired>



# What's Happening



The poster features a background of white stars on a grey and blue gradient. On the left is a photograph of Sergeant Paul J. Tuozzolo in a dark blue NYPD uniform with a sergeant's rank insignia. The text is arranged in a formal, commemorative style.

*2<sup>nd</sup> Anniversary Ceremony*

**SERGEANT PAUL J. TUOZZOLO**  
**43<sup>RD</sup> PRECINCT**

**Date:** Monday, November 5, 2018  
**Time:** 1100 – 1200 hours  
**Location:** St. Raymond Church  
1759 Castle Hill Avenue  
Bronx, NY 10462  
718-792-4044

**UNVEILING OF MURAL & LUNCHEON**

**Date:** Monday, November 5, 2018  
**Time:** 1200 – 1300 hours  
**Location:** 43<sup>rd</sup> Precinct  
900 Fteley Avenue  
Bronx, NY 10473  
718-542-2314

Contact: LT. Yerlin F. Moya, 718-542-2343

**Saturday, November 3, 2018 @ 1100 hours**  
Annual Memorial Mass Sponsored by the Holy Name Brooklyn-Queens, Manhattan, BX, Staten Island and NYPD  
Anchor Club for LOD/NLOD Families  
Immaculate Conception Center,  
7200 Douglaston Parkway, Douglaston, New York 11362

**Monday, November 5, 2018 at 1100 Hours**  
Sergeant Paul J. Tuozzolo 2<sup>nd</sup> Anniversary Ceremony  
St. Raymond Church  
1759 Castle Hill Avenue, Bronx, NY 10462

**Wednesday, November 7, 2018 @ 0900 hours**  
20th Memorial Anniversary for LOD Auto Mechanic Larry Komnick  
Fleet Services Division Central Repair Shop  
53-15 58th Street,  
Woodside, New York 11377

**Friday, November 9, 2018 @ 0900 hours**  
The 25th Year Anniversary of Police Officer John Williamson  
(Killed in the LOD on October 8, 1993)  
PSA 6,  
2770 Fredrick Douglas Blvd., (Parking Lot),  
New York, NY 10039

**Monday, December 10, 2018 @ 1100 hours**  
Post 9/11 Sergeant Michael V. Incontrera Memorial Mass  
Saint Clare Church,  
110 Nelson Avenue,  
Staten Island, New York 10308

# What's Happening



*Police Service Area 6. Cordially invites you to  
The 25<sup>th</sup> Year Anniversary  
In Remembrance of  
Police Officer John Williamson*



*EOU October 8, 1993  
Monday, November 5, 2018, at 1300 Hours  
PSA 6  
2770 Fredrick Douglas Blvd. (Parking lot)  
New York, NY 10039*

# What's Happening



## NYPD 2019 Florida Reunion Luncheon

### Day/Date/Time:

Thursday, February 7<sup>th</sup>, 2019, 1200 x 1600

### Location (same as last year):

#### Benvenuto's

1730 North Federal Highway

Boynton Beach, FL 33435

(561) 364-0600

<http://benvenutorestaurant.com/>

### Cost:

\$45 per person **(Must prepay by check or money order [no cash] & payment must be received by January 3rd, 2019 - Payments will NOT be accepted at the door)**

Price includes sit down lunch and 2 hours of beverages. An additional 2 hours of beverages provided through the generosity of Irv Mechanic. Bar is limited to beer, wine and soda (cash bar available).

### Please mail checks made out to:

**NYPD Florida Reunion Luncheon**

**PO Box 356**

**New City, NY 10956-0356**

**Note: Last year the Post Office returned a small number of envelopes addressed to the above PO box as "Return To Sender - Addressee Unknown". This mix up has been corrected. However, if your envelope is properly addressed but is returned by the post office notify Artie Marra via email (below) ASAP.**

### **TABLE RESERVATIONS:**

Minimum of 10 people / Maximum of 12 people ( Please list a contact person for your table).

If you are part of a group of less than 10 & would like to sit together, include the checks from each member of your party along with each individual's phone number all in the same envelope.

If you are not reserving a full table of 10,11 or 12 and are not part of a small group, you will be assigned to a table. If you wish to sit with or near a certain command, i.e.: 24 Pct, Intel, PBBX, please include the command/boro/ etc when sending in your check – we will do our best to accommodate.

Please include a phone number with each check

**If you need to contact a committee member regarding this event please do so via email at any of the below email addresses:**

### 2019 Reunion Committee:

**Billy Callaghan**

[william02@optonline.net](mailto:william02@optonline.net)

**Harvey Grape**

[grape268@yahoo.com](mailto:grape268@yahoo.com)

**Artie Marra**

[artie845@optonline.net](mailto:artie845@optonline.net)

**Gene Kraese**

[skippy41p@gmail.com](mailto:skippy41p@gmail.com)

**Walter Silbert**

[mwsilbert9@gmail.com](mailto:mwsilbert9@gmail.com)

**Bill Giblin**

[gibbyonmarco@outlook.com](mailto:gibbyonmarco@outlook.com)

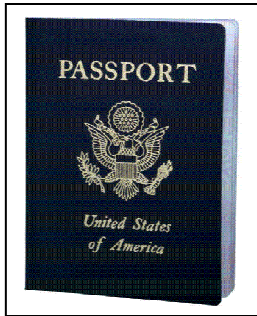
**Eddie Vincenzi**

[taste48@aol.com](mailto:taste48@aol.com)

# 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

New York City Transit Police



## Memorandum

### 2018 Annual TPD Holiday Party/New York Reunion

SAVE THE DATE: Tuesday November 13, 2018

**Why:** As in the past, we gather to see old friends, share some wonderful past experiences and renew relationships with people we haven't seen in a while.

**When:** Tuesday, November 13, 2018 from 4 to 8PM

**Where:** Antun's 96-43 Springfield Blvd. Queens Village, NY 11429

**What:** 2 ½ hr Hot Buffet & 4 hr Open Bar

**Why:** As in the past, we gather to see old friends, share some wonderful past experiences and renew relationships with people we haven't seen in a while.

No fixed seating and No dress code  
Cost: \$60.00 per person\*\*\* (pre-paid)  
\$70.00 CASH ONLY if you pay at door

Send checks payable to Paul J. Murphy, 190 Floral Parkway  
Floral Park, NY 11001-3428

Any Questions contact: Paul J. Murphy 516 775 3295, 516 205 8554, [irishcop10@hotmail.com](mailto:irishcop10@hotmail.com)  
Marilyn Scahill 718 347 2159, [houseonwaterms@gmail.com](mailto:houseonwaterms@gmail.com)



Denver Defense  
HR-218 Classes  
<https://www.denverdefense.net/>  
Next class is Sunday November 11

We only had 5 sign up for the October HR 218 class so I had to cancel it. We are going to try again on November 11th. We need 10 people to make this work.

Cost is \$5

Anyone interested should email me at [budcesena@gmail.com](mailto:budcesena@gmail.com)

They will need a holster

100 rounds of ammunition, and a flashlight, I do not have any in the building right now.

Class will begin promptly at 10 am and should be over at 2 pm.

Thanks,

Bud

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/>



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

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

## **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](http://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](http://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](http://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](http://www.socialsecurity.gov/estimator).

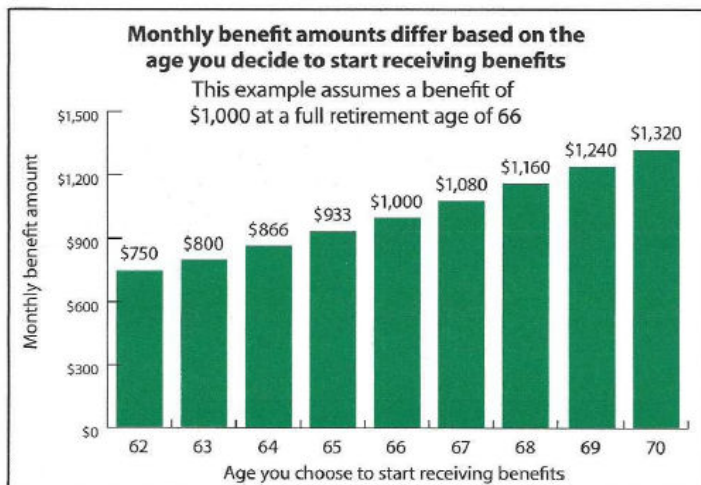
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

- 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](http://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
- 6¾ 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](http://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](http://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](http://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](http://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](http://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

5 November 1906

POLICE SERGEANTS GET ORDERS TO MOVE

Commissioner BINGHAM announced the following transfers this morning which go into effect at 6 o'clock tonight:

Sergeant John DWYER, from Adams to Fulton street;  
Sergeant Charles NICHOLS, from Vernon avenue to Williamsburg Bridge;  
Sergeant James LYNCH, from Williamsburg Bridge to Vernon avenue.

There were also nine roundsmen involved in the transfer, as follows:

Edward HAYES, Prospect Park to Fifth avenue;  
Thomas FOX, Fifth avenue to Prospect Park;  
Willard MILLER, Hamilton avenue to Glendale, Queens;  
Morris COHEN, Glendale to Hamilton avenue;  
William McKONE, Astoria to Flushing;  
John BARRY, Hunter's Point to Flushing;  
James EDWARDS, Richmond Hill to Williamsburg Bridge;  
James McCALLEY, Jamaica to Far Rockaway.

Ten patrolmen were also transferred by the same order.

13 November 1906

EIGHTEEN SERGEANTS FOR DETECTIVE BUREAU

Eighteen new detective sergeants reported for duty this morning to Acting Captain McCAULEY, of the local detective bureau.

For the past few months Acting Captian McCAULEY has been making requests to Commissioner BINGHAM to furnish more for this department, especially Italian detectives, and today is the first time his requests have been complied with.

The new men are:

Thomas F. MURRAY, Fiftieth precinct  
John J. MAHONEY, Eighty-fourth precinct  
Salvatore SANTORO, Sixth precinct  
Frank McLAUGHLIN, Fortieth precinct  
Frank J. LISANTE, Twenty-second precinct  
William A. WOOD, Thirtieth precinct  
John J. QUIGLEY, Forty-fourth precinct  
Francis J. CARNELLI, Eighth precinct  
William A. ASIP, Fifty-first precinct  
Robert W. CLARK, Fifty-second precinct  
Frank J. MAGRINO, Eighth precinct  
Louis ROSS, Twenty-ninth precinct  
Frank HAGGERTY, Thirty-fifth precinct  
John R. CROWLEY, Forty-seventh precinct  
James A. DONLON, Ninth precinct  
Frederick LYNCH, Fifty-fifth precinct  
William WALSH, First precinct

14 November 1906

S. Brooklyn-BRAVE FIREMAN GETS CONGRESSIONAL MEDAL

Philip C. PREGENZEL, a fireman attached to Engine Company 144, Coney Island, was called before Fire Commissioner LANTRY yesterday, and in the presence of Chief CROKER and others of the department complimented for his bravery in saving two lives at Coney Island. The Commissioner pinned on PREGENZEL's breast the Congressional medal which had been awarded him by the Volunteer Life Saving Association.

PREGENZEL, when in swimming at the Island on Aug. 2, 1904, rescued Mrs. Annie GERAGHTY, of 3017 West Twenty-third street, Coney Island, from drowning. He nearly lost his own life in so doing.

On Aug. 23, 1905, PREGENZEL rescued ex-Police Capt. Adolph HASSLACHER from the water off Sea Gate.

# NOSTALGIA

## POLICEMEN NEWS

### Transfers-Appointments

#### News pertaining to those in blue

Continued.....

23 November 1906

Deputy Commissioner O'KEEFFE received a letter today from CHARLES H.TAG, in which a check for \$10 was enclosed for the Police Pension Fund. Mr. TAG said he sent the money in recognition of the act of Patrolman J.CANTWELL, of the Fifty-sixth precinct, who at the risk of his life, saved a woman and two children from death at the hands of a reckless driver.

26 November 1906

THREE POLICE SERGEANT RETIRED ON PENSIONS

On their own application, three sergeants of police were retired today on \$1,000 per annum. They were Sergeant James E.KENNY, of the Vernon avenue station, Samuel HANCOCK, of Glendale station, and Robert HALFPENNY.

### Rodman's Neck - A Bit Of History

Rodman's Neck is part of the historic manor of Thomas Pell, who bought the land in 1654.<sup>1</sup> Rodman's Neck is named after a local man, Samuel Rodman, while the southern tip, known as "Pell's Point", is where the British landed during the Revolutionary War's Battle of Pell's Point. It was originally named "Anne's Hoeck" after Anne Hutchinson, who was killed in a Native American massacre at nearby Split Rock.

Rodman had owned a ferry that ran between Minneford Island (now known as City Island) and Anne's Hoeck where the bridge is now. Then L.R. Marshall built a Southern-style mansion on his estate, renamed "Hawkwood", at the southernmost tip of Rodman's Neck. His mansion was converted and used as an inn until 1888, when the New York City Parks Department acquired the property for Pelham Bay Park. A dock for the eastern shore of Rodman's Neck was approved in 1891, with funds appropriated for said dock.

Due to overcrowding at the nearby Hunter Island campsite, NYC Parks opened a campsite in 1906 at Rodman's Neck on the south tip of the island, with 100 bathhouses.

The land was first used as a United States Army training location from 1917 to 1919, during World War I, when it was used by the 105th and 108th Infantry Regiments. It became parkland in the 1920s, but was seldom utilized.

Between 1930 and 1936, the southern tip of the peninsula was used by the New York City Police Academy for summer training and explosives detonation. It was also part of Camp Mulrooney, a summer camp for the NYPD, and was used in that sense until 1936.

In 1941, during World War II, the U.S. Department of War began to use the area as a Navy base. The Army used Rodman's Neck again in the 1950s during the Cold War, building a radar fire control center there.

In 1959, the peninsula's operation was transferred to the NYPD who built the current firing range at the peninsula's southern tip. Early signs at the entrance said, "NYPD Pistol Range".

In 1976, one NYPD Officer was killed and another was badly injured in The Pit when a bomb went off accidentally.

A 54-acre police training facility is operated by the NYPD Firearms and Tactics Section and is used for handgun and rifle practice and qualification by the NYPD, the FBI, ICE, and training probationary police officers, as well as for antiterrorist, disorder control, Emergency Service Units, and OCCB training. The base has seven rifle ranges with a 230 total firing points for trainees. The base has a school with lecture hall and seven classrooms with teachers. The base also has training area designed to look like a city neighborhood for practical training exercises. It has one of the world's largest police armories and a firearms machine shop for maintenance and experimental weapons development.

The grounds include mock buildings called Urban Training Center /Tactical Village and Tactics House used for urban training scenarios, and a Fire Arms Training Simulator building (FATS) including an interactive video simulator that was all paid for by the FBI. There is also a specially equipped vehicle armed for disorder control nicknamed "The War Wagon" in case of rioting.

The base was used during the 1960s by the National Guard to train riot troops and was an emergency base of operations during the September 11, 2001 attacks. This area is restricted for police and military use only. It has a helipad and police boat docks. The area is also used for destroying unexploded bombs. Many bombs have been detonated since 1930, including ones made by George Metesky, the Weathermen, the Black Panthers, the Animal Liberation Front, and al-Qaeda. These explosives are always detonated at the southernmost point that juts out into Eastchester Bay in a crater called "The Pit". Around July 2 every year, impressive impromptu volcanic displays are put on as seized illegal fireworks are destroyed.

The range was intended as a temporary facility, according to the plans laid out by Robert Moses and Mayors Robert F. Wagner, Jr., John Lindsay, and Abraham D. Beame. However, Mayor Ed Koch favored it becoming permanent. The range was previously part of Pelham Bay Park. In the late 1980s, Governor Mario Cuomo signed an eminent domain law separating this land from the park and giving the NYPD the right to stay permanently. The range was to have been converted into the Olympic Firing Range for the unsuccessful New York City 2012 Olympic bid. The range has Biohazard Safety Level 4 lab facilities to deal with radiological devices, bio-weapon bombs and gas chemical weapons.



**Membership Meeting Minutes  
October 9, 2018**

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

This was followed by the invocation, the reading of the names and circumstances of death of the 15 law enforcement officers who died in the line of duty since last month's membership meeting and 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 - Absent  
Trustee: Bob Fee  
Trustee: Brenda Jordan  
Trustee: Kevin Gribbon  
Trustee: Chris Russo  
Trustee: John Sabato  
Historian: Jim Rochford  
Chaplain: Donald Sanchez - Excused

**Review of September's Minutes:** Available in October's newsletter. A motion to accept the minutes was made by Dave Schultheis and was seconded by John Krohn. The motion was passed.

**Introduction of Guests:**

- Ken Lacey, Veteran's Path Up was presented with a check for \$7,850, which is half of the profit from the 2018 Jimmy LaRossa Memorial golf tournament. The other half is being donated to Camp Lejeune Fisher house.
- Sabrina DeGuzman Simmons, Aetna Medicare Account Director gave a presentation and answered questions about the Aetna, Medicare Advantage PPO health coverage plan.

**Sickness & Distress:** Lisa Rosa's mother Amparo Rosa passed away yesterday.

**Communications & Bills:**

- The deadline for filing the WTC Notice of Participation with the NY Police Pension Fund has been extended to Sept. 11, 2022.
- A social security card is needed when applying for a real ID card at the NC DMV.

**Report of Officers**

President.

- Harvey discussed a fund raiser that he agreed to spearhead for Wilmington & Myrtle Beach 10-13 members who need financial assistance as a result of Hurricane Florence. The proverbial hat was passed around and \$493 was collected. Dave Schultheis made a motion to have the Club donate \$107 to the amount collected. Chris Russo seconded the motion and it was passed. Chris Russo made a motion to donate the Clubs portion of the 50/50 (\$150) to the money collected making the total donation \$750. Dave Schultheis seconded the motion and it was passed.
- National Convention - The following was discussed/transpired at the convention:
  - i) The entire National board was re-elected to office.
  - ii) Our pension fund pays benefits to 1.1 million retirees, is 98% funded and has 209 billion dollars in the fund.
  - iii) Governor Como extended the 9/11 Notice of Participation for 4 more years.
  - iv) Governor Cuomo extended the 9/11 Notice of Participation for 4 more years.
  - v) 54 applications were received for the National's 3 college scholarships.
  - vi) The National donated \$1,000 to the PBA Widow's and Children's fund at the PBA convention.
  - vii) There is an effort in Albany to unseat NYS Republican Senator Marty Golden, who is a strong supporter of NY retirees.

- viii) 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.
- x) 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 of getting the Transit and Housing retiree data to 1PP so that ID cards can be renewed at the same location.
- xi) 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

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

- The National Org. made a \$200 donation to the Hurricane Florence Fund.
- Golf Tournament: Income - \$25,510.00, Expenses - \$9,835, Profit - \$15,675
- Election day. Candidates endorsed by the NC State FOP and Charlotte-Mecklenburg FOP Lodge were listed in our October newsletter. Harvey will send an email reminder.

Vice President: Nothing to report.

Treasurer: See page 3. A motion to accept the Treasurer's report was made by Sam Reiver and was seconded by Bill Brown. The motion was passed.

Secretary: There were 55 Members; 05 new Members and 09 Guests present at this meeting.

Trustees:

- Bob Fee: Nothing to report.
- Brenda: Nothing to report.
- Kevin Gribbon: Nothing to report.
- Chris Russo: Nothing to report.
- John Sabato: Nothing to report.

Sgt. at Arms: absent

Historian: Nothing to report.

**Committee Reports:**

- Social: After holiday dinner party Sat. Jan. 19, 2019.
- Membership: 399 members.

**Old Business:** None

**New Business:**

- Proposition for Membership:
  1. Ret. NYPD PO Chris Mathews
  2. Ret. DHS Federal Agent Thomas Harter
  3. Ret. NYC Transit PD Det/Lt Humberto "Burt" Rodriguez
  4. Ret. NYPD Det. 2 Charmaine Pierre-Aldridge
  5. Ret. NYPD Det. 2 Duane Shepherd

A motion to accept the new members was made by Brenda Jordan and was seconded by Kevin Gribbon. The motion was passed.

**Good of the Club:**

- Club Elections: Secretary Scott Hickey cast 1 vote for Kevin Gribbon & Ian McGrouther for the 2019 unopposed trustee positions.
- 50/50 of \$140 was won by Jim Rochford

**Motion to adjourn:** A motion to adjourn the meeting was made by Scott Hickey and was seconded by Chris Russo. The motion was passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting  
Tuesday November 13, 2018**



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**Dues Renewal**



LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_ MI \_\_\_\_\_  
 ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
 STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )  
 HOME PHONE ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_  
 BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_  
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*Dues for members who reside outside of NC & SC are \$20.00*  
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VICE PRESIDENT

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## MEMBERSHIP APPLICATION

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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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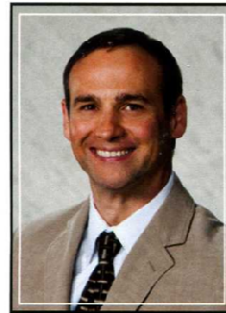
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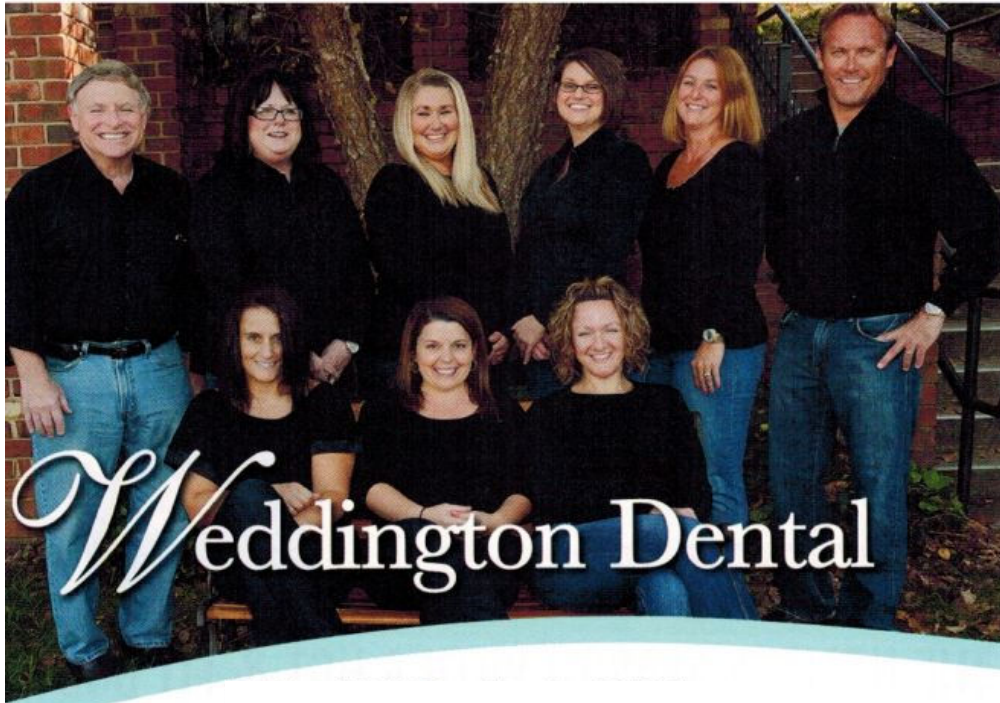


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