



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

137 Cross Center Rd.  
Suite 150  
Denver, NC 28037



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

<http://www.nationálnycpd1013.org/home.html>

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



Club Officers

Volume 10 Issue 3



March 2018

## PRESIDENT'S MESSAGE

Hi All,  
Recent events in NYC confirms my belief that it is a blessing that I am retired and no longer a member of the NYPD.

### The Good, the Bad and the Ugly.

**The Good** - On Feb 15, Judge Robert A. Neary cleared Sgt. Hugh Barry of all charges in a politically motivated indictment by Bronx district attorney Marcel Clark related to the fatal shooting of an emotionally disturbed woman who was wielding a baseball bat with which Sgt. Barry believed she was going to use to attack him.

**The Bad** - Despite the NYPD "shoot, don't shoot" firearms training, where officers are taught they would be justified in shooting a person threatening them with a baseball bat, Police Commissioner O'Neill was compelled to once again take a position suggesting wrongdoing by the exonerated sergeant. He sent out an e-mail announcing an immediate departmental disciplinary process for Sgt. Barry.

Additionally, less than a week after Sgt. Hugh Barry was acquitted, Bx. DA Clark unsealed an indictment against NYPD Capt. Naoki Yaguchi charging him with official misconduct and obstructing governmental administration after he allegedly delayed a Breathalyzer test for an off-duty detective involved in a car accident that was reported via a 911 call at 9:36 p.m.

Capt. Yaguchi, who was not on duty at the time of the incident or during the initial investigation, allegedly delayed the detectives trip from the 46th Precinct, where the accident occurred, to the 45th Precinct stationhouse, where DWI suspects in the Bronx are tested.

The detective was subsequently arrested and pleaded guilty to driving while impaired. Because there was a five-hour delay in administering the Breathalyzer test, the results were deemed insufficient for prosecution on the higher charge of driving while intoxicated.

DA Clark held Yaguchi responsible for the delay even though Capt. Yaguchi did not begin his tour until 11 p.m. and immediately after being informed of the incident by a supervisor in the 46 pct., Capt. Yaguchi ordered the supervisor to transport the off-duty detective to the 45 Precinct for the exam. Capt. Yaguchi also responded to the 45 Precinct.

**The Ugly**- On Feb. 26 an article appeared in the NY Post alleging the Bronx District Attorney's Office is a hotbed of misconduct where prosecutors and other staffers neglect their work to shop, drink booze and have sex, according to a \$15 million notice of claim filed by a suspended employee.

<https://nypost.com/2018/02/26/suit-alleges-sex-and-booze-filled-life-at-the-bronx-das-office/>

(Continued next page)

**Our Next Membership Meeting Is  
Tuesday March 14, at 6 PM at the  
Charlotte FOP Lodge #9,  
1201 Hawthorne Lane,  
Charlotte NC 28205**  
<http://www.charlotte10-13.com/>

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# PRESIDENTS MESSAGE

Ironically, shortly after this article appeared in the Post, the SBA learned of a new policy instituted within the Bronx District Attorney's Office where Assistant District Attorney's must ask the following questions to members of the NYPD when involved in a case to which there is an arrest / prosecution of a case.

1. Have you ever been arrested?
2. How many Command Disciplines do you have? What are they for?
3. Were any Command Disciplines given by inspections or the Borough?
4. Has any judge ever deemed your testimony not credible?
5. Have you ever had any charges and specifications or ever been modified? Why?
6. Have you had any Internal Affairs Bureau logs dropped against you or open I.A.B investigations?
7. Have you ever been sued and why?
8. Do you have any physical or mental disabilities?

In response to this, SBA president Ed Mullins advised his members of the following: If you encounter an Assistant District Attorney who happens to be dumb enough to ask you any of these questions, you are to inform them that you are requesting representation and DO NOT ANSWER any questions until your representation is present. If these questions are asked while you are on the witness stand you should respectfully tell the judge that you are requesting legal counsel and call the SBA office immediately.

Additionally, while you are waiting for your representation, have the Bronx Assistant District Attorney answer the following questions for you.

1. Have you consumed or been involved with alcohol while working in the office?
2. Are there any allegations against you involving sex with co-workers?
3. Have you been investigated and / or disciplined in connection with any such allegations?

Kudos to SBA president, Ed Mullins who has been consistently stalwart in protecting his members from the unjust and politically motivated actions and statements of the police commissioner, mayor and DA's office.

There may be light at the end of the tunnel for our members who have health insurance with Emblem Health Care and Empire Blue Cross/Blue Shield.

Last year I was contacted by an attorney who was in the process of bringing a lawsuit against Emblem Health Care for failing to provide in network doctors for GHI plan members residing outside of the NY area. He was trying to gather information from plan members who received medical bills from out of network doctors, for treatment while being hospitalized, that were not reimbursed by GHI.

He subsequently sent me the below email Re: "A provision in a 2014 NY Attorney General "Assurance of Discontinuance" (settlement) with GHI

This is email is going to only a small group of former NYC employees living outside New York -- because I've been in touch with only a few dozen of you directly, in the context of the class action suit against GHI.

I think this email needs to be shared widely with NYC retirees living out of state because it can have a major beneficial impact on your healthcare costs.

First, a quick update on the class action lawsuit. We had a conference with the judge last week, and received a very positive ruling: GHI has to start turning over discovery materials. That is a good development. GHI has filed a motion to dismiss the entire lawsuit -- which is the typical response -- and the judge said he would schedule oral arguments, followed by his decision -- over the course of the next several months. Nothing happens quickly in the legal system.

Now, the REALLY IMPORTANT news:

We were reviewing documents, and came across a provision in a 2014 NY Attorney General "Assurance of Discontinuance" (settlement) with GHI that affects everyone having problems finding in-network doctors. (I heard from many of you that there are few, if any, in-network doctors -- those who will accept GHI -- in Florida, North Carolina, and Pennsylvania.)

GHI has to find you an in-network doctor for you; and if there are none, they have to treat the out-of-network claim as if it were in network. But you have to CONTACT GHI FIRST.

Here is the relevant section of the settlement;

32. Within ninety (90) days of the effective Date of this Assurance, GHI will assist GHI Plan members who contact GHI prior to receiving pre-scheduled medical procedures to find participating providers (including ancillary providers, e.g., anesthesiologists and radiologists) so as to insure that the members can stay in-network. If GHI cannot identify participating providers to provide the ancillary medical services for GHI Plan members' pre-scheduled medical procedures then GHI will treat claims for non-participating providers as if they were performed by participating providers. GHI may consider entering into single case agreements with the non-participating providers or agreeing to pay non-providers' charges so as not to leave the members a balance bill (other than applicable cost-sharing, e.g. deductibles and copayments).

# PRESIDENTS MESSAGE

I suspect that many GHI telephone representatives may not be familiar with this requirement, so you have to be pushy: cite the Attorney General's "Assurance of Discontinuance - #14-181".

If you get push-back from GHI, let me know. And if I can be of any further assistance, don't hesitate to contact me. My email is: [Steve.Cohen@SteveCohenEsq.com](mailto:Steve.Cohen@SteveCohenEsq.com)

Here's the link: [https://ag.ny.gov/sites/default/files/pdfs/bureaus/health\\_care/new/2014-09-8\\_GHI\\_CBP\\_OON-Fully\\_Executed\\_AOD.pdf](https://ag.ny.gov/sites/default/files/pdfs/bureaus/health_care/new/2014-09-8_GHI_CBP_OON-Fully_Executed_AOD.pdf)

One of our members, Jim Kennedy contacted GHI regarding this matter and provided me with the following:

"Just wanted to share that in reference to the email from Steven Cohen, I contacted GHI/Emblem Health today and spoke with a representative who was very polite and willing to assist in any matter. However, she was not familiar with NYS Attorney Generals "Assurance of Discontinuance" #14-181. Just like Steve mentioned in his email.

The representative requested that I fax the information to her and her supervisor Naomi. I am suggesting that we have as many members as possible do the same thing. (Fax the relevant section of the settlement listed on the previous page along with the link to entire settlement).

Faxes can be sent to Jeanine and Attention: Naomi fax# 315-432-0683. The more they hear from us the closer we will get to "Single Case Agreement"

Additionally, in the event of an Out-of-Network **Emergency** visit, it will be covered under the emergency clause. Not necessarily an Emergency Room Visit, but other medical necessities". (See page 35).

The Club has reserved box seat tickets for the Friday, June 22 Charlotte Knights Baseball game. There will a fireworks display after the game, (See Pg. 43).

I have recently sent an email to all members who have not paid their 2018 dues. As per our by-laws, if your dues are not received by March 15, you will be removed as a member.

Dinner for this month's meeting will be corned beef & cabbage. Please be sure to respond to the meeting Evite in a timely manner so that we can make sure there is enough food for everyone. There will be a \$10 dinner charge for members who have not paid their 2018 dues.

Our guest speaker for the meeting will be Club accountant Scott Boyar who discuss the new tax laws.

Applications for our two \$1,000 and \$500 college scholarships are due by April 7. (See pages 12 -14 for instructions and applications).

Remember to spring forward (set your clocks ahead one hour) on Sunday March 11, for Daylight Savings time.



On Feb 13, American Hero Dale Beatty, an Army veteran from Statesville, NC died unexpectedly at age 39.

Dale and his high school friend John Gallina were seriously injured in Iraq when a Humvee they were riding in struck an IED. Dale, who lost both legs beneath the knees devoted his life to helping other vets.

He and John started Purple Heart Homes a nonprofit organization that built and renovated homes for disabled veterans.

Dale was the recipient of a Track Chair All Terrain Vehicle that was purchased using the \$15,000 we raised in 2015 at the 3rd Annual Jimmy LaRossa Memorial Golf Tournament.

Please be advised that we are still collecting items at our monthly meetings for Fischer House, Camp Lejeune. (See next page).

May the good Lord watch over and protect all of our law enforcement officers as they continue to battle those who wreak havoc in our country and all of our armed forces personnel who continue to battle terrorists throughout the world.

Stay safe!

Fraternally,

*Harvey Katowitz*

Harvey Katowitz

# PRESIDENTS MESSAGE



## *Camp Lejeune* **FISHER HOUSE**

“The Fisher House Foundation is very generous and new Fisher Houses come fully furnished, but there are things the Foundation does not provide or which we need on an ongoing basis. In addition, while the Navy funds day-to-day operational costs, including utilities and salaries, each Fisher House is responsible for the on-going provision of comfort items, non-perishable foods, etc. through voluntary donations. Based on this, some of the items we are in need of include:

\*\*\***Monetary donations**\*\*\* - These give us the flexibility to use your donation as a particular need arises and are extremely welcome. Checks can be made out to “**Camp Lejeune Fisher House (DON)**.” Checks can be mailed to:

**Camp Lejeune Fisher House  
Attn: Fisher House Manager  
4 Recovery Way  
Camp Lejeune NC 28547**

**Grocery Store Gift Cards**-Commissary Vouchers, Food Lion, Piggly Wiggly

**Gift Cards:** Visa Gift Cards (can be used anywhere), K-Mart, Walmart, Target, Bed, Bath and Beyond

**Laundry Items**-Powder Laundry Detergent (for HE Machines), OxiClean Stain Remover (Liquid or Powder)

**Cleaning Supplies**- Kitchen Non Scratch Scrub Sponges, Comet Bathroom Cleaner Spray with Bleach, Lysol Disinfectant Wipes, Dawn Antibacterial Dish Detergent

**Paper Products**-Quilted Northern Toilet Paper, Select-A-Size Paper Towels

**Personal Items**- Personal Sized Hand Sanitizer, Makeup Remover Wipes, Toothbrushes, **Travel Sized:** Male/Female Deodorant, Shampoo, Conditioner, Male/Female Shaving Cream

**Entertainment**-DVDs, Restaurant Gift Cards, Movie Theater Tickets, Video Games

**Houseware Products** –Plastic Baggies (Pint, Quart & Gallon), Turkey Baster, Cooling Racks, Pizza Stones

**Kitchen Staples** –Ketchup, Mustard, Sea Salt, Peppercorns, Liquid Flavored Creamers, Shortening, Bottled Water, Tea, Mayonnaise/ Miracle Whip, Keurig K-Cups – (Regular Medium Blend Coffee), Frozen Meals

**Emergency/First Aid Supplies** – Rechargeable Lanterns, Flashlights, Refill Items for First Aid Kits, Band-Aids

**Reading & Writing Materials** –New Magazine Subscriptions, Newspaper Subscriptions, Writing Paper, Pens, Pencils

**Miscellaneous** –HP 564 Black, Cyan, Magenta, and Yellow Printer Ink Cartridges, Water Hose and Hose Storage, 9V Batteries, AA Batteries, D Batteries

**Big-Ticket Items**- Wii Games and Accessories, Xbox 360 Games and Accessories, White Wooden Rocking Chairs, Men’s and Women’s Mountain Bikes with appropriate protective equipment (helmets, road vests, etc.), Blu-Ray Player with WiFi, Xbox Power Cord

***Due to health and safety issues, we are only able to accept donation of new items.***

For more information, please contact the Fisher House Manager at (910) 750-5848

They Must **Never** Be Forgotten

**BLUE  
LIVES  
MATTER!**



# They Must Never Be Forgotten



**NYPD Lt. Jeffrey W. Francis**  
**Jan 13, 2018**

Lieutenant Jeffrey Francis died as the result of cancer that he developed following his assignment to assist with search and rescue efforts at the World Trade Center site immediately following the 9/11 Terrorist Attacks.

Lieutenant Francis had served with the NYPD for 20 years. He is survived by his wife and son.



## REST IN PEACE



## YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

**Ret. NYPD Det. Eugene F. Madden**  
**Feb. 6, 2018**

Eugene Francis Madden, a 9/11 first responder and retired New York Police Department officer who retired to Myrtle Beach, passed away on Tuesday, February 6. He was 51 years old.

Madden was born on November 29, 1966 in Hoboken, NJ, according to his obituary. He worked at the NYPD for 20 years, and was promoted to detective in 1996. He served alongside his colleagues as a 9/11 first responder for many months after the terrorist attack on the World Trade Center.

Jon Feal, founder of 9/11 Responders Remembered Park on Long Island NY, says there are over 80,000 people enrolled in the federal World Trade Center Health Program. Madden was one of them.

Feal received notifications from the program one someone in the program passes away. Feal says more than 70,000 in the program have various 9/11-related certified cancers.

In 2015, there were 315 people living in South Carolina enrolled in the program. That number continues to grow; in 2017 there were 348 people living in South Carolina enrolled in the World Trade Center Health Program.

Feal says 9/11 is still killing people, like Eugene Madden, over 16 years later.

After Madden's retirement, he settled in Myrtle Beach.

"Gene was a true patriot, avid history buff, and loved to take part in a good debate," his obituary states. "He was proud of his Irish

They Must **Never** Be Forgotten



*Detectives*

*Rodney Andrews & James Nemorin  
Firearms Investigation Unit*

*15th Year Anniversary Mass*

*Saturday, March 10th, 2018 at 1200 Hours*

*Saint Peters Church*

*53 Saint Marks Place, Staten Island New York*

*Luncheon to follow at Saint Peters Church*

*Candlelight Vigil and Prayer Rememberance*

*C/O Hannah Street & Saint Pauls Ave*

*Staten Island New York*

*From 1pm thru 10pm*



# They Must Never Be Forgotten



**Deputy Sheriff Micah Flick**  
El Paso Co., CO Sheriff's Office,  
EOW: Monday, February 5, 2018

Deputy Sheriff Micah Flick was shot and killed while conducting an auto theft investigation.

Several officers attempted to take a suspect into custody, but the man began to struggle and then opened fire, fatally wounding Deputy Flick and wounding two other deputies, a Colorado Springs police officer, and a bystander. The man was shot and killed by return gunfire.

Deputy Flick had served with the El Paso County Sheriff's Office for 11 years. He was killed on the 11th anniversary of starting with the department. He is survived by his wife and 7-year-old twins.



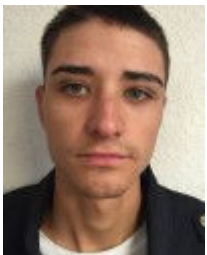
**Deputy Sheriff Steven Belanger**  
LA Co., CA Sheriff's Dept,  
EOW: Tuesday, February 6, 2018

Deputy Sheriff Steve Belanger succumbed to a gunshot wound sustained on December 10th, 1994, when he was ambushed while conducting a traffic stop.

He had recognized the driver of the vehicle as being wanted for a previous assault. As he searched the two occupants of the car, one of the man's friends rode up behind Deputy Belanger on a skateboard and shot him in the back of the head. The man fled the scene and committed suicide about one hour later.

Doctors were unable to remove the bullet from Deputy Belanger's brain. He remained under constant medical care and confined to a wheelchair until passing away on February 6th, 2018.

Deputy Belanger had served with the Los Angeles County Sheriff's Department for seven years. He is survived by his wife and daughter.



**Reserve Officer Jarate D. Condit**  
Asher, OK Police Department,  
EOW: Tuesday, February 6, 2018

Reserve Officer Jarate Condit was en-route to mandatory training, when his patrol car left the roadway and crashed into a concrete culvert as he attempted to pass another vehicle.

The patrol car became engulfed in flames upon impact with the culvert.

Officer Condit is survived by his young child and parents.



**Police Officer David Sherrard**  
Richardson, TX Police Department,  
EOW: Wednesday, February 7, 2018

Police Officer David Sherrard was shot and killed while responding to a disturbance at an apartment complex.

As officers arrived on scene they located a man suffering from a gunshot wound outside of the apartment. The officers were able to identify an apartment where the suspect was located. As they made entry into the apartment the man opened fire, striking Officer Sherrard in the neck. Officer Sherrard was transported to the hospital where he succumbed to his wound.

The subject barricaded himself inside of the apartment for several hours before surrendering. The man who shot Officer Sherrard was charged with capital murder of a police officer.

Officer Sherrard had served with the Richardson Police Department for 13 years. He is survived by his wife and two daughters.



**Police Officer Chase Maddox**  
Locust Grove PD, GA  
EOW: Friday, February 9, 2018

Police Officer Chase Maddox was shot and killed while assisting two deputies from the Henry County Sheriff's Office serve a warrant.

The deputies had gone to the home to arrest the subject for failing to appear in court on a traffic violation. The man refused to cooperate and the deputies requested assistance from the Locust Grove Police Department.

Several minutes after Officer Maddox arrived at the scene the officers attempted to take the man into custody. The subject opened fire on the officers, killing Officer Maddox and wounding both deputies before being shot and killed.

Officer Maddox had served with the Locust Grove Police Department for five years. He is survived by his expectant wife and one child.



**K9 Officer Eric Joseph Joering**  
Westerville Division of Police, OH  
EOW: Saturday, February 10, 2018

Police Officer Eric Joering and Police Officer Anthony Morelli were shot and killed when they responded to a 911 hang-up call.

As officers arrived at the home they made contact with the residents of the apartment and were let inside. As they walked into the apartment a 30-year-old male subject opened fire on them. Despite their wounds, both officers were able to return fire and wounded the subject.

Officer Joering had served with the Westerville Division of Police for 17 years. He is survived by his wife, four daughters, and his K-9 partner Sam. Arrangements have been made for Sam to remain with his widow and daughters.



# They Must Never Be Forgotten



**Officer Anthony Pasquale Morelli**  
Westerville Division of Police, OH  
EOW: Saturday, February 10, 2018

Police Officer Anthony Morelli and Police Officer Eric Joering were shot and killed when they responded to a 911 hang-up call.

As officers arrived at the home they made contact with the residents of the apartment and were let inside. As they walked into the apartment a 30-year-old male subject opened fire on them. Despite their wounds, both officers were able to return fire and wounded the subject who was taken to a hospital.

Officer Morelli is survived by his wife and two children, daughters, and his K-9 partner Sam. Arrangements have been made for Sam to remain with his widow and daughters.



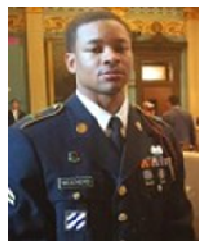
**Commander Paul R. Bauer**  
Chicago Police Department, IL  
EOW: Tuesday, February 13, 2018

Commander Paul Bauer was shot and killed while attempting to arrest a subject in a state government office building.

Other officers had attempted to conduct a stop on the man in connection with a shooting that had occurred several days earlier. The subject fled from the officers. Commander Bauer, who was wearing a suit and in the area for a meeting, observed the subject and attempted to stop him in a stairwell. The subject opened fire, killing Commander Bauer.

The subject was taken into custody moments later.

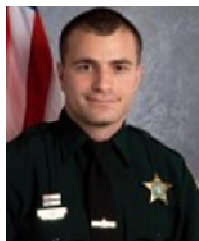
Commander Bauer had served with the Chicago Police Department for 32 years and served as commander of the 018th District. He is survived by his wife and daughter.



**Officer Darren Maurice Weathers**  
Detroit Police Department, MI  
EOW: Tuesday, February 13, 2018

Police Officer Darren Weathers was killed while participating in a surveillance training exercise when his vehicle collided with another before striking a utility pole.

Officer Weathers was a U.S. military veteran and had served with the Detroit Police Department for almost two years. He is survived by his wife and daughter.



**Deputy Sheriff Kevin James Stanton**  
Brevard County Sheriff's Office, FL  
EOW: Saturday, February 17, 2018

Deputy Sheriff Kevin Stanton was killed when a tractor-trailer that suffered a tire blow-out, causing the driver to lose control and swerve into the left lane where Deputy Stanton was driving. Deputy Stanton's patrol car then struck the rear of the semi.

Deputy Stanton had served with the Brevard County Sheriff's Office for 10-1/2 years.



**Police Officer Justin Taylor Billa**  
Mobile Police Department, AL  
EOW: Tuesday, February 20, 2018

Police Officer Justin Billa was shot and killed while assisting in the apprehension of a man who had just murdered his ex-wife.

Investigators at the scene of the original murder identified the subject as a person of interest. Officer Billa, along with other officers, went to the man's home to make contact with him. As the officers arrived on scene the subject exited the home and opened fire, striking Officer Billa. Another officer returned fire as the subject retreated back into the home.

The subject remained barricaded inside his home for the next three hours. His body was recovered from the home following the stand-off.

Officer Billa had served with the Mobile Police Department for two years. He is survived by his wife and one 1-year-old son.



**Sergeant Mujahid Ramzziddin**  
Prince George's Co., MD PD  
EOW: Wednesday, February 21, 2018

Sgt. Mujahid Ramzziddin was shot and killed while attempting to protect a female subject who was being attacked in a domestic violence incident.

Sergeant Ramzziddin, who was off duty, confronted the man who was armed with a shotgun. The subject, who had a protective order issued against him, fatally shot Sgt. Ramzziddin before stealing his service weapon and fleeing in a vehicle.

Responding officers pursued the man before he stopped and attempted to flee into a nearby wooded area. The man was shot and killed by pursuing officers after shooting at them.

Sergeant Ramzziddin had served with the Prince George's County Police Department for 14 years and had previously served with the Metropolitan Police Department in Washington, DC, for five years. He was awarded the county's Medal of Valor in 2006 for his courage while engaging an armed suspect. He was a veteran of the District of Columbia Air National Guard and U.S. Marine Corps.

Sgt. Ramzziddin is survived by his wife and four children.

He was posthumously promoted from the rank of Corporal to the rank of Sergeant.



**Sergeant Mark J. Baserman**  
Pennsylvania Dept. of Corrections  
End of Watch Monday, February 26, 2018

Sergeant Mark Baserman succumbed to injuries sustained on February 15th, 2018 when an inmate, serving a life sentence for first-degree murder, attacked him. The inmate punched Sgt. Baserman in the head numerous times then continued to kick him in the head after he fell to the ground.

Another officer who came to Sergeant Baserman's aid was also attacked before the inmate was subdued.

Sgt. Baserman was a U.S. Army veteran and had served with the Pennsylvania Department of Corrections for 11 years.

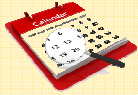
# FEBRUARY MEMBERSHIP MEETING



Ken Lacey, Veterans Path Up, NYPD 10-13 Club Pres. Harvey Katowitz



# MEMBERSHIP



## 2018 Monthly Meeting Dates

|               |              |               |
|---------------|--------------|---------------|
| Mar 13, 2018  | Jun 12, 2018 | Sept 11, 2018 |
| Apr. 10, 2018 | Jul 10, 2018 | Oct 9, 2018   |
| May 8, 2018   | Aug 14, 2018 | Nov 13, 2018  |
|               |              | Dec 11, 2018  |



Feb. 4, Zoraida Calderon, mother of Stan Pentol



The following members joined our Club in February

- Ret. NYPD Lt. John Cocchi
- Ret. NYPD Sgt. William Hassler
- Ret. NYPD Det. Paul Arroyo
- Ret. NYPD Det. Richard Bohn
- Ret. R.I. Officer Christopher Poncia
- Ret. R.I. Officer Christine Pocia
- Ret. Secret Service Agent Louis Caputo
- Ret. NYPD P.O. Debbie McManahan - Returning Member
- Ret. NYPD P.O. Lorraine Monsanto - Returning Member



We presently have 403 members, 274 from the NYPD and the remainder from 70 other law enforcement agencies.



## SICK DESK UPDATE

Paul Johnson is in Mercy Hospital.



SPRING FORWARD  
DAYLIGHT SAVINGS TIME  
SUNDAY MARCH 11

## BIRTHDAYS



## MARCH

|                   |      |
|-------------------|------|
| Jeffrey Felipe    | 3/1  |
| James Hooker      | 3/3  |
| Joe Calderon      | 3/4  |
| Scott Hassler     | 3/5  |
| Mike Lambert      | 3/5  |
| Errol Wedra       | 3/5  |
| Mario Erotokritou | 3/6  |
| Charles Rice      | 3/8  |
| Tom Fraser        | 3/9  |
| Skip Hepburn      | 3/10 |
| Michael Hall      | 3/10 |
| Brian Hassett     | 3/11 |
| Wanda Harris      | 3/16 |
| Raphael Jarvis    | 3/18 |
| Jim Kennedy       | 3/20 |
| Michael O'Brien   | 3/22 |
| Robert Tufano     | 3/22 |
| Darcy Callahan    | 3/23 |
| Larry Cirigliano  | 3/24 |
| James Marstan     | 3/25 |
| Glenn Moses       | 3/26 |
| Felix Sermeno     | 3/27 |
| Sal Pirrello      | 3/29 |
| Antonello Giudice | 3/29 |
| Jim O'Brien       | 3/29 |
| Sam Reiver        | 3/29 |
| Dave Schultheis   | 3/29 |
| Frank Salamone    | 3/30 |



Dinner for this month's Membership Meeting will be corned beef and cabbage.

Please respond to the Evite by March 8 so that we have enough food prepared for everyone.



**IF YOU HAVE NOT PAID YOUR 2018 DUES PLEASE DO SO NOW  
USING THE DUES RENEWAL FORM LOCATED AT  
[HTTP://WWW.CHARLOTTE10-13.COM/WP-CONTENT/UPLOADS/2017/09/  
NYPD-10-13-CLUB-OF-CHARLOTTE-DUES-RENEWAL-FORM](http://www.charlotte10-13.com/wp-content/uploads/2017/09/NYPD-10-13-Club-of-Charlotte-Dues-Renewal-Form)**

# MEMBERSHIP



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

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

137 CROSS CENTER RD  
SUITE 150  
DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC will award two (2) \$1,000 scholarships, Bob Andretta and 911 Memorial Scholarships to the child, grandchild or great grandchild of a member of our 10-13 Club. The recipient of each scholarship will be determined by a lottery drawing at the April membership meeting of all eligible applicants.

In order to be eligible for a scholarship the following criteria must be met:

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be preparing to enter an **accredited four-year college** as a freshman in the year the scholarship is awarded.
- When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and an essay on what it means to be an American.
- 

NOTE: There can only be one winner per member family during a three year period.

**Application must be received by April 7, 2018**



# MEMBERSHIP



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

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

137 CROSS CENTER RD  
SUITE 150  
DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC will award the "Jim Houston Memorial Scholarship" of \$500 to the child, grandchild or great grandchild of a member of our 10-13 Club. The recipient of the scholarship will be determined by a lottery drawing at the July membership meeting of all eligible applicants.

In order to be eligible for a scholarship the following criteria must be met:

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be entering an accredited Community College or a postsecondary program for students with intellectual and developmental disabilities at an accredited four-year college as a freshman in the year the scholarship is awarded.
- When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and a short essay on what it means to be an American.

NOTE: There can only be one winner per member family during a three year period.

**Application must be received by April 7, 2018**



# MEMBERSHIP



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

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

137 CROSS CENTER RD  
SUITE 150  
DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

### College Scholarship Application 2018

Sponsor's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_

Relationship to Sponsor: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

High School Attending: \_\_\_\_\_

College Attending: \_\_\_\_\_

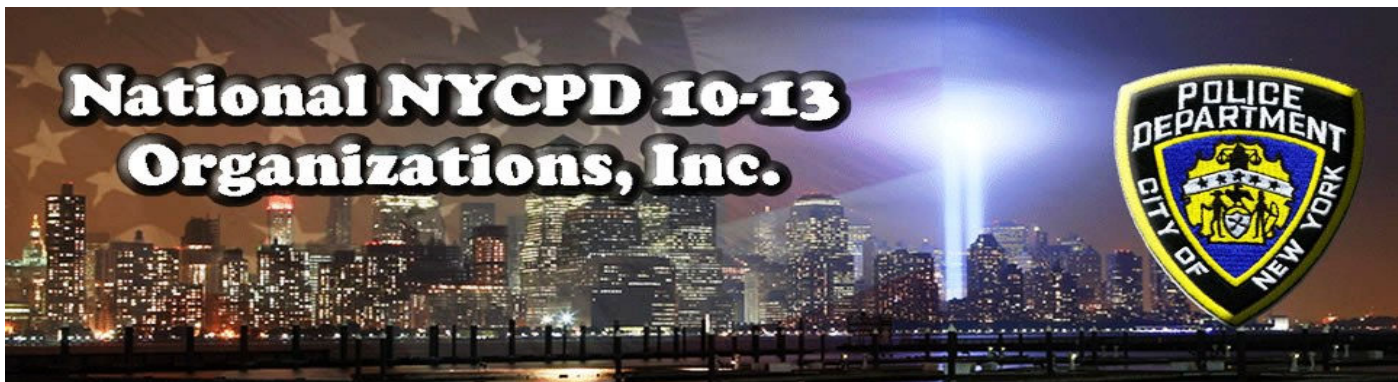
Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Application must be received by April 7, 2018**



# 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: Our Club will be collecting ID cards quarterly, Jan., Apr., Jul. & Oct. and mailing them to Frank Martarella.

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



# NATIONAL NYCPD 10-13 ORG.

VILLA ROMA RESORT HOTEL  
356 VILLA ROMA ROAD  
CALLICOON, NEW YORK 126723  
1-800-727-8455

THE NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.  
29<sup>TH</sup> ANNUAL CONVENTION  
SUNDAY, SEPTEMBER 23-TUESDAY SEPTEMBER 25, 2018

### Your Rates Include

Fine Italian/American Cuisine, served in a private, 10-143 Dining Room-3 meals daily  
Complimentary 10-13 Hospitality Room Sunday – Tuesday  
Hero Sandwiches and Refreshments upon arrival Sunday  
Prime Rib Dinner with Red & white wines Monday Night  
Cocktail Party prior to Monday dinner  
Nightly entertainment, theater shows & dances to DJ in lounge  
Free Shuttle to Casino Sunday Night  
Golf on Premises- nominal fee, cart included  
Indoor/Outdoor Heated Pools & Jacuzzi Spa Facilities offering Massage & Pampering Treatment (fee)  
Morning/Afternoon Movies, fishing and More!  
See Villa Roma Information summary for all activities

### RATES & ACCOMODATIONS

#### WEEKEND PACKAGES RATES ARE PER PERON, PER NIGHT

Double Occupancy – standard rooms, \$166.00, single, \$235.65

Double Occupancy, 1 Bedroom Suite, \$183.40, single, \$261.00

\*Children: Under 3 yrs., NO CHARGE, 4-10, \$85.07 per night, per child

Children: 11-17 yrs., \$112.60, per night, per child

\*\*Children's Rates only VALID with 1 full priced adult in room

\*\*\*The above rates include 15% Resort Fee, Local NYS Tax & tips

A \$150.00 deposit, room required

Make Check payable to: Villa Roma Resort

Mail To:

VILLA ROMA RESORT HOTEL  
356 VILLA ROMA ROAD  
CALLICOON, NEW YORK 12723 OR  
Call 1-800-727-8455 for Reservations

For further information contact: Convention Chair, Frank Martarella or Co-Chair Tony Perrone  
1-518-945-1144

Friends & Relative Welcome

Please fill our and detach form below and send with your deposit(s)

NATIONAL NYCPD 10-14 ORGANIZATIONS, INC., September 23-September 25, 2018

Name(s) \_\_\_\_\_ # of Adults \_\_\_\_\_ Children \_\_\_\_\_  
Address \_\_\_\_\_ Phone/Email \_\_\_\_\_  
City/State/Zip \_\_\_\_\_ Credit Card Name & No. \_\_\_\_\_

## INFORMATION SUMMARY



### ROOMS:

- 150 Hotel Guest Rooms, complete with private bath and cable TV.
- 200 On-site, one- or two-bedroom suites, complete with a kitchen and living room area.

### DINING:

- Main Dining Room
- Roman Garden Cafe
- Eleanor's Italian Kitchen

### SEASONAL DINING:

- The Beechwoods Restaurant
- Beechwood Grill
- Pool Grill

## SUMMARY OF ON-SITE AMENITIES & FACILITIES:

- 18-Hole PGA Championship Golf Course
- Outdoor Driving Range
- Practice Green
- Horseback Riding
- Outdoor Tennis
- Indoor & Outdoor Bocce & Shuffleboard
- Indoor & Outdoor Heated Swimming Pools
- Baseball Field
- Basketball Court
- Horseshoes
- Gamer's World

- Sand Volleyball
- Bumper Boats
- Bounce Fun Park
- Playground
- Fishing Pond
- Go Cart Speedway
- Soft Play Area
- Indoor Racquetball & Wallyball Courts
- Billiards & Ping-Pong
- Boardwalk Games Arcade
- Eight Regulation Bowling Lanes
- Card & Board Game Room

- Morning/Afternoon Movies
- Paintball
- Fitness Center with Free Weights & Cardio Machines
- Teen Dance Club
- Nightly Entertainment
- Tivoli & Marty's Lounge
- Off Track Betting
- Skiing & Snowboarding
- Snow Tubing
- Ice Skating
- Activites Director Doc Holiday

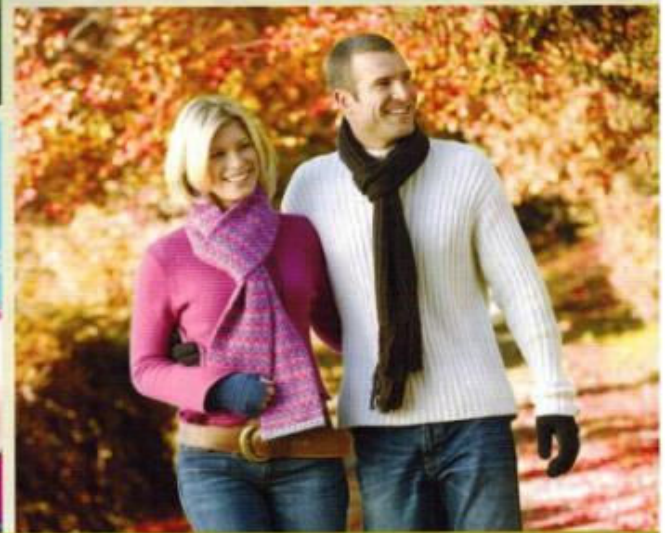
## SUMMARY OF NEARBY ATTRACTIONS:

- Ski Area – Holiday Mountain, Elk Mountain
- Historical Sites, Parks & Museums
- Rafting & Canoeing on the Upper Delaware
- Scenic Catskill Mountains
- Beaverkill & Willowemoc Rivers

- Hiking Trails
- Skeet & Trap Shooting
- Monticello Gaming, Raceway
- Art Galleries
- Antique Shops
- Bethel Woods Performing Arts Center & The Museum at Bethel Woods

- Covered Bridges
- Guided Fishing Trips
- Farm Markets
- Fort Delaware
- Distilleries / Breweries / Vineyards
- Apple Pond Farm Agriculture & Ecological Tours

## VILLA ROMA... YOUR FOUR SEASON GETAWAY!



### THE PERFECT PLACE FOR

*Family Reunions  
Youth Outings  
Weddings  
Senior Bus Tours*

*Conferences  
Corporate Events  
Meetings  
Religious Retreats*

*Golf Outings  
Special Events  
Ski Trips  
Vacation Ownership*

*Close to home! Less than 2 hours from the Metro Area!*

**VILLA**  
  
**ROMA**

800.533.6767 | Callicoon, NY | [www.villaroma.com](http://www.villaroma.com)  

# 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 375 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 | Bernard Roe   | 704-595-3463 | 704-241-8002   | <a href="mailto:broehroe@aol.com">broehroe@aol.com</a>             |
| Rowan County       | Brenda Jordan | 704-588-0652 | 516-852-3885   | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>       |
| Union County       | 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



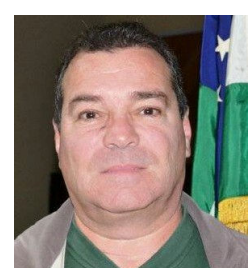
Bob Fee



Bernard Roe



John Sabato



Chris Russo



## NYPD CEA March Meeting

| Day / Date         | Time    | Location   |
|--------------------|---------|--|
| Wednesday, March 7 | 10 a.m. | Antun's<br>96-43 Springfield Blvd.<br>Queens Village, NY 11429 |



### 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)

# 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.
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.

### **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



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.

## **[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



## AN OVERVIEW OF THE FUNDING ASSOCIATED WITH THE SOC/LBA PRESCRIPTION / DENTAL AND OPTICAL COVERAGE

Many of our members are understandably unfamiliar with the funding associated with the LBA providing prescription, dental and optical coverage to our members through the Superior Officers Council Health and Welfare (SOC). I would like to provide a basic explanation to our members so that they are more aware of how these benefits are financed and the fiscal limitations created by the empirical costs and needs affiliated with properly providing these services to our members and their families.

Each year, The City of New York allocates approximately \$1,640 per member (this includes the member and their dependents) to the LBA to provide prescription, dental and optical coverage to our members and their families. This amount is in line with the amounts allocated to the other City unions.

The LBA is comprised of a unique demographic. Some of our members are young enough to have many dependent children residing with them, while others are old enough that they themselves and their spouses are unfortunately beginning to need medication to address age related medical conditions. This demographic anomaly puts an inordinate strain on the fiscal resources allocated to the LBA SOC to provide fair and adequate coverage. It also puts the LBA and the SOC in a position where we must prioritize how the money provided by the City is assigned to each of the three benefits it is intended to provide. An inordinate amount of the money allocated to us from the City is earmarked for prescription medication. Prescription medication obviously has an immediate impact on preventing, controlling, and potentially curing illnesses.

Therefore, a majority of the funding (almost 80%) goes towards reducing our members' prescription medication costs. Even with this inordinate amount of funding going toward prescription costs, we have an additional onus to practice sound fiduciary prudence when it applies to some cost prohibitive medications. The SOC, in partnership with the LBA and CEA, have regular reviews with OptumRx, our pharmaceutical management company, to identify what medications (predominantly new to the market name brand medications) are so expensive that they may have an irreversible catastrophic financial strain on our prescription drug plan. We have a fiduciary responsibility to our overall membership, and this sometimes equates to the SOC Prescription plan not being capable of providing coverage to purchase some high-priced medications.

Fortunately, in many instances a generic version of the prescription need is available. Unfortunately, this sometimes results in the SOC plan not covering certain name brand medications, i.e. Theraflu, most name brand acne medications, and some preventative vaccines. After expenditures allocated to covering our members' prescription medication costs, we are left with approximately \$330 per member to provide adequate dental and optical coverage to our members and their families. With these remaining funds, we have continuously striven to provide our members with the optimal optical and dental coverage possible. We have enhanced the Retirees' optical benefit to now allow Retirees to receive an eye exam and glasses every year – as opposed to every two years. We attempted to establish a prolonged fee based dental enhancement program for both our Active and Retired members. However, due to heavy usage, predominantly connected to orthodontia cases, the program quickly became cost prohibitive.

Even with the additional financial responsibilities and restraints The Affordable Care Act thrust upon the SOC to adequately provide coverage to our members, the financial stewardship practiced by the co-chairs and trustees of the Superior Officers Council has resulted in our ability to reduce annual deductibles for our Retirees (from \$150 – \$50), maintain the annual fees to provide prescription coverage to Retiree's dependents, and abide to the dictates of the Affordable Care Act as they apply to our Active members (No annual caps). In addition, we have insured that a requisite amount of funding is maintained to sustain a healthy and robust fiscal reserve in our Health and Welfare plan to assure its viability in years to come.

I, along with the other members of the SOC, continue and will continue to identify approaches to provide all our members and their families with the best possible prescription, dental and optical coverage with the financial resources provided to us by the City. As a co-chair of the Superior Officers Council, a position I share with Roy Richter, I just wanted to share this information with our overall membership so that you are provided the information to know that what the City provides to us and how we allocate that funding to provide to the members and their families.

## Retired Lieutenants Association

New York City Police Department <http://www.nypdretlts.org/index.html>



The next NYPD Retired Lieutenants Association will be held at the Coral House 70 Milburn Ave, Baldwin, NY 11510 on Tuesday March 13, 2018 at 1200 hours.

The guest speaker at the last meeting was Lt. Georgianne Kraft, Northwell Queens World Trade Center (WTC) Clinic. Georgianne spoke about the importance of getting all who responded to the WTC area after the attacks on 9/11 to file a notice of participation with the following three agencies. Also any Lieutenants, family members and friends can call Georgianne with questions and concerns at [718 267 2429](tel:7182672429).

# LINE ORGANIZATIONS



## All That Is Gold Does Not Glitter!

Each and every day, we, the members of NYPD, awake with an unwritten code that is woven into our moral fiber. It lies within our ability to go to work to serve and protect the public, provide for our families, and **“Do What Is Right.”** We live our lives doing what is right, fair, and just. Following our moral compass is instilled in us through our upbringing and our faith. Leading a life of helping others is a life worth living. Living this way says more about who we are than what we do.

In the past two weeks, many of you have called the SBA office, written, or stopped in to express your displeasure with the e-mail sent to all NYPD members by Police Commissioner James O’Neill on February 15, 2018.

Just three hours after Judge Robert A. Neary cleared Sgt. Hugh Barry of all charges related to the fatal shooting of an emotionally disturbed woman named Deborah Danner in October 2016, Commissioner O’Neill was compelled to once again take a position suggesting wrongdoing by the exonerated sergeant. He sent out an e-mail announcing an immediate departmental disciplinary process for Sgt. Barry.

You are not alone in your feelings of disappointment. Many appointed and elected officials, members of the news media and the Police Foundation, along with rank and file NYPD personnel, including many on the Commissioner’s own staff, have expressed their disappointment. One high-ranking person even apologized for the e-mail.

It seems the Commissioner is troubled by a completely different aspect of this situation, and has even stated in several venues, *“Ed Mullins has made the Sgt. Barry incident personal, that his [Commissioner O’Neill’s] Irish was in the way, and he just cannot speak to Ed at this time.”*

As sad as this statement is, I want each and every one of you to really think about what he is saying. His sanctimonious statements about what’s right and wrong and about the NYPD of the future have now become: *“It’s personal with Ed Mullins.”* Is the pressure that the Commissioner is exerting on the Department to discipline Sergeant Barry for a justifiable shooting an emotional reaction? Are Commissioner O’Neill’s feelings hurt because the SBA has consistently called into question his independence, competence, and his loyalty to do what is right?

One now has to wonder if the Commissioner is seriously considering dismissing Sgt. Barry because his feelings are hurt and he is now making it personal with Ed Mullins.

It would be unconscionable and tragic to be in such a position of power but to react from raw emotion.

To be perfectly clear, **THIS WAS NEVER PERSONAL** for the SBA or Ed Mullins. The SBA, as a union, was simply doing what was right by advocating for one of its members.

Commissioner O’Neill stated in the days that followed the unfortunate incident, “I have a responsibility to everyone I serve.”

Well – so does Ed Mullins! The truth of the matter is Sgt. Barry, as well as any member of this department, cannot stand up to the Commissioner, the Mayor, or the District Attorney’s office ALONE!

In fact, no police officer can – nor does any individual officer have the resources to defend themselves, especially when they are suspended or on modified duty.

## **Let’s be honest about this tragic encounter:**

The last thing Sgt. Barry wanted to do was harm Deborah Danner. He followed his training guidelines – like all NYPD members – and in accordance to past practices that have been established for nearly 40 years. We have all seen the targets and the test questions – both of which were shown at Sgt. Barry’s trial.

The NYPD’s own training experts validated Sgt. Barry’s claim of self-defense. What is personal is the way Sgt. Barry was treated by his own department. Simply put, he was hung out to dry like an old towel.

Commissioner O’Neill was only interested in protecting his stature with the Mayor. He ignored known facts and immediately modified Sgt. Barry, thereby using him as a political pawn instead of doing what was right. That was personal.



# LINE ORGANIZATIONS



## All That Is Gold Does Not Glitter! continued.....

It was personal when Commissioner O'Neill told his staff at a meeting, "We need to be loyal to the Mayor, he's done a lot for this Department."

It was personal for Sgt. Barry when he lost his paycheck and was unable to pay his mortgage six days after arriving home from his honeymoon. It was personal every night that his parents went to bed but were unable to sleep, wondering if their son would be convicted of murder and sent to prison.

It was personal when the Commissioner and Mayor set the stage to indict him by publicly stating "We failed" and talking about accountability while purposely withholding pertinent truths from the public.

If you think those words had NO impact on indicting and trying to convict Sgt. Barry, read on. Below is the actual wording used by the Bronx Assistant District Attorney prosecuting Sgt. Barry in her opening remarks before Judge Neary:

### **Opening Statement by the Bronx District Attorney – Sergeant Barry Failed 9 Times**

*The evidence, however, will prove something else. The evidence will prove that Sgt. Barry, who was the responding patrol supervisor that night, **failed**, "He **failed** to follow his training." "He **failed** to listen to Miss Danner." "He **failed** to grasp the actions of a mentally ill woman." "But despite all of this training and all of the resources available to Sgt. Barry, he still **failed** during this encounter. He treated Deborah Danner like every other EDP he had dealt with, and because of that **failure**, he created a situation that led to and resulted in her death." "He **failed** to take any significant time to speak to Miss Danner to learn about what she was dealing with and to understand where she was coming from."*

*"The second question that the court will have to answer was Sgt. Barry's **failure** to follow New York City Police Department protocol." "Did his **failure** to follow the procedures in this situation ultimately result in and cause the death of Ms. Danner?"*

### **Closing Statement by the Bronx District Attorney – Sergeant Barry Failed 20 Times**

*The next question before Your Honor is was Sergeant Barry's **failure** to follow NYPD training, did it rise to the level of criminal negligence or recklessness?*

*Did his **failure** to follow the procedures and protocols established by the New York City Police Department which he acknowledged receiving the training which he acknowledged that he's done this EDP jobs hundreds and hundreds of times — he acknowledged being an experienced sergeant with the New York City Police Department, did his **failure** to follow those policies and procedures create a situation that put him in a place that he had where he shot and to killed Miss Deborah Danner?*

*I submit they did, Your Honor, when he **failed** to isolate and contain Miss Danner. He **failed** to isolate and contain Miss Danner who at that point was an emotionally disturbed person for their purposes when she had the scissors.*

*It is the People's position that Sergeant Barry **failed** to follow his training and he created the situation encounter with Miss Danner that led to her death.*

*On October 18, 2016, Sergeant Barry **failed** his training. He **failed** Miss Danner. He **failed** his police officers that were in the apartment. He **failed** to get as much information as possible from Jennifer Danner. He **failed** to get information from the other police officers. Sergeant Barry on October 18, 2016 **failed** to fulfill his duties as a patrol supervisor. He **failed** to establish police lines. He **failed** to verify if Emergency Service Unit was responding. He **failed** to establish firearms control. He **failed** to deploy any type of protective devices. Sergeant Barry on October 18, 2016 he **failed** to make use of all the resources available. He **failed** to devise a tactical plan. He **failed** to communicate with the police officers on scene.*

*We submit, Your Honor, that by **failing** to follow these basic tenets of the patrol guide combined with his recognition that he knew these were required of him, that he knew he was trained to do so yet he chose not to on that day.*

*By **failing** to follow his training, he placed himself and Miss Deborah Danner in the situation that resulted in her death.*

On the night of Sgt. Barry's encounter with Ms. Danner, everyone working and conducting the investigation agreed that it was a justifiable shooting. In fact, the late Sgt. Paul Tuozzolo, who was SBA delegate in the 43 Precinct, Sgt. Barry, and myself were all preparing to leave the command because we were cleared to go.

# LINE ORGANIZATIONS



## All That Is Gold Does Not Glitter! continued.....

A short time later Sgt. Tuozzolo informed me that Sgt. Barry was being placed on modified duty.

### **Why? What changed?**

Here is what changed: The Bronx Borough President held a televised press conference denouncing the shooting – as well as Commissioner O’Neill. Mayor de Blasio decided to play it safe and avoid protests by giving the order to Commissioner O’Neill to modify Sgt. Barry, even though there were enough facts to indicate it was a justifiable shooting. Neither the Police Commissioner nor the Chief of Patrol would take my call that night.

Sixteen months later, on February 20, 2018, I requested to meet with Commissioner O’Neill to discuss the e-mail he sent to everyone in the NYPD and the duty status of Sgt. Barry. I was informed that “Police Commissioner O’Neill has declined Mr. Mullins’ meeting request.”

Commissioner O’Neill is the architect of Community Policing – the foundation of which is to provide forums for police officers to better relate to those they serve and develop a greater ability to understand all sides.

Commissioner O’Neill has touted this program to NFL owners, community groups, Black Lives Matter representatives, corporate executives, and Police Foundation contributors. That makes it even more ironic that he would decline to meet with the President of the union representing the largest number of supervisors in the NYPD.

### **Why?**

Because he has gone on record saying his *“Irish is in the way and it’s personal.”*

Sadly, Sgt. Barry’s fate now hangs on the strings of personal feelings and emotion.

“There are moments in life when high position is a heavy burden,” wrote Napoleon Bonaparte in a letter to a close friend. This is so true – so simple – but with high position comes great responsibility and making decisions can often be difficult. But we, the men and women of the NYPD, make tough decisions every day. Our decisions are not always popular, but they are done in good faith often in just a matter of seconds.

Much like Sgt. Kizzy Adonis, another sergeant who was politically scapegoated and used as a pawn for the past three years, the exonerated Sgt. Barry is now back on modified assignment – which is wrong by any definition or rationalization.

Because Sgt. Barry has been cleared of all criminal charges, reinstating him to full duty is the right thing to do, even though it will be a difficult decision that will not sit well with the Mayor. If Commissioner O’Neill wants to lock himself in his 14th floor office and not have a conversation with the President of this organization because his feelings are hurt, then we as a department need to evaluate the theory behind his community policing program. His actions only serve to indict a program that now contradicts all that he has preached. As always, the SBA door remains open for discourse.

Please continue to stay safe, return home to your family, and know the SBA Board will continue to support you regardless of which way the political winds are blowing.

Fraternally,

*Ed Mullins*

Ed Mullins

# LINE ORGANIZATIONS



## SBA Retiree Forms



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



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



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



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



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



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



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



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



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

## Other Health Forms



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



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



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

**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*

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## DEA GHI/CBP-HIP/VIP Co-Payment Refund

The DEA provides a \$5 refund on your co-pay for doctor's office visits for members of GHI/CBP and HIP/VIP for up to 15 office visits per year per family. Exclusions or services not covered under the DEA co-payment refund are as follows:

- Doctor visits prior to 1/01/08
- Lab Tests
- X-Rays, Blood Work, MRIs, Sonograms
- Allergy Injections
- Psych Pharm Management
- Hearing Evaluation
- Physical Speech Therapy

Other exclusions may apply that are not listed above.

Retirees should call the DEA Health Benefits Office at (212) 587-9120 in January for a refund form. Filing for refunds falls between January 1 and March 31 for your previous year's doctor visits.

Checks will be mailed in April

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## DEA Jack Healy Memorial Scholarships

The DEA proudly conducts an Annual College Scholarship for the sons and daughters of active and retired NYPD Detectives in good standing. The DEA's Scholarships are given in the name of the union's former Vice President, the late Jack Healy.

In 2017, the DEA awarded ten scholarships of \$5,000 each. Checks are sent directly to the schools to be credited to each winning student's account. Winners will be selected in a random drawing conducted at a DEA Fall venue (to be determined) in 2018.

To qualify for a Scholarship, applicants must be

- The daughter or son of an active or retired member of the DEA;
- Enrolled in a full-time undergraduate program at a college or university for the Fall (September) or Winter (January) semester;
- The Student Verification for children ages 19 – 23 for the Fall or Winter **must** be attached to an official application; **NO** bills or school schedules are accepted;
- Acceptance letter from school for children ages 17 – 18 **must** be on school letterhead;
- DEA retiree dues must be up-to-date;
- Children of DA Investigators are not eligible (unless the member is also a retired NYPD Detective).

**Check the DEA website in spring of 2018 for the latest application form.**

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## Retiree has Rentals in Orlando Near Disneyworld

Retired Det. Joe Greco owns several homes in the Orlando area of Florida that he offers to DEA members at a discounted vacation rental rate. See his web site at [www.daisysdisneygetaway.com](http://www.daisysdisneygetaway.com)

Located in the 5-star resort called Windsor Hills, which is one and a half miles from Disney World, all members get VIP passes to all parks free of charge. Call Joe or Blake at (561) 870-3436 with any questions.

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## Detective History

George Washington Walling (1858) was the first Chief of Detectives of the Metropolitan Police force. Officially, the "Detective Force" turned out of the 25th Precinct, which, at that time, was in the downtown area of Manhattan.

In April of 1870, James Jameson became the first Chief of Detectives of the New York Police Department. In 1882, Captain Thomas Byrnes established the Detective Bureau, centralizing the function out of Police Headquarters.

The first Detective "Line of Duty" death may have been George W. Trenchard, who was killed off-duty on June 2, 1853, while fighting a fire; but he was referred to as a "shadow", a designation conceptually similar to that of a Detective, but one that predated the use of the term in the New York City police force.

# LINE ORGANIZATIONS



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

## BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS

### DENTAL DENTAL PANEL PROGRAM

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

### FEE SCHEDULE (REIMBURSEMENT) PROGRAM

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

### ORTHODONTIC BENEFIT

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

### PRESCRIPTION DRUG

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

### OPTICAL 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



## February Press Releases

**February 27, 2018**

### **RECORD NUMBER OF POLICE OFFICERS CONSIDERING RETIREMENT HAVE REGISTERED FOR PBA'S PENSION SEMINAR ON WEDNESDAY**

*Low Pay and Sinking Morale Among the Reasons Cited by Officers Looking to Leave the Job; NYC Council Members Express Warning Over Losing Experienced Officers*

The Patrolmen's Benevolent Association of the City of New York (NYC PBA) today announced that a **record number of police officers — more than 1,200 — have registered for a pension seminar on Wednesday evening, the latest sign that the number of officers considering retirement is rapidly increasing.** New York City police officers are among the lowest paid both locally and nationally, and PBA members have cited this pay gap — along with sinking morale caused by a lack of support — as the chief reasons for exploring their retirement options.

A survey of PBA members showed that **92% believe the support for police officers has decreased under Mayor de Blasio, while 89% said they'd leave for a better paying job.** A pension seminar held in late 2016 attracted 850 police officers, with subsequent seminars reaching similarly high attendance. This week's seminar, which is expected to reach full capacity, will be on Wednesday evening, February 28, at Antun's in Queens Village.

**In another troubling trend, the number of police officers leaving the NYPD without receiving a pension reached a six-year high in 2017, with 517 resigning in comparison with the 169 who quit in 2011.** This wave of resignations has included top NYPD Police Academy graduates, including the valedictorian of one recent Academy class who left for another local police job paying 43% more.

**PBA president Patrick J. Lynch said: "The signs are all there: the lowest pay, survey numbers that demonstrate officer dissatisfaction, a serious increase in resignations without a pension and the highest number of registrations for our latest pension seminar. It's a formula for losing our best, brightest and most experienced police officers, and that's a problem for the whole city. But it's a problem that would easily be solved by paying our police officers a market rate of pay."**

Council Member Rory Lancman said: "Record numbers of cops signing up to learn about their retirement options should be setting off alarm bells at City Hall that it's time to give the men and women who keep us safe salaries and benefits commensurate with their risks and sacrifices. It's no longer merely absurd that NYPD officers make less money than their suburban counterparts, it's threatening the real gains we've made in bringing cops closer to our communities, in using technology to maximize crime-fighting, and in professionalizing policing."

Council Member Chaim Deutsch said: "New York City police officers are tasked with a difficult and dangerous job. We need to do more than just thank them for their service. We must provide them with fair pay and benefits so that we don't lose them to other departments or other cities. The cost of living in New York City is rising, but our police officers aren't seeing that reflected in their paychecks. The city is spending millions of dollars to train officers, and then just a couple of years later, we're losing some of our best to cities with better pay and benefits. We must make this city an appealing place for officers to work, so that we can continue to keep crime rates down and ensure our communities are a safe place to raise our families."

Council Member Ritchie Torres said: "New York City is safer today than ever before, in large part due to the hard work and sacrifice of our police officers. In order to maintain these record low crime levels, we have to consider what it takes to keep the best and most experienced officers in the city instead of allowing them to retire early and take another job somewhere else. I intend to work with the Mayor and my City Council colleagues on both sides of the aisle to achieve this important public safety goal."

Council Member Donovan Richards, Chair of the City Council's Public Safety Committee, said: "These police officers exploring retirement — experienced and well-trained law enforcement professionals with good judgement — are the very officers we should be focused on keeping. I'm committed to work with my colleagues in the Council to do our part."

Council Member Justin Brannan said: "Losing 1,000 of our most experienced police officers would negatively impact my community and communities across the city. As Council Members, we must work together to make sure these officers are not leaving because of pay inequity or lack of support, and that if they want to stay on the job and keep our city safe, they have the ability to do so."

Council Member Keith Powers said: "As members of the City Council, one of our most important responsibilities is to support the women and men who keep us safe every day. The numbers of veteran police officers exploring retirement this week is staggering, and indicates there are economic issues and other concerns that are driving them away — perhaps to other police departments. We need to keep these officers right here in New York City, and I pledge to work with my colleagues and other city leaders to do so."

**FEBRUARY 15, 2018**

### **PBA PRESIDENT'S STATEMENT ON THE NOT GUILTY VERDICT FOR SGT. HUGH BARRY**

"On that terrible, tragic day, Sgt. Barry and his team responded to that apartment for one reason and that was to help a troubled person. Sadly, Sgt. Barry had to take action to protect himself from serious injury or death. The judge looked at the preponderance of all the evidence and concluded that the actions of the Sergeant were appropriate and not criminal. There is no victory here today, only relief that justice has been served and a good man who was doing a difficult and dangerous job has been exonerated."

**February 1, 2018**

### **PBA PRESIDENT ON MAYOR'S PRELIMINARY BUDGET: NOT ANY FAIRER FOR CITY WORKERS**

"Mayor de Blasio has once again made it clear that he will balance his budget on the backs of city workers. The city's reserves remain stable at record levels, revenues continue to grow across all categories and the Mayor continues to add spending for new programs. And yet the de Blasio administration is asking city workers to pay for their own raises by sacrificing their health care and other benefits. He's continuing to read from the same script as the greedy corporations he rails against. When our supposedly pro-worker Mayor says he wants to build a 'fairer city,' he doesn't mean fairer for those who work for him."

# 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.

Working together, we can keep cop-killers right where they should be...behind bars.

### 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/>



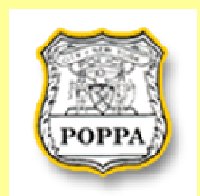
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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



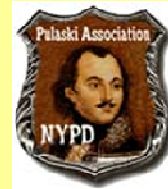
<http://www.nypdemeralds.com/>



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>

**TELL CONGRESS:****“REMEMBER 9/11” SHOULD BE MORE THAN A BUMPERSTICKER****CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT**

Opposition to OMB Director Mulvaney's proposal that would disrupt the World Trade Center Health Program and the services it provides to injured and ill 9/11 responders and survivors, continues to grow.

Below are summaries with url's to recent news articles and editorials.

**February 21, 2018** — *WSHU* — [Blumenthal: Trump's Budget Endangers 9/11 Responder Health Program](#)

President Trump's budget proposal calls for a restructuring of the World Trade Center Health Program that provides medical treatment to 9/11 first responders and survivors.

**February 21, 2018** — *NY Daily News* — [FDNY union calls out Trump proposal to hit 9/11 responder agency](#)

The city firefighters union is blasting a detail tucked into the President Trump's budget that would reorganize how the federal government handles health treatment for 9/11 first responders.

**February 21, 2018** — *Kirsten Gillibrand* — [Gillibrand Leads Letter With Senators Schumer, Menendez, Booker, Blumenthal To Call On OMB Director Mick Mulvaney To Protect The World Trade Center Health Program](#)

WTCHP Provides Monitoring and Treatment to More Than 83,000 First Responders and Survivors Who Became Sick After Exposure to Toxins at World Trade Center, Pentagon, and Shanksville Crash Site, WTCHP Depends on the Expertise from the National Institute for Occupational Safety and Health Program, but President Trump's Budget Separates these Two Programs

**February 21, 2018** — *NY Daily News* — [Piling on 9/11's heroes by messing around with the WTC Health Program](#)

It took years of struggle for the heroes who labored on the smoldering pile after 9/11 to shame Washington to take responsibility for the deteriorating health of those poisoned by the toxins unleashed when the WTC fell.

**February 20, 2018** — *ConsumerAffairs* — [Trump budget could gut agency that treats 9/11 first responders](#)

Lawmakers say a proposal to reorganize the World Trade Center Health Program is disturbing and suspicious

**February 19, 2018** — *Newsday* — [Rep. Peter King: Donald Trump plan could endanger 9/11 responders](#)

King says a plan to reorganize the World Trade Center Health Program could deprive participants of occupational health experts.

**February 18, 2018** — *CBS NY* — [New York Lawmakers: Trump Administration Budget Plan Could Endanger 9/11 Responders' Health](#)

Members of the New York City Congressional delegation on Sunday urged a rollback of a Trump administration plan that they said would risk the health of first responders who worked during the Sept. 11, 2001 attacks – and others who were made ill by the toxins released that day.

**February 18, 2018** — *NY Daily News* — [FDNY 'Cook Off' fund-raiser aims to help 9/11 firefighters battling cancer](#)

They're not just fighting fires. More than 1,000 active and retired FDNY members are battling 9/11-related cancers — and the department is holding a cook-off to raise funds and awareness.

**February 18, 2018** — *Hill* — [Lawmakers call for withdrawal of Trump proposal that could impact 9/11 responders' health care](#)

A bipartisan group of New York lawmakers called on White House Budget Director Mick Mulvaney to scrap a proposal in President Trump's proposed budget plan they say could threaten the health treatment of 9/11 first responders.

**February 18, 2018** — *NY Daily News* — [9/11 responders' health treatment and monitoring threatened by Trump's budget plan](#)

Hidden in the fine print of President Trump's latest budget proposal is a detail that could directly impact 9/11 first responders: The reorganization of the federal agency that oversees their health treatment and monitoring.

If you have not already, you can tell OMB Director Mick Mulvaney that you oppose separating the World Trade Center Health Program from NIOSH and that he should withdraw his proposal. Click the link below to take action:

[Take Action: Tell OMB Director Mick Mulvaney to leave NIOSH alone](#)

Also, please share this email with other 9/11 responders and survivors and urge them to join in telling Mulvaney NO to his misguided proposal.

Benjamin Chevat  
Executive Director

[Citizens for Extension of the James Zadroga Act, Inc.](#)



Feb. 12, 2018

Governor Andrew M. Cuomo today signed legislation to expand unlimited sick leave benefits for public sector officers and employees who developed a qualifying health condition as a result of their heroic response to 9/11 rescue, recovery, and clean-up efforts at World Trade Center sites.

"On September 11, 2001, the best of humanity and the worst of humanity were displayed - the worst of us flew airplanes into the Twin Towers, while the best of us rushed inside to help their brothers and sisters without a second thought," **Governor Cuomo said.** "It is critical that we honor these courageous efforts and by signing this bill into law today, we make it clear that New York stands behind the first responders in their time of need just as they stood with New York on that tragic day 16 years ago. Our message is simple: we will always have your back."

Under the bill (A7901A/S6398), individuals would be eligible for unlimited paid leave at 100 percent of their regular salary dating back to the time of their diagnosis.

Individuals would qualify for the benefit if they:

- Currently work for a municipality, public authority or state employer outside of New York City;
- Have filed a notice of participation in the World Trade Center clean-up and recovery efforts; and
- Have a qualifying World Trade Center health condition as defined by statute.
- 

Similar paid leave benefits are currently available for New York Police Department, New York Fire Department, New York City Corrections and New York City Sanitation for injuries and illnesses obtained in the line of duty. Outside of New York City, municipalities provide similar line of duty coverage for their paid police officers and fire fighters.

On September 11, 2001, the best of humanity and the worst of humanity were displayed - the worst of us flew airplanes into the Twin Towers, while the best of us rushed inside to help their brothers and sisters without a second thought  
Governor Andrew M. Cuomo

**Senator Martin Golden said,** "This legislation will help the thousands of brave men and women who put their lives on the line to save others during the tragic events that unfolded on September 11, 2001. The first responders who led recovery efforts on that day, and the weeks and months that followed, deserve the very best health care and assistance New York has to offer, and I commend the Governor for signing this legislation as we will continue to support these heroes."

**Assemblymember Peter Abbate said,** "Sixteen years ago today, the very core of who we are as New Yorkers was tested. During our darkest hour, the strongest and bravest among us rose through the destruction and pain to assist in response efforts at the World Trade Center site. These heroic men and women put all that they had on the line to help those in need and now, 16 years later, we must return that favor. As survivors of that day, many first responders have contracted critical illnesses - I thank Governor Cuomo for signing this bill today to protect our heroes."

**Chairman of Governor Cuomo's 9/11 Workers Protection Task Force Lou Matarazzo said,** "September 11, 2001 is a day forever ingrained in the lives of every New Yorker and every American. That day now only saw unimaginable devastation, but also unprecedented kindness. First responders from near and far rushed to the aid of the thousands of victims of the World Trade Center attacks to help and now today, they need our help. This new law gives these heroes much needed support and is a small token of our appreciation of the risks they took that day to help people in need - I thank Governor Cuomo for his commitment to these men and women."

9/11 Treatment Referral Program

<http://www1.nyc.gov/site/911health/enrollees/9-11-treatment-referral-program.page>

The 9/11 Treatment Referral Program (PDF <http://www1.nyc.gov/assets/911health/downloads/pdf/registry/9-11-treatment-refer.pdf>) was created to help enrollees and others get care for specific 9/11-related health conditions through the WTC Health Program. Treatment Referral Program staff are specifically trained to assist you obtain 9/11 health care.

How does it work?

If you think you, a loved one or someone you know may have a 9/11-related health problem, please call the 9/11 Treatment Referral Program at 888-WTC-7848 (888-982-7848). When you call, you will reach a person who will ask a few questions about your health problems and explain how to obtain care through the WTC Health Program, beginning with the application process.

Your referral options depend on your needs, eligibility and how you were affected by 9/11. They include:

- The WTC Environmental Health Center
- Other WTC Centers of Excellence

How do I know if I need care?

If you were exposed to the WTC attacks, some symptoms might include chronic headache, persistent sinus or nasal irritation, shortness of breath, persistent coughing, wheezing, stomach problems, depression and/or anxiety.

9/11 Health and Compensation Act (FAQ): <http://www1.nyc.gov/site/911health/enrollees/9-11-health-and-compensation-act-faq.page>

9/11 Treatment Referral Program: <http://www1.nyc.gov/site/911health/enrollees/9-11-treatment-referral-program.page>

Enrollee Rights and Confidentiality: <http://www1.nyc.gov/site/911health/enrollees/enrollee-rights-and-confidentiality.page>

WTC Health Program: <http://www1.nyc.gov/site/911health/enrollees/wtc-health-program.page>

Rescue & Recovery Workers: <http://www1.nyc.gov/site/911health/enrollees/rescue-recovery-workers.page>

Nearly 60,000 city employees reported that they participated in the rescue, recovery and clean-up of the World Trade Center (WTC) disaster. New York City bears a special responsibility to ensure that the best health care, based on the most current research, is available to those who are ill, or who may eventually develop symptoms associated with the 9/11 attacks.

**JEANNIE KELLY, MT. SINAI'S WTC HEALTH PROGRAM OUTREACH AND EDUCATION COORDINATOR:**

I would like to thank Jeannie for speaking with and informing our members at the meeting in regard with the importance of enrolling in several of the programs affiliated with providing services to our members who were involved with the rescue and recovery efforts on and after September 11<sup>th</sup>. Jeannie reiterated to our members that they must ensure that they have filed a Notice of Participation with the Police Pension Fund. The Notice of Participation (NOP) is **not** an application for disability benefits, but merely preserves the right of the member of the service to file for a WTC disability pension if he or she becomes disabled due to a 9/11-related illness.

Failure to file the NOP may preclude the member from receiving a WTC disability pension or death benefit in the future. The NOP Form can be found on the **NYPD Police Pension Fund website**. Click on the following link and look to see if your Tax# is listed as having filed a Notice of Participation: [http://www.nyc.gov/html/nycppf/html/wtc\\_information/wtc\\_information.shtml](http://www.nyc.gov/html/nycppf/html/wtc_information/wtc_information.shtml).

If your Tax number does **not** appear, **you must file the form (even if you currently have no symptoms of illness) by September 11, 2018**, to be eligible in the future in case of illness and/or death. Some of the materials you can use to verify your Notice of Participation work claims include your memo books, DARS (daily activity reports), overtime slips, detail rosters, command log entries (either still at your command or at the borough command), signed and notarized affidavits from colleagues verifying you were at the pile, the Morgue, or Freshkills Landfill, photographs taken at the locations during the rescue and recovery, and/or news articles from the rescue and recovery in which you are mentioned. **The deadline to have a Notice of Participation on file with the Police Pension Fund is September 11<sup>th</sup>, 2018.**

Jeannie also informed our members that they should enroll and participate in the Mt. Sinai WTC Health Screening Program. The World Trade Center Health Program provides medical monitoring and treatment for responders and survivors who were exposed at the World Trade Center site. This includes active police officers, as well as retirees, civilian volunteers, clean-up workers, and residents who were present in the exposure zone between September 11, 2001, and July 31, 2002. Anyone who was exposed should enroll in the program for monitoring, even if they are not currently sick or experiencing any symptoms. Members who wish to enroll in the Mt. Sinai WTC Health Screening Program can call 1-888-982-4748 or 1-888-702-0630, or go online to download the enrollment form at [www.CDC.Gov/wtc](http://www.CDC.Gov/wtc), and click on "Find Out How To Apply".

Jeannie also reminded our members of the "9-11 Victim Compensation Fund" ("VCF"). The September 11th Victim Compensation Fund provides financial compensation for any individual (or a personal representative of a deceased individual) who suffered physical harm or died as a result of the terrorist-related aircraft crashes of September 11, 2001. This includes active police officers, as well as civilians, who were within the exposure zone between September 11, 2001, and May 30, 2002. The Fund can pay awards of up to \$90,000 for non-cancerous conditions, and can pay up to \$250,000 for eligible cancers. The Fund can reimburse you for significant out-of-pocket medical expenses, as well as household services you are no longer able to perform due to your WTC-related conditions. The Fund can also pay for lost earnings if you suffer from a disabling WTC-related condition.

**All claims must be perfected by December 18, 2020, the date the Fund is set to close.**

If you believe you may be eligible to file a Victims Compensation Claim, we strongly urge our members to contact and confer with our Article II Disability attorney Nick Cifuni. You can call Nick at 212-766-5800.

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# Health and Welfare

## Protection from Surprise Bills and Emergency Services

### Health Insurance Resource Center

A new law went into effect March 31, 2015 that protects consumers from surprise bills when services are performed by a non-participating (out-of-network) doctor at a participating hospital or ambulatory surgical center in your HMO or insurer's network or when a participating doctor refers an insured to a non-participating provider. The new law also protects all consumers from bills for emergency services. The following information explains what you need to know about these important new protections if: (1) you have coverage with an HMO or insurer subject to New York law; (2) you are uninsured or your employer or union provides self-insured coverage that is not subject to New York law; or (3) you are a health care provider.

### Emergency Services

#### (Insurance Law Section 3241(c) and Financial Services Law Article 6)

✦ **Hold Harmless Protections for Insured Patients.** Your health plan must protect you from bills for out-of-network emergency services in a hospital if you have coverage through an HMO or insurer subject to NY law (coverage that is not self-insured). You do not have to pay non-participating provider charges for emergency services (typically for services in a hospital emergency room) that are more than your in-network copayment, coinsurance or deductible (this protection may only apply when your health insurance coverage renews after March 31, 2015). Let your health plan know if you receive a bill from a non-participating provider for emergency services.

✦ **Uninsured Patients or Patients With Employer or Union Self-insured Coverage.** You may be able to file a dispute through the independent dispute resolution process if you do not have HMO or insurance coverage that is subject to New York Law (for example, if you are uninsured or your employer or union self-insures) and you receive a bill from a doctor for emergency services provided on and after March 31, 2015 in New York that you believe is excessive.

✦ **Doctors.** You may dispute the amount that the health plan pays you for emergency services through the independent dispute resolution process if you do not participate with a patient's health plan. However, the following emergency services are **exempt from the IDR process: CPT codes 99281 - 99285, 99288, 99291 - 99292, 99217 - 99220, 99224 - 99226, and 99234 - 99236 if the bill does not exceed 120% of the usual and customary cost and the fee disputed is \$654.89 (adjusted annually for inflation rates) or less** after any applicable co-insurance, co-payment and deductible.

### The Independent Dispute Resolution (IDR) Process

#### (Financial Services Law Article 6)

#### Submit a Dispute Through the Independent Dispute Resolution (IDR) Process for Surprise Bills or Emergency Services

✦ **Health Care Providers for Disputes with a Health Plan Involving an Insured Patient.** To submit a dispute, health care providers must:

1. To start the IDR process, Log onto the **IDR portal application** to obtain a tracking number.
2. Complete **the IDR Provider and Insurer Application**; and
3. Send the application to the assigned independent dispute resolution entity.

✦ **Uninsured Patients or Patients With Employer or Union Self-Insured Coverage, or Insureds Who Do Not Assign Benefits for Surprise Bills.** To submit a dispute, you must complete **the IDR Patient Application** and send it to NYS Department of Financial Services, Consumer Assistance Unit/IDR Process, One Commerce Plaza, Albany, NY 12257.

**Questions.** For help call (800) 342-3736 or email [IDRquestions@dfs.ny.gov](mailto:IDRquestions@dfs.ny.gov).

✦ **Disputes Between a Provider and a Health Plan, Involving an Insured Patient.**

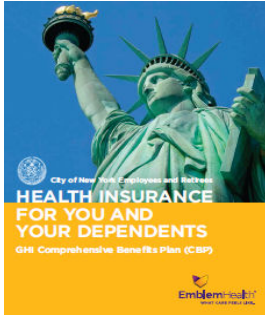
1. The provider pays the cost of the dispute resolution when the IDRE determines that the health plan's payment is reasonable.
2. The health plan pays the cost of the dispute resolution when the IDRE determines that the provider's fee is reasonable.
3. The provider and the health plan share the prorated cost when there is a settlement.
4. There may be a minimal fee to the provider or health plan submitting the dispute if the dispute is found ineligible or incomplete.

### Questions About IDR

If you have questions or need help completing an application, call (800) 342-3736 or e-mail [IDRquestions@dfs.ny.gov](mailto:IDRquestions@dfs.ny.gov).

Further info: <https://www.healthlawpolicymatters.com/2015/04/02/new-yorks-surprise-medical-bill-law-goes-into-effect/>

# Health and Welfare



I still 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>

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

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

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

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

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

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

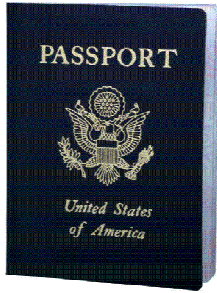
The DEA will refund expense between \$2,000 & \$4,000.

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

# What's Happening

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

By Shannon McMahon



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

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

### U.S. Passport Changes

#### You Should Renew Your Passport Now

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

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

#### REAL ID Changes Aren't Helping

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

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

#### Expect New Security Features

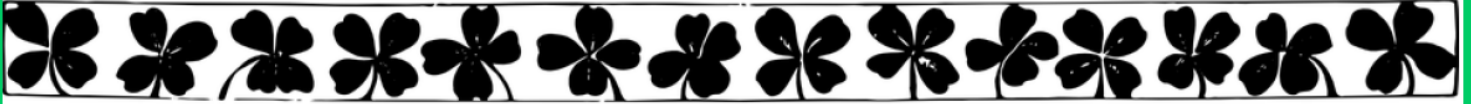
Like state IDs, passports will now include added technology to ensure security and decrease fraud. Catching up with many other countries, U.S. passport changes mean that new passports will include a data chip that can provide all your personal info upon scanning it onto a computer. You can also expect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

#### Double Check Children's Passports

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

#### How to Renew Your Passport

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



# BRONX DETECTIVES

St. Patrick's Day Luncheon  
Tuesday, March 13, 2018  
12:00PM–4:00PM

Ancient Order of Hibernians  
28 Railroad Avenue  
Pearl River, New York  
\$40.00 per person

ALL RANKS AND ALL BOROS WELCOME  
**PLEASE RSVP**

## CONTACTS

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*John Dillon*  
[capdbbx@aol.com](mailto:capdbbx@aol.com)  
(H) 845-735-5820  
(C) 914-522-0403

THE 44TH PRECINCT CORDIALLY INVITES YOU TO ATTEND



*Police Officer*  
**Sean McDonald's**  
*24th Anniversary Memorial Mass*

THERE WILL BE A MEMORIAL MASS FOR POLICE OFFICER SEAN MCDONALD WHO WAS KILLED IN THE LINE OF DUTY ON MARCH 15, 1994. MUSTER AT THE 44TH PCT AT 9:30AM. IMMEDIATELY FOLLOWING, THERE WILL BE THE UNVEILING AND RIBBON CUTTING CEREMONY FOR THE SEAN MCDONALD FITNESS CENTER AT THE 44TH PRECINCT. LIGHT REFRESHMENTS WILL BE SERVED. DRESS UNIFORM REQUIRED.

*Thursday, March 15, 2018 at 1000 Hours*

**CHRIST THE KING CHURCH** 141 MARCY PLACE, BRONX, NY 10452  
CONTACT COMMUNITY AFFAIRS: DET TEJADA, DET OVIEDO 718-590-5524





THE THEATER AT MADISON SQUARE GARDEN!

**THURS, MARCH 15**

**FIRST SMOKER**

**DOORS OPEN AT 7:00 PM**

**2018 NYC LIVE BOXING**

HAVE A GRUDGE? IF SO HERE'S THE PLACE TO SETTLE IT. WOMEN AND BOSSES CAN JUMP IN. ALSO FOOD, DJ AND BOXING TEAM MERCHANDISE WILL BE AVAILABLE!

**CONTACT:** DAVE SIEV@ 646-377-0846 (TEXT)

**EMAIL:** SMOKERCOP@YAHOO.COM

**WWW.NYPDBOXING.COM**

**FACEBOOK AND YOUTUBE LIVE FEED**

**KEYWORD: SMOKER TALK**



# What's Happening



## 2<sup>ND</sup> ANNUAL ARCHANGEL AWARDS GALA

APRIL 7TH, 2018

CAPITALE NYC  
130 BOWERY

7PM



DETECTIVE  
STEVEN  
MCDONALD



DETECTIVE  
MIOSOTIS  
FAMILIA

*In honor of*



**Tickets available at the following link:**

<https://bluelivesmatternyc.org/products/2nd-annual-archangel-gala>

**\$200 PER TICKET**

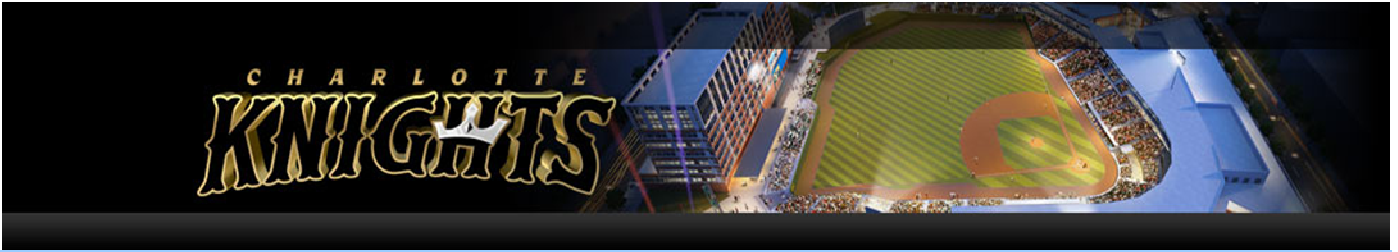
**Sponsorship opportunities available**

Bluelivesmatternyc has set aside a block of rooms at a special group rate at the Hotel on Rivington in lower Manhattan. Simply mention code: Heroes Gala.



 **BLACK TIE** 

# What's Happening



## Join us for a Night at the Knights

Our Club has reserved box seats for a Charlotte Knights baseball game against the Toronto Mud Hens, a triple A affiliate of the Detroit on Friday 22, 7:04 PM.

Come out for a great night of family entertainment!

Fireworks after the game

Tickets are \$19, which includes a \$2 voucher for purchases inside the ballpark.

Contact Harvey Katowitz to order tickets or for further information: [hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com) or 704-849-9234.

**Last date to order tickets is Monday May 21.**

## Former 44 Pct MOS In Need of Assistance



Brayden Ackermann, the son of former 44 Precinct Police Officer Mike Ackermann has been fighting DIPG, a rare form of brain cancer, for the past two years. His health has taken a sharp decline recently.

Brayden has lost most normal functions such as, eating and breathing on his own. He is now on a breathing machine and feeding tubes. Brayden has been brought home from the hospital to start Hospice care. Both parents have since left their jobs to be home with Brayden so they can spend as much time as they can as a family.

Donations to help curb the medical costs are being accepted via GoFundMe page. Please give what you can to help support them in their time of need.

Here is the link: <https://www.gofundme.com/braydens-dipg-battle>

The Ackermann Family thanks you.

# THIS AND THAT

Was I a good cop?

Author unknown

To those not retired, you will get there someday. To the others, I just had to pass this on.

Pass this on to any other retiree you know that I may have skipped over.  
I think we can all relate in one way or another to this ... Especially the last paragraph!

Thoughts from a cop who retired in '91. Just before retiring, some young puppy was busting my chops about how law enforcement has changed, and the system is improving for the best I just smiled and gave him a little laugh.

He asked what was so funny. I told him that I felt sorry for him. When asked why, I told him, "Because in about 15 years, THIS is going to be your good old days."

We all saw the change in our jobs. I came on in 1966. I used to tell the rookies that our academy lasted 3 months. They gave us a stick, a gun, a dime, and kicked us out into the street. They told us: If you need help, use the dime. If you can't get to a phone, use the stick. If using the stick pisses him off, use the gun.

And the first order we received when we were assigned to a district was from our sergeant. His order was "Don't you EVER bother me, kid."

Law enforcement then, was much different than the current mission We delivered babies, got rough in the alley when we needed to, made "Solomon-like" decisions at least once a tour, and often wound up being big brother to the kid we roughed up in that alley a year or so ago. And, for some reason, none of that managed to get on a report. And the department didn't really want to know. All they wanted was numbers, and no ripples in the pond.

Because of the changing times, and the evolution of law enforcement, the modern young officers will never see that form of policing, and of course this is best The current way is the right way... Now.  
But it was different then (ergo, the Dinosaur Syndrome).

When it's time to go, we wonder if we're going to miss the job. After all, other than our kids and a few marriages, it was the most important thing in our lives. Actually, it was the other way around. The job was first, but only another cop could understand how I mean that.

But have faith, brother! After a short time of feeling completely impotent (after all, you're just John Q. Now), reality hits like a lead weight

It's not the job we miss after all. It's what we, as individuals, had accomplished while in this profession that we miss. The challenge of life and death, good and bad, right and wrong, or even simply easing the pain of some poor bastard for a while, someone we will never see again.

We know the reality of what's happening out there. We are the ones who have spent our entire adult life picking up the pieces of people's broken lives. And the bitch of it all is that no one except us knows what we did out there.

I was once told that being a good street cop is like coming to work in a wet suit and peeing in your pants  
It's a nice warm feeling, but you're the only one who knows anything has happened.

What I missed mostly, though, were the people I worked with. Most of us came on the job together at the age of 21 or 22. We grew up together. We were family. We went to each other's weddings, shared the joy of our children's births, and we mourned the deaths of family members and marriages.

We celebrated the good times, and huddled close in the bad. We went from rookies who couldn't take our eyes off of the tin number of the old timer we worked with, to dinosaurs.

After all, what they gave us was just a job.. What we made of it was a profession. We fulfilled our mission, and did the impossible each and every day, despite the department and its regulations.

I think the thing that nags you the most when you first retire is: After you leave the job and remove your armor, the part of you that you tucked away on that shelf for all those years, comes out. It looks at all the things you've hidden away. All the terrible and all the wonderful things that happened out there. And it asks you the questions that no one will ever answer: "Do you think I did OK? Did I make a difference? Was I a good cop?"

You know what? Yeah, you were a good cop! And you know it!

In closing: the best advice I got, by far, was from an old friend who left the job a few years before me. He told me to stay healthy, work out and watch my diet. He said "Cause that way, the first day of every month you can look in the mirror, smile and say. Screwed them out of another month's pension!!"

# THIS AND THAT



## COMPLIMENTARY TICKETS FOR ONE WORLD OBSERVATORY 9/11 Family Members, 9/11 First Responders & Recovery Workers

One World Observatory is generously offering complimentary tickets for immediate family members who lost a loved one on 9/11 and for first responders and recovery workers who responded from September 11, 2001 through May 28, 2002. Complimentary tickets are administered by the 9/11 Tribute Center, a project of the September 11th Families' Association. Each family member may register for up to four tickets and each rescue and recovery worker may register for up to two tickets. One week advance registration is required for complimentary tickets, which are only available at the 9/11 Tribute Center. Complimentary tickets are not available at the One World Observatory box office. 9/11 Tribute Center hours of operation 7 Days per week 10:00 AM to 5:00 PM.

### How may I reserve complimentary tickets?

One week advance registration is required for complimentary tickets. To register for complimentary tickets, visit [tributewtc.org/observatory](http://tributewtc.org/observatory). Tickets are issued following program registration on a first-come/first-served basis. Complimentary tickets are reserved for a specific date and time in advance due to limited capacity.

### Who may participate?

The complimentary ticket program for One World Observatory is open to immediate family members who lost a loved one on 9/11 and first responders and recovery workers. Immediate family members include parents, spouses, domestic partners, siblings and children. First responders and recovery workers include those who responded on September 11, 2001 and in the rescue and recovery work through May 28, 2002.

### How many tickets are available?

Family members may receive up to 4 complimentary tickets. Rescue and recovery workers may receive 2 complimentary tickets.

### Identification Required

Registered participant is required to present the following two forms of identification in person at the 9/11 Tribute Center in order to receive tickets.

1. A valid federal or state identification including a driver's license or passport.
2. Family members may show their Memorial Park ID, P or T case number with proof of relationship; 9/11 first responders and recovery workers may show their agency identification, union or company identification for the organization you worked with from 9/11/01 — 5/28/2002 or World Trade Center recovery operations badge issued by NYC Mayor's office.

### Cancellation

Tickets may not be cancelled, transferred or exchanged.

9/11 Tribute center: 120 Liberty Street, New York, NY 10006

Hours of Operation: 10:00AM to 5:00PM

**NO FIREARMS PERMITTED ON SITE**



### **Governor's Budget Proposes NYSHIP Medicare Reimbursement Cuts**

In the 2018 Executive Budget, Governor Cuomo proposed two changes which would impact retirees participating in the New York State Health Insurance Plan (NYSHIP).

These proposals are:

- Cap the Medicare reimbursement rate at the current level of \$134 per month. Current statute requires NYSHIP to reimburse the "premium charge", without specifying the dollar amount, which increases over time. This proposal changes the language to state that only the "standard Medicare premium" would be reimbursed, but capped at \$134 a month.
- Eliminate the Income Related Monthly Adjustment Amount (IRMAA) which is paid to retirees who have an adjusted gross income above \$85,000 (single filing status). This change would relate to amounts incurred after January, 1 2018.

RPEA has successfully opposed similar proposals in previous years, and we will be working with the legislature to stress our position that cuts in retiree health benefits are not an acceptable option in efforts to balance the budget. Retirees spent an entire career to earn these benefits, and most certainly have not caused the state to incur a deficit.

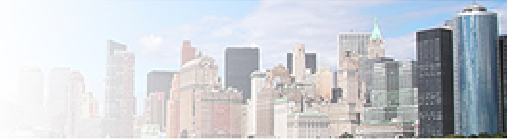


### **RPEA Member Benefits Spotlight VSP VISION CARE & TRU HEARING (A VSP EXTRA)**

VSP Vision Care-VSP is the leading not for profit vision care company. RPEA members will get the best value and the lowest out-of-pocket cost. Savings are built into the RPEA plan, like: Eye exams from the eye care provider of your choice, Prescription glasses and sunglasses, Lens enhancements like anti-reflective coating, Transition lenses and progressive lenses, contact lenses and your fitting and evaluation exam, laser vision correction. VSP also offers an Exclusive Member Extra — Hearing Aids from TruHearing.

Contact: Worksite Benefits: 518-326-3939

# THIS AND THAT



## NYC Police Pension Fund Information

The Police Pension Fund allows retirees to receive pension payments by way of an Electronic Funds Transfer (EFT). EFT transfers are governed by The Electronic Fund Transfers Act (15 United States Code §§ 1693 et seq.), and the rules of the National Automated Clearing House Association (NACHA). The Automated Clearing House (ACH) is the primary system used by most agencies to make EFT payments. The payment date of all pension payments from the Fund is the last day of the month. In accordance with EFT laws and rules, the Fund initiates the transfer of pension payments two business days prior to the last day of the month, for the deposit to take effect on the last day of the month. EFT funds will only clear on a business day, i.e., not a legal banking holiday or a Sunday. ACH regulations provide that where an EFT does not occur on a business day, the transfer will post on the following business day. Therefore, if the last day of the month falls on a Sunday, your retirement allowance will post to your account the next day, Monday the 1st of the month. If the funds are not released in your account beyond the next business day, please consult your individual bank for information on its hold policies.

### **Notice to Members with pre-membership military service**

Please be advised that on May 31, 2016 Governor Cuomo signed into law **Chapter 41 of the Laws of 2016 which amends New York State Retirement and Social Security Law (“RSSL”)**

**York State Retirement and Social Security Law (“RSSL”) §1000.** Chapter 41 removes the specified periods of time, medal requirements, and theaters of operation in which military service would have to have been rendered for a service purchase. Prospectively, members need only have been honorably discharged from the military to be eligible to purchase pre-membership service credit pursuant to RSSL §1000. **This law is not retroactive and does not permit retired members to purchase service credit.** For further information, click here: [http://www.nyc.gov/html/nycppf/html/legal\\_information/notice-to-members.shtml](http://www.nyc.gov/html/nycppf/html/legal_information/notice-to-members.shtml)

### **Tier 3 Shortages**

Tier 3 members may have noticed a shortage on their annual statement. While there are several ways to incur a shortage, a majority of members will see a shortage because the Fund is usually unable to capture contributions from the first paycheck. In April, the Fund will be auto-enrolling all Tier 3 members with a shortage of \$20 or more in bi-weekly payroll deductions to remedy the shortage. Any member with a shortage may elect to make a lump sum payment by check or money order in lieu of salary deductions. Questions may be directed to Membership Services at (212) 693-5850.

### **World Trade Center Notice of Participation**

Governor Cuomo signed into law Chapter 326 of the Laws of 2016 on September 11, 2016. **This law extends the Notice of Participation filing deadline to September 11, 2018 for all members** to file a sworn statement indicating participation in the Rescue, Recovery, and Clean-up Operations.

Members who are in possession of verifying information are also encouraged to submit copies of such documentation to the Fund to be imaged into the member's file.

To file a Notice of Participation, please download the form here: [http://www.nyc.gov/html/nycppf/downloads/pdf/wtc\\_notice\\_of\\_participation\\_201609.pdf](http://www.nyc.gov/html/nycppf/downloads/pdf/wtc_notice_of_participation_201609.pdf), complete the form and have your signature notarized. Notices must be received by the Fund by September 11, 2018. Please mail your completed Notice of Participation to the Police Pension Fund, to the attention of Calendar Prep, at 233 Broadway, 25<sup>th</sup> Floor, New York, New York 10279.

To check if the Fund has a Notice of Participation on file, please click here: [http://www.nyc.gov/html/nycppf/html/wtc\\_information/wtc\\_information.shtml](http://www.nyc.gov/html/nycppf/html/wtc_information/wtc_information.shtml) and search for your tax identification number.

### **NYPD Cancer Study**

Recently, the eagerly awaited NYPD Medical Division's 20-year review of cancer within the Department, was published comparing the periods before and after the 9/11/01 WTC disaster. Our team of co-authors include highly regarded cancer and radiation epidemiologists and bio-statisticians from the Weill-Cornell Medical College and Columbia University/NY-Presbyterian Medical Center and its Mailman School of Public Health. To read the document click here: [http://www.nyc.gov/html/nycppf/downloads/pdf/cancer\\_study\\_for\\_ppf.PDF](http://www.nyc.gov/html/nycppf/downloads/pdf/cancer_study_for_ppf.PDF)

# 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

## Pistol Permit Recertification

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

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

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

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

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

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

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



HR 218 classes are conducted monthly, except in December at Denver Defense 1417 Highway 16 in Denver NC.

Class cost is \$50.

Each student will need 100 rounds of ammunition, a directional draw holster, and a flashlight.

The next class is Sunday, March 18, 11 a.m..

Call the range at 704-489-1000 to reserve your spot or register on-line at :  
<https://www.denverdefenseusa.com/training-and-classes>



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

## Tax Tidbit:

### Retirees May Deduct Cost of Benefits

In 2006, Congress passed the Pension Protection Act ("PPA"), which contains many provisions that affect members of the New York City Police Pension Fund. Among those provisions is the ability to **exclude** up to **\$3,000** from the amount of income distributions reported to the Internal Revenue Service ("IRS") for payment of **premiums for accident or health insurance or long-term care insurance**.

Distributions used to pay premiums for a spouse and dependent children are also excludable.

This exclusion can be made if the amount paid for the premium would have otherwise been included in your income **and is deducted directly from your pension allowance**.

**What this means for retired NYPD officers is that the cost of the City's optional benefit rider may be excluded from the total amount of your pension reported annually.**

The maximum amount allowed by the PPA to be excluded is \$3,000; however the amount excluded may not exceed the actual amount paid.

To claim this benefit, you must reduce the taxable benefit on line 16B of the 1040 by the amount of the exclusion and write "PSO" on the line for "public safety officer."

The exclusion will not be reported on 1099 forms issued by the City, so any retiree who claims the benefit has a responsibility to report it to the IRS.

Accordingly, pensioners who retired on ADR (accidental disability retirement) are not eligible for this exclusion because at this time their pension is not taxed. This information is provided as a courtesy to Police Pension Fund members and is based on the Fund's current understanding of the law, but does not constitute tax advice and should not replace the advice of a qualified tax professional.

**Note: Retirees should save their Quarterly Statement** (for those with electronic deposit) or their monthly pension check stub, in order to document their premium deductions for any health insurance or long term care insurance, as required proof for the IRS, if asked.

**No other documentation will be provided by the Pension Fund. Please contact Marie Elena Brusco @ 212-693-6058** for questions regarding this matter.

# 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).

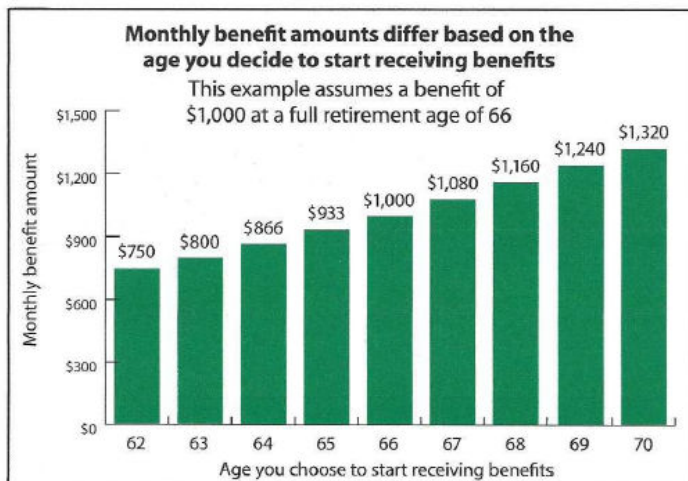
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

- 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
- 6⅔ percent at age 65.

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

# THIS AND THAT

## These Tax Credits Can Mean a Refund for Individual Taxpayers

Taxpayers who are not required to file a tax return may want to do so. They might be eligible for a tax refund and don't even know it. Some taxpayers might qualify for a tax credit that can result in money in their pocket. Taxpayers need to file a 2017 tax return to claim these credits.

Here is information about four tax credits that can mean a refund for eligible taxpayers:

**Earned Income Tax Credit.** A taxpayer who worked and earned less than \$53,930 last year could receive the EITC as a tax refund. They must qualify for the credit, and may do so with or without a qualifying child. They may be eligible for up to \$6,318. Taxpayers can use the 2017 [EITC Assistant tool](#) to find out if they qualify.

**Premium Tax Credit.** Taxpayers who chose to have advance payments of the premium tax credit sent directly to their insurer during 2017 must file a federal tax return to reconcile any advance payments with the allowable premium tax credit. In addition, taxpayers who enrolled in health insurance through the Health Insurance Marketplace in 2017 and did not receive the benefit of advance credit payments may be eligible to claim the premium tax credit when they file. They can use the [Interactive Tax Assistant](#) to see if they qualify for this credit.

**Additional Child Tax Credit.** If a taxpayer has at least one child that qualifies for the [Child Tax Credit](#), they might be eligible for the ACTC. This credit is for certain individuals who get less than the full amount of the child tax credit.

**American Opportunity Tax Credit.** To claim the [AOTC](#), the taxpayer, their spouse or their dependent must have been a student who was enrolled at least half time for one academic period. The credit is available for four years of post-secondary education. It can be worth up to \$2,500 per eligible student. Even if the taxpayer doesn't owe any taxes, they may still qualify. They are required to have [Form 1098-T](#), Tuition Statement, to be eligible for an education benefit. Students receive this form from the school they attended. There are exceptions for some students. Taxpayers should complete [Form 8863](#), Education Credits, and file it with their tax return.

By law, the IRS is required to hold EITC and Additional Child Tax Credit refunds until mid-February — even the portion not associated with the EITC or ACTC. The IRS expects the earliest of these refunds to be available in taxpayer bank accounts or debit cards starting February 27, 2018, if these taxpayers choose direct deposit and there are no other issues with their tax return.

Instructions for Forms [1040](#), [1040A](#) or [1040EZ](#) list income tax filing requirements. Taxpayers can also use the [Interactive Tax Assistant tool](#) on IRS.gov to answer many tax questions. They should look for "Do I need to file a return?" under general topics.

This tax tip covers information for tax year 2017 and is not affected by the Tax Cuts and Jobs Act of 2017. Most of the changes in this legislation take effect in 2018 and will affect the tax returns filed in 2019.

### More Information:

#### Earned Income Credit:

<https://www.irs.gov/forms-pubs/about-publication-596>

#### (Form 1040A or 1040), Child Tax Credit:

<https://www.irs.gov/forms-pubs/about-schedule-8812-form-1040>

#### Child Tax Credit:

<https://www.irs.gov/forms-pubs/about-publication-972>

#### Tax Benefits for Education:

<https://www.irs.gov/forms-pubs/about-publication-970>

#### Education Credits:

<https://www.irs.gov/credits-deductions/individuals/education-credits-aotc-llc>

## Important Telephone Numbers

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

## A Little Bit of Philosophy

As we grow older and wiser we realize a \$300 or \$30 watch - - - they both tell the same time.

Whether we carry a \$300 or \$30 wallet/handbag - - - the amount of money inside is the same.

Whether we drink a bottle of \$300 or \$30 or \$3 wine - - - the hangover is the same.

Whether the house we live in is 300, 3,000 or 30,000 sq. ft. - - - the loneliness is the same.

And we realize our true inner happiness does not come from the material things of this world.

Whether we fly first or economy class, if the plane goes down we go down with it. Whether we fly first or economy class, if the plane reaches its destination everyone arrives at the same time.

Therefore . . . we should realize that when we have mates, buddies and old friends, brothers and sisters, with whom we can chat, laugh, talk, sing, talk about north- south-east-west or heaven and earth -- that is true happiness!

# THIS AND THAT

## BENEVOLENT ASSOCIATIONS

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



## NEW YORK POLICE RELATED SITES

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

## OTHER POLICE RELATED SITES

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

## GOVERNMENT

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

## VETERANS SITES

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

## MILITARY SITES

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

# NOSTALGIA

## POLICEMEN NEWS

### Transfers-Appointments

#### News pertaining to those in blue

11 March 1931

#### PRAISE POLICE CAPTAIN

Credited with knowing nearly every criminal in the city, Captain Joseph GASMAN, of Central Park station, Manhattan, is receiving congratulations from detectives of Clymer street station, where he was a lieutenant up to the time of his promotion. He has been with the detective division practically from the time he joined the department.

17 March 1931

#### M'LAUGHLIN, Vice Cop, Suspended

Andrew G. MCLAUGHLIN, vice squad patrolman who refused Friday to answer questions concerning his bank and brokerage accounts when he appeared before Referee Samuel SEABURY in the magistrate's courts probe, was suspended by commissioner MULROONEY, charged with insubordination by Fourth Deputy Police Commissioner Nelson RUTTENBERG today and ordered to stand departmental trial Thursday. MCLAUGHLIN arrested Vivian GORDON, slain vice witness in 1923, and was charged by her with 'framing' and railroading her into Bedford Reformatory. The Commissioner asked him about his bank and brokerage accounts and MCLAUGHLIN refused to answer. RUTTENBERG then charged him with insubordination.

18 March 1931

#### FINAL TRIBUTE TO PATROLMAN

Funeral services for Patrolman Frank BYRNES, 31, of 661 Flatbush avenue, who was killed Saturday when run over by a motor truck at Eastern Parkway and Atlantic avenue, were held today at the home of his brother, Daniel BYRNES, at 290 East Fifty-sixth street.

Requiem mass was celebrated at St. Catherine's Roman Catholic Church at Albany avenue and Linden Boulevard, after which burial was in Holy Cross Cemetery.

A police escort was provided for the funeral, and the police band and police glee club took part in the obsequies.

#### COMPLAINTS FAIL; POLICEMEN FREED

The two policemen arrested in Queens Village on charges of women were discharged by magistrate Benjamin MARVIN in Jamaica court yesterday, after one refused to sign a complaint of disorderly conduct against one of the officers, and the second failed to identify the other defendant as the person who attacked her.

Patrolman John RUGIS, 28, of the Queens Village station, and living at 962 Seneca avenue, Ridgewood, was suspended by Deputy Commissioner John A. LEACH on Monday night, after Helen MCGEE, 91-15 Winchester avenue, Queens Village, complained that a policeman and two other men forced her into an automobile and later threw her out. The woman yesterday failed to identify RUGIS as one of the assailants.

Pauline REILLY, of 89-11 237th street, Bellerose, refused to sign a complaint of disorderly conduct against Patrolman Martin GILL, of the Hunters Point station, and residing at 248-17 Eighty-eighth road, Bellerose. Gill was suspended.

# NOSTALGIA

## POLICEMEN NEWS

Continued.....

24 March 1931

### EX-PATROLMAN DIES AT BROTHER'S RITES

Southampton, L. I., March 24 - Word has been received here that Nicholas MAHER, 57, of Prospect street, died suddenly in Philadelphia, yesterday while attending the funeral of his brother, William, 60. Mr. MAHER at one time a policeman here, was a gardener. He is survived by his wife and two sons, Richard, 23, an assistant bookkeeper in the Southampton Bank, and George 22.

### HURT THREE TIMES WITHIN TWO YEARS

Although he has only been a member of the Police Department two years, Patrolman John C. FELTZ, of Jamaica station, is for the third time a victim of the automobile. His first two experiences were with intoxicated motorists who ran him down, while the latest injuries suffered by him were sustained when an automobile on the running board of which he was riding crashed into a tree.

Patrolman FELTZ was on a patrol at Jamaica avenue and 178th street, Jamaica, yesterday afternoon, when he noticed two different license plates on a green roadster. Commandeering another passing automobile, FELTZ gave chase to 184th street and 109th avenue, HOLLIS. Here, FELTZ alleges, the driver of the green roadster suddenly made a serve to the right, causing the machine on which FELTZ was riding to crash into a tree.

### CONTINUES CHASE

Another patrolman continued the chase after the green roadster and caught up with it two blocks away. The operator said he is William JACKSON, 25, of 166-14 Bergen place; Jamaica. He had papers which show he is the owner of the roaster. FELTZ and his prisoner went to the Jamaica station, where the later was booked on charges of felonious assault and driving an automobile with improper license plates.

### MEDICAL AID

FELTZ received medical attention from Dr. IMPERATO of Mary Immaculate Hospital for a sprained neck and a possible fractured left arm. The officer later went to his home at 148-44 Eighty-ninth avenue, Jamaica. Jackson was to be arraigned today before magistrate Benjamin MARVIN in the Jamaica court on the two complaints.

28 March 1931

### TWO VICE COPS DISMISSED ON PROBE CHARGES

LEWIS and MCFARLAND are Fired for Refusing to Answer SEABURY

The sixth and seventh police officers to be dismissed from the department because of refusal to testify before the magistrates courts inquiry being conducted by Samuel SEABURY in Manhattan, were discharged this afternoon by Police Commissioner MULROONEY.

They are Patrolmen William B. LEWIS and Edgar P. MCFARLAND of the First Division, vice squad, who were accused by Mrs. Genevieve POTOCKI and Ms. Marie BARRY of having beaten and framed them on a vice charge last February.

They refused to testify before Referee SEABURY concerning the incident. Commissioner MULROONEY, after granting the men a departmental trial on their refusal, ruled their conduct was "prejudicial to good order and efficiency and they are consequently disqualified to continue in the Police Department."



# NOSTALGIA



## 1965 FORD BOYERTOWN PATROL WAGON

The first Patrol Wagon was used by the N.Y.P.D. in 1886. These patrol wagons were horse drawn carriages, often referred to as "Paddy Wagons", as the majority of the officers in those early days were "Paddys", a slang term for people of Irish descent. These wagons were used to move officers rapidly to the scene events like riots, disasters & raids. They were also used to transport prisoners in the days before police cars.

In 1908, the N.Y.P.D. purchased an electric wagon. This new type of wagon saved money as the horses used to pull the old type carriages were costly to maintain. Gasoline powered wagons soon followed. These gas machines did the work of 3 horse drawn wagons.

This 1965 patrol wagon has separate compartments for male and female prisoners. In 1973 all N.Y.P.D. vehicle colors were changed to blue & white. Wagons like this are still in use by the department today.





**Membership Meeting Minutes  
Tuesday, Feb. 13, 2018**

The meeting was called to order at 7:00pm with the pledge of allegiance. There were 77 members, 1 honorary member 7 new members, 2 returning members and 6 guests present.

This was followed by the invocation, the reading of the names of the 12 law enforcement officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers and our military personnel who died overseas.

**Officers**

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

Review of January Minutes: A motion to waive the review was made by Dave Schultheis and was seconded by Rob Hart. The motion passed.

**Introduction of Guest Speaker(s):** Ken Lacey, Veterans Path Up made a presentation about his non-profit org. that provides affordable housing to veterans and their families that ultimately results in a path to home ownership.

**Sickness & Distress:** Zoraida Calderon, mother of Stan Pentol passed away on Feb 4 in Trujillo, Puerto Rico

**Communications & Bills**

- The Centers for Medicare & Medicaid Services (CMS) recently announced it is preparing to issue Medicare cards that will use new unique numbers in place of cardholder SSNs. CMS said it would begin mailing new cards to beneficiaries in April 2018.
- The FOPA is having a Texas Hold'em Poker Fundraiser on Feb. 24, 2018. Doors open at 6, dealing at 7pm. \$20 buy in.
- (Attorney Steve Cohen-917-364-4197) NY Attorney General "Assurance of Discontinuance" (settlement) with GHI that affects everyone having problems finding in-network doctors.
  1. GHI will assist GHI Plan members who contact GHI prior to receiving pre-scheduled medical procedures to find participating providers (including ancillary providers, e.g. anesthesiologist and radiologist) to ensure that the members can stay in network. If GHI cannot identify participating providers to provide the ancillary medical services for GHI Plan members pre-scheduled medical procedures, then GHI will treat claims for non-participating providers as if they were performed by participating providers. GHI may consider entering onto single case agreement with the non-participating providers or agreeing to pay non-participating providers charges so as not to leave the member with a balance (other than applicable cost sharing, e.g. deductibles and copayments).
  2. A new law went into effect March 31, 2015 that protects consumers from surprise bills when services are performed by a non-participating (out-of-network) doctor at a participating hospital or ambulatory surgical center in your HMO or insurer's network or when a participating doctor refers an insured to a non-participating provider. The new law also protects all consumers from bills for emergency services.

**Report of Officers**

President.

- Scholarships applications are due April 7. Harvey reminded members to also submit an application for the National NYPD 10-13 Org. scholarship.
- Any member who has not paid their 2018 dues by March 15 will be removed as a member.
- Knights Baseball game June 22.
- FOP Lodge 9 is looking for volunteers to assist with the NC State FOP Biennial Convention Aug. 15-18
- Dinner for March meeting will be corned beef and cabbage.
- Members who reside north of Charlotte who did not attend this years after holiday party were asked if they would attend next years party if it was held in the FOP. Approximately 12 members responded yes.

Vice President: Dave Schultheis made a motion that was seconded by Sam Reiver that the club donate \$250 to Veterans Path Up. The motion passed.

Treasurer: Ben Pepitone reports the following as of January 30, 2018

|                                |           |
|--------------------------------|-----------|
| <b>Beginning Balance</b>       | 24,207.12 |
| <b>Cleared Transactions</b>    |           |
| Checks and Payments - 4 items  | -4,131.57 |
| Deposits and Credits - 5 items | 2,946.50  |
| Cleared Balance                | 23,022.05 |
| <b>Uncleared Transactions</b>  |           |
| Checks and Payments - 1 item   | -106.99   |
| Ending Balance                 | 22,915.06 |

A motion to accept the Treasurer's report was made by Sam Reiver and was seconded by Frank Aquilone. The motion passed.

Secretary: Nothing to report.

Trustees: Chris Russo suggested that we pass the proverbial hat around to collect money for Veterans Path Up which resulted in an additional \$587 donated to them.

Sgt. at Arms: Nothing to report.

Historian: Excused.

**Committee Reports:**

Social:

- Tentative date for our golf tournament is Oct. 1, 2018.
- Knights baseball game June 22, 2018.
- Ret. NYPD Lt. John Cocchi

Membership: 401 members

Honor Guard: Brenda reported that she has a clean dress uniform for anyone who needs it.

Sunshine: Paul Johnson is back in the hospital in Pineville.

**Old Business:** none

**New Business:**

Dave Schultheis made a motion to donate

Proposition for Membership:

- Ret. NYPD Lt. John Cocchi
- Ret. NYPD Sgt. William Hassler
- Ret. NYPD Det. Paul Arroyo
- Ret. NYPD Det. Richard Bohn
- Ret. R.I. Officer Christopher Poncia
- Ret. R.I. Officer Christine Pocia
- Ret. Secret Service Agent Louis Caputo
- Ret. NYPD P.O. Debbie McManahan - Returning member
- Ret. NYPD P.O. Lorraine Monsanto - Returning member.

A motion to accept the new members was made by Brenda Jordan and was seconded by Darcy Mike Kenary. The motion passed.

**Good of the Club:** 50/50 of \$180 was won by Rob Hart

Motion to adjourn the meeting : A motion to adjourn was made by Dave Schultheis and was seconded by Joe Kozlowski.. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting**  
**Tuesday, March 13, 2018**



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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SUITE 150  
DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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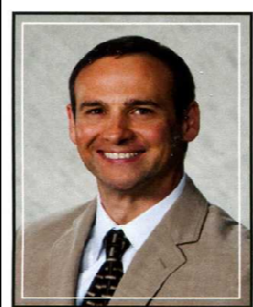
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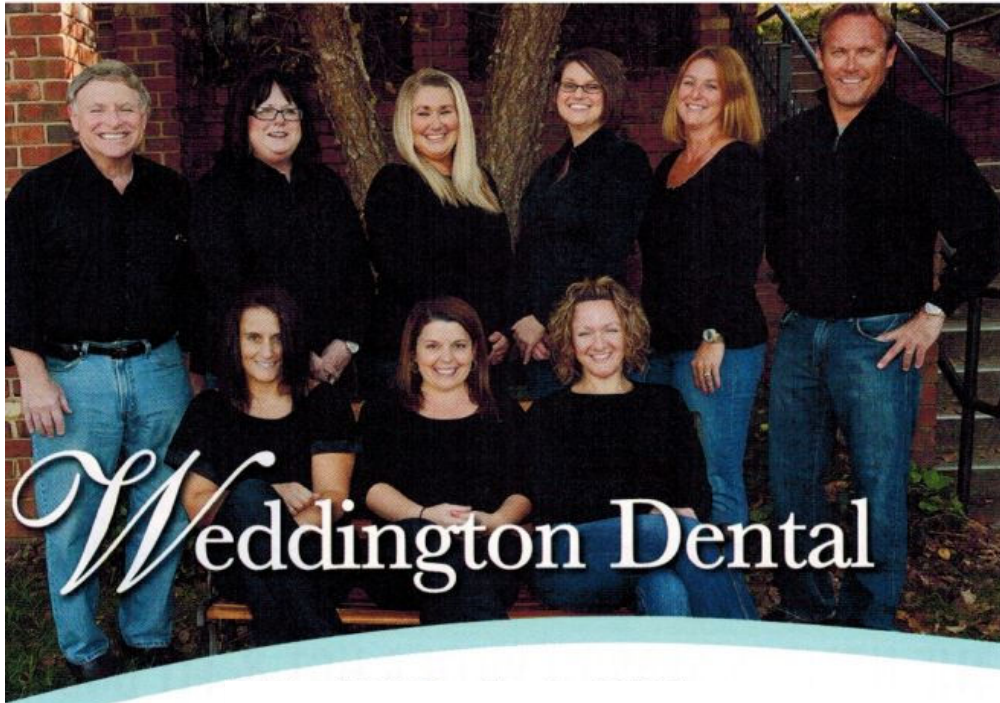
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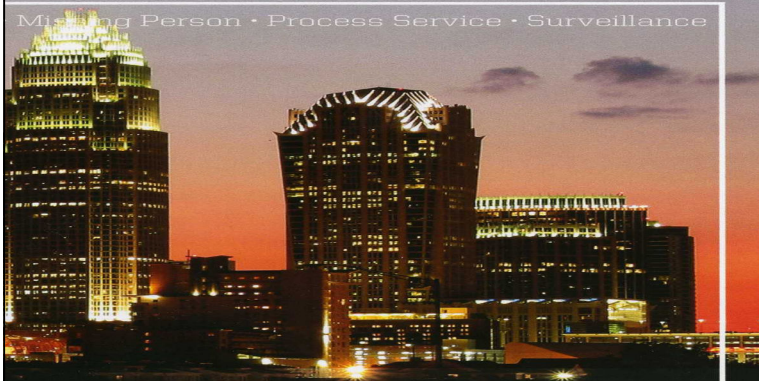
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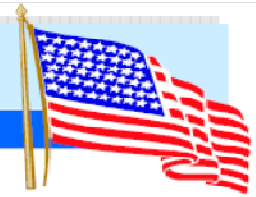




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