



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

137 Cross Center Rd.  
Suite 150  
Denver, NC 28037



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

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

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



Club Officers

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10-13

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## PRESIDENT'S MESSAGE

Hi All,

On March 7, former Club member Joseph Manico passed away after being hospitalized due to an accident at home.



**Obituary:** Joseph Peter Monico, 79, of Charlotte, NC passed away peacefully on March 7, 2018. Joseph was born January 8, 1939 in Bronx, NY to the late Thomas and Pauline Puha Monico.

Joseph served in the U.S. Navy and later became a NYC Police Officer (TPF & 47 Pct).

He was an avid sports fan, especially the NY Yankees, Giants and Rangers.

Joseph is survived by his loving family; wife, Paula Katz Monico; sons, Joe Monico and his wife Ana of Charlotte, Richard Monico of Concord; daughters, Maria Monico Martinez and her husband Alberto of Kannapolis, and Audrey Monico Katz; sister Phyllis Allen; grandchildren, Laura (Ricardo), Naomi, Zoe, Annabelle, Kiara, Richie, Aaron, Anthony, Michael and Joshua.

We had a great turnout for our March membership meeting; over 120 people, including 6 new members. Everyone was treated to a sumptuous corned beef and cabbage dinner thanks to our resident chef and caterer, Lorraine Monsanto and her business partner Tracy Lucas. Also, a special thanks to Jim Burchill who once again baked and supplied the Irish soda bread. Jim was also kind enough to provide me with the recipe which can be found on page 60.

I have been in contact with Attorney Steven Cohen who is involved in a class action law suit against Emblem Health Care. He has suggested that club members who reside outside of NY, and have Emblem Health Care/GHI as their health care provider, file a complaint with the NY State Department of Financial Services (DFS) about the lack of GHI participating providers.

<http://www.dfs.ny.gov/consumer/fileacomplaint.htm>

Additionally, he suggests sending a complaint to the Bob Linn, Commissioner of Office of Labor Relations

### Office of Labor Relations

40 Rector Street, 4th Floor

New York, NY 10006

Email the Commissioner: <http://www1.nyc.gov/site/olr/about/email-the-commissioner.page>

A letter I sent to Commissioner Linn can be found on pages 35 & 36, and important information about GHI "Protection from Surprise Bills and Emergency Services" and "Catastrophic Coverage" can be found on pages. 37 & 38.

(Continued next page)

**Our Next Membership Meeting Is  
Tuesday April 10, at 6 PM at the  
Charlotte FOP Lodge #9,  
1201 Hawthorne Lane,  
Charlotte NC 28205**

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

# PRESIDENTS MESSAGE

Once again the unthinkable has happened. Two of the three NYS parole commissioners who were assigned to hear the parole request of Herman Bell, irresponsibly and unjustly voted to approve his parole.

Bell and two other members of the terrorist revolutionary Black Liberation Army viciously gunned down HERO NYPD Officers Joseph Piagentini and Waverly Jones in an ambush after luring them to the Colonial Park housing project in Harlem with a phony 911 call on May 21, 1971.

As Officers Piagentini and Jones were walking back to their RMP, Bell and his two cohorts walked up behind them and shot them in the back for no other reason than the blue uniform they wore and the shields on their chest. Officer Jones died immediately and Officer Piagentini was shot an additional 10 times as he lay on the ground begging for his life, noting that he had a wife and two young daughters. Bell fired the final shots into him using Piagentini's own service revolver.

Three months later, Bell murdered Sgt. John Young with a shotgun blast in a Black Liberation Army assault on a San Francisco police station.

Bell received a sentence of 25-years-to-life for killing Piagentini and Jones, but the judge who sentenced him said that he would have sentenced him to death if that option was available.

Bell was convicted of manslaughter in 2009 in Sgt. Young's death, but cut a deal with California prosecutors and was sentenced to time served while awaiting trial.

Herman Bell had denied involvement in the shootings for many years, claiming he was framed, but after years of unsuccessful parole hearings, he finally admitted culpability during a hearing in 2012.

NYS Corrections and Community Supervision issued a Board of Parole Directive No. 8600 on 06/03/2015 which states; "The Board of Parole's mission is to ensure public safety by granting parole when appropriate under the governing standards, revoking community supervision when necessary, and discharging inmates from their sentence when it is in the best interest of society."

I am having a difficult time in understanding how the parole of Bell is appropriate and it is in the best interest of society.

I am requesting that everyone write a letter to NYS Governor Andrew Cuomo, or phone him, (212) 961-4200, expressing your outrage and asking that he overturn the Parole Board's decision to parole Herman Bell and that he remove the two members of the parole commission (Otis Cruse and Carol Shapiro) who voted to parole him.

Additionally, contact The NYS Parole Board, (518) 487-5200 and request that the decision be rescinded.

See PBA Press Conference - Diane Piagentini plea to have letters written to Gov. Cuomo & Parole Board Members 7:28 into video. <https://www.youtube.com/watch?v=EDMWjgNn1w8&feature=youtu.be>

Please remember that our club's College Scholarship applications are due by April 7. See pgs. 13-15. Additionally, make sure you fill out an application for the National NYCPD 10-13 Org. scholarship which can be found on page 16.

At this month's membership meeting we will be collecting NYPD ID Card Renewal Forms from members whose ID cards have expired or will be expiring in the next 90 days. See pages 17 & 18.

We will also have the National NYPD 10-13 Org. Mega raffle tickets available for purchase at the meeting. Tickets cost \$100 and only 400 raffle tickets will be sold for the 19 cash prizes ranging from \$250 to \$10,000. Over the past 5 years our club has had a \$5,000 winner and a \$10,000 winner twice.

Because the 400 raffle tickets were sold so quickly last year, each Club has been allocated the same amount of tickets that they sold last year. Our club has been allocated 19 tickets.

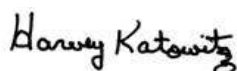
The guest speaker for the membership meeting is Union County Sheriff Eddie Cathey, who is running against Club member Brian Crump for the Sheriff position in the May 8, primary.

Our Night at the Knights baseball outing is scheduled for Friday June 22 and the our annual Jimmy LaRossa memorial golf tournament is scheduled for Monday Oct. 1. See pages 47 - 49 for further information.

We are still collecting supplies at the membership meeting for Camp Lejeune Fisher House. See the following page for items you can donate.

Best wishes for a Happy Passover and Easter.

Fraternally,



Harvey Katowitz

# PRESIDENTS MESSAGE



**FISHER HOUSE**

## *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, Mayon-  
naise/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 Officer Thomas Gallagher of the 44th Precinct died of A 9/11 related cancer on March 12, 2018. He was 41

# They Must Never Be Forgotten



**Retired NYPD Det. Michael L. Ledek**  
**August 17, 1963 - February 9, 2018**

Retired NYPD Detective Michael Lawrence Ledek, 54, died of World Trade Center-related neuroendocrine cancer on February 9, 2018 in holly Springs, NC.

Michael was born August 17, 1963 in Manhattan, NY.. He was a hero to many for his participation in the recovery efforts after the World Trade Center Attacks. He was a beloved son, brother, husband and father. Michael is survived by his wife of 29 years, Patricia Ann Ledek; parents, Robert and Theresa Ledek; daughters, Alicia, Brittany and Stephanie Ledek; sisters, Janet, Theresa and Patricia; brothers, Robert, John, Richard and Stephen.

He retired from the New York City Police Department after 20 years of service. He worked in the 106<sup>th</sup> Precinct, and Queens Warrants and retired out of the 66 Squad. He spent a great deal of time at the recovery effort after the terrorist attacks on the World Trade Center.



**Retired NYPD Lt. William Wanser III**  
**July 18, 1957 - March 25, 2018**

Retired Police Lt. William Wanser, III, of Farmingville, has lost his battle with pancreatic cancer. He was a First Responder on 9-11. He was 60 years old. William was a beloved husband, father, son, brother and uncle as well as Lieutenant. William is survived by his loving wife of 36 years, Susyn, two daughters, Kristen & Alyssa, son-in-law, Steven, and mother, Berta. William was a well-respected First Responding NYPD Lieutenant retired from the 75th Precinct in Brooklyn. He will be missed by all who have had the honor to know him.

# They Must Never Be Forgotten



Mecklenburg County, NC – Mecklenburg County Sheriff's Deputy Sylvia Deese died suddenly on Sunday, March 18, after she experienced a “medical event” while working an off-duty assignment for the department on Friday, the [Carolina Brotherhood](#) said.

Deputy Deese – who was affectionately known as “Mama Deese” by her department, community, and the Carolina Panthers, worked for the Mecklenburg County Sheriff's Office (MCSO) for 27 years prior to her retirement two years ago, [Spectrum News](#) reported.

“If someone’s having a problem with someone, when she would walk up, she was able to diffuse the situation, cause she’s Mama Deese,” Mecklenburg County Sheriff Irwin Carmichael said with a smile.

Deputy Deese, 68, started off working in the MCSO gun permits office, and later became a sworn deputy.

Even after her retirement, she continued serving the community as a MCSO reserve officer, the Carolina Brotherhood said in a tweet.

“In essence she was very good people and loved by many (and ‘many’ is NO exaggeration),” the Carolina Brotherhood added.

“She had the most incredible work ethic, and...compassion for everyone that she met,” Sheriff Carmichael said. “She would always take care of everyone.”

Deputy Deese also provided security at Carolina Panthers games for many years, and was well-known among the players and their families.

“We have lost a truly incredible woman,” [Courtney Rivera](#), the daughter of Panthers coach Ron Rivera, said in a tweet. “Mama Deese was one of the most caring and THE kindest person you would ever meet. Game days just won’t be the same without my pre/post game hugs, the kind words and big smile, no matter the day.”

“Mrs. Sylvia was by far one of nicest ladies you could ever meet,” Panthers linebacker Thomas Davis tweeted, according to Spectrum News. “Every home game she was always there to greet all of us with a smile and a hug.”

“Regardless the outcome of the game, she always offered words of encouragement,” Davis continued. “It’s going to be extremely tough pulling up to that stadium and not seeing her beautiful smile. My thoughts and prayers go out to her loved ones. Rest in heaven Mrs. Sylvia!”

“Such a sweet woman!” New York Giants running back [Jonathan Stewart](#) tweeted. “She always put a smile on my face when ever I saw her!”

“Words can’t express the hurt & heartbreak my family and I are experiencing over the loss of Officer Sylvia Deese,” former Panther [Colin Cole](#) tweeted. “She was loved by everyone in our Charlotte community and @Panthers family. She will be greatly missed.”

Deputy Deese is survived by her husband, two sons, and a daughter, her family told Blue Lives Matter.

One of her sons also works as a dispatcher for the MCSO.

She will be laid to rest on Saturday, according to [Dignity Memorial](#).

Our thoughts and prayers are with the family of Mecklenburg County Deputy Sylvia Deese, both blood and blue. Godspeed, we will take the watch from here. Thank you for your service.

Rest easy, hero. We'll hold the line from here.

# They Must Never Be Forgotten



**Melissa S. Morrow**

*United States Department of Justice - Federal Bureau of Investigation, U.S. Government*

End of Watch: Friday, March 23, 2018

Special Agent Melissa Morrow died as the result of brain cancer that she developed following her assignment to the search and recovery efforts at the Pentagon following the 9/11 Terrorist Attacks. She was assigned to FBI Washington Field Office's Evidence Response Team and spent ten weeks recovering and processing evidence from the site in hazardous and contaminated conditions.

Special Agent Morrow had served with the FBI for 22 years and was assigned to the Kansas City Field Office at the time of her passing. She is survived by her parents and sister.

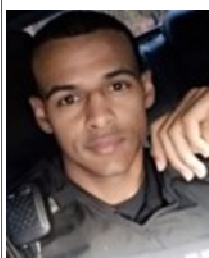
## REST IN PEACE



## YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN



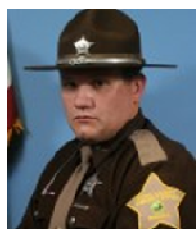
# They Must Never Be Forgotten



[Deputy Sheriff Alexis "Thunder" Eagle Locklear](#)  
Scotland County Sheriff's Office, NC  
EOW: Thursday, March 1, 2018

Deputy Sheriff Alexis Locklear was killed as he was responding to assist another officer who was involved in vehicle pursuit when his vehicle left the road into a wooded area.

Deputy Locklear had served with the Scotland County Sheriff's Office for nine months. He is survived by a 4-year-old child.



[Deputy Sheriff Jacob M. Pickett](#)  
Boone County Sheriff's Office, IN  
EOW: Friday, March 2, 2018

Deputy Sheriff Jake Pickett succumbed to a gunshot wound sustained while attempting to apprehend a wanted subject.

The man had fled from police officers who had gone to his home to serve a warrant on a different person. The officers recognized the man as also having warrants but he fled in a vehicle with two other people when the officers tried to take him into custody. Deputy Pickett, a canine handler, joined the pursuit until it came to a stop.

The wanted man fled on foot with Deputy Pickett and his canine in pursuit. Deputy Pickett was shot in the head as he rounded the corner of a building. The subject was shot and wounded by another officer before being taken into custody.

Deputy Pickett was kept on life support until the evening of March 4th, 2018, so that his organs could be donated.

Deputy Pickett had served with the Boone County Sheriff's Office for three years. He had previously served with the Tipton County Sheriff's Office for two years and the Marion County Sheriff's Office for three years. He is survived by his wife and two children.



[Police Officer Rodney Scott Smith](#)  
Hickman Police Department, KY  
EOW: Friday, March 2, 2018

Police Officer Rodney Smith drowned when his patrol car was washed into a flooded field.

He was checking the area when he went missing at approximately 9:15 pm. Multiple agencies responded to the area and began a massive search. His body and patrol car were located separately in a flooded field off of Bernal Avenue the following morning.

Officer Smith is survived by his wife, children, grandchildren, and mother.



[Police Officer Christopher Ryan Morton](#)  
Clinton Police Department, MO  
EOW: Tuesday, March 6, 2018

Police Officer Christopher Morton was shot and killed when he and two other officers responded to an unknown situation as the result of a 911 call during which the 911 operator could hear screaming in the background, but no other communication before being disconnected.

As the officers arrived at the home a male subject opened fire on them with a semi-automatic rifle. The officers returned fire and entered the home in an attempt to take the man into custody. The man continued firing, wounding all three officers.

Officer Morton remained in a bedroom for approximately 15 minutes before being rescued by other responding officers. He was transported to a local hospital where he succumbed to his wounds.

The subject then barricaded himself inside the home for several hours. A SWAT team entered the home shortly after midnight and located the subject deceased.

The ensuing investigation revealed that the original 911 call had been made from a home approximately 15 miles away and officers were dispatched to the wrong location when the call was traced to a different address. The male subject who opened fire on the officers was out on bail for weapons and methamphetamine charges and was under investigation for a rape.

Officer Morton had served as both a reserve officer and full-time officer with the Clinton Police Department for three years. He had recently returned to full-time status following the line of duty death of Police Officer Gary Michael on August 6th, 2017. He was a veteran of the Army National Guard and is survived by his parents and siblings.



[Police Officer Gregory Casillas](#)  
Pomona Police Department, CA  
EOW: Friday, March 9, 2018

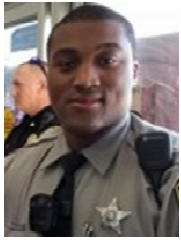
Police Officer Gregg Casillas was shot and killed as he attempted to arrest a man following a vehicle pursuit.

The vehicle fled after officers attempted to stop it for reckless driving. The driver crashed into another vehicle before fleeing on foot and entering an apartment. As Officer Casillas and another officer attempted to make contact with the man he fired through the apartment door, striking both officers.

The officers were both transported to a local hospital where Officer Casillas succumbed to his wounds. The man surrendered after remaining barricaded inside his home for more than 15 hours.

Officer Casillas had served with the Pomona Police Department for six months and was still in field training at the time of the incident. He had been employed as a civilian with the agency for three years before entering the police academy. He is survived by his wife and two children.

# They Must Never Be Forgotten



[Deputy Sheriff David Lee'Sean Manning](#)  
Edgemcombe Co. NC Sheriff's Office  
EOW: Sunday, March 11, 2018

Sheriff David Lee'Sean Manning, was killed during a vehicle pursuit when his vehicle collided with another vehicle traveling the opposite direction.

Deputy Manning had served with the Edgemcombe County Sheriff's Office for four months. He is survived by his daughter, fiancé, parents, three brothers, two grandmothers, and a grandfather.



[Reserve Officer Christopher Michael Lawton](#)  
Zachary Police Department, LA  
EOW: Monday, March 12, 2018

Reserve Officer Lawton, was killed after being intentionally struck by a vehicle as he attempted to serve a narcotics-related felony warrant.

He and another officer had spotted the wanted subject inside a U-Haul truck parked at a Walmart. The officers parked their patrol car behind the truck and began to approach it on foot. The subject saw them and started to drive away, pinning Officer Lawton between the truck and a shopping cart corral.

Officer Lawton served as a part-time, unpaid reserve officer with Zachary Police Department for 10 years and also served as a full-time firefighter with the Zachary Fire Department.



[Police Officer Scotty Hamilton](#)  
Pikeville Police Department, KY  
EOW: Tuesday, March 13, 2018

Police Officer Scotty Hamilton was shot and killed as he and a Kentucky State Police trooper conducted criminal patrol on Hurricane Road, in the Hurricane Creek area of Pike County.

The officers were in the area as a result of recent narcotics activity when they encountered a suspicious vehicle. As Officer Hamilton checked the area for the vehicle's occupants he encountered a man and was shot in the head.

One suspect was taken into custody at the scene. A second suspect fled the scene but apprehended several days later.

Officer Hamilton had served with the Pikeville Police Department for 12 years. He is survived by his wife and child.



[Deputy Sheriff Ryan Zirkle](#)  
Marin County Sheriff's Office, CA  
EOW: Thursday, March 15, 2018

Deputy Sheriff Ryan Zirkle was killed in a single-vehicle crash on Highway 1, north of Point Reyes Station, while responding to a 911 hangup call shortly after 12:00 am.

His vehicle left the wet roadway as it entered a curve in the road, and struck a tree on the driver's side door. He was flown to a local hospital where he succumbed to his injuries.

Deputy Zirkle had served with the Marin County Sheriff's Office for 2 -1/2 years. He is survived by his fiancée, parents, and two brothers.



[Police Officer Andres Laza-Caraballo](#)

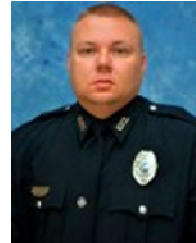
Juncos, PR Municipal Police Dept.  
EOW: Wednesday, March 21, 2018

Officer Andres Laza-Caraballo was shot and killed while intervening in a shooting incident while off duty at approximately 1:30 pm.

He was patronizing a barber shop on when several men started smoking marijuana in front of it. When the shop owner asked the men to leave he was attacked. Officer Laza-Caraballo identified himself as an officer and attempted to intervene when several of the subjects entered with rifles and opened fire.

Officer Laza-Caraballo was able to return fire, killing one of the men and wounding a second one before being fatally shot. The remaining two subjects fled the scene and remain at large.

Officer Laza-Caraballo had served with the Juncos Municipal Police Dept. for 10 years. He is survived by his two children.



[Police Officer Phillip Meacham](#)  
Hopkinsville Police Department, KY  
EOW: Thursday, March 29, 2018

Police Officer Phillip Meacham was shot and killed after being pulled over by a police impersonator .

During the course of the interaction, the man opened fire on Officer Meacham before fleeing on foot. The man stole a truck nearby and fled to Clarksville, Tennessee, where he was located by local officers and United States Marshals. He was shot and killed as the officers attempted to take him into custody.

Officer Meacham had served with the Hopkinsville Police Department for one year and had previously served with the Christian County Sheriff's Office for 12 years. He is survived by his wife and two young children



[Trooper First Class Kevin Miller](#)  
Connecticut State Police, CT  
EOW: Thursday, March 29, 2018

Trooper Kevin Miller was killed in a vehicle crash when his patrol car collided with the back of a tractor-trailer that was traveling slower than other traffic in the right lane of

the interstate.

Trooper Miller had served with the Connecticut State Police for 19 years and was assigned to Troop C.



# MARCH MEMBERSHIP MEETING



L-R Club Accountant Scott Boyar  
Club Pres. Harvey Katowitz



Chefs for our Corned Beef & Cabbage Dinner  
Tracy Lucas & Club Member Lorraine Monsanto



Club Member Brian Crump who is running for  
Union Co. NC Sheriff



# MEMBERSHIP



## 2018 Monthly Meeting Dates

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



**March 26 Robert Irizarry, brother/brother-in-law of Frank and Beth Irizarry**



The following members joined our Club in March

- Ret. NYPD Lt. John Darrin Owen
- Ret NYPD Lt. Vernon Lewis
- Ret. NYPD Lt. Tabitha Blake
- Ret. NYPD Det. Joseph Fermaint
- Ret. NYPD Det. Edward Pressley'
- Ret. NYPD P.O. Ed Nell
- Returning Member Ret. NYPD Det. LaBecky Roe
- Honorary Member Ret. FDNY Lt. Tom O'Neill



We presently have 409 members, 280 from the NYPD and the remainder from 70 other law enforcement agencies.



## SICK DESK UPDATE

Joe Green is in CMC Main and will have by-pass surgery the first week of April



- April, 7 Scholarship applications are due
- June 22, Night at the Knights Baseball Game
- Sept. 23-25 National NYCPD 10-13 Org. Convention
- Oct. 1, Jimmy LaRossa Memorial Golf Tournament



## BIRTHDAYS



### APRIL

Fred Dusche	4/3
Elaine Cuff	4/4
Chris Burack	4/6
Steve Cotton	4/6
Michael Gould	4/6
Bob Hart	4/6
Tim McCaffrey	4/6
Holly Lambert	4/11
Ed Moran	4/11
Miguel San Jose???	4/11
Kerrie Anne Nelson	4/14
Peter Cappuccilli	4/15
Dan DeLay	4/15
Steve Naegele	4/16
Ed Powell	4/16
John Sabato	4/16
Edward Santiago	4/16
William Mooney	4/22
Deana Wright??	4/18
Ron Nicastro	4/24
Norris Holmes	4/25
Larry Walker	4/25
Timothy Russ (RIP)	4/27
Ray Hickey	4/28
Allan Peranio	4/28
Jacqueline Rochford	4/30



# 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**



# MEMBERSHIP

## National NYCPD 10-13 Organizations, Inc.



### College Scholarship Application

2018 – 2019

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

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

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

Phone # \_\_\_\_\_ E-mail \_\_\_\_\_

National 10-13 Chapter: \_\_\_\_\_

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

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

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

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

Applicant's High School: \_\_\_\_\_

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

Address" \_\_\_\_\_

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

**Please Note: Applicant must be entering 1<sup>st</sup> year of College.**

**Only one scholarship will be awarded per sponsor, per applicant.**

Mail completed application and College Letter of Acceptance to Committee  
Chairman, Richard Molloy, 52 Champ Avenue, Pearl River, New York 10965.





## 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

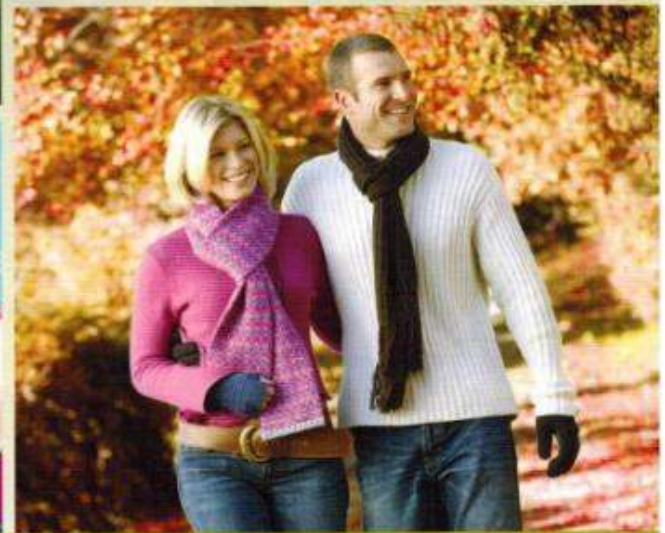
## SUMMARY OF NEARBY ATTRACTIONS:

- 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, April 4	10:00 am	Villa Barone 737 Throggs Neck Expressway Bronx, NY 10465

### Orlando Vacation Discount

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



Just click below in order to access your discounts!

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

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

# 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



## DELEGATE AND MEMBERSHIP MEETING

Wednesday April 25, 2018

Antun's

96-43 Springfield Blvd.

Queens Village, NY

### 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 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.

# LINE ORGANIZATIONS

## Retired Lieutenants Association

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



The NYPD Retired Lieutenants Association held its quarterly luncheon meeting at the Coral House Catering in Baldwin, NY at 1200 hours, Tuesday, March 13, 2018.

President Michelle Schaefer opened the meeting with the Pledge of Allegiance and a moment of silence for our departed brothers and sisters in law enforcement and the U.S. military. Michelle thanked the 30 members who braved the weather and made the meeting.

In response to many requests we will have a meeting on Thursday June 7, 2018, from 6 to 9 PM at Antun's in Queens Village. The September meeting will be at 1200 noon, Wednesday September 12, 2018 at the Coral House. A change of day to a Wednesday due to 9/11.

The application for the annual college scholarships to be drawn in December is in the latest newsletter. We will award 6 scholarships up from 4 last year due to the strong response to the annual 50/50. 50/50 tickets were sent in the last newsletter and will be drawn at the September meeting.

Most of you are seeing an increase in your monthly pension check due to the tax decrease being implemented to cut your withholding based on the number of deductions you claim.

In December retirees on Medicare received their IRMA letter that indicates how much was deducted from your social security in 2017 for Medicare. In June you will receive the automatic reimbursement from NYC OLR. You then apply for the amount that was withheld and not reimbursed, so save that letter as you must wait to submit. (more in June)

Michelle spoke about the new NYPD on-line handgun License renewal system for retirees who reside in NY City. You cannot go on line until you receive a renewal letter with a password. Attached find a list of required documents/forms needed to process a retiree handgun renewal application from the pistol license section. This updated list will be included in future license renewal mailings by the pistol license section. You need a scanner to scan in some of the required documents. There is a kiosk available at the pistol license section. For retiree renewals you can call the retiree renewal section at [646 610 5872](tel:6466105872).

Member Rich Clifford invited the members to join FOP lodge 100 and to their annual awards dinner at Russo's on the Bay on April 19<sup>th</sup> where they will honor outgoing Chief of Detectives Robert Boyce, Sergeant Paul Tuozzolo, posthumously and others on the attached flyer.

Jonathan Russo of Stone Street Equities (they manage our Annuity funds) spoke about a new product they have that is available only to retirees. A fixed annuity called "Income Solutions" that offers a monthly income for life. This plan includes a joint income option. He is available for financial planning for retired Lieutenants and can be reached at [866 297 9835](tel:8662979835). Attached find a copy of the 2-sided flyer that gives a better explanation of this new plan.

We now have over 1,000 active emails for members. Members can send questions to the RLA at [RLAnypd@gmail.com](mailto:RLAnypd@gmail.com). To enable the RLA to send to this large group on the same day we will also use the email [nypdrla@gmail.com](mailto:nypdrla@gmail.com). Any emails sent to the second email automatically forward to [rlanypd@gmail.com](mailto:rlanypd@gmail.com) from where we will respond.

God Bless America

Marty Stein

Trustee

## New Challenge Coins available!!!

Cost \$10 Plus \$3 for shipping.



# LINE ORGANIZATIONS



## RETIREES

The Sergeants Benevolent Association offers members additional benefits to meet their health care needs. For additional information, please contact the SBA Health & Welfare Fund at (212) 431-6555.

### Hearing Aid Benefit:

For Active and Retired Members, their Spouses and Registered Domestic Partners – The Fund offers a \$500 stipend per hearing aid device with a maximum benefit of \$1000 every four (4) years.

For Eligible Dependent Children – The Fund offers a \$1000 stipend per hearing aid device with a maximum benefit of \$2000 every two (2) years.

### Guidelines:

- Initial medical evaluation and approval for a hearing aid must be performed by a Board Certified Otolaryngologist.
- Member must submit a signed letter from their Otolaryngologist on official letterhead outlining the detailed diagnosis and need for hearing aid. Members must also submit all test results including all Audiometric tests.
- Requesting member must provide a paid itemized bill that reflects the qualified product purchased.

The Hearing Aid Reimbursement Claim Form must be submitted within one year of the purchase date with all required documents. <https://private.sbanypd.nyc/wp-content/uploads/documents/benefits/hearing-aid-reimbursement-claim-form.pdf>

- All claims are subject to review for duplication, coordination of benefits, worker's compensation etc. At no time will the fund reimburse more than 100% of a claim cost.
- The benefit does not cover the exam, repairs, batteries, accessories, and service contracts.
- The fund will reimburse for ear molds, for children only, in lieu of a new device, under the same two year guidelines.
- Submit Reimbursement Claim form and all documents to:

S.B.A. Health and Welfare  
35 Worth Street  
New York, N.Y. 10013  
Attn: Tony Amato

### Catastrophic Benefit:

This self-funded SBA benefit was established to assist our members and eligible dependents (who are subscribers of a PPO/indemnity or a POS health plan presently being offered by the New York City Employee Health Benefits Program) to defray some of the covered medical and surgical expenses incurred for services rendered by non-participating or out-of-network providers. For more information, click <https://private.sbanypd.nyc/benefits/catastrophic-benefit-information/>.

Catastrophic Coverage Benefit Claim Form: <https://private.sbanypd.nyc/wp-content/uploads/documents/benefits/catastrophic-coverage-benefit-claim-form.pdf>

### COBRA Benefit:

The Federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires that the City offer employees, retirees and their eligible dependents the opportunity to continue group health and/or welfare fund coverage in certain instances (Qualifying Events) where the coverage would otherwise terminate. The monthly premium will be 102% of the group rate. You and your eligible dependents have the right to continue receiving certain SBA Health & Welfare Fund core benefits (prescription drugs and SBA catastrophic benefit) and non-core benefits (dental and vision care). For more information, [click here: https://private.sbanypd.nyc/benefits/cobra-benefit-information/](https://private.sbanypd.nyc/benefits/cobra-benefit-information/)

### WTC Monitoring & Treatment:

The World Trade Center Health Program – Please call 888-982-4748 or visit <http://www.cdc.gov/niosh/topics/wtc/>. [Click here](https://private.sbanypd.nyc/benefits/world-trade-center-health-program/) for registration process information. <https://private.sbanypd.nyc/benefits/world-trade-center-health-program/>

# LINE ORGANIZATIONS



## SBA Retiree Forms



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



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



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



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



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



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



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



## Other Health Forms

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



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



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



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



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

### ***Newsletter***



#### DEA Posts Billboard at 35 Wall Street

March 15, 2018

Recently, over a period of several days, the *New York Daily News* launched an attack against one of our members who had a disciplinary issue with the Department six years ago. His case was resolved. He took his punishment, and moved on with his life and his career.

For some reason, the *Daily News* decided to cover it in 2018, which we felt was simply part of their unrelenting anti-police bias. Over the years, the *Daily News* has mischaracterized and inaccurately reported news about Police Officers to meet their agenda. This time, the *Daily News* went beyond "reporting" — they went out of their way to embarrass the individual Detective, the Police Department, and our profession.

The DEA has since responded by taking a large billboard in the conspicuous location of 35 Wall Street.

The purpose of the ad is to send a message to the *Daily News* that interfering with our right to due process, misleading the public, and/or trying to tarnish the reputation of our profession will not go without a response.

Subsequent to their original story about Det. Rice, the *Daily News* has since been on a crusade to humiliate publicly individual Officers of all ranks and the NYPD with regards to the disciplinary process. Their objective is to convince legislators to amend or repeal the protections provided to Police Officers by the Section 50-A law of the State of New York which prohibits the release of personnel information. As a result, the DEA reiterates what we posted previously: that DEA members are strongly encouraged to refrain from cooperating with reporters from the *Daily News* newspaper.

The paper's attack on Members of the Service and the integrity of the NYPD goes well beyond reporting the news. The two reporters, Graham Rayman and Rocco Parascondola, are attempting to interfere with the due process rights of *all* Detectives. Their actions are an assault on the work ethic and integrity of all members of the NYPD who risk their lives while serving the public.

As a reminder, in any event, it is a violation of PG sections 212.49 and 212.77 for active Members of the Service to speak with reporters without authorization from DCPI. Should you receive requests from reporters, refer them to DCPI or the DEA.

Fraternally,  
Michael J. Palladino  
President

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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.

# LINE ORGANIZATIONS



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

### BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS

<https://www.nycdetectives.org/wp-content/uploads/2017/12/DEA-Retiree-Brochure-2017.pdf>

#### DENTAL PANEL PROGRAM

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

#### FEE SCHEDULE (REIMBURSEMENT) PROGRAM

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

#### ORTHODONTIC BENEFIT

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

#### PRESCRIPTION DRUG

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

#### OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

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

#### LASER VISION SERVICES

- Discount program provided through Davis Vision network

#### HEARING AID

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

#### CATASTROPHIC COVERAGE

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

#### DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

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

#### FULL BODY SCAN DISCOUNT BENEFIT

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

#### DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

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

#### GHI & HIP/VIP CO-PAY REFUND

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

# LINE ORGANIZATIONS



March 29, 2018

**PBA Says Parole Board Violated Law:** The PBA's claim that the Parole Board violated the law by failing to consider the judge's sentencing minutes in the Herman Bell case. <https://www.nycpba.org/press-releases/2018/pba-cop-killers-parole-violates-law/>

March 28, 2018

**PBA Opposes Posting of "De-Identified" Records:** The NYPD plans to post "de-identified" results of disciplinary proceedings on a website. PBA president Pat Lynch strenuously objects. Read Lynch's full letter to the Police Commissioner: <https://www.nycpba.org/media/19460/180322-letter.pdf>.

March 28, 2018

**PBA: Parole Panel's decision to release three-time cop-killer Herman Bell violates the law** <https://www.nycpba.org/press-releases/2018/pba-cop-killers-parole-violates-law/>

March 27, 2018

**Chief Leader on This Week's News:** This week's Chief Leader had articles on the **PBA suing the CCRB** for exceeding its authority in several areas; <https://www.nycpba.org/news-items/chief/2018/pba-sues-ccrb-for-appropriating-powers-beyond-its-mandate/>; In a **letter** to the Chief, Pat Lynch commends the members of the City Council who supported the need to pay NYC police officers a market rate of pay. <https://www.nycpba.org/news-items/chief/2018/former-mayors-aide-new-voice-of-nypd/>

March 25, 2018

**NYC PBA files for binding arbitration following the City's repeated bad faith offers in contract negotiations** <https://www.nycpba.org/press-releases/2018/nyc-pba-files-for-binding-arbitration/>

March 22, 2018

**PBA Acts to Undo Cop Killer Parole:** The PBA's action on behalf of the Piagentini family to have Herman Bell's parole suspended and a new hearing set. <https://www.nycpba.org/press-releases/2018/pba-moves-to-halt-parole-of-cop-killer/>

March 21, 2018

**Parole suspension and rescission hearing sought for cop-killer Herman Bell:** <https://www.nycpba.org/press-releases/2018/pba-moves-to-halt-parole-of-cop-killer/>

March 20, 2018

**Lynch Slams Choice of Mayor's Aide for NYPD DCPI:** Pat Lynch slammed the appointment of the Mayor's former campaign manager to the post of Deputy Commissioner for Public Information at the NYPD saying police info will now be viewed through a political prism.. <https://www.nycpba.org/press-releases>

March 20, 2018

**Lynch Letter to New York Times** Pat Lynch sends a **letter to the New York Times** on how the Parole Board rules have exposed flaws in the system. <https://www.nycpba.org/news-items/pba-letters/2018/letter-to-editor-of-new-york-times/>

March 19, 2018

**PBA President on appointment of Phil Walzak as NYPD deputy commissioner for public information:** <https://www.nycpba.org/press-releases/2018/lynch-on-political-nature-of-nypd-appointment/>

March 13, 2018

**PBA Supports Trained POs in Every School:** Following the mass shooting tragedy in a Florida High School, Pat Lynch supports putting fully trained and experienced police officers in every school. <https://www.nycpba.org/news-items/chief/2018/legislators-make-noise-but-no-agreement-on-guns/>

March 13, 2018

**PBA lawsuit challenges CCRB's bold-faced power grab:** <https://www.nycpba.org/press-releases/2018/pba-challenges-ccrb/>

March 12, 2018

**PBA Applauds City Council for Calling for Market-Rate Pay for Police Officers:** <https://www.nycpba.org/press-releases/2018/council-calls-for-market-pay/>

March 7, 2018

**Lynch: Arbitrary release of disciplinary records puts police officers at risk:** <https://www.nycpba.org/press-releases/2018/records-release-endangers-officers/>

March 1, 2018

**MOS Attend Seminar in Record Numbers:** A record number of MOS attend the PBA/SBA pension seminar signaling a potential massive loss of fully trained and experienced police officers. Pat Lynch tells the media that it's the low pay and lack of respect driving police officers to find alternatives. <https://www.nycpba.org/press-releases/2018/pba-president-stage-set-for-major-loss-of-nypd-police-officers/>

# 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/>



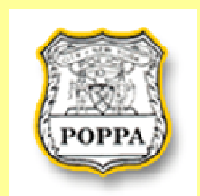
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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



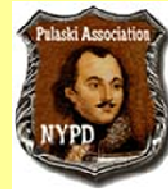
<http://www.nypdemeralds.com/>



<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.

**[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.

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

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

An archive of past articles by year, can be found on the 911 Health Watch website at <http://www.911healthwatch.org/news/> :

**March 15, 2018 -- NCBI -- [Chest CT Scan Findings in World Trade Center Workers](#)**

We examined the chest CT scans of 1,453 WTC responders using the International Classification of High-resolution CT for Occupational and Environmental Respiratory Diseases. <http://action.911healthwatch.org/page/m/64478047/4f2959df/3c212045/62c31209/864564194/VEsO/>

**March 15, 2018 -- Andrew M. Cuomo -- [Governor Cuomo Urges World Trade Center Workers and Responders to Register Their Service and Preserve Rights to Future Workers' Compensation Benefits](#)**

Governor Andrew M. Cuomo today urged all workers and responders who participated in the rescue, recovery, or clean-up of the World Trade Center following the 9/11 attacks to register their service. <http://action.911healthwatch.org/page/m/64478047/4f2959df/3c212045/62c31208/864564194/VEsP/>

**March 13, 2018 -- WP Daily Voice -- [9-11 World Trade Center Health Coverage In Limbo Under Trump Budget Plan](#)**

A proposal to change which agency oversees the World Trade Center Health Program, affecting more than 83,000 first-responders and other survivors of the Sept. 11, 2001, terrorist attacks on New York City could endanger future coverage. <http://action.911healthwatch.org/page/m/64478047/4f2959df/3c212045/62c3120e/864564194/VEsHBA/>

**March 12, 2018 -- NJ.com -- [First Responders' health plan under attack by Trump | Editorial](#)**

Gene Madden died a few weeks ago. He was an NYPD detective from Hoboken, and he always said the honor of his life was working alongside his guys at Ground Zero. [http://www.nj.com/opinion/index.ssf/2018/03/first\\_responders\\_health\\_plan\\_under\\_attack\\_by\\_trump.html#incart\\_river\\_index](http://www.nj.com/opinion/index.ssf/2018/03/first_responders_health_plan_under_attack_by_trump.html#incart_river_index)

**March 7, 2018 -- Carolyn B. Maloney -- [9/11 Health Bill Sponsors Lead Bipartisan Tri-State Area Delegation in Telling Mulvaney to Stay Away from 9/11 Health Program](#)**

Representatives Carolyn B. Maloney (D-NY), Jerrold Nadler (D-NY), and Peter King (R-NY), the original sponsors of the James Zadroga 9/11 Health and Compensation Reauthorization Act of 2015, today led a bipartisan group of 32 other members from the Tri-State Area in urging Office of Management and Budget (OMB) Director Mick Mulvaney to withdraw his proposal to separate the World Trade Center Health Program (WTCHP) from the National Institute of Occupational Safety and Health (NIOSH). <http://action.911healthwatch.org/page/m/64478047/4f2959df/3c212045/62c31232/864564194/VEsHAA/>

**March 7, 2018 -- NZ Herald -- [9/11 hero who lost half his foot fighting for ground zero workers](#)**

If “devastation, destruction and carnage” has a smell, that’s what engulfs one 9/11 first responder when he closes his eyes, plunging him back into the horror of 16 years ago. <http://action.911healthwatch.org/page/m/64478047/4f2959df/3c212045/62c31231/864564194/VEsHAW/>

**March 5, 2018 -- News 12 LI -- [President's budget proposal worries 9/11 responders](#)**

Proposed changes to the World Trade Center Health Program have Sept. 11 first responders worried about their future health care as Ground Zero-related complications continue to affect them. <http://action.911healthwatch.org/page/m/64478047/4f2959df/3c212045/62c31234/864564194/VEsEBA/>

**March 5, 2018 -- Newsday -- [Rep. Peter King, others denounce proposed Zadroga changes](#)**

King was among New York members of Congress who criticized a proposed change in leadership of the federal health program for 9/11 first responders. <http://action.911healthwatch.org/page/m/64478047/4f2959df/3c212045/62c3123a/864564194/VEsEBg/>

## 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.



FIDELIS AD MORTEM

# Health and Welfare



## **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

March 24, 2018

Commissioner Bob Linn  
Office of Labor Relations  
40 Rector Street, 4th Floor  
New York, NY 10006

Dear Commissioner Linn

I am a retired NYPD Captain and president of the NYPD 10-13 Club of Charlotte, NC. Our club is comprised of 282 retired NYPD officers who reside with their families in the Charlotte, NC area. There are 2 additional 10-13 chapters in NC. The Raleigh chapter has 120 retired NYPD officers and the Wilmington chapter has 105 retired NYPD officers.

Most of our members have NYC health coverage through GHI-CBP. Unfortunately there are very few physicians in NC who participate in this plan and our attempts to recruit physicians have been thwarted by Emblem Health/GHI. In one instance a GHI service representative told a medical administrator for a local physician that she would not recommend the physician becoming a GHI provider, that their insurance rates are lower than most insurance companies.

Another service representative told a physician that GHI is not accepting new applications for providers to join their network in NC, because there are enough participating providers. If you check the GHI website for GHI-CBP providers within 50 miles of Charlotte you will see that the number of physicians on this list, especially in specialty fields, is inadequate to cover the medical needs of the NYPD retirees and their families. Members often have to travel over 100 miles to find participating providers.

This is extremely frustrating. The City of New York is paying premiums to Emblem Health Care/GHI to allow plan members to use participating providers at a minimal cost to the members, but are not providing enough participating providers.

I mailed letters to the President and CEO of Emblem Health outlining our efforts to recruit area physicians and the roadblocks we faced from GHI. I included letters and emails from area physicians whose applications to become GHI-CBP participating providers were denied.

Enclosed is a copy of that letter and letters from two physicians.

Additionally, I recently became aware of a provision in a 2014 NY Attorney General "Assurance of Discontinuance" (settlement) that GHI is not in compliance with. The relevant section (states: Within (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 ensure that the member can stay in-network. If GHI cannot identify participating providers to provide ancillary medical services for GHI Plan members 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 or agreeing to pay non-participating providers' chargers so as to not leave the member with a balance bill (other than applicable cost-sharing, e.g. deductibles and copayments).

# Health and Welfare

Section 32 can be found on page 11 at: [https://aq.ny.gov/sites/default/files/pdfs/bureaus/health\\_care/new/2014-09-8\\_GHI\\_CBP\\_OON-Fully\\_Executed\\_AOD.pdf](https://aq.ny.gov/sites/default/files/pdfs/bureaus/health_care/new/2014-09-8_GHI_CBP_OON-Fully_Executed_AOD.pdf)

Below is a recent email I received from one of our club members who contacted GHI about the NYS Attorney Generals "Assurance of Discontinuance" #14-181.

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Hi Harvey,

Just wanted to share this with you. 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.

The representative requested that I fax the information to her and her supervisor Naomi, which I did. I am suggesting that we ask all of our club members to do the same.

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, I learned that 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.

Respectfully,

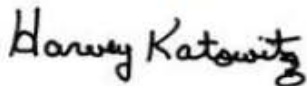
Jim Kennedy

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Another issue that our club members have faced involves GHI not being in compliance with a law that went into effect March 31, 2015 that protects consumers from surprise bills when services performed by a non-participating (out-of-network) doctor at a participating hospital or ambulatory surgical center 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. <https://www.dfs.ny.gov/consumer/hprotection.htm>

Your assistance with these issues will be greatly appreciated.

Harvey Katowitz



President  
NYPD 10-13 Club of Charlotte, NC



# 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/>

The below information is contained in the following PDF booklet

City of New York Employees and Retirees

HEALTH INSURANCE FOR YOU AND YOUR DEPENDENTS

GHI Comprehensive Benefits Plan (CBP)

<https://www.emblemhealth.com/~media/Files/PDF/NYC%20Certificate%20of%20Insurance.pdf>

There are circumstances when you may unknowingly be treated by out-of-network doctors. Typically this occurs during a hospital admission (inpatient or outpatient, emergency or non-emergency) when services are provided by out-of-network doctors – even if the hospital is an in-network hospital and/or some of the doctors are in GHI's provider network. For example, during an emergency room hospital admission, you may be treated by a plastic surgeon who works at an in-network hospital, but is not in GHI's provider network, or, during a scheduled outpatient procedure, even when the hospital is an in-network hospital and the doctor performing the procedure is an in-network doctor, you may also receive services from an out-of-network doctor who works at the hospital, such as an anesthesiologist, radiologist, or pathologist, but is not part of GHI's provider network. Even though that doctor works at an in-network hospital, if the doctor is an out-of-network doctor,

(continued next page)

# Health and Welfare

you will be responsible for your out-of-network cost sharing and the balance of that doctor's bill after GHI reimburses at the rate from its Schedule. However, for services rendered on or after April 1, 2015, you will be protected from out-of-pocket costs, other than applicable in-network cost-sharing, for services that qualify as "surprise bills" or emergency services as described below. In the event that the protections set forth below do not apply, your out-of-pocket expenses may be substantial, since the out-of-network doctors will be covered under your benefits the same as any other out-of-network doctor, in many instances.

## Protection from Surprise Bills For Services Rendered On Or After April 1, 2015.

A surprise bill is a bill you receive for covered services provided in New York State on and after April 1, 2015 in the following circumstances:

- For services performed by a non-participating physician at a participating hospital or ambulatory surgical center, when:
  - A participating physician is unavailable at the time the health care services are performed;
  - A non-participating physician performs services without your knowledge; or
  - Unforeseen medical issues or services arise at the time the health care services are performed.

A surprise bill does not include a bill for health care services when a participating physician is available and you elected to receive services from a non-participating physician.

- You were referred by a participating physician to a non-participating provider without your explicit written consent acknowledging that the referral is to a non-participating provider and it may result in costs not covered by us. For a surprise bill, a referral to a non-participating provider means:
  - Covered services are performed by a non-participating provider in the participating physician's office or practice during the same visit;
  - The participating physician sends a specimen taken from you in the participating physician's office to a non-participating laboratory or pathologist; or
  - For any other covered services performed by a non-participating provider at the participating physician's request, when referrals are required under your plan.

You will be held harmless for any non-participating provider charges for the surprise bill that exceeds your in-network copayment, deductible or coinsurance if you assign benefits to the non-participating provider in writing. In such cases, the non-participating provider may only bill you for your in-network copayment, deductible or coinsurance.

The assignment of benefits form for surprise bills is available at [www.dfs.ny.gov](http://www.dfs.ny.gov) or you can visit GHI's website at [www.emblemhealth.com](http://www.emblemhealth.com) for a copy of the form. You need to complete and mail a copy of the assignment of benefits form to GHI at the address on GHI's website and to your provider.

**Payments Relating to Emergency Services Rendered.** The amount we pay a non-participating provider for covered services you receive in a hospital to treat an emergency condition on or after April 1, 2015 that are not payable under your hospital plan will be an amount we have negotiated with the Non-Participating Provider for the service or an amount we have determined is reasonable for the service. An emergency condition means: A medical or behavioral condition that manifests itself by Acute symptoms of sufficient severity, including severe pain, such that a prudent layperson, possessing an average knowledge of medicine and health, could reasonably expect the absence of immediate medical attention to result in:

- Placing the health of the person afflicted with such condition or, with respect to a pregnant woman, the health of the woman or her unborn child in serious jeopardy, or in the case of a behavioral condition, placing the health of such person or others in serious jeopardy;
- Serious impairment to such person's bodily functions;
- Serious dysfunction of any bodily organ or part of such person; or Serious disfigurement of such person.

## Catastrophic Coverage

**Benefits.** In the event that you receive any of the covered services described below rendered by a Non-Participating Provider and incur out-of-pocket expenses in a calendar year of more than the catastrophic deductibles, GHI will then pay the catastrophic benefit.

(a) **Covered Services.** Covered services under Catastrophic Coverage include:

- (i) Surgery.
- (ii) Administration of Anesthesia.
- (iii) Chemotherapy and Radiation Therapy.
- (iv) Covered In-hospital Services.
- (v) Maternity.

(b) **Catastrophic Deductible.** Benefits under this coverage do not begin until you incur, during a calendar year, more than \$3,000 in out-of-pocket expenses. Out-of-pocket expenses are calculated based only upon the Allowed Charge for covered services.

(c) **Catastrophic Benefit.** After the \$3,000 catastrophic deductible has been met, the benefits for the Covered Services set forth above are payable at 100% of the Allowed Charge. A \$200,000 annual maximum applies for all services covered under this Certificate.

(d) **Formula.** The catastrophic coverage benefit may best be understood by the formula set forth below.

**Allowed Charge for Covered Catastrophic Services**

MINUS

**All payments for Covered Catastrophic Services**

MINUS

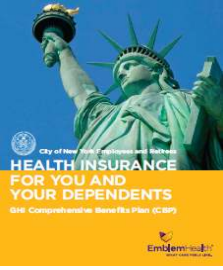
**\$3,000 Catastrophic Deductible**

EQUALS

**Catastrophic Benefit Payment**

38

# 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>

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

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

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

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

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

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

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

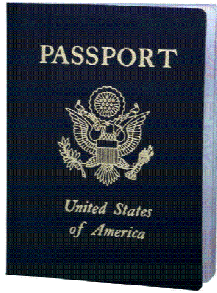
<http://nycdetectives.org/index.php/health-benefits-active-members/health-benefits-retired-members1/item/20-catastrophic-medical-expenses-retired>



# What's Happening

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

By Shannon McMahon



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

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

### U.S. Passport Changes

#### You Should Renew Your Passport Now

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

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

#### REAL ID Changes Aren't Helping

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

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

#### Expect New Security Features

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

#### Double Check Children's Passports

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

#### How to Renew Your Passport

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

# What's Happening



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

APRIL 7TH, 2018

CAPITALE NYC  
130 BOWERY

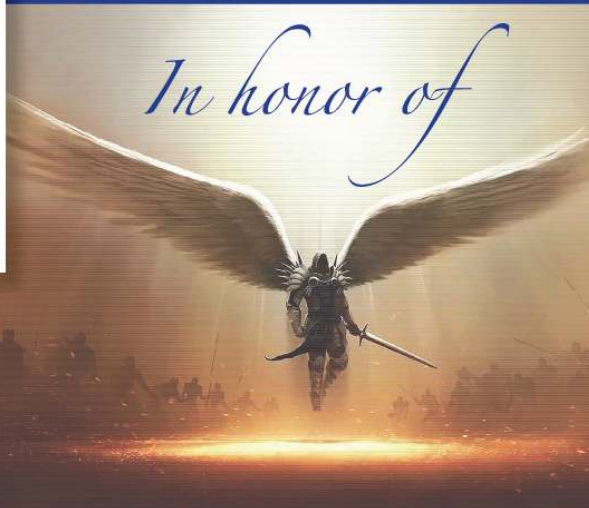
7PM



DETECTIVE  
STEVEN  
MCDONALD



DETECTIVE  
MIOSOTIS  
FAMILIA



**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

*The Never Forget Foundation*



invites you to the

## Unveiling & Blessing of Our 911 MEMORIAL



**SATURDAY**  
**April 7, 2018**

9:00 am Coffee  
11:00 am UNVEILING

**REDWOOD CLUB**  
2680 Schurz Avenue  
Bronx, NY 10465

## 1st Annual Patrol Borough Manhattan North Memorial "Blue" Mass

Monday, April 9, 2018  
1200 hours  
St Ignatius Loyola Church  
980 Park Avenue (84th Street)  
NY, NY 10028

For more information, please  
contact: Lt. Patrick Mulcahy or  
Lt. Jonathan Simons at  
212-678-1851



JOIN US FOR A CELEBRATION OF

## DETECTIVE RUSSEL TIMOSHENKO

TOTTENVILLE HIGH SCHOOL  
Lacrosse Star



CLASS OF 2001

NYC POLICE DEPARTMENT  
Killed in the Line of Duty



JULY 14, 2007, AGE 23



**MONDAY, APRIL 16TH 2018 5:30 PM**

TOTTENVILLE HIGH SCHOOL

100 Luten Avenue, (Huguenot) Staten Island, NY  
More information and RSVP: JoAnne Nolemi 718.668.8800 x11244

**HIS DUTY WAS TO SERVE. OUR DUTY IS TO REMEMBER.**

## Bravery and Sacrifice NYPD Heroes

**9/11  
& Beyond**

Presented by The NYPD with  
John Jay College of Criminal Justice

An exhibition of art created by the Society of Illustrators  
to visually tell some of the many untold heroic stories  
of the NYPD on 9/11.

On display through August 2018  
In Memorial Hall  
Lynn & Jules Kroll Atrium, New Building  
John Jay College of Criminal Justice  
524 West 59th St.  
New York, NY, 10019



**NYPD**

**SOCIETY OF ILLUSTRATORS**

September - August 2018



## **NYPD With Arms Wide Open**

requests the pleasure of your company at  
**The Annual Dinner Dance and Awards Night**



**Honoring Lambros Lambrou, Esq.**

**Humanitarian of the Year 2018**

**And The Detective Steven McDonald Memorial Scholarship Recipients**

**Thursday, May 3, 2018**

**Cocktails at six-thirty in the evening**

**Dinner and Dancing from seven thirty to eleven o'clock**

**Antun's of Queens**

**96-43 Springfield Boulevard, Queens Village, New York**

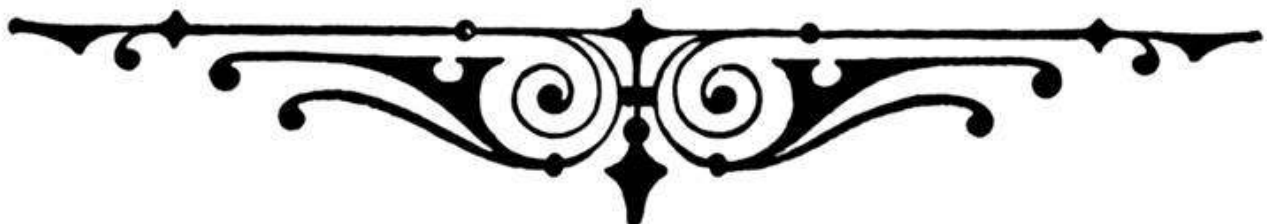
**Entertainment by Live DJ as well as**

**The NYPD Jazz Ensemble and The NYPD Emerald Society Pipes and Drums**

Tickets are \$125 per person and can be purchased online at [www.nypdwawo.org](http://www.nypdwawo.org) or by contacting Jennifer McCarthy at 914-525-2836 or [events@nypdwawo.org](mailto:events@nypdwawo.org).

Journal advertisements and other sponsorship opportunities are available by contacting Janine Rao at 516-330-6181 or [janinerao@hotmail.com](mailto:janinerao@hotmail.com)

*NYPD With Arms Wide Open is a 501(c)(3) tax exempt organization that is available to all cops, active or retired, regardless of rank, that have a child with special needs.*





# Police Self Support Group

Police Department - City of New York

Det. John Lopez, President



# Annual Awards Dinner

Honoring



Detective First Grade

**DONALD RIOS**



*Upon the milestone of his retirement*

*after 37 years of service as a New York City Police Officer*

*and nine years of leadership as the President of the*

*Police Self Support Group*

## Thursday, May 10, 2018

at 6:30<sup>PM</sup>

*Russo's  
on the  
Bay*

For reservations or information contact:

KATHY BURKE  
(718) 956-0233

JOHN LOPEZ  
(917) 709-6452

ED CARROLL  
(516) 984-4160

**\$125  
per  
person**

PO Box 90030, Fort Hamilton Station, Brooklyn, NY 11209

PoliceSelfSupportGroup@gmail.com

# What's Happening



## **DETECTIVE BARNEY FERGUSON** **EMERALD LEGACY FUND**

**4<sup>th</sup> ANNUAL "10-13" / "MAY DAY" FUNDRAISER**  
**THURSDAY, MAY 31<sup>ST</sup>, 2018, 6-10PM**

TO BENEFIT INJURED-SICK-DECEASED M.O.S./FAMILIES

-----  
*LIFETIME ACHIEVEMENT AWARD*

*TBA*

### **HONOREES:**

**MSGR. ROBERT J. ROMANO ASST. CHIEF CHAPLIN - NYPD**  
**DETECTIVE JOHN T. HYNES - PELHAM PD**  
**FIREFIGHTER MARTY TIGHE-FDNY-UFA**

**FEATURING:** -MEMBERS OF THE PIPES & DRUMS BAND  
-"GOLDING ACADEMY" CHAMPION IRISH DANCERS  
**-Includes:** 4 hour buffet/beer/wine/soda/coffee. Prizes & 50/50

### **JULIANO'S RESTAURANT:**

(914)633.3700 julianoscaters.com 700 Main St. New Rochelle, N.Y. 10801  
(I-95 North to Exit 15 New Rochelle. Right end of ramp. 1/2 mile north to Juliano's on the right)  
Tickets \$65 in advance \$75 at the door-

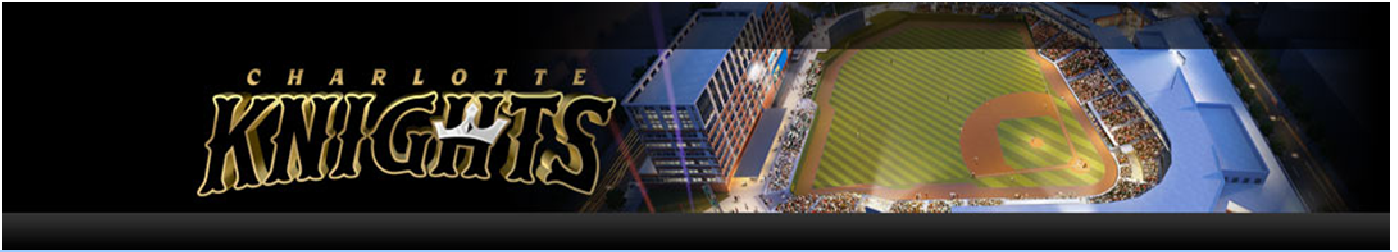
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**YES, I can attend.** Please reserve \_\_\_ seats at \$65.00 per person. Total Encl: \$\_\_\_\_\_

**PLEASE SEND CHECK & NAMES OF ATTENDEES ON BACK OF THIS FORM TO:**  
**DET. B FERGUSON E.L.F., P.O. BOX 8603, PELHAM N.Y. 10803**

**SORRY, I can't attend.** Enclosed is my gift to help the PD-FD & Military. \$\_\_\_\_\_

**PLEASE MAKE ALL CHECKS PAYABLE TO: DET. B. FERGUSON E.L.F.**  
Charitable Tax Exempt 501 (c)(3) Status is pending

# 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 June 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



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

**2018**  
**JIMMY LAROSSA**  
**MEMORIAL GOLF TOURNAMENT**  
Fundraiser for Fisher House at Camp Lejeune Marine Corps Base  
and Veterans Path Up <http://www.veteranspathup.org>

**WHERE:** GOLF CLUB AT BALLANTYNE

10000 Ballantyne Commons Parkway Charlotte, NC 28277

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

**WHEN:** Monday, October 1, 2018 @ 9:00am (shot gun start)

7:30am Registration

\$125/Player - \$500/Team

Captain's Choice

Continental Breakfast

Catered luncheon & awards ceremony

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

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

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

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

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

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

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

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

---

ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,  
PLEASE DETACH THIS FORM AND REMIT \$100.00 TO  
NYPD 10-13 Club of Charlotte, NC  
137 Cross Center Dr Suite 150  
Denver, NC 28037-5009

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

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

For more information contact John Sabato  
[jsabbyz28@gmail.com](mailto:jsabbyz28@gmail.com)  
516-314-5326



# THIS AND THAT



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

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

137 CROSS CENTER RD  
SUITE 150  
DENVER, NC 28037



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

**DAVE SCHULTHEIS**  
VICE PRESIDENT  
th2142@aol.com

March 18, 2018

To whom it may concern,

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

Presently we have 409 members from fifty-one law enforcement agencies who reside in the Charlotte, NC area.

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

On Monday, October 1, 2018 the Club is sponsoring the Sixth Annual Jimmy LaRossa Memorial Golf Tournament. Jimmy LaRossa, who was a member of our Club, was murdered on April 10, 2012.

The \$15,000 we raised from last years tournament was donated to the Fisher House at Marine Corps Base Camp Lejeune.

The funds we raise from this years tournament will be donated evenly among Camp Lejeune Fisher House, <http://lejeunefisherhouse.org/> and Veterans Path Up, <http://www.veteranspathup.org>. Both organizations are non-profits that aid our Wounded Warriors and their families.

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

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

We appreciate any help you can provide us.

Sincerely,

A handwritten signature in black ink that reads "Harvey Katowitz".

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

*NYPD 10-13 Club of Charlotte, NC*



# THIS AND THAT

**Ret. NYPD Det. Floyd Carter Sr., one of the remaining Tuskegee Airmen and NYPD veteran, dies at 95**



**BY THOMAS TRACY LARRY MCSHANE**

NEW YORK DAILY NEWS

Saturday, March 10, 2018, 6:44 PM

Floyd Carter Sr., one of the last of the Tuskegee Airmen, dedicated his remarkable life to serving his country and his city.

The decorated veteran of three wars and 27 years with the NYPD died Thursday at age 95, leaving a long legacy as a groundbreaking hero pilot and a city police detective.

Carter, who simultaneously rose through the ranks of the U.S. Air Force Reserves and the police, was honored in 2007 with the Congressional Gold Medal by President Bush for breaking the color barrier in Tuskegee.

“We mourn the loss of a true American hero,” read a tweet from the 47th Precinct in his adopted home of the Bronx. “Our community & nation has lost a giant.”

Carter rose to the rank of Air Force lieutenant colonel years after joining the group of African-American pilots at Tuskegee University. He met his wife Atherine there, where the Alabama native was working as part of an all-female repair crew.

Carter wooed his bride-to-be on several dates in his plane, and they were married at the air base in 1945.

In 2012, Carter joined “Star Wars” filmmaker George Lucas for a screening of his film “Red Tails” about the Tuskegee Airmen — the first black aviators in the U.S. military, trained in Alabama as a segregated unit.

In addition to serving during World War II, Carter flew during the Korean and Vietnam wars and led the first squadron of supply-laden planes into Berlin during the famed Cold War airlift of 1948-49.

During the Tet Offensive, Carter flew U.S. troops and supplies into South Vietnam.

His NYPD duties included work as a bodyguard for visiting heads of state, and Carter spent time with Cuban leader Fidel Castro and Soviet head Nikita Khrushchev, recalled his son Floyd Jr.

He earned a half-dozen citations for his outstanding police work, and survived a number of shootouts with armed bandits.

“He’s got a little history,” said Floyd Jr. “We were blessed, we sure were. He went from what I call the outhouse to the fine house. The Lord blessed him.”

The Yorktown, Va., native joined the Army Air Corps in 1944, and was commissioned a year later as a 2nd Lt. bombardier navigator. In 1946, he received his pilot wings and transferred a year later to the Air Force Reserves. By the end of his tenure in 1974, he was commander of the 732nd Military Airlift Squadron at McGuire Air Force Base in New Jersey.

Carter joined the NYPD in 1953, earned his detective’s gold shield within three years, and retired in 1980.

He once recalled talking politics with Castro, and believed the federal government needed to open a dialogue with the bearded Communist.

Oddly enough, Carter was called up for active duty during the 1962 Cuban Missile Crisis.

Carter remained active into his 90s, serving in November 2015 as the grand marshal of the annual Veterans Day Parade in the Bronx.

He was honored by ex-Congressman Charles Rangel in 2005 with a proclamation for his lifelong achievements.

Carter was survived by his wife of more than seven decades and their two children, Floyd Jr. and Rozalind, along with grandchildren and great-grandchildren..

# 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.

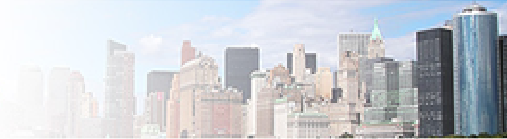


### **RPEA Member Benefits Spotlight VSP VISION CARE & TRU HEARING (A VSP EXTRA)**

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, April 15, 11am—3pm

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).

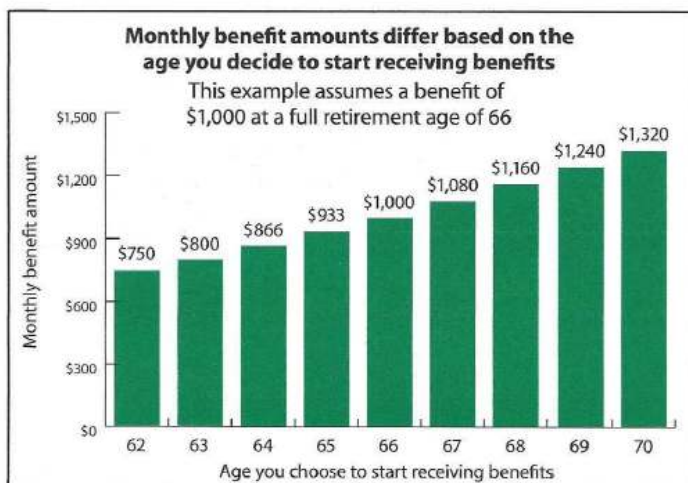
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

- 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

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

## Martha's Irish Soda Bread

4	Cups	Flour (all purpose)
4	Tea	Baking Power
1	Tea	Baking Soda
1	Tea	Salt
3	Table	Sugar
1	Table	Caraway Seeds (optional) I don't use
1&1/2	Cups	Raisins
2	Cups	Buttermilk

Mix dry Ingredients first

Then add Buttermilk

Knead for 5 minutes

(Add a little more flour if too sticky)

Butter the bottom & sides of a 10" cast iron pan

Lightly press dough down and to sides

Make a light cross on top with a knife

Bake for 1 hour at 350\*

Take out while still hot lightly butter or spay margarine on top

Then sprinkle sugar on top

Then enjoy and sing an Irish song

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

## OTHER POLICE RELATED SITES

National NYPD 10-13 Organizations, Inc.- <http://www.nationalnycpd1013.org/>  
The Fraternal Order of Police - <http://www.grandlodgefop.org/>  
Coastal Carolina Shields - <http://www.coastalcarolinashields.com/>  
Police One - <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

APRIL

1907

14 April 1907

#### BROOKLYN POLICEMEN SHOT DOWN BY ITALIAN

As a result of an Italian row in Washington Square Park, Manhattan, yesterday afternoon, one policeman was killed and another so seriously wounded that his death is hourly expected.

The victims were George M. SECHLER, married, 30 years old, 302 Bridge street, Alfred SELICK, single, 39 years old, of 304 South Third street. SECHLER died a few hours after the shooting in St. Vincent's Hospital, Manhattan.

The third victim was Charles VINCENZO, 19 years old, of 163 Prince street, Manhattan. He was the innocent cause of the trouble. When he jostled against Salvatore GOVERNALE, 25 years old, single, of 23 Cornelia street, Manhattan. GOVERNALE became angry at the shoving he believed was intentional and drawing a revolver began firing. Two shots went wild, but the third struck VINCENZO in the groin.

GOVERNALE took to his heels and in his flight almost ran over Policemen SECHLER and SELICK, of the Mercer street station. They followed him and were almost up to him when he turned into a dark hallway at 23 Thompson street. The Italian, crouching in the shadows could not be seen by the policemen as they entered and SELICK received a bullet in the right lung. SECHLER, when he saw his companion fall, grappled with the Italian and in the struggle was shot in the stomach. He did not let his man go, however, and held him until other policemen arrived.

The two wounded policemen, together with young VINCENZO, were taken to the St. Vincent's Hospital. Word was sent to police headquarters in State street and a messenger from the Adams street station conveyed the news to Mrs. SECHLER. She arrived at the hospital just before her husband died. To-day at the hospital little hopes are held out for the recovery of SELICK.

20 April 1907

#### POLICE SHAKE UP--THE CHANGES MADE.

Here are the inspectors upon whom the axe fell: William W. MCLAUGHLIN, sent from the Detective Bureau to command of Westchester precinct as captain.

MURPHY, sent from the Eighth District of Brooklyn to command the Adams street station as captain.

Adam A. CROSS, sent from the Borough Inspectorship of Brooklyn to command of the Hamburg avenue station as captain.

Donald A. GRANT, sent from the Flatbush Inspection District to the command of the West One Hundredth street station, Manhattan, as captain.

James KANE, sent from Chief Inspectorship of Queens to command of the West Twentieth street station as captain.

(continued next page)

# NOSTALGIA

## **POLICEMEN NEWS continued.....**

20 April 1907

Stephen O'BRIEN, from Coney Island Inspection District to command of the West Thirty-seventh street station, Manhattan.

The blow was hardest to MCLAUGHLIN, known as the "millionaire cop," who has been head of the Detective Bureau and was sent to command a dreary Westchester station. He has a magnificent house at 60 East Eighty-third street, Manhattan. MCLAUGHLIN was dismissed from the force on June 10, 1895, but reinstated a week later. Not long ago he was a deputy chief. Today he is back where he was a generation ago. He still receives the salary of a deputy chief, \$5,000 a year, as does Chief Inspector Moses CORTRIGHT. So powerful, was believed to be the position of MCLAUGHLIN that few thought BINGHAM would dare to degrade him. MCLAUGHLIN is eligible to retire on a pension.

Adam A. CROSS, who is also wealthy, lost the important Brooklyn and Queens berth. He was dismissed in 1903, but restored after a fight in the courts. CROSS, it was reported, was selected at a secret meeting of the inspectors, to represent them in Albany, but he found a way of evading this duty. Up to the last moment his fellows believed he would discharge his obligation, but in his place he sent BALDWIN.

Inspector Thomas MURPHY was sent to captain's duty in the Adams street station. He swaps jobs with George R. HOLOHAN, who is regarded as a staunch friend of Senator MCCARREN.

The blow was more than heavy to Donald GRANT, in charge of a Brooklyn district. Recently his son was killed by an automobile in Manhattan. He goes to the West One Hundredth street station, across the river.

WATCHING MCCLUSKY.

MCCLUSKY takes charge of the Tenderloin, perhaps the most responsible precinct in the city. It is said that BINGHAM has put him in the Tenderloin as a final test. BINGHAM has no liking for "Velvety George."

Apart from other influencing reasons in three cases, the reduction of inspectors was inspired by the belief it would bring about their resignations. O'BRIEN, MURPHY and WIEGAND are eligible for retirement, having served the required quota of twenty-five years and having attained the age limit of fifty-five years.

WIEGAND is a veteran, but it is thought he will be ready to leave active work on a pension. MURPHY's and O'BRIEN's resignations are also counted as certain.

Succeeding these men deposed from their commands are: Henry BURFEIND, from the captaincy of the West 100th street station to the First inspection district; John H. RUSSELL, from the West Thirty-seventh street precinct to the Second inspection district; Joseph BURNS, from the Westchester precinct to the Third inspection district; James F. THOMPSON, from the West Thirtieth street precinct to the Seventh inspection precinct; George R. HOLAHAN, from the Adams street station to the Ninth inspection district; John J. O'BRIEN, from the Hamburg avenue station to the Eleventh inspection district, and Patrick J. HARKINS, from the West Twentieth street station to the Fifteenth Inspection district. Inspector FLOOD succeeds CROSS in charge of Brooklyn and Queens. Moses W. CORTRIGHT remains as Chief Inspector, and the assignments of WALSH, SWEENEY, DILLON, HOGAN, SCHMITTBERGER, BALDWIN and George TITUS continue as before.

(continued next page)

# NOSTALGIA

## POLICEMEN NEWS continued.....

20 April 1907

### SLEUTHS PUT TO WORK.

The following lieutenants of the Detective Bureau were sent to Brooklyn stations:

Joseph O'CONNOR, to the Fifth avenue station.

John F. O'CONNOR, to the Liberty avenue station.

Cornelius SULLIVAN, to the Fifth avenue station, to patrol duty.

John D. MCGUINNESS, to the Amity street station, to patrol duty.

William SAVAGE, to the Coney Island station, to patrol duty.

William H. FUNSTON was sent to the Coney Island station. FUNSTON was assigned on several occasions to escort noted foreign dignitaries about, not only New York City, but the country at large, among them being Prince Henry of Prussia, Prince Louis of Battenberg and the Chinese Ambassador. FUNSTON was a favorite with President ROOSEVELT.

Lawrence J. COLLINS, to Sheepshead Bay station.

Thomas F. BRENNAN, to the Liberty avenue station, to patrol duty.

Thomas J. MUNDAY, to the Snyder avenue station, to patrol duty.

James MCCAFFERTY will have temporary charge of the Detective Bureau, taking the place of MCLAUGHLIN. He has a splendid record.

### INSPECTOR HARKINS GETS MANY FLORAL GIFTS.

Inspector Patrick J. HARKINS, who was made acting inspector of the Fifteenth Inspection District by Gen. BINGHAM yesterday, was at his headquarters at Sheepshead Bay early this morning, and received numerous congratulations and floral gifts. Last year the new inspector was captain in charge of Coney Island, and he made a host of friends while in charge of that precinct.

### KNIFE CUTS END WRANGLE OVER POLICE SHAKE-UP.

Otto REIMS, of West Fifth street, Coney Island, was held in \$1,000 bail in the Coney Island court today on a charge of felonious assault. Conrad RUHNETEL, of East Twenty-third street, Sheepshead Bay, told Magistrate VOORHEES that he was having a discussion with the accused early this morning over the transfers of the police captains when REIMS drew a knife and gashed his right cheek and cut his clothing. The prisoner denied the charge.





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

The meeting was called to order at 7:00pm with the pledge of allegiance. There were 93 members; 06 new members and 07 guests present at this meeting.

This was followed by the invocation, the reading of the names of the 13 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.

**Roll Call of Officers**

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

**Review of February's Minutes:** A motion to waive the review of the minutes was made by Jim O'Brien and was seconded by Chris Russo. The motion was passed.

**Introduction of Guest Speaker(s):** Club Accountant Scott Boyar spoke to the membership about the new tax law and how it relates to our club members.

**Sickness & Distress:**

- Former Club Member Joseph Monico passed away on March 8.
- Paul Johnson is back in CMC Pineville Hospital.

**Communications & Bills:** Beginning in April, the Centers for Medicare & Medicaid Services will be mailing new Medicare cards that will use new unique numbers in place of cardholder SSN's.

**Report of Officers**

President.

- Knight's baseball game - Friday, June 22. Tickets are \$19 with \$2 value on each ticket that can be used at concession stands. Fireworks after the game. May 21, is the last day to order tickets. E-vite will be sent to members.
- Members were asked to notify Brenda Jordan whenever they call Emblem Health Care/GHI to get the name of a GHI participating provider and to provide her with the date, name of person contacted and information provided by the contacted person. This info will be forwarded to the attorney involved in the Emblem Health/GHI lawsuit.
- Delinquent members will be removed from the club on April 1.. Any member who re-joins the club after removal will not be eligible for the scholarship program for three years.
- The club will donate the proceeds of the 2018 Jimmy LaRossa Memorial Golf Tournament to Fisher House and Veterans Path Up. Both organizations assist military veterans.
- We will be collecting expired ID cards with the ID card renewal form at our April membership meeting
- Scholarship applications are due by April 7.
- Next HR 218 class is Sunday March 18 at Denver Defense.
- Denver Defense manager Ret. CMPD Sgt. Bud Cesena is running for County Commissioner in Lincoln County

Treasurer: Ben Pepitone reports the following:

Feb. 28, 2018	
<b>Beginning Balance</b>	23,022.05
<b>Cleared Transactions</b>	
Checks and Payments - 4 items	-2,352.81
Deposits and Credits - 5 items	3,035.00
Total Cleared Transactions	- 682.19
<b>Ending Balance</b>	23,704.24



A motion to accept the Treasurer's report was made by John Krohn and was seconded by Dave Schultheis. The motion passed.

Secretary: Nothing to report.

Trustees:

- Bob Fee: Nothing to report
- Brenda Jordan: Nothing to report
- Bernard Roe: Excused
- Chris Russo: Nothing to report
- John Sabato: Nothing to report

Sgt. at Arms: Nothing to report

Historian: Nothing to report

**Committee Reports:**

- Social: Golf Tournament, Oct. 1. Starting time will be 9am.
- Membership: 405 members
- Honor Guard: Nothing to report
- Sunshine: Nothing to report

**Old Business: None**

**New Business:**

Proposition for Membership.

- Ret. NYPD Lt. Darrin Owens - ESU
- Ret. NYPD P.O. Edward Nell - 47 Pct.
- Returning member, Ret. NYPD P.O. LaBecky Roe
- Ret. NYPD Det. Joseph Fermaint- ESU
- Ret. NYPD Det. Edward Pressley- 32 pct
- Ret. NYPD Lt. Tabatha Blake - 81 pct
- Ret. NYPD Lt. Vernon Lewis - PSA 2
- Honorary member, Ret. FDNY Lt. Thomas O'Neil

A motion to accept the new members was made by Darcy Callahan and was seconded by Bob Fee. The motion was passed.

**Good of the Club:**

- Harvey thanked club member Lorraine Monsanto and her catering partner Tracy Lucas for the sumptuous corned beef and cabbage dinner, and Jim Burchill for baking the Irish soda bread.
- 50/50 of \$230 was won by Mark Mirailh. Mark donated \$100 to the Jimmy LaRossa golf outing.

**Motion to adjourn the meeting:** A motion to adjourn was made by Jim Burchill and was seconded by Ron Broadway. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting  
Tuesday, April 10, 2018**





# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

137 CROSS CENTER RD  
SUITE 150  
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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 \_\_\_\_\_

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

MEMBERSHIP FEE IS \$30.00

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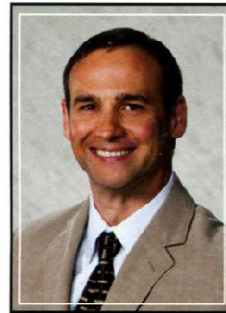
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Ronnie Nicasro, Retired NYPD Detective  
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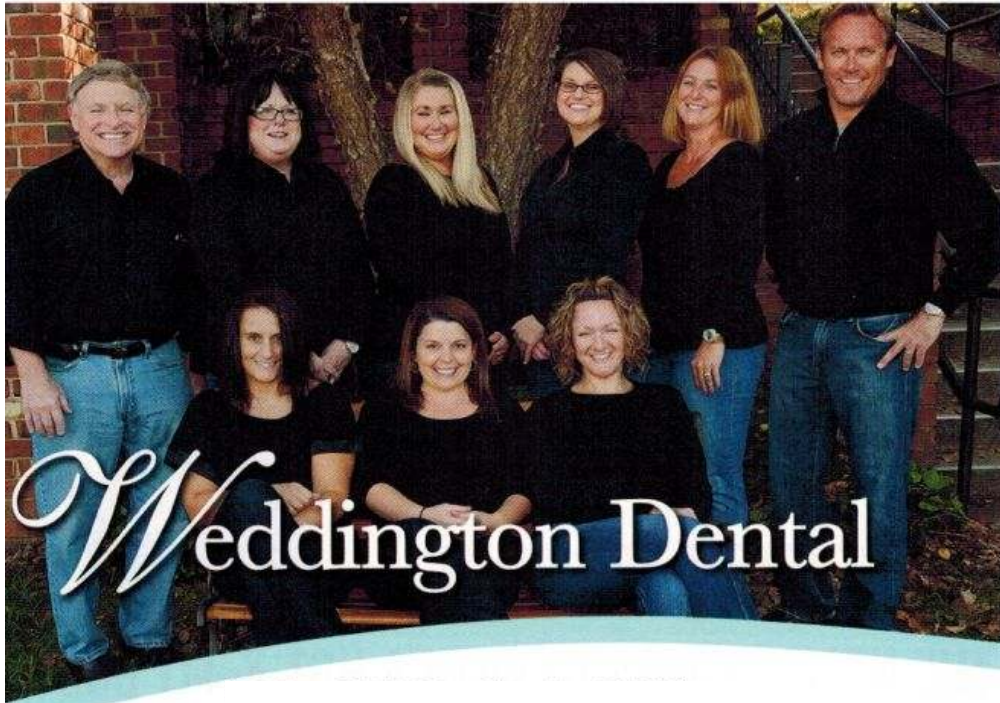
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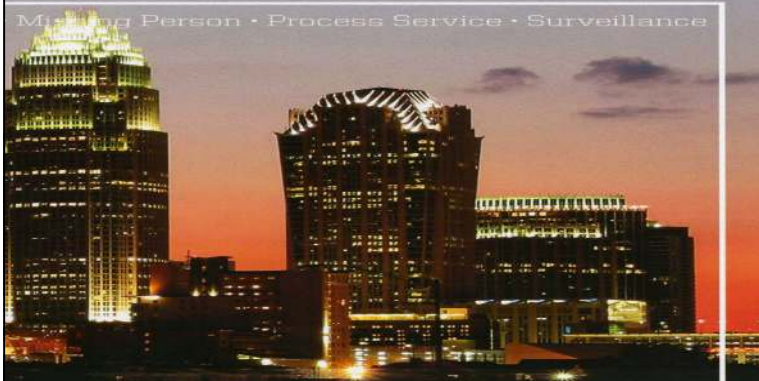
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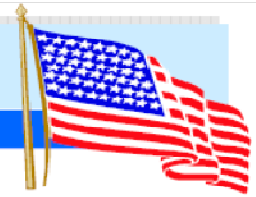




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