



NYPD 10-13 CLUB of Charlotte, NC Inc.

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

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

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



Club Officers

Volume 10 Issue 8



August 2018

PRESIDENT'S MESSAGE

Hi All,

This newsletter is dedicated to NYPD 10-13 Club of Charlotte member, 9/11 NYPD ESU hero Paul Johnson.

After battling pulmonary fibrosis for 8 years, Paul received a divine promotion and transfer to GOD'S Police Department in heaven. He is now at peace watching down on us from above.

For those of you who did not have the good fortune of knowing Paul, the stories and comments on the ensuing pages and the fact that 25 active and retired ESU officers travelled from around the country to help celebrate Paul's life and attend his funeral will give you a better picture of an extraordinary and incredibly brave man who defied doctor's death prognosis for many years while courageously battling pain and immense discomfort from 9/11 related health issues.

Paul fought hard to be there for his family and throughout his ordeal he maintained a positive outlook on life, long after the average person would have thrown in the towel. He was an inspiration to everyone he came in contact with.

Eulogy from Paul's son Frank Kennedy

I would like to thank you all for being here with us today to honor the memory of my dad, Paul Johnson. A special thank you for all of the assistance and support our family has received from the NYPD, North Lindenhurst Fire Department, local law enforcement and the 10-13 club of Charlotte. None of this could have been possible without you. Dad was obviously very loved by many people and touched many lives so deeply. One of the lives he touched was mine.

Some of you may not be aware that dad is my step father, but I never called him that. He is my dad. [pause] Dad came into my life when I was 14 years old. At that time, I was a smart mouthed kid from Queens, heading down the wrong path in life. He and I butted heads many times, I'm sure you guys heard some stories. But I soon realized dad was trying to play catch-up for all the years I had spent without a father figure. Dad NEVER gave up on me. He showed me unconditional love and he taught me what it means to be a man.

When I think of dad, I think of a hard working man, who also played hard. Dad always had a joke ready for any situation and he never saw obstacles, only speed bumps. Watching him battle this illness over the last 8 years has been difficult for all of us. It seems so unfair that a man... so full of life... should have to suffer the way he did. But even in his suffering, dad taught us all lessons. He never wavered in his faith and he never gave up when many of us would have. Dad was a true warrior.

Dad was also the most patriotic man I have ever known. He instilled in me a deep respect for police, military, and our country. It's because of dad that I joined the Navy, which changed the course of my entire life. It's because of him that I met the love of my life, and went on to have two beautiful children, children who absolutely adored their Pop.

Without dad, I would not be the man that I am today. Dad, I promise you, that you will NEVER be forgotten. That the sacrifices you've made will NEVER be forgotten...and that our love for you will never die. I love you dad.

**Our Next Membership Meeting Is
Tuesday August 14 at 6 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205**

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

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PRESIDENTS MESSAGE

Retired officer dies from 9/11-related illness

Paul John Johnson was a member of the NYPD's Emergency Service Unit and was one of the first responders to the site Monday July 30 at 1:54 PM

By Tracy Kimball
The Herald

FORT MILL, SC — A Fort Mill man who spent months sifting through toxic rubble at the World Trade Center site after the Sept. 11, 2001, terrorist attacks in New York City, has died from an illness related to exposure at the site.

Paul John Johnson, a retired New York police officer, died July 22 at the age of 60 after being diagnosed with a lung disease afflicting thousands who breathed in that toxic air at Ground Zero. He leaves behind his wife Alexandria, 9 children and 19 grandchildren.



Pictured is retired officer Paul John Johnson. (Photo/NYPD)

Dozens of officers from the New York Police Department who worked with Johnson, traveled to Fort Mill for Saturday's funeral. They formed a line and saluted their former colleague's casket, draped with the American flag.

Johnson was a member of the NYPD's Emergency Service Unit and was one of the first responders to the site. He worked many hours looking for survivors and recovering bodies, said daughter Christy Nunoo.

"He found a bravery in himself that most people didn't have," Nunoo told hundreds of guests at the funeral at Palmetto Funeral Home. "He risked his life every day to save the life of strangers."

Nunoo said her father struggled to cope the first years after the terrorist attacks.

"He always had to be so strong and brave just like all the other police officers," she said. "Some days he would come home and wake his children up, hold them and just cry. We knew those were for the (victims) he couldn't save."

Nunoo said her father "would feel broken inside almost every night, but he would hit the reset button every morning and do it all over again."

Johnson was injured from falling debris and had to retire in 2003, Nunoo said. That's when he moved to Fort Mill.

Eight years ago, Johnson began having breathing problems. Doctors discovered he had an illness contracted from his work at the World Trade Center site.

Johnson's daughter Sherianne Adelsberg said her father told her he would "do it all over again."

"He gave his life for his country, for his city, for his brothers, for strangers," she said.

One of Johnson's sons, Frank Kennedy, said his father was "the most patriotic man I ever met."

A few days after Sept. 11, 2001, Johnson "finally came home covered in white and I had never seen him cry so hard."

Johnson's NYPD partner Steven Hayden echoed his children's sentiment that their father was hard-working.

Often workers at the World Trade Center site were exhausted, Hayden said. Johnson would fall asleep in the truck after filling it with debris while his partner drove.

The speakers at Johnson's funeral all said he would teach them lessons and would never give up working hard. Even while sick, Johnson worked hard to stay alive for his family, Hayden said.

He always stayed positive, they said.

"He never saw obstacles, only speed bumps," Kennedy said.

Johnson's name will be added to first responders memorials in Long Island, Washington, D.C., and at the former World Trade Center site, Adelsberg said.

PRESIDENTS MESSAGE

Piston Knockers

· July 22 at 6:09 AM ·

It's with deep sadness that we announce the passing of Ex. Captain of Hook and Ladder Engine Co. 3 and Piston Knocker Alumni member Paul Johnson. Paul passed last night after an unbelievably tough fight against all odds from illnesses incurred from the 9/11 terror attack in New York City. For those of you that knew Paul, he was a character but a true gentleman who would be there for anyone who needed help. He constantly said that these were the cards that he was dealt and he would play the hand again if called on to do so. He was the consummate professional who loved his job and the friends who he surrounded himself with. He will be sorely missed

RIP Paul, you put up a long and valiant fight

Please say a pray for the Johnson family today as they deal with the passing of their HERO



Paul Johnson, Retired NYPD Officer, Dies Of 9/11 Related Illness

"He constantly said that these were the cards that he was dealt and he would play the hand again if called on to do so."

By [Priscila Korb](#), Herald Patch Staff | Jul 23, 2018 11:52 am ET

LINDENHURST, NY - Paul Johnson, a retired NYPD officer and first responder, died of a 9/11 related illness on Saturday night.

Johnson was the former captain of Hook and Ladder Engine Co. 3 and member of the Piston Knocker, a drill team based in North Lindenhurst.

"For those of you that knew Paul, he was a character but a true gentleman who would be there for anyone who needed help," the team wrote in a post on their Facebook page. "He constantly said that these were the cards that he was dealt and he would play the hand again if called on to do so. He was the consummate professional who loved his job and the friends who he surrounded himself with. He will be sorely missed."

In a video posted on YouTube in 2015, Johnson describes his time working in the NYPD until his retirement in 2013. He retired after he was injured by a cinder block and had to undergo several knee surgeries.

He also described how he was diagnosed with bronchial tracheal malacia, a rare disease which causes the airway to become narrow or collapse.

PRESIDENTS MESSAGE

From Tony Sanpietro, President, REMA (Retired Emergency Men Association).

By now everyone in the free world knows the sad news of the passing of REMA member Paul Johnson, Ret ESS 7, on Sunday, July 22, 2018 at his South Carolina home after a long battle with pulmonary fibrosis, a terrible disease he contracted while participating in the aftermath of September 11, 2001. He joined his fellow first responders at ground zero without giving a thought to his own health or safety like so many others - and his devotion and dedication to the rescue and recovery operation led to his early and sad death. But that is NOT the story we will remember. We will remember his courage and determination in dealing with his totally debilitating and painful illness for so long a time and with such faith in his Maker. Paul would send messages that would bring tears to my eyes because he would ask me to be strong for him. His wife and family were paramount in Paul's life. He endured unbelievable ordeal's trying to make it to one more day where he could share a moment with his wife, 9 children and nineteen grandchildren. I have no idea where he developed this heroic mentality that allowed him to fight, fight, fight. I doubt if I could deal with the hand that he was dealt so valiantly and unselfishly. Paul recently celebrated his sixtieth birthday on June 30th.

Fellow REMA member Jose Guerra and so many others have written much better eulogies and tributes to and about Paul. Their words and pictures add a fitting addition to Paul's story.

Click on the following to see an example that was broadcast on WPIX—Paul Johnson - ESU Strong <https://pix11.com/2018/07/24/retired-nypd-cop-who-shared-his-9-11-illness-sturggle-on-social-media-remembered-as-esu-strong/>

Also see: Paul Johnson - You Tube Video : <https://www.youtube.com/watch?v=0RGPduaO5ps>

I know that as we share this moment of recollection, Paul has already begun his eternal life in Heaven with the God he so fervently believed in. The words "Thy Will Be Done....." were among Paulie's core beliefs. I will remember the words he spoke to me at the very beginning of his long journey with his disease. He had finally been diagnosed and confirmed that it was an actual illness rather than a figment of his imagination. He told me that whatever lies ahead for him, he would accept it as part of the Lord's master plan and deal with it as it came along as best he could. He asked for my prayers and that of the entire membership of REMA. I promised him I would and I'm sure we all did.

May your soul now rest in peace. You earned it - and know well that your legacy will be and has been an inspiration to all your Brothers and Sisters in Blue. You were truly ESU STRONG.



PRESIDENTS MESSAGE

I want to thank all of our Club member who took time from their busy schedules to be there for Paul and his family while he was battling to stay alive and were there to honor Paul and give him the proper send-off he so rightfully deserved after his death. In the months prior to his death, Paul confided his dying wishes to me and several other club members; an NYPD uniformed honor guard, bagpipes, taps, 21 gun salute and 6 foot heroes at the luncheon after his funeral service. Thanks to the efforts of the members of our club we were able to grant all of Paul's wishes. 12 of our members donned their uniforms to serve as honor guards. One of our newest members, Jim Brennan played the bagpipes and Brenda Jordan, who not only served as an honor guard, also ordered and picked up the food for the luncheon and set up the tables and chairs at FOP Lodge 9. A debt of gratitude also to the law enforcement and fire department agencies who assisted us in granting Paul's wishes. (See pages 11-17).

I also want to thank Paul's ESU brothers & sister who made the long trip to SC to send Paul on his journey to heaven and Mike Fanning, president of the Myrtle Beach 10-13 Club and his club member John (LNU) who made the 3 hour trip from the Myrtle Beach area.

Here are links to photos/videos that were taken at Paul's wake/funeral.

<https://harveykatowitz.smugmug.com/NYPD-ESU-Hero-Paul-Johnson/>
<https://harveykatowitz.smugmug.com/WakeFuneral-Hero-NYPD-ESU-Officer-Paul-Johnson/>
<https://harveykatowitz.smugmug.com/911-Hero-Paul-Johnson/>
<https://www.youtube.com/playlist?list=PL2lpXAjpt75huqZjDlqcxO6fiO144Vu83>

Below are emails I received honoring Paul and praising the efforts of our club members.

Harvey,
I was a little overwhelmed, emotional and also in awe of the events surrounding this weekend and I would be honored if you shared my thoughts with the rest of our club.

First, my heartfelt thank you goes out to you, and all of our INCREDIBLE 10-13 members who made this weekend for Paul's family, special and comforting in knowing what kind of extended family Paul was a part of. They might have had an idea, but I don't think they really knew for sure. There were approximately 25 or so Emergency Service members who travelled here (mostly from NY) but some came from Virginia, Alabama, New Hampshire and I'm sure other parts of the country.

Although we all have busy lives, Paul the Hero that he is, made the ultimate sacrifice, when he contracted a debilitating illness at the World Trade Center that ultimately took his life. And I would personally like to thank every member of our club who took the time to honor Paul. I know it meant the world to Paul's family.

I'll be honest, I was a little apprehensive about those traveling here from ESU, that our club might not have a good showing for Paul's family. Well, as usual, our club stepped up to the task at hand. The amount of preparation that went into: the Honor Guard, presenting the department and US flags to the family, the bagpipes, the bugler, the 21 gun salute...and then, the reception, setting up the lodge, the food, buying rounds for the guys, supplying challenge coins, etc. etc. etc. was all an incredible feat to watch. I think everything was PERFECT! I certainly know Paul was looking down on us with that big smile he always had.

All of my Emergency guys that were there kept telling me all weekend, how impressed they were with you and with our club. They said..."and we kept on being impressed every step of the way as the weekend went on". I need to say to all of our members, with a big heart, I've always been proud to be a member of the 10-13 Club of Charlotte NC, but I don't think I've ever been as proud to be a member of our club as I was this weekend. I want to say to all of our club members that made this so special for Paul's family, I am honored to have worked with you and to call all of you friends, brothers, and sisters.

May God bless Paul Johnson and always keep him close to his heart.

Fraternally,
Frank DeMasi

~~~~~  
**From: CHET LEVEY (NY 10-13 Club)**  
Very nice tribute. Well deserved.

~~~~~  
From: Frank Mahon (Jersey Shore 10-13 Club)
Subject: Re: Slide Show #1 - Paul Johnson's Funeral
BEAUTIFUL, MAY I SAY BECAUSE I THINK YOU HAD A LOT TO DO WITH THE RETIRED POLICE OFFICERS, NO MATTER WHAT RANK, ATTENDING PAUL JOHNSON'S FUNERAL. THAT I WOULD LOVE TO HAVE YOU INVOLVED WHEN I PASS AWAY.

~~~~~  
**From: Walter Kimble**  
Just catching up on emails and viewed the slideshow for Paul Johnson. What a heartfelt send off to a guy who epitomized the word warrior. Well done to all the guys+gals.

~~~~~  
From: Frank & Karen DeMasi

Harvey, I've been texting a bunch of guys today. This is from 1 in particular. Glen Klein. I wanted you to read it.

"By the way, that's the first time I ever met Harvey. The man is a class act!!

I didn't get a chance to say good bye to him after we did the lock out for the guy in the parking lot.

Tell him I apologize and I said thank you for everything. He's an amazing man! He is extremely pleasant and wanting to help with anything and everything. He would have been a great E boss.

You guys have an awesome 10-13 club and FOP.

PRESIDENTS MESSAGE

J.r. Guerra

July 22 at 10:59 AM'

Emergency Service Police Officer Paul Johnson, the strongest survivor any of us have had the Honor and Privilege of knowing was called home to heaven. He is ESU STRONG.

Prayers to his beautiful family; Rest in Peace Brother

| | | |
|---|---|---|
| Day is done, gone the sun, From the lake, from the hills, from the sky. All is well, safely rest, God is nigh. | Thanks and praise, for our days, 'Neath the sun, 'neath the stars, neath the sky. As we go, this we know, God is nigh. | Always true to the promises we've made. Fading light, dims the sight, And a star gems the sky, gleaming bright. |
| Fading light, dims the sight, And a star gems the sky, gleaming bright. From afar, drawing nigh, falls the night. | Sun has set, shadows come, Time has fled, we must go to our rest. | From afar, drawing nigh, Falls the night.' |

Tom Santisi

This past Friday and Saturday, I once again had the privilege to stand side by side with my Brother and Sister Police Officers, to Honor one of Our Fallen Heroes, who gave his life in the service of others.

For the past 8 years, NYPD/ESU Police Officer, Paul Johnson, has been through a living Hell as a result of the toxins that he, and many others were exposed to on September 11, 2001. Paul fought an extremely brave battle with his demons. He Never once backed down, Never complained, and his main focus was Always on his family and his friends, even through severe difficulty breathing, paralysis, and many other medical conditions.

During our phone conversations, Paul told me, numerous times, that he would do it all over again if need be, and there is no doubt in my mind that he would!

The heartfelt eulogies by Paul's son, daughters, and partner, Steve Hayden, spoke of Paul's extreme commitment to his wife, Alex, their 9 children, their 18 grandchildren, and to Paul's chosen profession, as an E-man!

Thank you to the Charlotte 10-13 Club, for their hard work in helping to set up one of the most touching tributes that I have attended, and FOP Lodge 9 for opening their lodge to all of the attendees from the NYPD, SCPD, North and South Carolina PD's and State Troopers, the North Lindenhurst FD, and many others who came to pay tribute to a True Hero.

May GOD Bless you Paul, and your entire family. Rest in Eternal Peace Brother...we will NEVER FORGET!!!

Breanna Johnson (Paul's daughter)

Thank you all for the overwhelming love and support that was given to my family. I know my daddy was so happy with how everything turned out. It was soooooo beyond beautiful. Thank you to everyone that did this for my daddy.

Nita Rosato (To Paul's daughter Breanna)

I've struggled with my own illness from 911 as many do and for several years, your father has always been a source of inspiration and strength for me. His post, his words, his courage, his humor in the time of dark times. No matter how I felt, your dad suffered more and always gave me fortitude to carry on. You will be missed Paul, more then you ever know. Rest In Peace.

Brian Hughes

Hey brother. Thinking about you. I want you to know how much you have inspired me. I think you have inspired many more than I. You have set an example that may be impossible to reach for so many. But you have shown what is possible. I think that may have been your assignment from above, even if you didn't know it. Your strength - and courage - and defiance - and love - always were evident. Thank you for the strength that you have given to others who will need it. Rest easy.

Brian Coll (NYPD Ceremonial Unit)

Capt K,
I passed it along to Jairo.

Thanks again for making us a part of honoring such an amazing person. Paul Johnson is a man's man and a real hero.

I feel so fortunate to be one of the people to honor Paul the right way.

Thank you,
Brian Coll

Don Schappert

Harvey we worked together in narcotics, but I never worked for you as a boss. Anyone I spoke with who worked for you always stated you were an excellent supervisor and leader of men. Sorry I couldn't make the funeral but once again you rallied the men and gave Paul a warrior send off. Job well done

PRESIDENTS MESSAGE

John Cannizzo

Hey Harvey. Forgive for not making this weekend for Paul. I was away on vacation and got home last night it's wonderful to see the true strength of so many come together. I did not know Paul nor can put the face with his name. I know he would be grateful to everyone even though he would not want all the fuss. May he RIP. Regards John.

I first met Paul at the 10-13 Club in 2007 when it was formed.

While I didn't have the honor of working with Paul, I did have the honor of knowing Paul the past 11 years. Knowing him as I did, I can tell what kind of cop he was, the kind of cop you want watching your six, the kind of cop who could brighten the day with a joke and a laugh.

He is our hero, He served The City of New York and his community with integrity, honor and courage. Knowing his service caused his illness, He would have done it all over again if he had the chance because he was truly; "Faithful until Death" Paul had the heart of ten men. His spirit was so large, even death cannot defeat him. His light will shine on.

Poem from Act of Valor – By Tecumseh

Live your life that the fear of death can never enter your heart. Trouble no one about their religion; respect others in their view, and demand that they respect yours. Love your life, perfect your life, beautify all things in your life. Seek to make your life long and its purpose in the service of your people. Prepare a noble death song for the day when you go over the great divide.

Always give a word or a sign of salute when meeting or passing a friend, even a stranger, when in a lonely place. Show respect to all people and grovel to none.

When you arise in the morning give thanks for the food and for the joy of living. If you see no reason for giving thanks, the fault lies only in yourself. Abuse no one and no thing, for abuse turns the wise ones to fools and robs the spirit of its vision.

When it comes your time to die, be not like those whose hearts are filled with the fear of death, so that when their time comes they weep and pray for a little more time to live their lives over again in a different way. Sing your death song and die like a hero going home."

No better words to describe how Paul lived his life and how he died.

A hero has gone home and the only thing that could surpass his sendoff is the welcoming he received on the other side.

Until we meet again
Godspeed my friend



Paul with 3 of his 9 children: L-R Jacob, Samantha, Paul & Breanna

PRESIDENTS MESSAGE



PRESIDENTS MESSAGE



PRESIDENTS MESSAGE

During our July membership meeting I made an appeal for donations to assist Paul with his monthly nursing care expenses. We passed the proverbial hat around and I am happy to report that our club members and guests opened their hearts and wallets and donated \$1,365 to Paul. Additionally, the board approved the donation of the club's portion of the 50/50 (\$165) and Tabatha Blake donated the \$165 she won to Paul.

Club accountant Scott Boyar made a \$600 donation to our club to use at our discretion. This was a \$100 increase over last years donation.

The board approved donating \$500 of the money we received from Scott to Paul and will use the remaining \$100 for Scott's hole sponsorship for the Jimmy LaRossa Memorial Golf Tournament.

Kudos to National NYCPD 10-13 Org. President Frank Martarella and Secretary Mary Zolfo who are once again sponsoring a hole at our golf tournament. Additionally, after reading about Paul's plight in our July newsletter, Frank sent a check for \$50 for Paul's fund. (See note on page 54).

Additional donations have been sent to our club, including a check for \$1,000 from the Myrtle Beach 10-13 Club. To date we have presented Paul's wife Alexandria with checks totaling \$5,725

TIME IS RUNNING OUT

I am still receiving inquiries from our members about the World Trade Center Health Program. If you were there when the buildings came down or participated in the search and recovery effort afterwards, and have not yet submitted a World Trade Center Notice of Participation do so now, even if you have not been diagnosed with an illness.

WTC Notice of Participation Extended Until 2018

The deadline for submissions for the **World Trade Center Notice of Participation** ("NOP") Form has been extended. The Governor signed the extender bill on September 11, 2016, and now the new deadline runs until **September 11, 2018**.

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

The deadline to file for the Notice of Participation to be eligible for the Disability bill and the Death bill has been extended many times since the legislation was passed. However, **September 11, 2018 will be the final deadline**.

The NOP Form can be found on the **NYPD Police Pension Fund website**. Click on the link below and scroll down to see the "Pension Alert" about the NOP.

If you believe you already filed, but are not sure, the PPF has listed all the Tax ID numbers of those whose paperwork they've already received under "WTC Information" on the left side of the home page. First, click on "WTC Information" and *check the pdf file* to see if your number is listed. If it is, then you do not have to re-file. However, if your number does **not** appear, you must file the form (even if you currently have no symptoms of illness) by **September 11, 2018** to be eligible in the future in case of illness and/or death.

Some of the materials you can use to verify your Notice of Participation work claims include your memo books, DARS (daily activity reports), overtime slips, detail rosters, command log entries (either still at your command or at the borough command), signed and notarized affidavits from colleagues verifying you were at the pile, the Morgue, or Freshkills Landfill, photographs taken at the locations during the rescue and recovery, and/or news articles from the rescue and recovery in which you are mentioned.

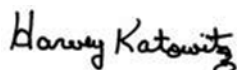
The New York Police Pension Fund website can be found at — <http://www.nyc.gov/html/nycppf/html/home/home.shtml>

WTC information website can be found at: http://www.nyc.gov/html/nycppf/html/wtc_information/wtc_information.shtml

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, 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, 25th 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 and search for your tax identification number.

Stay safe!



Harvey Katowitz

PRESIDENTS MESSAGE



HARVEY KATOWITZ
PRESIDENT

NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

**531 BRENTWOOD RD.
SUITE 150
DENVER, NC 28037**



DAVE SCHULTHEIS
VICE PRESIDENT

July 30, 2018

Commissioner James P. O'Neill
NYPD
1 Police Plaza
New York, NY 10038

Dear Commissioner O'Neill

On behalf of the 400 members of the NYPD 10-13 Club of Charlotte, NC, and the family of 9/11 hero retired NYPD ESU officer Paul Johnson, I want to thank you and the following members of the NYPD Ceremonial Unit who were present during the wake and funeral services for Paul: P.O. Brian Coll and P.O. Jairo Gonzalezarango

Their presence helped the 12 members of our club's honor guard, who once again proudly donned their NYPD uniforms, give Paul the proper send-off he deserved and it was greatly appreciated.

I also want to thank you for providing the NYPD flag that was presented to Paul's daughter Breanna. I know that Paul would have been extremely grateful for this gesture.

If there is ever anything we can do for you, please do not hesitate to contact me.

Sincerely,

Harvey Katowitz
Retired Captain
NYPD



PRESIDENTS MESSAGE



HARVEY KATOWITZ
PRESIDENT

NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

**531 BRENTWOOD RD.
SUITE 150
DENVER, NC 28037**



DAVE SCHULTHEIS
VICE PRESIDENT

July 29, 2018

Sheriff Kevin Tolson
York County Sheriff's Office
Moss Justice Center
1675-2A York Highway
York, SC 29745

Dear Sheriff Tolson

On behalf of the 400 members of the NYPD 10-13 Club of Charlotte, NC, and the family of 9/11 hero retired NYPD officer Paul Johnson, I want to thank you and the members of your department who were present during the wake and funeral services for Paul. Their presence helped us give Paul the proper send-off he deserved and was greatly appreciated.

One of the objectives of the 10-13 Club is supporting and assisting its members and other retired and active law enforcement personnel. 10-13 is the NYPD emergency radio code for "Officer Needs Assistance".

Your members, especially Sgt. Melvin Billingslea and Deputy Sheriff Matt Swain responded to our 10-13 and went above and beyond their duty in assisting Paul's family and friends during their period of grief.

If there is ever anything we can do for you, please do not hesitate to contact me.

Sincerely,

Harvey Katowitz
Retired Captain
NYPD



PRESIDENTS MESSAGE



HARVEY KATOWITZ
PRESIDENT

NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

**531 BRENTWOOD RD.
SUITE 150
DENVER, NC 28037**



DAVE SCHULTHEIS
VICE PRESIDENT

July 29, 2018

Colonel C. N. Williamson
Commander
South Carolina Highway Patrol
10311 Wilson Blvd.
Blythewood, SC 29016

Dear Colonel Williamson:

On behalf of the 400 members of the NYPD 10-13 Club of Charlotte, NC, and the family of 9/11 hero retired NYPD officer Paul Johnson, I want to thank you and the members of your department who provided a 21 gun salute at the funeral of our fallen brother. Their presence helped us give Paul the proper send-off he deserved and was greatly appreciated.

One of the objectives of the 10-13 Club is supporting and assisting its members and other retired and active law enforcement personnel. 10-13 is the NYPD emergency radio code for Officer Needs Assistance.

Your members responded to our 10-13.

If there is ever anything we can do for you, please do not hesitate to contact me.

Sincerely,

Harvey Katowitz
Retired Captain
NYPD



PRESIDENTS MESSAGE



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DENVER, NC 28037**



DAVE SCHULTHEIS
VICE PRESIDENT

July 29, 2018

Chief Jeff Helms
Ft. Mill Police Department
112 Confederate Street
Fort Mill, SC 29715

Dear Chief Helms

On behalf of the 400 members of the NYPD 10-13 Club of Charlotte, NC, and the family of 9/11 hero retired NYPD officer Paul Johnson, I want to thank you and the members of your department who were present during the wake and funeral services for Paul. Their presence helped us give Paul the proper send-off he deserved and was greatly appreciated.

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DENVER, NC 28037**



DAVE SCHULTHEIS
VICE PRESIDENT

July 30, 2018

Fire Chief David Jennings
Flint Hill Fire Department
1950 Hwy 21 Bypass
Fort Mill, SC 29715

Dear Chief Jennings

On behalf of the 400 members of the NYPD 10-13 Club of Charlotte, NC, and the family of 9/11 hero retired NYPD ESU officer Paul Johnson, I want to thank you, Captain Ken Sallenger and the members of your department for providing your ladder truck draped with an American flag during the cemetery service for Paul.

This helped us give Paul the proper send-off he deserved and it was greatly appreciated.

Please personally thank for me, the members of your department who were there. Unfortunately I did not get any of their names.

If there is ever anything we can do for you, please do not hesitate to contact me.

Sincerely,

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

Harvey Katowitz
Retired Captain
NYPD



PRESIDENTS MESSAGE



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July 30, 2018

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Harvey Katowitz
Retired Captain
NYPD



PRESIDENTS MESSAGE



HARVEY KATOWITZ
PRESIDENT

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

**531 BRENTWOOD RD
SUITE 150
DENVER, NC 28037**



DAVE SCHULTHEIS
VICE PRESIDENT

July 30, 2018

Deputy Chief Michael Newman
North Lindenhurst Fire Department
1630 Straight Path
Lindenhurst, NY 11757 Memorial Dr.

Dear Deputy Chief Newman

On behalf of the 400 members of the NYPD 10-13 Club of Charlotte, NC, and the family of 9/11 hero retired NYPD officer Paul Johnson, I want to thank you and the members of your department who were present during the wake and funeral services for Paul. Their presence helped us give Paul the proper send-off he deserved and was greatly appreciated.

One of the objectives of the 10-13 Club is supporting and assisting its members and other retired and active first responders. 10-13 is the NYPD emergency radio code for "Officer Needs Assistance".

Your members who travelled to Ft. Mill, SC from New York responded to our 10-13 and were a source of comfort for Paul's family during their period of grief.

If there is ever anything we can do for you, please do not hesitate to contact me.

Sincerely,

Harvey Katowitz
Retired Captain
NYPD

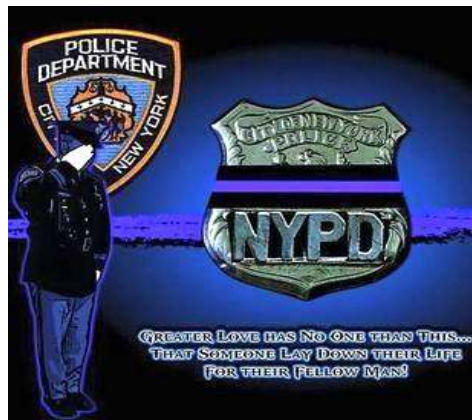


They Must **Never** Be Forgotten

**BLUE
LIVES
MATTER!**



They Must **Never** Be Forgotten





FUNERAL INFORMATION

Detective Jeffrey A. Lee, Retired

Tax # 893274

Command: 112 Detective Squad

***** Post - 911 Line of Duty Status Pending *****

VIEWING SERVICE

Date: Friday, July 20, 2018

Time: 1700 - 2100 hours

Location: Gilmore's Funeral Home
191-02 Linden Blvd.
Jamaica NY 11412
Phone: 718 528-7765

FUNERAL SERVICE

Date: Saturday, July 21, 2018

VIEWING

Time: 0900-1000 hours

MASS

Time: 1000 hours

Shekinah Youth Chapel
111-54 Merrick Blvd
Jamaica NY 11433
Phone: 718-526-3510

INTERMENT

Location: Pinelawn Memorial Park Cemetery
2030 Wellwood Ave,
Farmingdale, NY 11735
Phone: 631-249-6100



They Must Never Be Forgotten



[Trooper Nicholas F. Clark](#)
New York State Police
EOW: Monday, July 2, 2018
Cause: Gunfire

Trooper Nicholas Clark was shot and killed when he and other officers responded to a suicidal subject..

He had responded to the residence, along with members of the Steuben County Sheriff's Office and Corning Police Department, after the man's wife called 911 at approximately 3:30 am and reported that he was suicidal and possibly armed. Crisis negotiators were attempting to make contact with the subject when he opened fire, fatally wounding Trooper Clark. The subject was found deceased a short time later suffering from a self inflicted gunshot wound.

Trooper Clark had served with the New York State Police for just under three years. He is survived by his parents and brother. He was a former two-time high school state wrestling champion and had previously tried out for the Buffalo Bills football team.



[Police Officer Vu X. Nguyen](#)
Cleveland, OH Division of Police
EOW: Friday, July 6, 2018
Cause: Duty related illness

Officer Vu Nguyen passed away four days after collapsing during a 1.5-mile timed run that was part of the agency's canine handler eligibility process.

He and other candidates were participating in the physical fitness portion of the process in 90+ degree heat when he collapsed during the run on July 2nd, 2018. He was transported to MetroHealth where his condition continued to worsen. He was flown to Cleveland Clinic where he passed away on July 6th, 2018.

Officer Nguyen had served with the Cleveland Division of Police for over 20 years and had previously served with the Cleveland Division of Corrections for four years. He is survived by his wife and two children.



[Deputy Jailer Randy ZoeRay Haddix](#)
Cheyenne County, NE Sheriff's Office
EOW: Monday, July 9, 2018
Cause: Heart attack

Deputy Jailer Haddix passed away as the result of a heart attack he suffered while participating in a custody and control certification class at the Scottsbluff County Jail in Scottsbluff, Nebraska, on July 6th, 2018.

He was transported to a local hospital before being flown to the Medical Center of the Rockies, in Loveland, Colorado, where he passed away on July 9th, 2018.

Deputy Haddix was a National Guard veteran. He had served with the Cheyenne County Sheriff's Office for three months and had previously served with the Broken Bow Police Department for 15 years. He is survived by his wife, sister, and two brothers.



[Sergeant Michael C. Chesna](#)
Weymouth, MA Police Department
EOW: Sunday, July 15, 2018
Cause: Gunfire

Sergeant Chesna was shot and killed with his own service weapon after responding to reports of an erratic driver.

When he arrived at the scene he discovered that the vehicle had crashed and he found the driver vandalizing a home nearby. The man attacked Sergeant Chesna, striking him in the head with a large rock. The subject then disarmed him, shot him in the head and chest, and fled the scene.

The man fatally shot a woman in her home before being wounded by other responding officers and taken into custody.

Sergeant Chesna was a U.S Army veteran and a recipient of the Purple Heart. He had served with the Weymouth Police Department for six years. He is survived by his wife and two children.

Sergeant Chesna was posthumously promoted to the rank of Sergeant.



[Special Agent Nole Edward Remagen](#)
US Dept. of Homeland Security - Secret Service
EOW: Tuesday, July 17, 2018
Cause: Duty related illness

Agent Remagen suffered a fatal stroke on July 15th, 2018, while on an executive protection detail during a presidential visit to the Turnberry golf resort in Ayrshire, Scotland.

Other agents immediately began CPR after he collapsed. He was transported to Queen Elizabeth University Hospital in Glasgow. He passed away on July 17th, 2018.

Agent Remagen was a U.S. Marine Corps veteran. He had served with the United States Secret Service for 19 years and was assigned to the Presidential Protection Division. He is survived by his wife and two children.



[Police Officer Bronson K. Kaliloo](#)
Hawaii County, HI Police Department
EOW: Wednesday, July 18, 2018
Cause: Gunfire

Police Officer Kaliloo was shot and fatally wounded at approximately 9:30 pm as he and other officers conducted a high-risk traffic stop of a wanted subject .

As officers approached the vehicle the wanted subject exited and opened fire with a handgun, striking Officer Bronson in the neck and leg. Other officers returned fire as the subject fled into a dense area of brush along the roadside.

Officer Kaliloo was transported to a local hospital where he succumbed to his wounds shortly after midnight.

The subject who murdered Officer Kaliloo was located when several associates attempted to smuggle him through a checkpoint in South Point. As a member of the agency's Special Response Team opened the rear hatch of an SUV the subject emerged from underneath a blanket an opened fire, wounding the officer. Other members of the SRT returned fire, killing the subject and wounding one of the other subjects. All of the subjects were taken into custody and held in connection with being accomplices.

Officer Kaliloo had served with the Hawaii County Police Dept. for 10 years. He is survived by his wife and three young children.

They Must Never Be Forgotten



[Agent Cadet Immanuel James Washington](#)
Louisiana Dept. of Wildlife and Fisheries
EOW: Wednesday, July 18, 2018
Cause: Heart attack

Agent Cadet Immanuel Washington suffered a fatal heart attack while participating in morning physical training at the Louisiana Dept. of Wildlife and Fisheries Training Academy in Baton Rouge.

He had just completed a 2-1/2 mile run with other cadets when he collapsed during a cool-down period. Academy staff immediately began CPR until he was transported to a local hospital. He passed away the following day.

Cadet Washington had served with the Louisiana Department of Wildlife and Fisheries for only three weeks. He had previously served with the Youngsville Police Department and St. Mary Parish Sheriff's Office for 10 years. He is survived by his wife and two young children. He had previously played on the University of Louisiana basketball team.



[Corrections Officer Joseph Gomm](#)
Minnesota Department of Corrections
EOW: Wednesday, July 18, 2018
Cause: Assault

Corrections Officer Gomm was supervising inmates in the prison's industry building when he was attacked by one inmate with a hammer. Officer Gomm was transported to Regions Hospital, in St. Paul, where he succumbed to his injuries.

Officer Gomm had served with the Minnesota Dept. of Corrections for 16 years.



[Corrections Officer Kyle Lawrence Eng](#)
Las Vegas, NV Department of Public Safety
EOW: Thursday, July 19, 2018
Cause: Heart attack

Corrections Officer Kyle Eng suffered a fatal heart attack shortly after struggling with an inmate in the Las Vegas Detention Center.

He began to feel ill after the inmate was subdued and went to the bathroom. Other officers found him unconscious in the bathroom and immediately began CPR. He was transported to the hospital where he was pronounced dead.

Officer Eng had served with the Las Vegas Department of Public Safety for only seven months.



[Senior Cpl Earl James "Jamie" Givens, III](#)
Dallas, TX Police Department
EOW: Saturday, July 21, 2018
Cause: Vehicular assault

Senior Corporal Jamie Givens was struck and killed by a drunk driver while conducting a funeral escort for another Dallas police officer.

Corporal Givens stopped to block traffic and was stationary on his motorcycle, with its emergency lights activated, when he was struck by a vehicle traveling at a high rate of speed.

The driver who struck him was arrested and charged with DUI.

Corporal Givens had served with the Dallas Police Department for 32 years.



[Police Officer Diego Moreno](#)
Kent, WA Police Department
EOW: Sunday, July 22, 2018
Cause: Vehicle pursuit

Police Officer Diego Moreno was struck and killed by a patrol car while deploying spike strips.

Officers were investigating the sounds of gunfire and attempted to stop a leaving the area.

Officer Moreno was attempting to deploy spike strips at the when he was struck by one of the patrol cars involved in the pursuit. The patrol car then crashed into several parked vehicles.

The truck continued to flee but crashed a short distance away. One occupant in the vehicle and the other two were arrested after fleeing the area. The driver was charged with murder and the other two were charged in connection with the initial shooting.

Officer Moreno had served with the Kent PD for eight years.



[Trooper Tyler Edenhofer](#)
Arizona Department of Public Safety
EOW: Wednesday, July 25, 2018
Cause: Gunfire

Trooper Edenhofer was shot and killed after he and three Arizona Dept. of Public Safety troopers and two Goodyear PD officers responded to reports of a subject throwing objects at vehicles. They attempted to take the subject into custody and the man resisted.

During the struggle the subject was able to obtain one of the officers' duty weapons during the struggle and opened fire, killing Trooper Edenhofer and wounding another Arizona Department of Public Safety trooper.

Trooper Edenhofer had graduated from the police academy only three months earlier and was still in field training at the time of the incident. He was a U.S. Navy veteran.



[Police Officer Michael J. Michalski](#)
Milwaukee, WI Police Department
EOW: Wednesday, July 25, 2018
Cause: Gunfire

Police Officer Michalski was shot and killed while attempting to apprehend subject wanted for weapons violations, narcotics violations, and violation of parole.

Officer Michalski and other members of the Special Investigations Division located the man in the area and attempted to take him into custody. The man fled and the officers pursued him into a nearby home. The subject opened fire, fatally wounding Officer Michalski. The man surrendered after he ran out of ammunition.

Officer Michalski had served with the Milwaukee PD for 17 years. He is survived by his wife and three sons.



[Police Officer Adam Edward Jobbers-Miller](#)
Fort Myers, FL Police Department
EOW: Saturday, July 28, 2018
Cause: Gunfire

Police Officer Jobbers-Miller succumbed to a gunshot wound sustained on July 21st, 2018, after responding to an assault and larceny at a gas station.

As officers arrived the suspect fled on foot and opened fire with a handgun, striking Officer Jobbers-Miller. Another officer transported him to Lee Memorial Hospital where he remained until succumbing to his wound on July 28th, 2018.

Officer Jobbers-Miller had served with the Fort Myers Police Department for three years and had previously served as a firefighter with the Wayne, NJ Fire Department in New Jersey.

They Must Never Be Forgotten

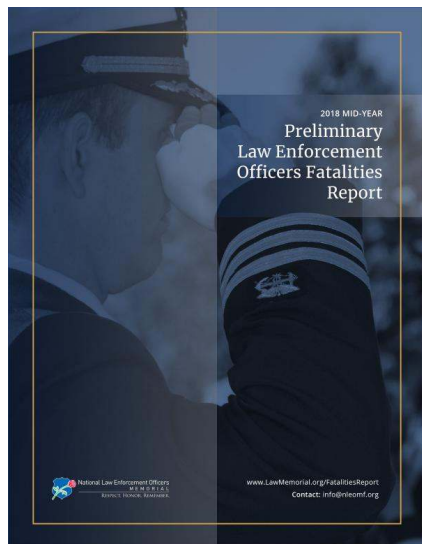


National Law Enforcement Officers
MEMORIAL FUND
RESPECT. HONOR. REMEMBER.

73 Law Enforcement Line-of-Duty Deaths in First Half of 2018

Firearms-related fatalities increase 24 per cent over same period last year.

July 10, 2018



Washington —Today the [National Law Enforcement Officers Memorial Fund](http://www.LawMemorial.org) issued a new 2018 Mid-Year Law Enforcement Officer Fatalities Report with preliminary data through June 30, 2018, revealing that 73 law enforcement officers have been killed in the line of duty in 2018—a seven percent increase over the same period last year (65).

Of these 73 officers, 31 were killed in firearms-related incidents, 27 were killed in traffic-related incidents, and 15 died due to other causes such as job-related illnesses.

Key Facts

Firearms-related fatalities were the leading cause of law enforcement deaths for the first half of this year, with 31 fatalities in 2018, compared to 25 in the same period in 2017—an increase of 24 percent. Notably, eight of these deaths occurred during an attempt to arrest a suspect, six officers were killed responding to domestic disturbance calls, and three officers were killed as a result of being ambushed. Additional circumstances are included in the [2018 Mid-Year Law Enforcement Officer Fatalities Report](http://www.LawMemorial.org/FatalitiesReport).

- Traffic-related fatalities (27) increased slightly in the first half of 2018 compared to last year (26). Eleven of these fatalities were the result of multiple-vehicle automobile crashes; nine were the result of single-vehicle crashes and seven officers were struck while outside of their vehicles.
- Fifteen officers died of other causes, the majority of which were job-related illnesses. That's down 17 percent from the 18 deaths attributed to other causes during the same time period in 2017.
- Florida leads the country in officer fatalities, losing seven officers in the line of duty for the first half of 2018; New York, North Carolina and Texas each lost four officers. California, Kentucky, Ohio, and South Carolina each lost three officers as of June 30, 2018.
- The National Law Enforcement Museum at the Motorola Solutions Foundation Building, a project of the Memorial Fund, is scheduled to open October 13, 2018 in Washington, DC. The Museum's goal is to expand and enrich the relationship shared by law enforcement and the communities they serve, while providing visitors a "walk in the shoes" experience.

Supporting Quote:

"Law enforcement officers put their badges on each day and work to keep citizens and communities safe" said Memorial Fund CEO Craig W. Floyd. "With 73 officers having made the ultimate sacrifice already this year, this report serves as an important reminder of the debt of gratitude that we owe the 900,000 men and women who serve in law enforcement each day. It's important for our citizenry to protect America's peace officers with the same dedication and commitment they show each day in protecting us."

A copy of the full report, "2018 Mid-Year Law Enforcement Officer Fatalities Report," is available at www.LawMemorial.org/FatalitiesReport.

JULY MEMBERSHIP MEETING



MEMBERSHIP



2018 Monthly Meeting Dates

| | | |
|--------------|---------------|--------------|
| Aug 14, 2018 | Sept 11, 2018 | Nov 13, 2018 |
| | Oct 9, 2018 | Dec 11, 2018 |



July 22, Elia "Billi" Willms mother of Club member Alan Willms
 July 22 Club member and 9/11 hero Paul Johnson



The following members joined our Club in July

- Ret. NYPD Dep. Inspector Steven Haynes
- Ret. NYPD P.O. Irene Blaich
- Ret. Nassau Co. P.O. James Martin
- Ret. Maryland State Cpl. Dale Carnegie
- Ret. NYCDOC C.O. Nancy Rosario



We presently have 399 members, 282 from the NYPD and the remainder from 66 other law enforcement agencies.



SICK DESK UPDATE

Ray Lane had his leg amputated below his knee.



Tuesday Sept. 11, 9/11 Memorial Ceremony

Monday Oct. 1 - The 6th Annual Jimmy LaRossa Memorial Golf Tournament will be held at the Ballantyne Golf Club. (See pages 57 and 58)

Saturday January 19 - After Holiday Dinner Party

BIRTHDAYS



AUGUST

| | |
|---------------------|------|
| Carol Martin | 8/1 |
| Pat Fiorito | 8/3 |
| Robert Gambuti | 8/3 |
| Steven Washington | 8/3 |
| Edward Nell | 8/3 |
| Steve Lemke | 8/4 |
| George Young | 8/8 |
| John Hennessy | 8/10 |
| Martin Sanbria | 8/10 |
| John Van De Brook | 8/10 |
| Robert Schruhl | 8/11 |
| Walter Schmidt | 8/12 |
| Michael Conover | 8/14 |
| Butch Foley | 8/14 |
| John Vigilante | 8/14 |
| Frank Favilla | 8/16 |
| Shelley Greene | 8/16 |
| Joseph Monteleone | 8/16 |
| Mark Jones | 8/17 |
| Jim Brannick | 8/18 |
| Robert Fleckenstein | 8/19 |
| Deryck White | 8/19 |
| Robert Jones | 8/19 |
| Frank Delrossi | 8/21 |
| Billy Shepherd | 8/21 |
| Wes Wecimore | 8/22 |
| Kayvan Hazrati | 8/25 |
| Skiddie Hurd | 8/25 |
| Frederica Murray | 8/25 |
| Jason Angevine | 8/27 |
| Harvey Kippler | 8/27 |
| Thomas Banks | 8/29 |
| Kevin Gasser | 8/30 |

TRUSTEE'S PAGE



When our Club was initially formed with 35 members it was easy for the President to respond to emails from our members. Now that we have over 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 | brenjordan5@aol.com |
| Cabarrus County | Brenda Jordan | 704-588-0652 | 516-852-3885 | brenjordan5@aol.com |
| Gaston County | Brenda Jordan | 704-588-0652 | 516-852-3885 | brenjordan5@aol.com |
| Iredell County | Bob Fee | 704-919-1311 | 704-220-8400 | rtfvs@yahoo.com |
| Lincoln County | Brenda Jordan | 704-588-0652 | 516-852-3885 | brenjordan5@aol.com |
| Mecklenburg County | Kevin Gribbon | 803-548-4752 | 803 493-3024 | kgribbo@outlook.com |
| Rowan County | Brenda Jordan | 704-588-0652 | 516-852-3885 | brenjordan5@aol.com |
| Union County | Chris Russo | 704-256-7137 | 1-347-886-2449 | maddogcr@msn.com |
| All other areas | John Sabato | 704-243-4807 | 516-314-5326 | woodboy@windstream.net |



Brenda Jordan



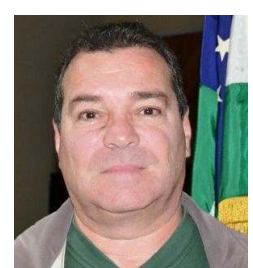
Bob Fee



Kevin Gribbon



John Sabato



Chris Russo



NYPD CEA March Meeting

| Day / Date | Time | Location |
|-------------|----------|--|
| September 5 | 1000hrs. | 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

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



Dear CEA Member,
I wanted to update you on a number of important recent events.

Health Care Deal: Yesterday, the Municipal Labor Committee agreed to terms with the City of New York on a three-year Health Care deal that covers the period of July 1, 2018 to June 30, 2021. The agreement accomplishes substantial savings for the City over the three year period by reducing anticipated increases in health insurance premiums for the HIP plan, but involve no changes to the GHI/Empire Blue Cross hospitalization plan that the majority of our members utilize. While this negotiation with the City has been marked by a number of demands for concessions from the City, the final agreement includes NO “tiering” of hospitals, NO co-payment increases on doctor visits and NO contribution to premium by our members.

Healthcare savings identified in press reports mainly involve limiting annual insurance premium increases for the HIP health insurance plan to 3.5% and 3% over the next two fiscal years. These increases are less than the amount previously budgeted by the City. To accomplish these rates new employee hires in the City of New York will be required to enroll in the HIP health insurance plan for their first year of employment. After their one year anniversary, the new hire employee will be allowed to transfer their health insurance to GHI/Empire Blue Cross or other health plan of their choice. This will not apply to persons promoted to a new rank or any of our members.

United States Supreme Court – “Janus” Decision: As expected, the United States Supreme Court announced a decision today that challenges public sector unions ability to collect union dues. The ruling deals with “agency shop” members who seek to avoid paying union dues and the inability of those members to “opt-out.” The CEA does not have any “agency shop” members. I do not anticipate this ruling having a substantial impact upon our organization. However, it will require us to re-write the CEA By-Laws to prevent “agency shop” members from receiving union provided life insurance, legal representation, and other benefits or services the organization provides. Our legal counsel is currently reviewing the detail of the decision and its impact. A further update will be provided to you in the near future.

DC37 – Civilian Contract: Yesterday afternoon a tentative contract agreement was announced between the City and DC37. DC37 represents almost 100,000 civilian municipal employees and their organization historically establishes the “civilian” pattern – one also binding upon the City’s managerial workforce. The tentative agreement is retroactive, beginning on September 26, 2017, and expiring on May 25, 2021 (3 years and 8 months). DC 37 employees will receive the following compounded wage increases:

- September 26, 2017 2.00 percent
- September 26, 2018 2.25 percent
- October 26, 2019 3.00 percent

The agreement is not, of course, binding upon the CEA or other uniformed organizations, but provides a baseline of conversation when bargaining with the City. The CEA is not currently bargaining with the City as our contract expires April 30, 2019 and we have a 3% increase scheduled for October 1, 2018. The PBA is currently at contract “impasse” and proceeding toward a PERB arbitration hearing sometime over the next six months. The United Federation of Teachers (UFT) is anticipated to be the next NYC labor organization to come to contract terms with the City and I will provide more detail at our next general membership meeting.

SCHOLARSHIP NIGHT/BBQ AT MCU PARK: Mark your calendars, the CEA BBQ and Scholarship night at MCU Park in Brooklyn will be held on Monday, July 30, 2018. This year’s game will feature the Brooklyn Cyclones vs. Tri-City Valley Cats. The tickets are \$5.00 per person for members in good standing. Purchase of the ticket includes the BBQ and the game and are available at the CEA Office. To order call the CEA office or contact Ada Resnick at aresnick@nypdcea.com.

Fraternally,
Roy

Roy T Richter
President
NYPD Captains Endowment Association
(212) 791-8292

NATIONAL NYCPD 10-13 ORG.



Update to the below information that was included in last month's newsletter

Hi All

As you are aware the Albany Legislative Session ended on June 20th for Summer recess. No further action will be taken on Bills that have not been forwarded to the Governor for the 2018 Legislative Session. On June 19th, we were informed that on June 18th our Veterans Supplementation Bill was pulled by Assembly Majority Speaker Carl Heastie's staff. Up until the Veterans Bill was pulled, we were assured by the Bill's sponsors and the Committee chairmen's that there was no opposition to the Veterans Bill and that it should make it to the Governor. At the June 19th Albany Alliance meeting we all sat in total disbelief that the Veterans Bill was pulled. We worked very hard in Albany to move Bills along, in particular the Veterans Bill on our Legislative Agenda. Tony Perrone, Rich Molloy and I will attend the September 18th Alliance Meeting to discuss our Legislative Agenda. As you may be aware this November is an election year for all State Senators and Assembly Representatives and our Governor.. Your National Board members will be meeting with our Legislative Bill Sponsors and Bill Co-Sponsors this fall to support our Legislative Agenda.

I will keep you advised.

Fraternally
Frank Martarella

From: National President, Frank Martarella

Hi All
Attached is the June Alliance Legislative Report.
Rich Molloy, Tony Perrone and I will be attending the Alliance meeting tomorrow. Your National Board members have been aggressively working the phones and meeting with our Legislative Agendas Bill sponsors. I met with Assemblymen Peter Abbate and his Chief of Staff last Thursday. I was assured that our Veterans Supplementation Bill should come out of Committee and moved to the floor for a vote before June 20th. Senator Goldens' Office advised me that the Senate will also move the bill to the floor for a vote. Hopefully, if all goes well, our Veterans Bill will be approved by the Governor. In regards to our Cola, Health Protection and the other bills in our Legislative Agenda, unfortunately, it appears that these Bills will not be moved out of Committee this year.
I will keep you advised.
Fraternally
Frank Martarella

RPA LEGISLATIVE CORNER REPORT:
***RPA and Alliance of Public Retiree Organizations of New York reports
June 2018 Report***

LEGISLATIVE REPORT:

Legislative status; Both the Senate and the Assembly are going on summer recess at the close of the Legislative Session on June 20, 2018. The Alliance Executive Board, as well as the Alliance member organizations, have made a vigorous, statewide attempt to move all of our bills with Legislator office visits and numerous telephone calls, emails, ZAP letters and faxes made by many individual member organizations and their members. Every one phone call made to each Senator and Assemblyman wakes them up to the fact that NYS Retirees are a viable voting block that should no longer be ignored. When I put out the email for a "Call to Arms" I never expected the awesome response and participation of everyone under the flag of the Alliance, who took the time to make hundreds of phone calls. **In particular I'm pleased to report that Assemblyman Abatte's office got the message " loud and clear "**. We received word back that his office phones and emails were being overwhelmed at his office to the point that Assemblyman Abatte did agree to move our Veteran's Supplementation Bill out of his committee finally where it has sat dormant ! Kudos to everyone for this great Team Effort which did yield the desired effect. This goes to show you that retirees can make a difference, can get the attention of any politician and our voices do matter at the polls which is what these legislators fear the most. From the bottom of my heart...a huge thank you to everyone for helping achieve this goal. We can't become complacent any more as this proves we can make things happen and must continue to do so as needed.

Our Veterans Supplementation Bill (S-6505A Larkin and A-10324 DenDekker) has been moved out to the floor for a vote soon. Word is the Senate will pass it. The Assembly is moving the bill forward as of the time of this report.
Our Health Protection Bill (S-8220 Lanza and A 5455 Weprin) has been rewritten to be inclusive of everyone upon its passage and being signed into law. Senator Lanza did finally submit the amended bill as of this report. No movement yet on this bill.

LINE ORGANIZATIONS



NATIONAL NYCPD 10-13 ORG.

NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

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

Address package to:

Frank Martarella
272 Durant Avenue
Staten Island N.Y. 10306

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

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

F.A.Q.

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

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

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

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

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

Yes, If you meet all the above conditions.

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

NATIONAL NYCPD 10-13 ORG.

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #: _____

FIREARMS CODE: _____

RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: _____

FIRST NAME: _____ MI: _____

SEX: MALE FEMALE RACE: _____

TAX # _____ RETIREMENT DATE: _____

SOCIAL SECURITY #: _____ DATE OF BIRTH: _____

RANK: _____ SHIELD #: _____

PRESENT ADDRESS: _____

PHONE NUMBER: (____) _____

10-13 CHAPTER: _____

I, _____, HEREBY CERTIFY THAT SINCE RETIRING ON
PRINT NAME

_____, I HAVE NOT BEEN CONVICTED OF A CRIME.
RETIREMENT DATE

SIGNATURE

DATE

NEW ID # ISSUED: _____ ID RECEIVED BY: _____

LINE ORGANIZATIONS



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

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

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

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

When Can You Join A Medicare Drug Plan?

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

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What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

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

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

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

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

Continued next page.....

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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[Verizon Wireless Discount for Retirees](#)

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

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

# LINE ORGANIZATIONS



## RETIRED MEMBER OPTICAL BENEFIT

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

### BENEFIT OVERVIEW

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

### ELIGIBILITY

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

### HOW TO CLAIM BENEFIT

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

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

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

### NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

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

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

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

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

### DAVIS VISION

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

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

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

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



# LINE ORGANIZATIONS



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

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

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

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

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

For more information about Medicare prescription drug coverage: Visit [www.medicare.gov](http://www.medicare.gov)

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

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

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

### **SOC DEATH BENEFIT**

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

### **SURVIVOR'S HEALTH BENEFITS**

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

# LINE ORGANIZATIONS



July 5, 2018

Dear Lieutenant:

The June Delegate and General Membership meeting was held on Wednesday, June 27<sup>th</sup>, 2018, at the Staten Island Marine Corps. League. LBA President Lou Turco chaired the meeting and the following topics were discussed:

**JANUS v. AFSCME, A THREAT AGAINST UNIONS:** On Wednesday, June 27<sup>th</sup>, just minutes before I was about to begin the LBA Delegate and General membership meeting, I was informed that the United States Supreme Court came down with a 5-4 decision in favor of Janus in regard to the case of Janus v. American Federation of State, County and Municipal Employees, Council 31; a case spearheaded and financed by anti-pension think tanks. The decision impacts on the principle of "fair share" - that all who benefit from union representation should share fairly in the costs of that work. In New York State, the law says that if you choose not to be a union member, you must still pay your "fair share" for the union's work that benefits you - for example, the higher salaries and benefits that unions negotiate, better working conditions, health and retirement benefits and so on. This current court decision erases the mandate that all union members must fairly share in the cost of benefits earned by the union for all its members. This decision found in favor of the "free riders." "Free riders" want to share in the benefits of a unionized work place without contributing their fair share -or any share at all - and they want to still be entitled to union representation and to all the benefits and contract protections the union negotiates. The loss of revenues attached to those opting out of paying their 'fair share" along with providing benefits to those who opt to be 'free riders' could be fiscally calamitous to unions across the nation. The LBA is in discussion with our partners in labor and our labor attorneys regarding this recent ruling. The immediate implications and ramifications of this ruling will need to be reviewed and examined. Based on the Supreme Court's decision on the Janus case, and the intricacies left unanswered in the decision, the strength, solidarity, and existence of labor nationwide and the Lieutenants Benevolent Association potentially face a formidable test. Division = Erosion - Solidarity = Protection and Growth.

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

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|                              |                                |
|------------------------------|--------------------------------|
| ATORVASTATIN 20 MG TABLET    | PRAVASTATIN SODIUM 10 MG TAB   |
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| LOVASTATIN 20 MG TABLET      | SIMVASTATIN 40 MG TABLET       |
| LOVASTATIN 10 MG TABLET      | SIMVASTATIN 5 MG TABLET        |
| PRAVASTATIN SODIUM 20 MG TAB | SIMVASTATIN 20 MG TABLET       |

**15 YEAR BILL:** As I have reported in past meetings, Assembly Bill A9659 and Senate Bill S6059, pertaining to the legislative creation of the 15 Year Bill, were introduced into the respective legislative branches in Albany. The successful passage of this legislation is reliant on our ability to have the New York City Council issue a Home Rule Message. The Home Rule provision allows Albany to pass what are called "special laws" that only affect part of the state, but only pursuant to a request from local officials, typically the local legislative body. NYC Council Member Mark Treyger (D), representing the 47th District covering Bath Beach, Bensonhurst, Coney Island, Gravesend, and Sea Gate in Brooklyn, seemed open to the idea of introducing our legislation for a Home Rule Message to the City Council. Unfortunately, we were not successful in obtaining a Home Rule message during this current City Council Session. We will restart our attempts in securing the Home Rule message required for potentially securing the 15 Year Bill when the City Council resumes the next legislative session.

(Continued next page)



# LINE ORGANIZATIONS



(Continued)

**CITY REACHES TENTATIVE CONTRACT WITH DC 37:** On Tuesday, June 26<sup>th</sup>, the City of New York reached a tentative contract with DC 37. The contract, which still must be ratified by the DC 37 membership, is a 44-month long contract covering from September 26, 2017 to May 25, 2021, includes wage increases of 2.00%, 2.25%, and 3.00%. We are not privy to the intricacies contained in this tentative contract but we are aware of and are monitoring how this contract may affect pattern bargaining.

**MLC HEALTH CARE SAVINGS:** On Tuesday, June 26<sup>th</sup>, the Municipal Labor Committee, the entity representing all City workers in relation to health insurance issues, and of which the Lieutenants Benevolent Association is a member, agreed to provide the City of New York with 1.5 billion dollars in health care savings. These savings will cover the years 2019 through 2021 and will have no negative impact on our members nor will these savings result in any increased cost to our members. The plan will require all newly hired City workers to enroll in HIP for their first year of employment and will shift health care visits away from inpatient hospital stays to outpatient medical center treatment whenever possible.

**BODY WORN CAMERA PROGRAM NEGOTIATIONS:** On Monday, April 2<sup>nd</sup>, we commenced negotiations with the City in regard to the Department's initiating a requirement that our members participate in the Body Worn Camera program. We are coordinating our negotiations in conferral with our labor attorney, Harry Greenberg, and in cooperation and partnership with the Sergeants Benevolent Association. The equipping of our members with Body Worn Cameras is a definitive subject of collective bargaining. The LBA is not opposed to our member participating in the program nor of their being equipped with the cameras. We believe our members may benefit by being equipped with BWC's capturing the unedited realities of what our members deal with on a daily basis. We recommend our members to participate with this program. The LBA and SBA continue to meet with the City on this matter to ensure that the monetary value rightfully owed to our members for participating in the Body Worn Camera program is secured. We, along with the SBA, are scheduled to meet with the City again to negotiate this matter on Wednesday, July 25<sup>th</sup>. We will keep you informed of how these meetings progress.

**CATASTROPHIC LEAVE BANK:** The first deduction of Vacation time, relating to the VACATION DONATION PROGRAM FOR LIEUTENANTS, was reflected in the June 18<sup>th</sup> paycheck; the entirety of the program is explained in Operations Order 50, dated December 5, 2017. Since this time, we were made aware of the fact that some members' time banks reflect numerous or redundant deductions in connection with this program. I have been in conversations with the office of the Deputy Commissioner of Labor Relations and the Department's Payroll Division to have these deductions rectified and to properly reflect the one hour of donated time. We are still awaiting the Department's response to when they may have this problem rectified but they have assured us that only one hour of time will be deducted from members who volunteered to contribute the time to the VACATION DONATION PROGRAM FOR LIEUTENANTS.

**2019 LBA CARD DESIGN CONTEST:** Every year, we at the LBA office struggle with creating a new design to be portrayed on the upcoming year's LBA Card. This year we decided to ask the Active and Retired membership (including their immediate family members) to submit ideas/designs to be depicted on the upcoming year's LBA Card. And, to make the process more attractive to participate in, we will be offering a cash award to the person whose design we select to be on the LBA card. To participate, we ask you to e-mail your art ready design to the LBA at [Blarney@NYPD-LBA.org](mailto:Blarney@NYPD-LBA.org). Submittals must be received no later than Tuesday, July 31<sup>st</sup>. The person who submits the selected / winning 2019 LBA Card design will receive a \$500 prize. The submittals must conform to the following:

- Submitted artwork must not be copyrighted material.

All designs/submittals automatically become the property of the LBA.

If you have any questions regarding this matter, please call the LBA office, 212-964-7500 (Option# 2), and speak with Bill Larney.

## UPCOMING EVENTS:

**LBA/CEA SCHOLARSHIP AWARDS AND FAMILY DAY:** On Monday, July 30<sup>th</sup>, the LBA, in conjunction with the CEA, will be holding our Scholarships Awards Presentation and Family Day at MCU Park (1904 Surf Avenue, Coney Island). We will recognize this year's LBA Scholarship winners and the day will end with a scheduled game of the Brooklyn Cyclones vs. the Tri-City Valley Cats. The day starts at 1730 hours and the baseball game starts at 1900 hours. The day will also include a barbecue with hamburgers, hotdogs, chicken fingers, soda and water. We will have members of the Mounted and K-9 Units at the game for the kids. It should be a great family day, and **tickets are only \$5 per person**. Tickets will be available on our website, and your LBA Delegate will also have tickets as the date gets closer. If you have any questions or need further information, please call the LBA Office at 212-964-7500 (Option# 2).

**"LT. THOMAS R. SULLIVAN" Memorial Golf Outing:** On Thursday, August 23<sup>rd</sup>, 2018 the LBA will host the "Lt. Thomas R. Sullivan" Memorial Golf Outing at the Woodmere Country Club in Woodmere, New York. Cocktails and dinner will follow your round of golf. Proceeds from the Golf Outing will directly benefit the LBA Scholarship & Membership Assistance Fund. This Fund enables the LBA to assist members' eligible dependents to receive affordable educations and alleviate some of the unanticipated financial hardships experienced by members encumbered by catastrophic events. Visit the LBA web-site, [www.nypd-lba.org](http://www.nypd-lba.org), for further information, prices, and/or to print out a Reservation Form to sign up a foursome, register as a Tee Sponsor, etc.

**This event fills up quickly so we suggest you register early.**

**NEXT MEETING:** The July LBA Delegate and General Membership meeting will be held on Monday, July 30<sup>th</sup>, 1730 hours, at MCU Park (1904 Surf Avenue, Brooklyn). This event will be the LBA Scholarships Award and Family Day. I hope to see you at the meeting.

Lou Turco  
President

Dennis Gannon  
Recording Secretary

# LINE ORGANIZATIONS



## Retired Lieutenants Association

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

Since we sent out the Medicare Part "B" Reimbursement information, we have discovered that some retirees never enrolled in the reimbursement program. Applications to enroll in Medicare Part "B" reimbursement and for IRMAA reimbursement can be accessed at the following site: <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-forms-and-downloads.page>

### Health Benefits Forms & Downloads

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

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

Health Plan Rate Chart for Retirees: <https://www1.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page>

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

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

Young Adult Option Through Age 29: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/young-adult-package.pdf>

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

### Medicare Part B Reimbursement

Medicare Part B Reimbursement Q&A: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/faq-medicare-part-b.pdf>

Medicare Part B Reimbursement Program Application : <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf>

2016 Medicare Part B Reimbursement Differential Request Form: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form-2016.pdf>

2017 Medicare Part B Reimbursement Differential Request Form: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form.pdf>

### IRMAA Medicare Part B Reimbursement

2016 IRMAA Medicare Part B Reimbursement (Instructions & Form) - Reimbursement was issued in October 2017: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/irmaa-2016.pdf>

2017 IRMAA Medicare Part B Reimbursement Application - Reimbursement will be issued in October 2018: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/irmaa-form-2015-2017.pdf>

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

## SCHOLARSHIP PROGRAM

Chairperson Ed Thomas

**Eligibility:** Sons, Daughters, Grandchildren of members in good standing. Attending college as a freshman. Proof of college enrollment. No test scoring competition random drawing.

**Method of Selection:** Printed form cut out of quarterly newsletters and submitted to our office. Staff to verify eligibility before placing it in a drum. Drawing from the drum at the Xmas luncheon.

**Definition of Good Standing:** Paid-up with current dues.

**Awards:** We will pull 6 names from the drum granting them each a check for \$1000.00. Three male, three female.

**Note:** Since we are including grandchildren who in many cases will have a different last name than the sponsor member, we will have to confirm the relationship. Check should be made out to the student.

### We are now accepting applications for 2018

RLA Scholarship Application for children or grandchildren of Members.

Student must be enrolled in College as a Freshman.

Six \$1,000.00 awards will be given out

**Please Print**

Check one:  Male  Female

Student's Name \_\_\_\_\_

Address \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

College attending \_\_\_\_\_

RLA sponsoring member in good standing (paid up):

Name \_\_\_\_\_

Address \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Relationship to student \_\_\_\_\_

Application must be made on this form and only one entry for each student. Entry must be received prior to our December 11th Christmas luncheon meeting where drawings will be held.

Note: A bursars receipt must be produced by the winners prior to distribution of the \$1,000 check to confirm enrollment as a Freshman college student. Mail to our office: RLA, 248-24 Jericho Turnpike, Floral Park, NY 11001 Attn: Scholarship Ed Thomas



# LINE ORGANIZATIONS

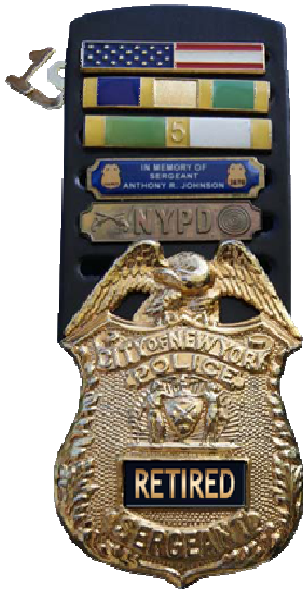
EDWARD MULLINS  
PRESIDENT

VINCENT VALLELONG  
VICE PRESIDENT



## SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935



The Sergeants Benevolent Association Annuity Fund (“Annuity Fund”) is designed to help members accumulate the funds they will need for their retirement. The Fund is one of the best ways for members to accomplish that goal since it provides a basic retirement contribution on their behalf, which will not be subject to income tax until distributed to members following their retirement or other termination of employment. The investment earnings on members’ accounts will also accumulate tax-free until distributed from the Fund. The Annuity Fund is capable of receiving rollover deposits from the New York City Deferred Compensation Program, as well as the New York City Employees 401(k) plan. In addition, you can elect to rollover your “Final Pension Loan” into the SBA Annuity Fund. Annuity Fund distributions are exempt from New York State and City of New York income taxes.

John Hancock Retirement Plan Services provides recordkeeping and administration services for the Annuity Fund. A brief summary of the Annuity Fund and its benefits is provided below. For more complete information, read the **Annuity Fund Summary Plan Description** document below or contact the SBA Health & Welfare office at (212) 431-6555. Members can access their SBA annuity account at [www.mylife.jhrps.com](http://www.mylife.jhrps.com) or by calling (800) 294-3575.

### **Beneficiary:**

You may choose anyone to be your beneficiary under the Plan. You make your designation by filing an Annuity Fund Beneficiary Designation Form with the SBA Health & Welfare office. Members are reminded to check with the SBA Health & Welfare office at (212) 431-6555 to ensure that their beneficiary information is up to date.

### **Managing Your Investments:**

Under the Plan, you direct the manner by which your account is invested. You may change your investment election for future rollover deposits and/or your investment election for your existing account balance. For this purpose, the Plan offers a range of investment options. You can access your account twenty-four hours a day, seven days a week, through Benefits Complete via the internet at [www.mylife.jhrps.com](http://www.mylife.jhrps.com) or by calling (800) 294-3575.

### **Vesting:**

Vesting means ownership. The amounts credited to your account under the Plan are always 100% vested.

If at any time your vested account is \$1000 or less, distribution of your vested account will automatically be made to you in a single sum payment subject to mandatory 20% federal income tax withholding and any state tax withholding, if applicable. If at any time your vested account exceeds \$1,000 but is less than or equal to \$5,000, your vested account will be rolled over to an IRA selected by the Plan Administrator.

### **Distributions/Rollovers:**

When you retire or otherwise cease covered employment with the Police Department, you may elect to receive a single sum/partial distribution, a roll over to an Individual Retirement Account (IRA), or a roll over to another qualified retirement plan. Retiring members are not required to withdraw their money from the SBA Annuity Fund. Please refer to the How Benefits Will be Paid section of the Annuity Fund Summary Plan Description document, regarding distributions and tax liabilities.

The SBA Annuity Fund is capable of receiving rollover deposits from your “Final Pension Loan” as well as a rollover from your banked Variable Supplement Fund (VSF). Distribution of your account will be made as soon as administratively practical following the filing of a Distribution Election Form. Under certain circumstances, you may also elect to defer distribution of your account. To request a Distribution Election Form or a Rollover Form, please contact the SBA Health & Welfare office at (212) 431-6555.

### **Required Minimum Distributions:**

A member must begin receiving a minimum distribution from their account by the April 1st of the calendar year following the year in which he/she attains age 70½. After the first distribution, a minimum distribution must be taken by December 31st of each year (including the year in which the first distribution was made). For additional information or to request an Age 70½ Distribution Form, please contact the SBA Health & Welfare office at (212) 431-6555.

# LINE ORGANIZATIONS



## SBA Retiree Forms



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



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



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



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



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



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



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



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



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



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



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



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

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



# LINE ORGANIZATIONS



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

### **Det. Ed Conlon's Article on P.O.s Foster & Laurie**

July 26, 2018

Retired Detective and author Ed Conlon is now working in strategic communications at One Police Plaza, and he recently published this excellent article on the 1972 murders of Police Officers Gregory Foster and Rocco Laurie on the Department's website. Please share it with as many members as possible.

<https://www1.nyc.gov/site/nypd/news/f0719/the-war-home-remembering-foster-laurie#/0>

### **9/11 Tribute Museum Has New Ticket Offer**

July 31, 2018

The 9/11 Tribute Museum has a complimentary ticket offer for 9/11-connected DEA Retirees and family members.

The Museum is offering two (2) complimentary One World Observatory tickets for members who responded on 9/11 or supported the recovery effort in any capacity through May 28, 2002.

The Museum is also offering up to four (4) tickets for members who lost an immediate family member on 9/11 or due to 9/11-related illness.

The Museum also has a specially discounted ticket offer for members who don't have a direct 9/11 connection.

Additionally, as the Tribute Museum is dedicated to educating visitors about September 11, 2001 through storytelling from those who were there or are personally connected, please check the Tribute's highly flexible volunteer program. As a volunteer, those interested in volunteering can attend an upcoming storytelling workshop, which includes a complimentary dinner, and once completing the storytelling workshop they will help you craft your experience into a short story. Volunteers will be able to share their stories in the Museum, on guided tours, and/or with school groups at your convenience.

Please click on the pdf files and/or the link to see the graphics that easily explain the steps you can take to become a volunteer or to obtain tickets.

9-11 Tribute Museum Ticket Offer: <https://www.nycdetectives.org/wp-content/uploads/2018/07/9-11-Tribute-Museum-Ticket-Offer.pdf>

Volunteer Steps Infographic: <https://www.nycdetectives.org/wp-content/uploads/2018/07/Volunteer-Steps-Infographic.pdf>

<https://911tributemuseum.org/one-world-observatory>

### **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 for the latest application form.**

### **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

### DENTAL DENTAL PANEL PROGRAM

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

### FEE SCHEDULE (REIMBURSEMENT) PROGRAM

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

### ORTHODONTIC BENEFIT

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

### PRESCRIPTION DRUG

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

### OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

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

### LASER VISION SERVICES

- Discount program provided through Davis Vision network

### HEARING AID

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

### CATASTROPHIC COVERAGE

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

### DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

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

### FULL BODY SCAN DISCOUNT BENEFIT

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

### DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

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

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

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



# LINE ORGANIZATIONS



July 25, 2018

**PBA LAUNCHES NEW ONLINE PUBLIC SAFETY TRACKER TO HELP NEW YORKERS SPEAK UP ABOUT SAFETY IN THEIR NEIGHBORHOODS**  
*Public Safety Tracker Highlights Key Crime Incidents in Context, Alongside Current Crime Trends and Broader Policy Discussion Website Available at [pbsafetytracker.nyc](http://pbsafetytracker.nyc)*

The Patrolmen's Benevolent Association of the City of New York (NYC PBA) today announced the launch of [pbsafetytracker.nyc](http://pbsafetytracker.nyc) to help every New Yorker see how the safety of their neighborhoods is being impacted by the policing policies coming out of City Hall. The website is part of the PBA's commitment to engaging New Yorkers in an honest conversation about the realities of crime and policing at the street level.

"Regular New Yorkers are our city's real public safety experts," said PBA President Patrick J. Lynch. "They see what's happening on their own block. They read the paper and watch the news. They know the 'Safest Big City in America' doesn't feel that way on every street corner. Their policing agenda should be the only one that matters. But too often, Mayor de Blasio and the City Council ignore the realities of individual communities and pursue a different agenda about how police officers should do their job. The PBA's Public Safety Tracker will provide our neighbors with the information they need to speak up and demand real safety policies from City leaders, not just press conferences with cherry-picked statistics."

The website offers New Yorkers a summary of notable serious crimes, along with precinct location, the type of public safety issue addressed, and the movement of relevant crime stats in both the borough and precinct. The website also offers New Yorkers updated news stories to place recent criminal incidents in context of the ongoing policy debate in New York City. In addition, the website invites New Yorkers to share their thoughts about crime in their neighborhood or sign up to receive public safety news and updates from the PBA.

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                |                         |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------|
| Brooklyn North<br>73 Pct | <b>Off-duty MTA worker hit on subway by stray bullet: cops</b><br><b>7/17/2018</b><br>An off-duty MTA worker was shot by a stray bullet while riding the subway Tuesday evening, according to police.<br><br>Carlo Thorne, 47, was riding a southbound 3 train when a fight broke out between two groups inside the subway car as it pulled into the station at Rutland Road and East 98th Street in Brooklyn at approximately 6:20pm, according to cops. | <b>Boro: Shooting</b><br>Incidents: 95 (+4.4%), Shooting Victims: 119 (+15.5%) | Shootings, Gun Violence |
|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Pct: Shooting</b><br>Incidents: 21 (+5%), Shooting Victims: 30 (+36.4%)     |                         |

The Public Safety Tracker's crime incident data is collected on an ongoing basis from local news sources, and supplemented with the NYPD's published crime statistics as of the day of the report.

JULY 19

**PBA'S STATEMENT ON NYPD'S DECISION TO BEGIN DISCIPLINARY PROCESS IMMEDIATELY FOLLOWING DOJ'S PERMISSION TO DO SO IN THE GARNER CASE**

PBA President Patrick J. Lynch said: "We hope that the NYPD's eagerness to start the disciplinary process does not mean the outcome has already been decided, without even the pretense of due process. P.O. Pantaleo is entitled to a complete and impartial review of the facts. We are confident that he will be vindicated by such a review, unless the Mayor and the NYPD leadership have already decided to prioritize politics over fairness."

July 3, 2018

**PBA STATEMENT ON APPELLATE PANEL INJUNCTION AGAINST RELEASE OF NYPD BODY-WORN CAMERA FOOTAGE**

The PBA has won another in a series of legal victories in its suit to stop the NYPD from illegally and arbitrarily releasing footage from police officers' body-worn cameras.

Today, a New York State Supreme Court Appellate Division, 1st Department panel granted the PBA's request for an injunction blocking the NYPD from releasing additional body-worn camera footage. The injunction extends the existing temporary restraining order for the duration of the PBA's appeal. The panel is scheduled hear arguments in the appeal in November 2018.

PBA President Patrick J. Lynch said:

"We are grateful that the appellate panel recognized that police officers' rights and safety need to remain protected while it weighs the important issues raised in our suit. The NYPD's illegal and arbitrary release of body-worn camera footage should be unacceptable to anybody who is interested in privacy, transparency or even basic fairness. We look forward to making that case when our full appeal is heard."

# LINE ORGANIZATIONS



## KEEP COP-KILLERS IN JAIL

### A Message from Patrick J. Lynch, PBA President

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

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

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

### Retiree Fund Plan Description

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

### Links to Police Line and Fraternal Organization websites



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



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



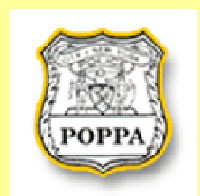
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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



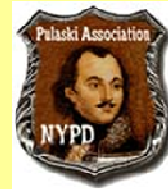
<http://www.nypdemeralds.com/>



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>



Below is a message from Rupa Bhattacharyya, released today on the Second Anniversary of her appointment as September 11th Victim Compensation Fund Special Master. Ms. Bhattacharyya, along with Deputy Special Masters Stefanie Langsam, Jordan Feldman, and the entire staff of the VCF have made significant progress in the last two years in the processing of claims by injured 9/11 responders and survivors.

9/11 Health Watch commends them, the Attorney General, and the Justice Department for their work and their commitment to continue to improve the performance of the VCF so that it can fulfill its mission as intended by the Zadroga Act.

**A Message from Special Master Rupa Bhattacharyya**  
**July 24, 2018**

Dear Friends,

When I stepped into the role of Special Master two years ago, I was focused on our number one priority: to process and pay claims with thoughtful consideration and without unnecessary delay. Although I knew there were challenges ahead, I was eager to build on the progress the VCF team had made since the passage of the Zadroga Act in 2010 and its reauthorization in December 2015.

Today, I remain focused on processing claims in a fair and expeditious manner. While the original course we mapped in 2016 has taken many twists and turns, I am extremely pleased with the significant progress that has been made since then, in terms of the number of decisions rendered and the speed with which we are processing claims.

As of June 30, 2018, the VCF has awarded nearly \$3.99 billion dollars, with over half of that (\$2.13 billion) awarded since July 2016. In the past two years, we have rendered over 13,400 compensation decisions (including initial awards on new claims and revised awards on claims with amendments or appeals), a substantial increase over the 9,407 decisions that had been rendered when we closed Group A in 2016, adding up to over 22,800 total decisions. Since July of 2016, we have determined that over 5,100 additional claimants are eligible for compensation, for a total of just under 20,000 eligible claimants, and the number of claims denied has steadily decreased, which we see as a clear sign that our process is working to help people provide the information needed to decide their claims favorably.

I am also pleased to report that we have practically eliminated the backlog of claims that existed when I assumed the role of Special Master. Whereas, in January 2017, we had more than 3,000 claims that had been pending for more than two years, today there remain just over 500 claims that were filed before January 1, 2017, and many of those are claims that have only recently re-activated as claimants have responded to requests for missing information and helped us to move their claims forward. In the VCF Sixth Annual [Status Report](#), published in February 2018, I indicated that we were on track to decide claims within 18 months of the day they were filed (assuming we had all information needed to decide a claim). We continue to shorten that timeframe; claims filed in early 2017 are now receiving award decisions, while claims filed in mid-2017 are under review, and claims filed in late 2017 will come under review soon. I am hopeful that, at our current rate of progress, we will soon meet my goal of deciding claims within one year of when they are submitted.

While the VCF's progress has been substantial, that is only one side of the story. What has remained constant over the last two years is the significant need for compensation that exists in the 9/11 community, as demonstrated by the many thousands of claimants who continue to file new claims with the VCF, or amendments on their old claims, as they develop new or worsening health conditions or suffer new losses. It is heartbreaking to know that, even with almost 23,000 compensation decisions behind us, more than 12,000 remain for us to process, with more coming in every day. At the same time, it is rewarding to understand that those numbers mean that those affected by the events of 9/11 have a path to achieving some small amount of redress and that they are becoming increasingly aware of, and reaping the benefits of, the fund that was created to help them. One of the improvements we expect to implement in the near future is to increase transparency by publishing summary statistics each month, in addition to our more detailed status reports published three times each year, and our annual report. These reports keep the entire community apprised of our progress, answering the two questions I have asked continuously since I joined the VCF in 2016: How many claims have we done? How many do we have left to do?

The volume of claims still to be decided demands both our unwavering commitment to streamlining processes and our continued allegiance to accuracy and fairness. The urgency is not lost on me or on the dedicated and talented VCF staff with whom I am honored to work every day. We continue to monitor claim volumes very carefully and remain cognizant of the directives imposed by the Zadroga Act that the VCF prioritize claims for claimants who suffer from the most debilitating conditions, while ensuring that we do not exceed our available funding. As we approach the next cycle for my annual reassessment of whether VCF policies and procedures are properly tailored to meet those twin goals, I plan to formally seek input from the 9/11 community on the best way to do so. At the heart of everything we do are the individuals whose lives continue to be impacted every day by the events of September 11, 2001. Over the past two years, as I have met with so many heroes from the 9/11 community, I have been astonished by their selflessness, their strength, their depth of character, and their resiliency. I have heard stories of their families, their struggles, and their bravery, and I am reminded every day of the magnitude and importance of the task at hand. At the same time, I am thankful and privileged to partner with the dedicated and compassionate medical professionals, advocates, lawyers, and the innumerable others who serve and support this community. And I am extremely grateful for the continuing full support for the VCF from the Department of Justice and the Attorney General. As I said in my first message to this community in 2016, there is much work yet to be done and I stand ready to move forward with purpose and focus to provide the help that is so urgently needed and so justly deserved.

Best regards,  
Rupa

[911 Health Watch Inc.](#)

Below are summaries with to news articles that appeared recently about 9/11 Health and Compensation issues.

You can read the entire articles from links at the following site: <http://www.911healthwatch.org/news/>

July 28, 2018 -- *Herald* -- [9/11 hero dies in York Co. after battling illness from work at World Trade Center site](#)

A Fort Mill man who spent months sifting through toxic rubble at the World Trade Center site after the Sept. 11, 2001, terrorist attacks in New York City...

July 24, 2018 -- *WPIX* -- [Retired NYPD cop who shared his 9/11-illness struggle on social media remembered as ESU Strong](#)

When 60-year-old Paul Johnson, a retired NYPD Emergency Service Unit officer, died over the weekend from 9/11-related pulmonary fibrosis....

July 24, 2018 -- *Rockland/Westchester Journal News* -- [9/11 losses continue: Honoring White Plains Fire Department Lt. Clark Douglass](#)

The death of retired White Plains Fire Lt. Clark Douglass brings another 9/11 loss for our communities.

July 23, 2018 -- *WECT* -- [‘I was spitting up what looked like plaster’: 9/11 first responder now in NC faces health problems](#)

Most Americans remember horrific videos and photos from the attacks against the United States on Sept. 11, 2001.

July 20, 2018 -- *NY Daily News* -- [EXCLUSIVE: Backlog of 9/11-illness cases sparks opening of new lower Manhattan clinic](#)

The World Trade Center Health Program has seen a massive spike in new patients sickened by exposure to 9/11 toxins — forcing the organization to open up a new office...

July 20, 2018 -- *NY Daily News* -- [PAPD cop, firefighter, die of 9/11-related illnesses](#)

Add two more heroes to the growing list of first responders killed by 9/11-related illnesses.

July 19, 2018 -- *tctMD* -- [PTSD Doubled the Risks of MI, Stroke in First Responders to World Trade Center Attacks](#)

Health programs already cover a wide variety of conditions linked to 9/11, but new evidence suggests CVD may deserve a spot on the list.

July 18, 2018 -- *NCBI* -- [Respiratory Health and Lung Function in Children Exposed to the World Trade Center Disaster](#)

To compare lung function in a representative sample of World Trade Center (WTC)-exposed children with matched comparisons, and examine relationships...

July 16, 2018 -- *WECT* -- [‘Don’t forget about us’: 9/11 responders continue to get sick and die from toxic exposures](#)

It's been nearly 17 years since the Sept. 11, 2001, terrorist attacks on the U.S., but suffering continues for thousands of people who responded in the aftermath.

July 14, 2018 -- *NY Daily News* -- [Our duty to all 9/11 responders: The city must do right by EMTs sickened at Ground Zero](#)

From the moment the World Trade Center was attacked by terrorists on 9/11 and for months afterward, men and women from around the state descended on Lower Manhattan...

July 14, 2018 -- *NY Daily News* -- [EXCLUSIVE: FDNY Battalion Chief Robert Miuccio dies of 9/11-related cancer](#)

Retired FDNY Battalion Chief Robert Miuccio, a Ground Zero hero famed for walking through burning buildings with a cigar in his mouth instead of an air mask, died Thursday...

July 10, 2018 -- *Science Daily* -- [World Trade Center response crews may face higher heart attack, stroke risk](#)

Post-traumatic stress disorder (PTSD) may increase the risk for stroke and heart attack in both male and female city workers and volunteers who cleaned debris in the aftermath of the World Trade Center

July 10, 2018 -- *NY Times* -- [The Last 9/11 Fire Chief Bows Out](#)

Joe Pfeifer had a date in mind for retiring from the job he has done for 37 years.

July 8, 2018 -- *NY Daily News* -- [Retired FDNY Capt. John Vigiano Sr., who lost sons on 9/11, dies at 79](#)

John Vigiano Sr., a former Marine and decorated retired FDNY captain whose first responder sons lost their lives on 9/11, died Sunday after a battle with cancer, according to a family friend.

July 2, 2018 -- *City & State NY* -- [An unheralded hero dies of 9/11-related illness](#)

Conan Freud devoted his life to the city he loved.

HealthPoint Pharmacy

## NYPD 10-13 Club of Charlotte

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5 JUNE 2018 / 6:00 PM

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## 5 Vegetables That Are Healthier Cooked

### Boost nutrition and flavor with these tips

By Consumer Reports  
September 17, 2017



While the most important thing is to eat a variety of [vegetables](#) prepared in a variety of ways, sometimes cooked vegetables are better than raw. "Common wisdom says cooked vegetables have fewer nutrients than fresh ones, but that isn't always the case," says Amy Keating, a dietitian at CR. "Many nutrients in fruits and vegetables are bound in the cell walls. Cooking breaks those walls down, releasing the nutrients so your body can absorb them more easily." Below are five foods you should heat before eating, plus tips on how to [unleash their full potential](#) in terms of nutrition and taste.

#### Carrots

Cooking ignites this veggie's cancer-fighting carotenoids, the nutrient responsible for its orange hue. A 2008 study in the *Journal of Agricultural Food Chemistry* found that boiling carrots until tender boosted their concentration of carotenoids by 14 percent. But hold the fry pan! Pan frying caused a dip in carotenoid levels by 13 percent.

**Try this:** To maximize the nutritional benefits, boil carrots whole before slicing. Cooking them that way keeps valuable nutrients from escaping into the cooking water. Added bonus: Once cooked, they'll be easier to cut. Top with a tiny bit of honey or [maple syrup](#) to bring out the natural sweetness of carrots.

#### Mushrooms

A cup of cooked [white mushrooms](#) has about twice as much muscle-building potassium, heart-healthy niacin, immune-boosting zinc, and bone-strengthening magnesium as a cup of raw ones. That's according to the Department of Agriculture's nutrient database. Even mushrooms considered edible can sometimes contain small amounts of toxins, but they can be destroyed through cooking.

**Try this:** Mushrooms are like sponges when it comes to soaking up fat, so go easy on the oil. Because they release a lot of water when cooking, don't overcrowd the pan, and let them cook down. For a flavor boost, try sautéing mushrooms with garlic and sprigs of fresh thyme. Serve as a side dish alone or mixed into cooked whole grains, or use them as a burger topping.

#### Spinach

The [leafy green](#) is packed with nutrients, but you'll absorb more calcium and iron if you eat it cooked. The reason: Spinach is loaded with oxalic acid, which blocks the absorption of iron and calcium but breaks down under high temperatures. A study found that cooking spinach quickly in boiling water, then plunging it into cold water, reduced oxalate content by 40 percent, on average, which was more effective than pan or pressure cooking.

**Try this:** Blanch a bunch of fresh spinach leaves in boiling water for 1 minute, then plunge in ice water for a few more. Drain well and keep wrapped in the fridge. "This makes it easy to add a serving of vegetables to omelets, soup, and other dishes," Keating says. Cooked spinach should keep a few days.

#### Asparagus

A study in the *International Journal of Food Science & Technology* found that cooking these stalks raised the level of six nutrients, including cancer-fighting antioxidants, by more than 16 percent. Another study in the *International Journal of Molecular Sciences* found that cooking asparagus more than doubled the level of two types of phenolic acid, which some studies have linked to lower cancer rates.

**Try this:** To keep spears crisp and help them retain nutrients, dunk them whole into a pot of boiling water. Watch carefully and remove them with tongs as soon as they turn bright green. Toss with lemon juice and olive oil; a little fat helps your body absorb the antioxidants in asparagus and other vegetables.

#### Tomatoes

With tomatoes, whether they're baked, fried, or even puréed into [spaghetti](#) sauce, heat increases a phytochemical, lycopene, that has been linked to lower rates of cancer and heart disease. It also gives red tomatoes their rosy color.

According to a 2002 landmark study, heating tomatoes for 30 minutes at 190.4° F (the temperature of soup simmering on a stove) boosted the levels of absorbable lycopene by 35 percent. Though cooking reduced the vitamin C content, the study found that it raised the total power of the disease-fighting antioxidant by 62 percent.

**Try this:** Instead of serving raw tomatoes cut up in a salad, try roasting them in the oven. Roasting concentrates their flavor, Keating says. Arrange quartered tomatoes on a sheet pan in one layer, drizzle them with olive oil and balsamic vinegar, sprinkle with garlic, salt, and pepper, then bake for about a half-hour at 200° F. You can use them as a side dish, on sandwiches, or tossed in salads.

# 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

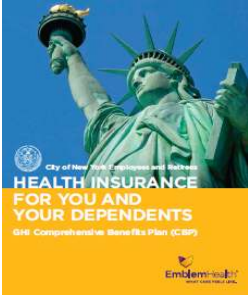
**\$3,000 Catastrophic Deductible**

EQUALS

**Catastrophic Benefit Payment**



# Health and Welfare



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

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

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

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

This benefit was established to assist members and eligible dependents to defray some of the non-covered medical and surgical expenses incurred for services rendered by non-participating or out-of-net-work providers and to provide coverage for catastrophic illness.

The below information is listed on their respective websites.

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

(Continued next page)

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

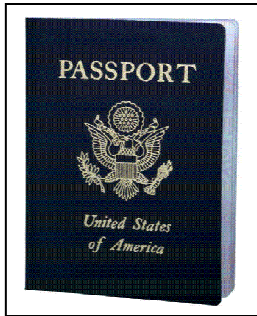
The DEA will refund expense between \$2,000 & \$4,000.

<http://nycdetectives.org/index.php/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.



## 45 YEAR REUNION

FOR ALL 1973 CLASSES

**SEPTEMBER 13, 2018**

MARINA DEL REY

1 MARINA DRIVE BRONX, NEW YORK

**12 PM TO 6 PM**

COCKTAIL HOUR

DINNER

FULL BAR SERVICE

**\$85** pp

### **COMMITTEE**

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PLEASE CONTACT ANY OF THE COMMITTEE MEMBERS AT THE EMAILS LISTED  
SUBJECT "45 YEAR REUNION"


VISIT OUR WEB PAGE @ [www.nypd1973reunion.com](http://www.nypd1973reunion.com)

FACEBOOK – NYPD 1973 REUNION


BLOCK OF ROOMS AT THE RESIDENCE INN MARRIOTT  
[www.marriott.com](http://www.marriott.com) NYPD 1973 REUNION or 718-239-3939

SEND CHECKS PAYABLE TO NYPD 1973 REUNION  
PO BOX 691  
POINT LOOKOUT, NY 11569

# What's Happening



**National NYCPD 10-13 Organization, Inc.**  
*Serving Active and Retired NYC Police Officers of all Ranks*




from the desk of ...  
**Frank Martarella**  
President

07-02-18

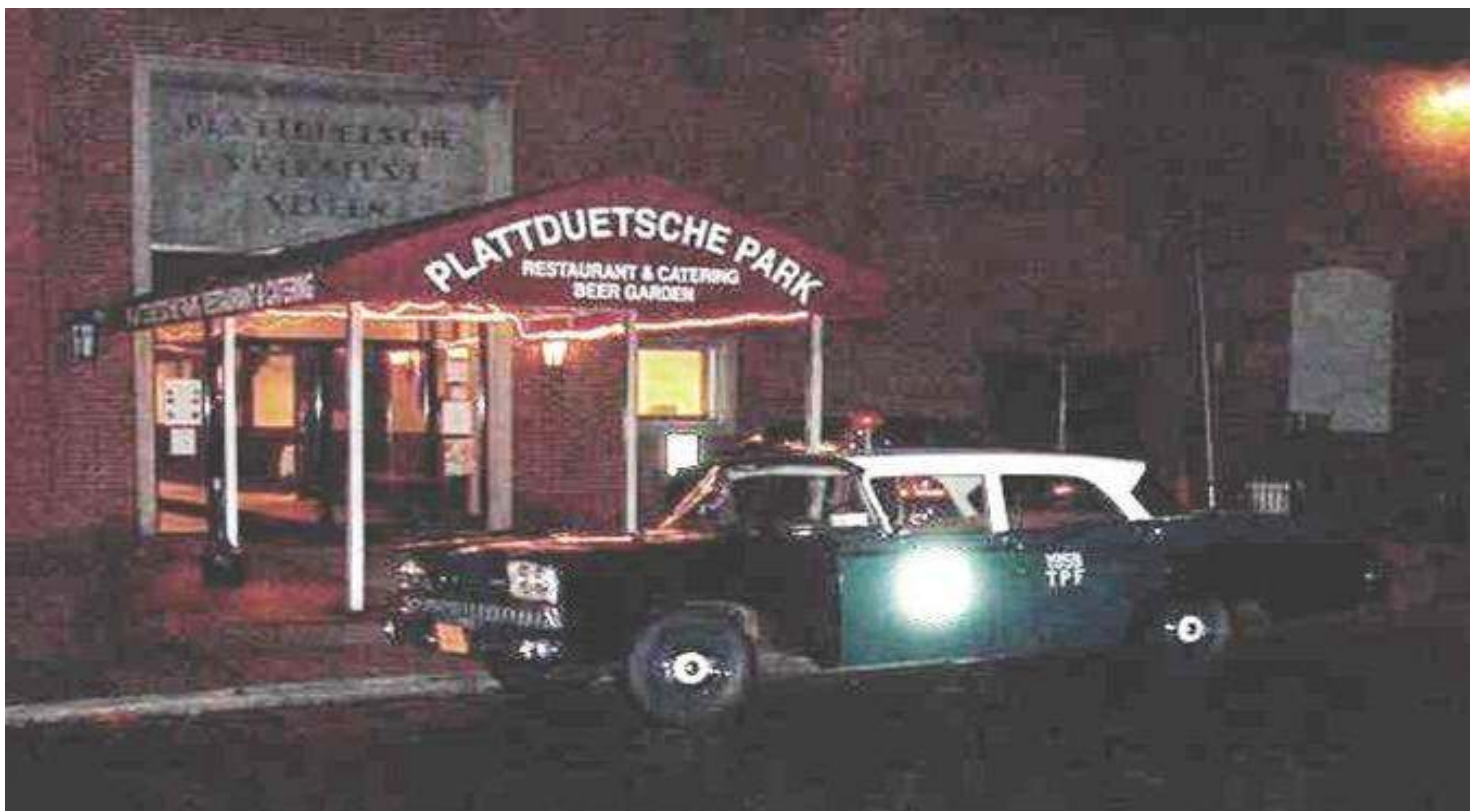

Hi HARVEY

I JUST FINISHED READING YOUR JULY NEWSLETTER, GREAT JOB AS USUAL. YOUR PRESIDENTS MESSAGE REGARDING PAUL JOHNSON FIGHT WITH 911 RELATED ILLNESS WAS TOUCHING. ENCLOSED IS A DONATION TO YOUR FUND RAISING FOR PAUL JOHNSON. WE WILL KEEP HIM AND HIS FAMILY IN OUR PRAYERS.

FRATERNALLY  
FRANK



Police Officer Tommy Alexander from the Harbor Unit has kidney disease. After an unsuccessful transplant he is on dialysis awaiting a new kidney. Please contact S.U.N.Y Downstate Medical Center Transplant Unit at (718) 270-3168 to arrange a primary screening or email D.I. Anthony Russo at [anthony.russo@nypd.org](mailto:anthony.russo@nypd.org) for more information.



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





**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 @ 8:30am (shot gun start)  
7:30am Registration  
\$125/Player - \$500/Team  
Captain's Choice  
Continental Breakfast  
Catered luncheon & awards ceremony

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

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

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

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

-----  
ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,  
PLEASE DETACH THIS FORM AND REMIT \$100.00 TO  
**NYPD 10-13 Club of Charlotte, NC**  
**531 Brentwood Road 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





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

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

531 Brentwood Road  
Suite 150  
Denver, NC 28037-5009



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

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

June 28, 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 394 members from fifty-one different law enforcement agencies

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

On Monday, 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 equally among Camp Lejeune Fisher house <http://lejeunefisherhouse.org/> and Veterans Path Up, <http://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.

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

We appreciate any help you can provide us.

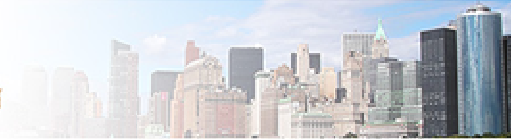
Sincerely,

Harvey Katowitz  
President  
NYPD 10-13 Club of Charlotte, NC  
<http://www.charlotte10-13.com>

*NYPD 10-13 Club of Charlotte, NC*



# 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.



### 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 biostatisticians 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)

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### **I. PREPARATIONS BEFOREHAND**

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

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

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

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

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

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

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

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

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



# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

### Police Officers & Firefighter surviving spouses are to follow this procedure

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

## **MARRIAGE CERTIFICATE (With Official Raised Seal):**

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

## **LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:**

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

## **DISCHARGE PAPERS: DD 214 - (Original needed)**

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

## **PAID FUNERAL BILLS:**

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

# THIS AND THAT

## **OTHER THINGS THAT MAY APPLY (usually after burial)**

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

### **COBRA health benefits for surviving spouses.**

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

# THIS AND THAT

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

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



## Thinking of retiring?

[www.socialsecurity.gov](http://www.socialsecurity.gov)

### Some things to consider

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

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

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

### Avoid a Medicare Penalty Sign Up at Age 65

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

### What is the best option for you?

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

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

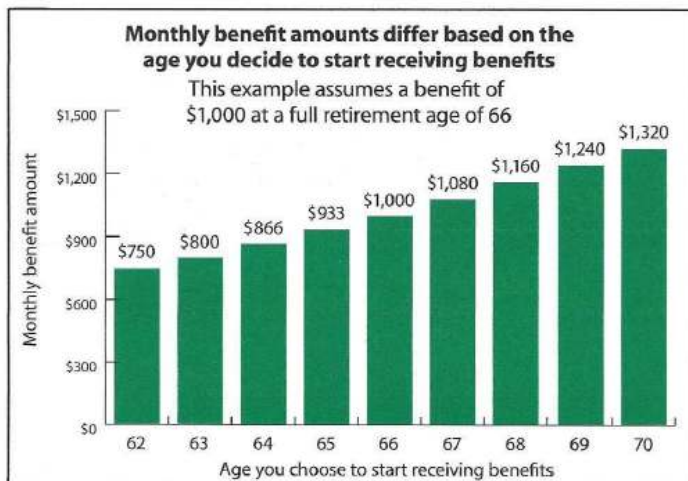
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

### It's so easy to apply online for benefits

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





## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

If your full retirement age is 66, benefits will be reduced:

- 25 percent at age 62;
- 20 percent at age 63;
- 13½ percent at age 64; or
- 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

## BENEVOLENT ASSOCIATIONS

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



## NEW YORK POLICE RELATED SITES

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

## OTHER POLICE RELATED SITES

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

## GOVERNMENT

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

## VETERANS SITES

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

## MILITARY SITES

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

# NOSTALGIA

## POLICEMEN NEWS

### Transfers-Appointments

#### News pertaining to those in blue

8 August 1931

#### POLICE RESPOND TO ARMY CALL

Police Captain James J. GEGAN, in command of the Thirteenth Detective Division, has accepted a call to active duty in his army reserve rank of Major and will command the 314th Military Police Battalion during its two weeks of field training at Plattsburg barracks beginning tomorrow.

Seven other New York and Long Island men will serve under Major GEGAN. They are: Captains Daniel W. LAKE, of 110-45 168th street, Jamaica; Francis A. TRAVIS of 179 Meserole avenue, Lambert L. HANSON, of 107-16 121st street, Richmond Hill, L.I. and Bernard F. BYRNE of 9418 Park Lane South, Woodhaven; First Lieutenants Joseph MOSES, of 116-39 197th street, St. Albans; Harold A. DEVINE, of 280 Carroll street, and Arthur L. SHEVLIN, of 88-52 205th street, Hollis.

10 August 1931

#### CHARGE AGAINST COP DISMISSED

The indictment for assault -in- the second degree returned last April against Patrolman Victor G. LE FRANCOIS, attached to Traffic J. was dismissed today by County Judge Franklin TAYLOR.

Edward D. KELLY, assistant district attorney, told Judge TAYLOR that every effort had been made to locate the witnesses, but they could not be found. Lawrence McGOLDRICK, counsel for LE FRANCOIS, moved for dismissal of the indictment for failure of prosecution. The case had been called to trial four times.

The complainant was Max BERNSTEIN, of 1550 St. John's place, who alleged LE FRANCOIS had beaten him up, dislocating his shoulder in an apartment at 1 East Nineteenth street. A woman named Ollie RIVERS is said to have occupied the apartment.

#### ACCUSE COPS OF BRUTALITY

Two women who accuse police officers of brutality must tell their stories in Coney Island Court Wednesday. The women, Mrs. Hanna TENCE, 60, of 10 Frank court, Sheepshead Bay, and her daughter, Victorine, 23, were arrested by Sergt. Daniel DORIS of St. George, S.I., police station and Patrolman John HADFIELD of Sheepshead Bay station.

The older woman is charged with disorderly conduct and the daughter with assault. They sent notes to Magistrate STEERS yesterday that injuries prevented their appearance in court.

Mrs. TENCE said the trouble started with a neighbor, a Mrs. COSTELLO concerning the cleaning of a cesspool and the removal of rubbish.

DORIS, Mrs. COSTELLO's brother, she said, threatened to arrest her and that Patrolman HADFIELD took her side until he learned that DORIS was a police sergeant.

Then, she said, the two men forced their way into her home and broke furniture and beat her and her daughter.

(continued next page)



# NOSTALGIA

## POLICEMEN NEWS

Continued.....

11 August 1931

COP IN LIQUOR RAID CHARGES ENDS HIS LIFE SERGT. HERRSCHAFT, 20 YEARS ON FORCE, SENDS BULLET THROUGH HEAD

Police Sergt. Charles HERRSCHAFT, 48, one of the nine sergeants of the Sheepshead Bay police station who were transferred after police arrested fourteen supposed bootleggers at Gerritsen Beach the morning of July 26, was found shot to death this morning in the locker room of the Liberty avenue station.

HERRSCHAFT, who had been in the Police Department for twenty years, was assigned to the Liberty avenue station two days ago.

It was shortly after 7 a.m. today when a patrolman on the first floor of the building heard a shot from the locker room upstairs. He notified Sergeant

Thomas HARDING, who found HERRSCHAFT sitting in a chair, a bullet through his head and his service revolver on the floor beside him. One cartridge had been exploded.

26 August 1931

COP OVERCOME AT FIRE RESCUE IN GREENPOINT

COLLAPSES AFTER LEADING TENANTS FROM SKILLMAN AVENUE BLAZE

Patrolman Edward DOUGHERTY, of the Herbert street station, is suffering from smoke inhalation today, as a result of routing out more than 100 persons in a frame tenement building in Old Woodpoint road, Skillman avenue and Conselyea street during a fire early today.

DOUGHERTY was going along Old Woodpoint road shortly after 4 a.m. and as he crossed Skillman avenue, heard a slight explosion and then saw flames shooting out of the windows of a one-story frame building at 234 Skillman avenue, occupied by the William Crossbach Plating Company.

When he reached the building, DOUGHERTY found the interior in flames. By the time he sent in an alarm the fire had spread to an adjoining one-story frame structure at 236 Skillman avenue, occupied as an office by the Pasquale Churchello Scrap Iron Company and was spreading towards a six-story frame tenement at 222 Skillman avenue.

After rapping on the pavement with his nightstick, DOUGHERTY ran through the tenement building arousing the occupants. DOUGHERTY saw to it that they all reached the street in safety.

By that time the tenement buildings along Old Woodpoint road and Conselyea street were filling rapidly with smoke.

The policeman was at the point of collapse and staggered to a stoop on Conselyea street near Kingsland avenue, when the fire apparatus came along. He refused medical attention and remained on duty.

The flames which scorched the rear of the buildings on Old Woodpoint road and Conselyea street could be seen by some of the patients in Greenpoint Hospital a block away, but at no time was there any excitement at the institution. The cause of the fire is undetermined and damage is placed at \$80,000.



**Membership Meeting Minutes  
July 10, 2018**

The meeting was called to order by the President at 7pm with the pledge of allegiance. This was followed by the invocation and the reading of the names and circumstance of death of the nine officers who died in the line of duty since last month's membership meeting.

A moment of silence was had for these officers and our armed service members 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: Kevin Gribbon  
 Trustee: Chris Russo  
 Trustee: John Sabato  
 Historian: Jim Rochford  
 Chaplain: Donald Sanchez - excused

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

**Introduction of Guests:**

- Ret. CMPD Sgt. BJ Thomas
- Ret. NYPD Officers Robert and Eva Avazzano, cousins of club member Dennis Cirillo
- Mike Perry, son of club member Ron Perry
- HealthPoint Pharmacy Pharmacist Amir G. Bekhit gave a presentation about a discount program, "Back the Blue" that he is offering our club members.

**Sickness & Distress:**

- Paul Johnson is back in the hospital.
- Sam Reiver suffered a heart attack and is recovering at home.
- Ray Lane had his leg amputated below his knee.

**Communications & Bills:**

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

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

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

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

- The next HR 218 class will be at Denver Defense on Sun. Aug. 12 at 11 am. Officers will need 100 rounds of ammunition, a directional draw holster, a flashlight, and the firearm they wish to carry. We will have the range to ourselves that Sunday so we should have time to qualify with more than one firearm. Call the range to sign up at 704-489-1000.
- National NYCPD 10-13 Org. President Frank Martarella made an unsolicited \$50 donation to Paul Johnson.

## Report of Officers

President.

- Harvey reported that Paul Johnson, an original member of the club who is suffering from 9/11 related illnesses, needs around the clock nursing care.. Although Paul's medical care and medications are paid in full by the WTC Health Program the nursing care which costs \$10,000 a month is not covered. The Board has approved the following: The club will open a GO-Fund me account for Paul after consulting with Club accountant Scott Boyar. The Club's portion of the 50/50 will go to Paul until further notice. A special 50/50 will be held at the September Membership Meeting for Paul. We will pass around the hat at this meeting. Anyone who wishes to donate to Paul Johnson in the future can make out a check to the 10-13 Club of Charlotte and write "Paul Johnson" in the memo.
- Club accountant Scott Boyar - Scott donated \$600 to the Club to be used at our discretion. The Club will use \$100 for a Hole Sponsorship for Scott and give the remaining \$500 to the Paul Johnson Fund.

Vice President: Dave is collecting expired NYPD ID that will be send to NY next. If your card is expired and you want a new one contact Dave.

Treasurer: Ben Pepitone reported the following:

|                         |             |
|-------------------------|-------------|
| Beginning Balance:      | \$42,607.33 |
| Payments:               | -\$4,496.59 |
| Deposits:               | +\$ 560.00  |
| Ending Cleared Balance: | \$38,670.74 |

Ben reported that \$11,568 of the ending balance is from the Samantha LaRossa fund that we are sending her yearly (\$3,856 this year) while she is in college. The club created the fund after her father, club member Jimmy LaRossa was murdered.

A motion to accept the Treasurer's report was made by Rob Hart and was seconded by Dennis D'Allesio Jr. The motion passed.

Secretary: No report.

Trustees:

- Bob Fee: No report
- Brenda Jordan: No report
- Kevin Gribbon: No report
- Chris Russo: No report
- John Sabato requests that the members solicit donations from local businesses for prizes for the raffle.

Sgt. at Arms: No report

Historian: No report

Committee Reports:

- Social:
  1. Jimmy LaRossa Memorial Golf Tournament Oct. 1.
  2. After holiday dinner party Sat. Jan. 19, 2019. And will be held at the Charlotte FOP Lodge.
- Membership: 394 members.
- Honor Guard: No report
- Sunshine: No report

Old Business:

New Business:

Proposition for Membership:

- Ret. NYPD Dep. Inspector Steven Haynes
- Ret. NYPD P.O. Irene Blaich
- Ret. Nassau Co. P.O. James Martin
- Ret. Maryland State Cpl. Dale Carnegie
- Ret. NYCDOC C.O. Nancy Rosario

A motion to accept the new members was made by Jim Rochford and was seconded by Frank DeMasi. The motion passed.

Good of the Club: 50/50 of \$165.00 was won by Tabatha Blake. Tabatha donated her \$165.00 to Paul Johnson.

The Club passed the hat for Paul Johnson and collected \$2,245. Harvey thanked the members for opening their hearts and wallets.

A motion to adjourn the meeting was made by Frank DeMasi and was seconded by John Sabato. The motion passed.

Respectfully submitted by Secretary Scott Hickey.

Next Meeting  
Tuesday August 14, 2018





# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

531 BRENTWOOD ROAD  
SUITE 150  
DENVER, NC 28037



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

*NYPD 10-13 Club of Charlotte, NC*



Dedicated to serving all Retired and Active Members of the N.Y.P.D.  
and members of other Law Enforcement Agencies

## MEMBERSHIP APPLICATION

LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_ MI \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_

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

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

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

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

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

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

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

VESTED ( )

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

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

I declare my desire for membership in the 10-13 Club of Charlotte, NC, Inc. I will submit my membership fee and regularly subscribe my renewal fee by the 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

# Patronize Our Sponsors

The guy's from  
Brooklyn.  
He knows what  
he's doing.  
You'll be happy.  
'Nuff said.



## Scott Boyar, CPA, PLLC. CERTIFIED PUBLIC ACCOUNTANT

Phone: (704) 527-2725

Fax: (888) 286-0916

5200 Park Road

Suite 122

Charlotte, NC 28209-3651

Web site: <http://www.sboyarcpa.com/scottboyarcpa.html>

You can reach Scott Boyar, CPA, PLLC. by our e-mail form to ensure the most prompt response to your inquiries: <https://www.sboyarcpa.com/contactus.html>

## Famous Toaster

**brian j burchill**

COO/ Co-Founder

445 South Main Street #440

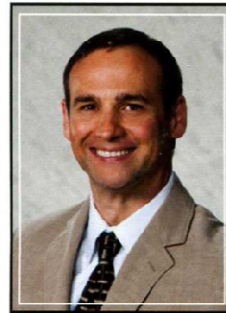
Davidson NC 28036

Phone: 704-997-5471

Fax: 704.892.3248

[burchillbrian@gmail.com](mailto:burchillbrian@gmail.com) | [toastcafeonline.com](http://toastcafeonline.com)

"Helping Your Family Lead A Healthy Life"



**Toringdon Market**

3419 Toringdon Way, Suite 104  
Charlotte, NC 28277

Phone: 704.544.8881

Fax: 704.544.2882

**Dr. Jeff Zitel**

[www.zitelfamilychiropractic.com](http://www.zitelfamilychiropractic.com)



## SUPER HERO PROGRAM



**RECEIVE AN EXTRA \$2000 IN FREE DESIGN STUDIO OPTIONS FROM FIELDING HOMES!**

To show our appreciation to the Super Heroes who protect us, keep us healthy, and shape the future for our children, we offer an extra \$2000 in free design studio options to personalize your new Fielding Home!

**Who is a Fielding Homes Super Hero?**

- Active or retired Military personnel
- Doctors and Nurses
- Paramedics & Firefighters
- Police Officers
- Teachers and Principals

**Charlotte-Area Communities:**

- Chapel Cove in SW Charlotte
- Paddlers Cove in Clover, SC
- Masons Bend in Fort Mill, SC

**Raleigh-Area Communities:**

- Forest Ridge in Hillsborough NC
- Trinity Creek in Holly Springs NC

**For more information, please contact:**

Ronnie Nicasro, Retired NYPD Detective  
Member, NYPD 10-13 Club of Charlotte  
[rnicasro@fieldinghomes.com](mailto:rnicasro@fieldinghomes.com)  
845-282-1218

[www.fieldinghomes.com](http://www.fieldinghomes.com)

Offer available in addition to other published incentives, but subject to change.



Missing Person • Process Service • Surveillance



# CityWide INVESTIGATIONS

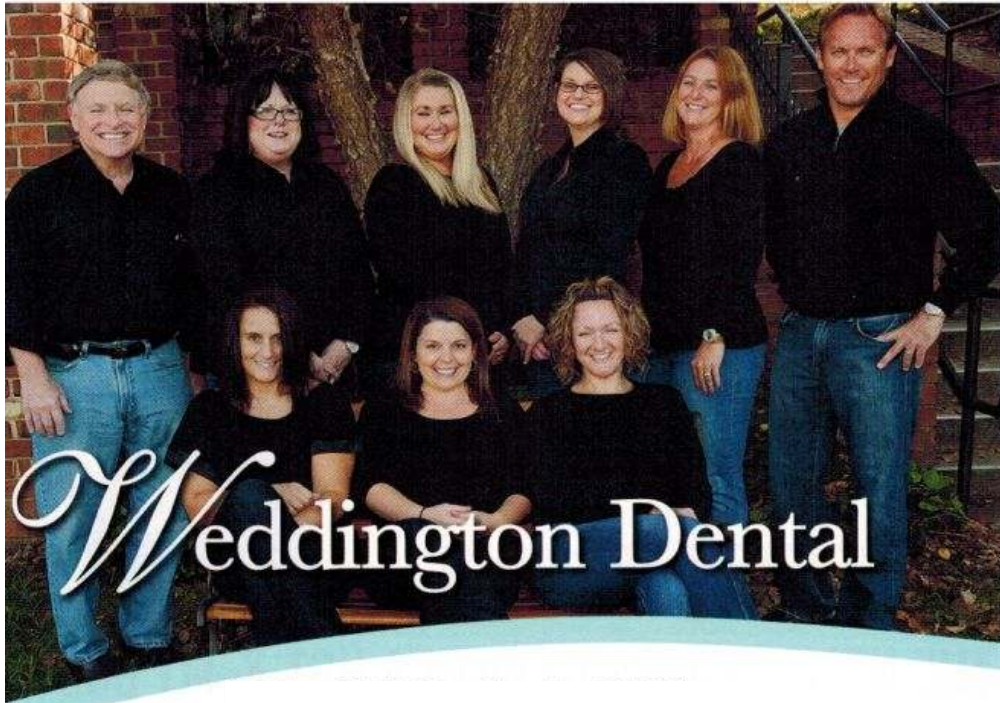
CityWide Investigations, LLC  
Charlotte Based Premier  
Private Investigation Company

PHONE: 704.749.0296

EMAIL: [INFO@CWINVESTIGATIONS.COM](mailto:INFO@CWINVESTIGATIONS.COM)



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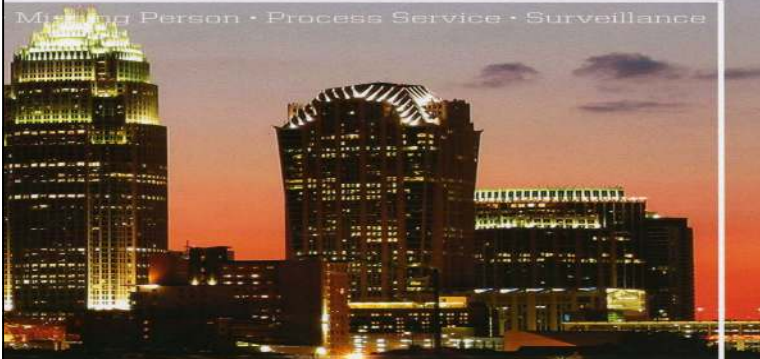
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