



# 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 7



July 2018

## PRESIDENT'S MESSAGE

Hi All,

10-13, the NYPD radio code for assist Police Officer, is what our Club is all about. When a 10-13 is broadcast it takes precedent over everything else, and members immediately respond. With that in mind I am proud of how the members of our club have responded to help those who need assistance.

Since the inception of our club in 2007 we have collected and donated over \$94,000 to help those in need.

Up until now that need has never been for a member of our club. Unfortunately that has changed; we now have a club member who need our assistance. Paul Johnson, who is one of the original 35 members of our club and who was an active and great supporter of our club until he became incapacitated with a 911 related illness needs our assistance.

Paul was assigned to ESU on 9/11 and spent many months in the search and recovery effort at the WTC.



Pre 9/11



2008 Club Christmas Party - Paul with his wife Alexandria



Presently

Paul was first diagnosed with a 9/11 related respiratory illness in 2009. Between 2009 and 2014 Paul was hospitalized several times, because of difficulty breathing. Paul's doctors in Charlotte recommended that he go to Duke University Medical Center for testing and treatment and he did. Doctors at Duke told Paul that in addition to Chronic Obstructive Pulmonary Disease (COPD) he had a myriad of other respiratory ailments that they had never seen in a person his age. They told him that without lung transplants he would not survive a year, let alone be alive in two years to see his daughter Brianna graduate from H.S.

(Continued next page)

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

<http://www.charlotte-10-13.com/>

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# PRESIDENTS MESSAGE

This is from an email I received from club trustee Bob Fee in April 2014 after Paul was told he had less than a year to live. Paul is doing well and living one day at a time. We spoke about his family and how he spends his time each day. Paul has good days and some not so good days. Paul is a power of example to all he comes in contact with. Paul loves to spend as much time as he can with his children. Paul will not be able to make Tuesday's meeting because he will be at Duke. I offered our assistance in driving Paul if needed. Paul likes to do as much as he can on his own. Each time Paul completes a task it is a great accomplishment for him. Paul also spoke highly of our club and stated Scott and Frank have been in contact with him. Paul likes getting the follow up text from our members. Paul is not the kind of person to complain about how he is feeling and will not be the one to reach out for help. Paul was very happy that you requested I reach out to him. Paul said to thank you very much! I will keep in contact with Paul and I know he would appreciate hearing from other members of our club.

Paul being a fighter and a loving father and husband set out to prove the doctors at Duke wrong for the sake of his family and for now has been successful.

Over the past three years, Paul has been hospitalized dozens of times and has been in the hospital more days than he has been home.

When he was released from Carolinas Medical Center, Pineville last month he was told not to come back, that he needed palliative or hospice care.

Paul's illness has worsened to the point where the only thing he can do unassisted is feed himself. He relies on oxygen tanks to breathe, is in chronic pain due to 6 fractured vertebrae in his back as a result of the medication he needs to reduce and prevent the swelling around his heart and lungs, is confined to a wheel chair during the day and uses a lift to get in and out of bed.



L-R Jacob, Brianna, Alexandria & Samantha ( July 2017 Newsletter)

But Paul refuses to give up. He is a strong believer in GOD and does not fear death, but fears for his family's well being after he is gone. Unfortunately, this has exacted a toll on Paul's quality of life and the psychological well being of his wife Alexandria, daughters Brianna and Samantha and his grandson Jacob who he and Alexandria have been raising at their home.

All of Paul's medical expenses and medication are covered by the WTC Health Program, but it does not cover the around the clock care he needs which costs \$10,000 a month.

During our July 10, board meeting we will be discussing ideas on how to raise money to help pay for Paul's around the clock care. If you would like to participate in this discussion, attend the board meeting which will begin at 4pm, before our membership meeting,

Every year dozens of retirees are diagnosed with 9/11 related illnesses. If you participated in the search and rescue efforts at the WTC and have not yet filed a notice of participation with the Pension Section, protect yourself and your family and do so ASAP.

This notice form is for any member (active, retired, or Vested) who participated in the World Trade Center Rescue, Recovery or Clean-Up Operations between September 11, 2001 and September 12, 2002. **This form must be submitted to the Police Pension Fund by September 11, 2018.** The form is for notification purposes only and does not constitute an application for retirement or reclassification pursuant to Chapter 93 of the Laws of 2005 as amended by Chapter 489 of the Laws of 2008, Chapter 489 of the Laws of 2013, Chapter 472 of the Laws of 2014, and Chapter 326 of the Laws of 2016. In order to apply for retirement benefits, a separate application must be completed. If you have any questions please call 212-693-5960. (See pg. 46 for further information).

On April 10, 2018 Hon. Associate Justice William W. Bedsworth, Fourth District Court of Appeal gave a speech at the opening of the Golden West College new police training center on April 10, 2018. (<https://www.youtube.com/watch?v=RpAkv-ja2y4>)

*Here is a slightly edited text of the speech:*

I know those of you in uniform probably feel like you've already had to listen to me too much in your career. I have both good news and bad news. The good news is they've only given me 10 minutes. The bad news is they've given me 10 minutes.

I've been given the honor of joining all of you today and I want to use those 10 minutes to make some points about the need filled by this spectacular facility. I was born in 1947. I was a boy in the '50s. John Murphy, my next-door neighbor and godfather, was an LAPD sergeant. His equipment consisted of a .38 special revolver, a billy, a flashlight, and a pair of handcuffs.

The people who are trained here will be equipped with a .9mm semi-auto, 14-round sidearm. They will carry multiple magazines, double handcuffs, a tear gas canister, a baton, a handheld radio, a Taser, a flashlight, a voice-activated audio recorder, a body camera, a tactical knife, and a hidden backup pistol.

(continued next page)

# PRESIDENTS MESSAGE

In their trunk will be a shotgun, a patrol rifle and a patrol bag full of report forms, first aid kits, and a dozen other items John Murphy never imagined. They will be expected to know how and when to use all of those things.

Sgt. Murphy had been trained to drive and to shoot. He had not learned artificial respiration. He knew nothing about CPR or the use of a defibrillator. He never saw an upper-body protection vest. He never used a computer to check a record or registration. Those tools and the expertise necessary to use them were science fiction to him. His knowledge of search and seizure law was rudimentary. *Mapp vs. Ohio* had not yet been decided, so very little evidence was being excluded on the basis of Fourth Amendment violations. He did not know the Miranda warnings because *Miranda* had not been decided until 1966, the year he retired.

He knew nothing about detention law, because *Terry vs. Ohio* was not decided until two years after that. He did not know how the rights of high school students differed from the rights of adults because nobody knew that until the Supreme Court told us in *TLO vs. New Jersey* in 1985.

The men and women who go through their training here will be able to debate the finer points of all of those court decisions and dozens of others and hold their own with any lawyer. They have to be able to do that to do the job correctly.

Sgt. Murphy knew almost nothing about crime scene preservation or trace evidence, blood spatter interpretation, fingerprints lifted with chemical fumes, obtaining evidence from cell phones — cell phones themselves were all things none of us even imagined when the first academies began going through the facilities here at Golden West in 1969. When this college opened in the 1960s, the letters DNA were juxtaposed only on monogram sleeves. I was the first judge to rule on DNA evidence in Orange County and that was in the late '80s.

Law enforcement changes hourly, folks. It is no easier to keep up with the changes in law enforcement than it is to keep up with changes in medicine or physics or biology or ballistics or pharmacology. All of which, by the way, are things the modern police officer must know a lot about — must learn and relearn constantly.

Do you think that's an exaggeration? Those of you not in uniform, ask yourself about the changes in the last eight years. How much did you know about methamphetamine in 2010? How much did you know about AR-15s five years ago? How much did you know about sniper scopes and bullet trajectories before the Mandalay Bay massacre? How much did you know about opioids two years ago? How much did you know about bump stocks and high-capacity magazines a year ago?

Every day, every time a cop picks up a paper or watches the news, she learns about something else she will have to know about probably before her next shift. The amount of education and reeducation our police must assimilate every day is staggering. It requires literally, and I emphasize, I mean this literally, not figuratively, it requires literally more daily re-education than a doctor or lawyer ever needs to do his or her job, and when a peace officer applies that reeducation, he or she has to be a psychologist, a pharmacologist, a teacher, a counselor, a lawyer, an EMT, and a bad-ass superhero, probably all during one shift.

It has always been a tough job. Long before anyone had ever heard of Stefan Clark or could find Ferguson, Missouri on a map, law enforcement was a brutally difficult way to make a living.

Why?

Well, for one thing, the Constitution our police take an oath to defend was devised by rebels. Our founding fathers.

The guest speaker at this month's membership meeting will be Amir G. Bekhit a pharmacist and owner of Health Point Pharmacy. He is offering a discount program that provides free same day delivery service for the members of our club. (See pg. 34).

Denver Defense has reopened and will once again be offering HR 218 qualification classes for our members at a cost of \$50.

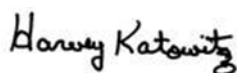
As we celebrate Independence Day with family and friends, at barbecues, picnics and at fireworks displays, we must not forget the true meaning of the day.

239 years ago, on July 4th, 1776 in a struggle for righteousness and freedom our great nation was proudly born. May we celebrate that precious freedom for which our forefathers fought so bravely by honoring this great nation of ours.

Fly the American flag proudly, say a prayer for the members of our armed services who are in harms way and remember the men and woman who have sacrificed their well being and lives to preserve our country's freedom.

With this in mind, please assist us in our attempt to raise money during our October 1 golf tournament that will be donated equally among Fisher House at Camp Lejeune Marine Corps Base and Veterans Path Up <http://www.veteranspathup.org> (See pgs 44 & 45).

Stay safe!



Harvey Katowitz

They Must **Never** Be Forgotten

**BLUE  
LIVES  
MATTER!**



## FALLEN FINEST

### POLICE OFFICER GEORGE SCHEU

115 Precinct



**P**olice Officer George Scheu was shot and killed when he attempted to take action during a robbery while off duty.

Shortly after 6:30 a.m. on Saturday, July 11, 1987, off-duty Police Officer Scheu left his home for a regular monthly meeting of his Naval Reserve unit in Kings Point, Nassau County. The 41-year-old officer had been on the force for 19 years and had served in the Navy during the Vietnam War.

Dressed in his white U.S. Naval Reserve uniform, PO Scheu encountered a robbery suspect on the quiet Murray Street in Flushing, Queens. As PO Scheu attempted to prevent the robbery, the suspect shot Police Officer Scheu in the left side of the head and eye with a .38 caliber pen gun. Officer Scheu was unarmed when he was shot.

Neighbors who heard the shot, stopped a passing volunteer ambulance and PO Scheu was rushed to the hospital. He expired from his injuries days later on Thursday, July 16, 1987.

Famous for his sense of humor, enthusiasm and his intelligence, PO Scheu was admirably called "The Best Cop in the Precinct".

Police Officer Scheu is survived by his wife: Linda and three children: Christine, Tracy and George.



## FALLEN FINEST

### DETECTIVE FIRST GRADE FERMIN "SONNY" ARCHER Warrant Section



**D**etective Fermin "Sonny" Archer died from injuries he sustained in an automobile collision which occurred while he was on duty on Friday, June 17, 2011.

Detective Archer went home after the collision. He began to feel ill while

at home and went to North Shore Hospital for an exam. There it was discovered that he suffered a torn aorta and he was admitted to the hospital, where he remained until passing away on Monday, July 13, 2011.

Detective Fermin Archer joined the New York City Transit Police Department in July 1985, and began his career in Transit District 3. He also served in Transit District 2, the Warrant Section, the office of the Deputy Commissioner of Operations; the Police Commissioner's Office, the New York County District Attorney's Office, and the Warrant Section's Regional Fugitive Task Force.

He was promoted to Detective in December 1990; Detective, Second Grade in December 1995; and Detective, First Grade in December 2000.

Detective Archer, a 1991 Combat Cross recipient, made more than 100 arrests during his career. He was also recognized twice for Excellent Police Duty, once for Meritorious Police Duty, and is the recipient of a Commendation. On Tuesday, June 11, 2013, Detective Archer was posthumously awarded the NYPD Purple Shield medal.

Detective Fermin Archer was 48 years old and served the NYPD for 26 years. He was survived by his father, Fermin Sr.; his wife Amanda; and his four children: Orlanzo, Fermin III, Tiffany and Angel.



# FALLEN FINEST

## DETECTIVE FIRST GRADE RUSSEL TIMOSHENKO

71 Precinct

**O**n Saturday July 14, 2007, PO Russel Timoshenko expired from gunshot wounds inflicted five days earlier on July 9, 2007 when he and his partner made a traffic stop.



The officers stopped a suspicious vehicle at the corner of Lefferts Avenue and Rogers Avenue in Brooklyn. Unknown to the them, the vehicle was stolen and the occupants had committed several robberies and shootings in the prior days.

As the two officers approached the vehicle, one suspect opened fire with a handgun, striking PO Timoshenko in the face. Another suspect fired on his partner striking him in the arm and chest. That officer was saved by his bullet resistant vest. Despite his wounds, he returned fire and radioed his location and a description of the vehicle. Members of the Brooklyn South Homicide squad responded in seconds and rushed PO Timoshenko to Kings County Hospital.

The suspects fled, but ditched their vehicle about five blocks from the shooting scene, leaving behind their weapons and forensic evidence which led to the arrest of the driver the following day. Two days later, NYPD Detectives, Pennsylvania State Police, U.S. Marshals, and other agencies, arrested both suspects in Pennsylvania. All were charged with Aggravated Murder and other charges.

Over 30,000 people attended PO Timoshenko's funeral where he was posthumously promoted to the rank of Detective First Grade. In June 2008, he was posthumously awarded the NYPD Medal of Honor.

Det. Timoshenko served with the Department for 1 and 1/2 years. He is survived by his parents: Leonid and Tatyana.



# They Must Never Be Forgotten



**Trooper First Class Walter Greene**  
Connecticut State Police  
EOW: Thursday, May 31, 2018  
Cause: 9/11 related illness

Trooper First Class Walter Greene died from illnesses he contracted while inhaling toxic materials as he participated in the rescue and recovery efforts at the World Trade Center site following the terrorist attacks on

September 11, 2001.

Trooper Greene and his canine, along with other members of the Connecticut State Police's search and rescue team, had responded to the World Trade Center immediately following the attacks to search for possible survivors.

Trooper Greene was a U.S. Marine Corps veteran and had served with the Connecticut State Police for 28 years. He is survived by his wife and three sons.



**Collection Operations Manager Christopher Todd Bacon**  
US Department of Homeland Security -  
Customs and Border Protection - Office of  
Intelligence  
EOW: Thursday, June 7, 2018  
Cause: Automobile crash

Collection Operations Manager Christopher Bacon was killed in a vehicle crash near Crookston, Minnesota.

His department vehicle struck the back of a tractor-trailer at approximately 1:00 pm.

Manager Bacon was a U.S. Army veteran. He had served with the United States Customs and Border Protection for 22 years and was assigned to the CBP Office of Intelligence Collection in Grand Forks, North Dakota. He is survived by his wife and four children.



**Police Officer Charles G. Irvine, Jr.**  
Milwaukee, WI Police Department  
EOW: Thursday, June 7, 2018  
Cause: Vehicle pursuit

Police Officer Charles Irvine was killed in a single-vehicle crash while pursuing another vehicle.

His patrol car left the roadway and collided with a support wall of an overpass .

Officer Irvine suffered fatal injuries in the crash. His partner was transported to a local hospital with serious injuries.

Officer Irvine had served with the Milwaukee Police Department as a sworn officer for two years and was assigned to the Fourth District. He had previously served with the department as a Police Aide for two years.



**Sergeant Charles Salaway**  
New York State Police.  
EOW: Saturday, June 9, 2018  
Cause: 9/11 related illness

Sergeant Charles Salaway died as the result of cancer that he developed following his assignment to the search and recovery efforts at the World Trade Center site following the 9/11 Terrorist Attacks.

Sergeant Salaway had served with the New York State Police for 27 years. He is survived by his wife, three sons, and two daughters. His wife and one son both serve with the Saratoga County Sheriff's Office.



**Deputy Sheriff Patrick Rohrer**  
Wyandotte County Sheriff's Office, KS  
EOW: Friday, June 15, 2018  
Cause: Gunfire

Deputy Sheriff Patrick Rohrer and Deputy Sheriff Theresa King were shot and killed as they transported a prisoner to the Wyandotte County Correction and Court Services at approximately 11:15 am.

They were unloading the prisoner from the transport van in the facility's exterior sally port when the man attacked them. He was able to disarm one of the deputies and shot them both. Despite being mortally wounded, one of the deputies was able to return fire and wounded the subject.

Deputy Rohrer had served with the Wyandotte County Sheriff's Office for seven years. He is survived by his wife, daughter, son, parents, sister, and grandmother.



**Deputy Sheriff Theresa King**  
Wyandotte Co., KS Sheriff's Office  
EOW: Saturday, June 16, 2018  
Cause: Gunfire

Deputy Sheriff Theresa King and Deputy Sheriff Patrick Rohrer were shot and killed as they transported a prisoner to the Wyandotte County Correction and Court Services at approximately 11:15 am.

They were unloading the prisoner from the transport van in the facility's exterior sally port when the man attacked them. He was able to disarm one of the deputies and shot them both. Despite being mortally wounded, one of the deputies was able to return fire and wounded the subject.

Deputy King was transported to a local hospital where she passed away shortly after midnight.

Deputy King had served with the Wyandotte County Sheriff's Office for 13 years. She is survived by her three children.



# They Must Never Be Forgotten



**Correctional Officer Tawanna Marin**  
Florida Department of Corrections  
EOW: Monday, June 18, 2018  
Cause: Struck by vehicle

Correctional Officer Tawanna Marin was struck and killed by a vehicle while supervising an inmate work crew.

She was standing behind a Florida DOT dump truck when another vehicle entered the area and struck her, causing her to become pinned between the car and dump truck. She was extricated from the wreckage and transported to Broward Health North where she succumbed to her injuries.

Officer Marin had served with the Florida Department of Corrections for nine years.



**Senior Police Officer Christopher Driver**  
Rocky Mount, NC Police Department  
EOW: Saturday, June 23, 2018  
Cause: Automobile crash

Senior Police Officer Christopher Driver was killed in a vehicle crash while on duty at approximately 10:30 pm.

His patrol car collided with the back of a commercial truck that was left parked in his travel lane. The truck was being towed illegally when its brakes failed and the driver had to stop. While the driver went in search of help, Officer Driver who was responding to the scene, hit the vehicle. The driver was arrested and charged with illegal tow of a vehicle, leaving an unattended vehicle, and misdemeanor death by vehicle. A passenger was charged with illegal tow of a vehicle, misdemeanor death by vehicle, and leaving the scene of an accident.

Officer Driver had served with the Rocky Mount Police Department for five years. He is survived by his wife.



**Police Officer Mathew Mazany**  
Mentor, OH Police Department  
EOW: Sunday, June 24, 2018  
Cause: Vehicular assault

Police Officer Mathew Mazany was struck and killed by a hit-and-run driver while assisting another officer during a traffic stop at approximately 1:00 am.

The vehicle that had been stopped contained a subject wanted in another jurisdiction. As the officers began to approach the car to take the person into custody another vehicle entered the area and struck Officer Mazany. The vehicle fled the scene after striking Officer Mazany but was located several hours later and the driver was taken into custody.

Officer Mazany had served with the Mentor Police Department for 14 years. He is survived by his son, father, and brother.



## Policeman's Prayer

When I start my tour of duty God,  
wherever crime may be,  
as I walk the darkened streets alone,  
let me be close to Thee.

Please give me understanding  
with both the young and old.  
Let me listen with attention  
until their story's told.

Let me never make a judgement  
in a rash or callous way,  
but let me hold my patience,  
let each man have his say.

Lord if some dark and dreary night,  
I must give my life,  
Lord, with your everlasting love  
protect my children and my wife.

# JUNE MEMBERSHIP MEETING



# MEMBERSHIP



## 2018 Monthly Meeting Dates

Jul 10, 2018	Sept 11, 2018	Nov 13, 2018
Aug 14, 2018	Oct 9, 2018	Dec 11, 2018



June 12, Ret. NYCTPD Captain Henry Hassler father of club members Bill & scott Hassler

June 22, Doris Conrad, mother of club member Dave Conrad



The following members joined our Club in June  
 Ret. NYCTPD Officer Evan Forman  
 Ret. Red Bank NJ PD Lt. Joshua Berbrick  
 Ret. NYPD Officer George Alicia



We presently have 394 members, 280 from the NYPD and the remainder from 66 other law enforcement agencies.



## SICK DESK UPDATE

Paul Johnson is back in the hospital.  
 Derrek Partee was hospitalized for a heart arrhythmia

## BIRTHDAYS



## JULY

Gagliardo, Anthony	7/1
Bagnall, Jerry	7/4
Rodriguez, Mel	7/4
McGrouther, Ian	7/6
Poncia, Christine	7/6
Camhi, Marty	7/7
McDonald, Gary	7/8
Esposito, Jerry	7/10
Jones, Gordon	7/10
Pressley, Ed	7/10
Pfaff, Derek	7/11
Nola, Franco	7/12
Caputo, Louis	7/14
Jones, James	7/14
Nunziato, Michelle	7/15
Evola, Mike	7/16
Green, Joe	7/16
Salerno, Joseph	7/17
Partee, Michelle	7/19
Sarter, Lenny	7/19
Stokes, James	7/19
Brown, Mark	7/22
Noyes, David	7/23
Blake, Tabatha	7/25
D'Alessio, Dennis, Jr.	7/25
Mallo, Dan	7/25
Nash, Sidney	7/25
Logan, Tony	7/31



# HAPPY 4TH OF JULY!



Monday Oct. 1 - The 6th Annual Jimmy LaRossa Memorial Golf Tournament will be held at the Bal-lantyne Golf Club.

Saturday January 19 - After Holiday Dinner Party

# TRUSTEE'S PAGE



When our Club was initially formed with 35 members it was easy for the President to respond to emails from our members. Now that we have over 375 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

Geographical Area	Trustee	Tel. ( H )	Tel. (C)	Email Address
Catawba County	Brenda Jordan	704-588-0652	516-852-3885	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Cabarrus County	Brenda Jordan	704-588-0652	516-852-3885	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Gaston County	Brenda Jordan	704-588-0652	516-852-3885	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Iredell County	Bob Fee	704-919-1311	704-220-8400	<a href="mailto:rtfvs@yahoo.com">rtfvs@yahoo.com</a>
Lincoln County	Brenda Jordan	704-588-0652	516-852-3885	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Mecklenburg County	Kevin Gribbon	803-548-4752	803 493-3024	<a href="mailto:kgribbo@outlook.com">kgribbo@outlook.com</a>
Rowan County	Brenda Jordan	704-588-0652	516-852-3885	<a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>
Union County	Chris Russo	704-256-7137	1-347-886-2449	<a href="mailto:maddogcr@msn.com">maddogcr@msn.com</a>
All other areas	John Sabato	704-243-4807	516-314-5326	<a href="mailto:woodboy@windstream.net">woodboy@windstream.net</a>



Brenda Jordan



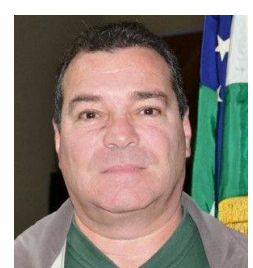
Bob Fee



Kevin Gribbon



John Sabato



Chris Russo



### NYPD CEA March Meeting

Day / Date	Time	Location
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](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](mailto:aresnick@nypdcea.com).

Fraternally,  
Roy

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

# CEA SCHOLARSHIP NIGHT

**MONDAY, JULY 30TH**

**Brooklyn**  
CYCLONES

**VS**

**Valley Cats**  
TM

**5:30PM BARBEQUE**

**7:00PM GAME**

**TICKETS \$5.00**

AVAILABLE TO PURCHASE AT LATER DATE

**VENUE:**

**MCU PARK 1904 SURF AVE  
BROOKLYN, NY 11224**

# NATIONAL NYCPD 10-13 ORG.



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 Golden's 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.  
**Our COLA Bills** have all been submitted by Senator Golden's Office. Assemblyman Abbate did submit these bills for new numbers. Latest status we have received is that none of our COLA bills will be moving forward this year unfortunately.

**FACT...It's the opinion of this writer that I find it inexcusable and pathetic that for all eight (8) years of Gov. Cuomo's term in office, he has failed to attend the annual New York State Police Memorial Ceremony in May each year in Albany, New York, out of respect to honor fallen Police Officers who made the ultimate sacrifice and gave their lives to "Protect and Serve" the great citizens of New York State.**

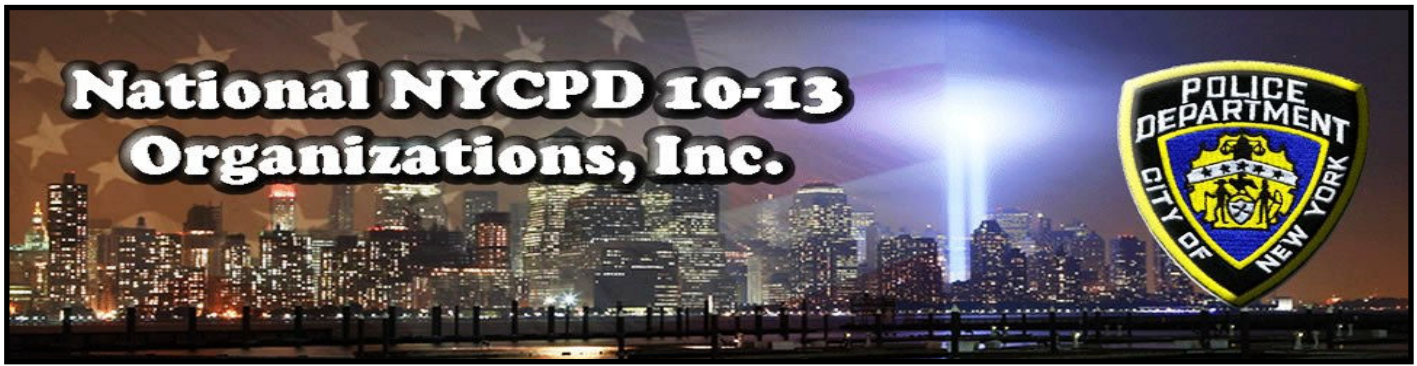
***Instead Gov. Cuomo deemed it more important to sign an Executive Order, after the Legislature failed to agree and approve a ludicrous proposal made by Gov. Cuomo to restore approximately 30,000 CONVICTED FELONS who are presently on parole, their right to vote before they fully completed their term and conditions of being on parole. Gov. Cuomo stated his reason was "I won't take no for an answer".***

***Please hold Gov. Cuomo accountable for this despicable lack of respect to all Law Enforcement Officers and all citizens in this state. Be safe on the job and retired!***

**"UNITED WE WILL PREVAIL...DIVIDED WE WILL FAIL"**

**Legislative Report respectfully submitted by,  
Bryant Kolner, Retired Police Officer  
RPA Legislative Representative  
President of the Alliance of Public Retiree Organizations of New**

# LINE ORGANIZATIONS



## 2017-2018 Legislative Agenda

<u>New York State Legislation</u>	<u>Senate #</u>	<u>Sponsor</u>	<u>Assembly #</u>	<u>Sponsor</u>
1- Health Ins. Protection (Retirees)	S8220	Lanza	A5455 -A	Weprin
2- COLA Enhancement Bills	Pending	Golden	*A	Abbate
a) Reduces Eligibility age from 62 to 55 with 5 years service	S6049	"	A10351	Abbate
***b) Five year additional (look-back) for older retirees	S6047	"	A10352	Abbate
*c) Increases the COLA from 50% to 100% of CPI (not to exceed 3%)	S60451	"	*A-Pending	Abbate
*d) Raises the maximum CPI from 3% to 5%	S6050	"	*A-Pending	Abbate
e) Raises the Surviving Spouse COLA from 50% to 100%	S6048	Golden	A10350	Abbate
f) Increases the CAP from \$18,000 to \$25,000	S3306	Richie	A6045	Steck
***3- Veteran's Supplementation (Retirees) ¼% per month, up to 36 months (total 3%)	S6505	Larkin	A10324	DenDekker
4-Establish A Temporary Task Force on the Variable Supplement Fund	S1424	Avella	A00480	Gunther
5-Officer Randolph Holder Law	S00027	Golden	A03404-18	Malliotakis
<u>New York State Legislation</u>	<u>Senate #</u>	<u>Sponsor</u>	<u>Assembly #</u>	<u>Sponsor</u>
6-Repeal of the N.Y. Safe Act Excluding N.Y.C. Residents	S0879	Ortt	A6140	Butler
*COLA Assembly Bills Pending Actuarial (Fiscal Notes)				
*** PRIORITY BILLS				

NYS SENATE & ASSEMBLY STATUS OF BILLS:

[www.nysassembly.gov/leg](http://www.nysassembly.gov/leg)  
1-800-342-9860

The above-captioned bills are being aggressively supported by the National. (Some bills have yet to be assigned numbers). As bills are revised, copies will be sent to Chapter Presidents. We have submitted *Memoranda of Support* for these bills. We are supporting any legislation which benefits our retirees and their families, and we will keep you up-dated.



# LINE ORGANIZATIONS

## National NYCPD 10-13 Organizations, Inc.



### College Scholarship Application

2018 – 2019

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

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

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

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

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

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

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

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

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

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

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

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

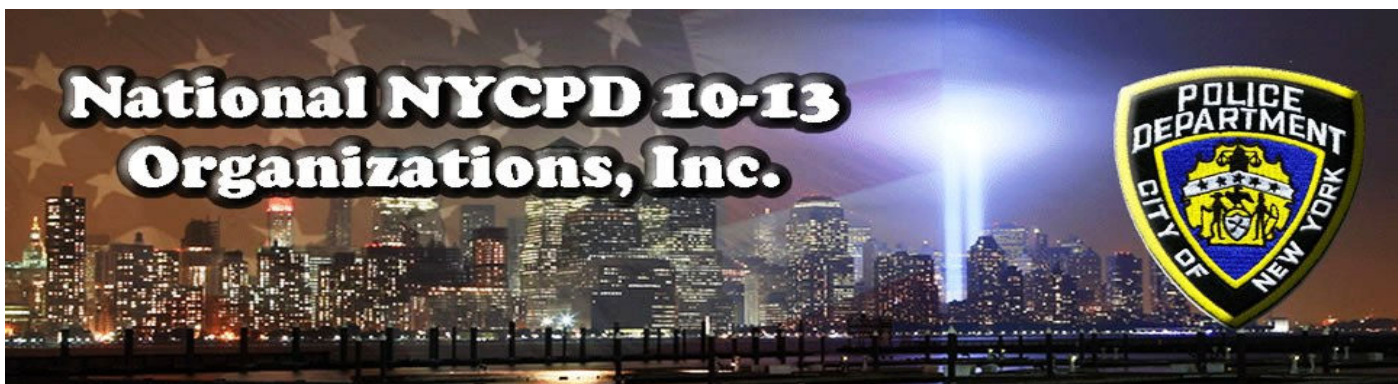
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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

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

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

# 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



## **SOC Update – Certain Cholesterol Medication Now Covered by Health Insurance**

**If you take certain Cholesterol Lowering Medication, it will now be covered by your primary health insurance and no longer covered by the SOC Drug Plan. This change will cause these prescriptions to have no copayment at the Pharmacy.**

Effective July 1, 2018 Low-Dose Generic Statins will be provided for free by 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 members between the ages of 40 to 75 years old need to present their health insurance card when filling Statin prescriptions at their pharmacy. 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 outside of the 40-75 years age group will continue to be covered by the Superior Officers Council prescription drug benefit administered by OptumRx.

The listing of low-cost statins covered under the Affordable Care Act include:

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

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

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

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

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

# LINE ORGANIZATIONS



## RETIRED MEMBER OPTICAL BENEFIT

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

### BENEFIT OVERVIEW

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

### ELIGIBILITY

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

### HOW TO CLAIM BENEFIT

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

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

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

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

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

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

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

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

### DAVIS VISION

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

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

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

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

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

### **SOC DEATH BENEFIT**

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

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

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

# LINE ORGANIZATIONS



## 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

DEA President Palladino on Catsimatidis Radio Program

June 4, 2018

On June 3, 2018, DEA President Michael J. Palladino appeared on the John Catsimatidis radio program to discuss coverage of the NYPD in the New York *Daily News* and its challenge to New York State civil rights law "50-a" which protects the rights of law enforcement officers in the disciplinary process.

<http://omny.fm/shows/cats-interviews/michael-j-palladino-6-3-18>

U.S. Supreme Court Renders Decision in the Janus vs AFSCME Case

June 27, 2018

In response to the decision issued the morning of Wednesday, June 27, 2018 in the U.S. Supreme Court case, *Janus vs AFSCME* (Illinois), DEA President Michael J. Palladino issued the following statement:

"The Supreme Court has announced their long-awaited decision in the case of *Janus vs AFSCME* (Illinois). It is a lengthy decision (83 pages) and our attorneys are examining it right now. The ruling prohibits unions from compelling "agency shop" members to pay union dues. It is important to note that the DEA currently does not have any "agency shop" members. We only have full union members. Therefore, at this time, we do not anticipate that this ruling will have a major impact on our union.

Do not be mistaken: the decision has absolutely nothing to do with First Amendment rights. It is designed to strengthen the position of the wealthy in our country and silence the voices of working class people. However, in the anti-police climate that exists today, I do not believe Detectives will risk losing their labor representation, legal assistance, life insurance, and/or other protections and benefits that are funded by their union dues."

We will have further information once our attorneys have completely analyzed the Supreme Court's ruling.

**Here's the backstory:**

This monumental case sought to reverse a 1977 United States Supreme Court decision requiring **non-union** members to pay a "fair share" fee to cover the cost of bargaining on their behalf. Oral arguments were made in the United States Supreme Court on February 26, 2018.

A survey went out to all active DEA members. Delegates are responsible for ensuring that members fill out the surveys and for collecting them.

On Thursday, April 12, 2018, Gov. Cuomo held a public bill signing at the UFT to support organized labor in anticipation of this adverse decision in the *Janus* case. The bill is a redefining of a labor union's obligation in its duty of fair representation in New York State.

## 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)

# 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



June 7, 2018

[PBA'S 2018 Finest of the Finest Awards](#)

## **PBA'S 2018 FINEST OF THE FINEST AWARDS**

Fifty-three uniformed members of the NYPD (46 Police Officers and seven Sergeants) were honored today by their peers at the PBA's "Finest of the Finest" ceremony held at a luncheon at Manhattan's Water Club.

Among the honorees were four police officers who terminated the 2017 Halloween terror attack in downtown Manhattan, two officers who, in two different instances, saved babies from certain death, and the officer who discovered an armed threat to police officers in a Facebook posting and the team that arrested the armed individual, to name just a few notable actions.

PBA president Patrick J. Lynch said:

"What makes these awards unique and special to those who receive them is that it is an honor bestowed upon them by their colleagues who are quick to recognize true courage or acts of great compassion among their ranks. Those being honored today intervened in a deadly terrorist attack, saved the lives of adults and babies, and put themselves in deadly situations to keep others safe. That is the very definition of the Finest of the Finest."

### **Finest of the Finest Award Recipients and Cases**

#### **BRONX**

#### **P.O. John Flanagan and Sgt. Alberto Puente of the 46 Pct. are named the Finest of the Finest for Extremely Brave and Valiant Action Taken to Save the Life of a Woman Held at Gunpoint in Confined Quarters.**

The scene that confronted these officers as they responded to a report of a man with a firearm was a chilling one: a locked bedroom door and a female voice screaming behind it. Officer Flanagan kicked the door in, revealing a man holding a woman on the bed with a gun pointed at her midsection. "Drop the gun," the officers ordered. Instead, he pointed it at them. As the woman struggled to get out of the line of fire, the officers opened fire. The victim escaped with minor injuries. The gunman was DOA.

#### **P.O.s Redmond Murphy, Mark Fleming and Jesus Ramos of the 47 Pct. are named the Finest of the Finest for Extremely Brave and Tactically Sound Action Taken to Defend Their Lives and the Lives of Fellow Police Officers in a Confrontation With an Armed and Dangerous Emotionally Disturbed Person.**

These officers were on a wellness check requested by the landlord whose tenant, with a history of mental illness, had not been seen or heard from in several days. What they found was a man waving a knife and holding a simulated handgun. Numerous attempts to get the man to drop his weapon and interventions arranged by the officers by friends and relatives to talk sense to the man, and several attempts to get him under control with a taser all failed. The officers had no choice but to open fire. The EDP was DOA.

#### **P.O.s Sean Liscoe, Juan Martinez, Brian O'Neil and Douglas Yagual and Sgt. Paul O'Connor of the 45 Pct. are named the Finest of the Finest for Extremely Intelligent, Swift and Decisive Action Taken to Apprehend a Gunman Who Had Made Credible Terroristic Threats Against Police Officers.**

This case began when Officer Yagual, assigned as the 45's assistant field intelligence officer was conducting social media surveillance of individuals known to the department. One Facebook post was especially striking. The photo showed a man standing at the rear passenger side of an occupied RMP with his back to the vehicle, displaying a black semi-automatic handgun. His words and his pose threatened violence against police officers. Officer Yagual was able to identify the man and informed his supervisor. That's when anti-crime cops took over. Officers Liscoe and Martinez, patrolling the area where the photo had been taken, spotted the suspect committing a bicycle infraction. He attempted to flee but was apprehended by Officer O'Neill and Sgt. O'Connor. The charges against him were possession of a controlled substance, unlawful possession of marijuana, resisting arrest, criminal possession of a weapon and making terrorist threats.

#### **LOWER MANHATTAN & STATEN ISLAND**

#### **P.O. Edward Delacruz and Sgt. Anthony Demonte of the 123 Pct. are named the Finest of the Finest for Brave and Valiant Action Taken to Defend Their Lives and the Life of a Fellow Police Officer in an Exchange of Gunfire With a Two Dangerous Gunmen.**

Responding to a report of shots fired, these officers encountered a tense scene. Two men were on the edge of a wooded area, test-firing weapons. When the officers approached, the men turned their weapons on them. The officers returned fire wounding one of the gunmen, stopping the threat. The other suspect fled into the woods while these officers attended to the wounded man and called for backup. A search led to the apprehension of the other man. Among the arsenal and other contraband recovered in the case were three automatic handguns, an AR-15, a hunting knife and a bullet-proof vest.

# LINE ORGANIZATIONS

**P.O.s Ryan Nash, John Hasiotis, Michael Welsome and Kevin McGinn of the 1st Pct. are named the Finest of the Finest for Brilliant, Decisive and Valiant Action Taken to Defend Their Lives and the Lives of Fellow Police Officers and Innocent Civilians Resulting in the Apprehension of an Accused Terrorist Who Had Already Killed Eight People.**

Halloween 2017 is a day that will live in New York City infamy. On that day, an Islamic terrorist murdered eight people by driving a rented pickup truck along Hudson River Park in lower Manhattan and mowing down cyclists and runners. It was the city's worst terrorist attack since 9/11. These officers, on an unrelated call at Stuyvesant High School in the neighborhood, were informed of an armed man outside the school. The terrorist had crashed his truck into a school bus and was standing at an intersection waving two pistols. The officers took quick action. As they converged on the suspect, officer Nash opened fire, wounding the terrorist, stopping the threat, and saving who knows how many more lives.

## **MANHATTAN SOUTH**

**P.O.s Adolfo Peralta and Kevin Gleason and Sgt. Mark Amundson of the Midtown North Pct. are named the Finest of the Finest for Brave and Valiant Action Taken to Defend Their Lives and the Lives of Fellow Police Officers and Innocent Civilians in a Confrontation With a Knife-Wielding Assailant.**

While outside a food emporium monitoring a union protest demonstration, these officers were alerted by a store employee of a disorderly customer inside. Officer Gleason escorted the offender out to the sidewalk, where the hothead told the officer: "I'm going to kill you." An attempt to handcuff the man resulted in a struggle, in which the man pulled a knife. Officer Gleason lost his balance and fell to the ground.

Still holding the knife, the suspect charged at Amundson and Peralta who drew their weapons while retreating and ordering the attacker to drop the weapon. When he continued his attack, they had no choice but to stop the threat by opening fire. The suspect was DOA.

**P.O Matthew McGrath of the 13<sup>th</sup> Pct. is named the Finest of the Finest for Swift and Decisive Action Taken to Help Save the Life of a Two-Month-old Choking Victim.**

Responding to a 911 call of an aided case, Officer McGrath found a two-month-old baby choking, barely breathing and bleeding from the mouth. Although there was a nanny attending to the baby at the time, she had not made the distress call but did call the child's parents to alert them of the child's condition. Officer McGrath performed back slaps and finger swipes in an attempt to dislodge a wipe that could be seen stuffed down the baby's throat. That temporarily relieved the baby's condition long enough to be rushed to the hospital where the child was saved by emergency surgery. The nanny was subsequently arrested for attempted murder.

## **BROOKLYN NORTH**

**P.O.s Magdalena Witkowski and Steven Pedullo of the 94 Pct. are named the Finest of the Finest for Brave and Valiant Action Taken to Defend Their Lives and the Lives of a Fellow Police Officer and Innocent Bystanders in an Exchange of Gunfire With a Crazy Robber.**

Armed with a handgun tucked into his waistband, the perp in this incident had just robbed and assaulted two victims in a local park. These responding officers encountered the suspect and as they got out of their patrol car, he opened fire while screaming, "Kill me!" The officers took cover behind parked vehicles and returned fire. An apparent case of suicide by cop.

**P.O.s Kevin Morgan and James Argila and Sgt. Jeffrey Liu of the 75 Pct. are named the Finest of the Finest for Brave and Valiant Action Taken to Defend Their Lives and the Lives of a Fellow Police Officer and Innocent Bystanders in an Exchange of Gunfire With a Murderous Gang Member.**

On anti-crime patrol in an unmarked car, these officers were surveilling a location connected to a non-fatal gang shooting and on the lookout for retaliatory violence. They followed a man who was running from the area. They caught up with him and identified themselves as police officers. At one point, the suspect turned toward the officers and pointed a handgun at them. Ignoring orders to drop his weapon, he instead opened fire and the officers returned fire. A chase followed and when they caught up with the suspect again, they found him mortally wounded.

## **MANHATTAN NORTH**

**P.O./Det. Christopher Villanueva and P.O. Frank Contaldi of the 25 Pct. are named the Finest of the Finest for Quick-Thinking, Brave and Valiant Action Taken at the Risk of Their Own Lives to Save a Family of Four From a Burning Building.**

These officers were on patrol when they saw smoke pouring from a building and heard screams for help coming from an upper floor. They moved quickly into action. Inside, the smoke was so thick that they could barely see in front of them but they made their way up a stairwell by using the staircase railing to guide them. Between the third and fourth floors, they encountered a small boy and a small girl and their parents. Each officer carried one child down the stairs as they led the family to safety. Then — at great personal risk — they reentered the building, climbed the staircase again and knocked on every door along the way to make sure all tenants were safe. Both officers had to be treated at a hospital for smoke inhalation and other injuries.

## **BROOKLYN SOUTH**

**P.O. Elias Khan and Sgt. Daniel McKeefrey of the 62 Pct. are named the Finest of the Finest for Extremely Brave and Valiant Action Taken to Defend Their Lives and the Life of a Fellow Police Officer in a Confrontation With an Armed Burglary Suspect.**

Officer Khan and Sgt. McKeefrey were responding to a burglary-in-progress call when they were notified that the suspect was escaping through a rear bedroom window. They immediately proceeded to the rear and then chased the fugitive suspect through a backyard and over a fence. The man was armed and turned toward the officers, pointed his weapon at them and ordered the cops not to move. The officers fired killing the armed perp.

**P.O.s Miguel Gonzalez, Adam Gierlachowski, Maria Figueroa and Joseph Nolasco of the 67 Pct. are named the Finest of the Finest for Extremely Brave and Valiant Action Taken to Defend Their Lives and the Lives of Fellow Police Officers in a Violent Confrontation With a Knife-Wielding Emotionally Disturbed Suspect.**

These officers were in an apartment on an aided case when they were confronted with a bare-chested EDP armed with a large kitchen knife. The crazed man advanced on Officer Gierlachowski in a menacing manner, and the officer backed away from him and employed his taser. Although the taser struck the assailant twice, it didn't stop the assault and the man lunged at the officer, causing both of them to fall backward. The man, still holding the knife, was on top of the cop when a fellow officer had no choice but to fire his weapon, stopping the threat. Officer Gierlachowski suffered a mild concussion and was treated and released. The assailant was DOA.

(Continued next page)

# LINE ORGANIZATIONS

## QUEENS NORTH

**P.O.s Nordwing Veszter and Daniel Jasinski of Strategic Response Group 4 are named the Finest of the Finest for Incisive and Alert Action Resulting in the Apprehension of Two Career Criminals and the Seizure of Ten Pounds of Cocaine.**

Performing a car stop because of the subject vehicle's faulty, noisy muffler, cracked front windshield and malfunctioning break light, these officers noticed a strong smell of weed as they approached the car. Inside were a driver and a passenger, both males. These suspects were not only careless with car maintenance, but also in other ways. Loose marijuana was visible on the back seat and a black plastic bag sat conspicuously on the floor behind the driver's seat. That bag contained about 10 pounds of tightly wrapped bricks of cocaine. The officers arrested them without further incident.

**P.O.s Greg Lewza and Elizabeth Laboy of Strategic Response Group 4 are named the Finest of the Finest for Intelligent and Alert Action Leading to the Arrest of Two Criminal Police Officer Impersonators and the Recovery of Forged Law Enforcement Paraphernalia.**

These officers stopped a car with Pennsylvania plates for what they suspected was a forged Federal Police plaque in the windshield. Sure enough, the driver told them that he was a Federal Agent with the U.S. Diplomatic Federal Security Service and produced a shield and an identification card. Further investigation showed that the officers' initial suspicions were correct. He was not a Federal Agent. A later search of the vehicle uncovered a stolen semi-automatic pistol, two police duty belts, an NYPD hat, two sets of handcuffs and many other NYPD and other law enforcement articles.

## QUEENS SOUTH

**P.O.s Djafar Tsaabbast, Michael Finelli, Thomas Komoroski and Daniel DeCario of the 113 Pct. are named the Finest of the Finest for Extremely Brave and Valiant Action Taken to Defend Their Lives and the Lives of Fellow Police Officers and an Innocent Civilian From an Attack by a Screwdriver-Wielding Assailant.**

Responding to reports of a woman screaming, these officers encountered a man threatening a woman with a screwdriver in a stairwell leading to a basement apartment. The woman was the man's mother. "He's gonna kill me, he's gonna kill me," she screamed. A screwdriver is as dangerous as a knife in situations like this, so the officers tried desperately to disarm the man. In the struggle, they used tasers — to no avail. Finally they had no choice but to fire their weapons, saving the mother's life.

**P.O.s Michael Renna, Mateusz Krzeminski, John Arnold and Kenneth Stallone and Sgt. Thomas Sorrentino of the 106 Pct. are named the Finest of the Finest for Extremely Brave and Valiant Action to Defend Their Lives and the Lives of Fellow Police Officers in a Chase With a Gun-Pointing Fugitive.**

On anti-crime patrol, Officers Krzeminski and Arnold saw a man standing near the driver's side door and holding a bottle of vodka. They informed him that he could get a summons for public drinking and they could not allow him to drive if he had already been drinking. He said, "You're right," and handed the bottle to another man. But as he did this, the man's shirt lifted up exposing the butt of a firearm in his waistband. As they prepared tactics to quietly apprehend the suspect, Sgt. Sorrentino and these other officers happened to drive by and they took part in the attempted arrest. At this point, the man fled on foot. "Police! Stop and get on the ground," they commanded. He disregarded the commands and positioned his body with the muzzle of his firearm pointed at the pursuing officers. Three of the cops discharged their firearms, stopping the threat. The gunman was DOA.

## TRANSIT

**P.O.s Daniel Velasquez and John Williams of TMTF are Named the Finest of the Finest for Quick-Thinking and Compassionate Action Taken to Save the Life of an Ailing and Unresponsive Infant.**

The 11-month old girl was cradled in her father's arms — unconscious, unresponsive and turning blue — in the Times Square subway station. These officers took quick action. After calling for an ambulance, they immediately began administering CPR. Diagnosing her illness as a febrile seizure, they placed ice packs on her chest and legs to bring the fever down. The infant suddenly regained consciousness and began to cry. By the time the child was on her way to Bellevue Hospital with her parents, the baby was conscious and alert.

**P.O.s Giselle Batista, Michael Daly and Jelfri Henriquez of Transit District 12 are named the Finest of the Finest for Quick-Thinking and Extremely Effective Action Taken to Apprehend an Attempted Murderer and Save the Life of His Pregnant Victim.**

In a team effort, these officers responded to a report of a woman stabbed on a number 2 subway train. They located the suspect, who was being held in the street by an angry mob, and apprehended him on an attempted murder charge. Proceeding to the elevated subway platform, they rendered aid to the pregnant victim by staunching the blood flow from a severed neck artery until relieved by EMS. Then they helped gather intelligence leading to the recovery of the knife used in the stabbing.

## HOUSING

**P.O.s Andris Bisono and Jennifer Garcia of PSA-2 are named the Finest of the Finest for Extremely Brave and Valiant Action Taken to Defend His Life and the Life of a Fellow Police Officer While Being Injured in a Struggle With a Baton-Wielding Assailant.**

In their descent down the stairwells on an interior patrol in a housing complex, these officers smelled a burning odor coming from a hallway. They encountered a man who claimed to live in the building. When his identification proved otherwise, he claimed that he had a relative there. They suggested he accompany them to the relative's apartment, and that's when the trouble started. He refused and assumed a fighting stance. Officer Bisono asked for back-up, then employed his baton. A struggle ensued, and the suspect gained possession of one of the officer's baton and began beating the cops over their heads, inflicting severe injuries. They had no choice but to defend themselves with their weapons and shot their attacker dead.

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

## 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/>



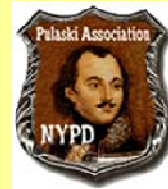
<http://www.nypdemeralds.com/>



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>



**Statement of 911 Health Watch on the House of Representatives Rejecting the Mulvaney Proposal that would have seriously harmed the administration of the World Trade Center Health Program.**

The U.S. House of Representatives has decisively rejected Budget Director Mick Mulvaney's proposal that would have seriously harmed the World Trade Center Health Program and the medical monitoring and treatment that it provides to over 86,000 9/11 responders and survivors who are in every State and in 433 out of 435 Congressional Districts across the country.

Earlier this year, the Budget Director proposed an existential threat to the carefully established and designed management and administration of the World Trade Center Health Program and could result in adversely impacting the health and wellbeing of thousands of injured and ill 9/11 responders and survivors.

He proposed to tear the World Trade Center Health Program (WTCHP) from the National Institute of Occupational Safety and Health (NIOSH) by moving NIOSH to the National Institute of Health, while leaving the WTCHP as a free-standing entity within the Centers for Disease Control (CDC), without the expertise and experience that NIOSH has serving the 9/11 community.

This would have disrupted the critical management of the World Trade Center Health Program that has been running the Health Program that is providing medical treatment and monitoring to injured and ill 9/11 responders from the World Trade Center and lower Manhattan, the Pentagon and the Shanksville Crash site and medical treatment for survivors who were exposed to the toxins at Ground Zero.

The House of Representatives Appropriations committee unambiguously rejected this proposal when it came out with its Labor and Health and Human Services Budget bill for the coming Federal fiscal year and did not make the proposed changes that Mulvaney proposed and in fact in its official Report specifically stated that:

*"The Committee does not move NIOSH into NIH, as proposed in the budget request. The Committee believes NIOSH's mission does not align with NIH's focus on biomedical research and is better achieved within CDC."*

911 Health Watch wants to thank Representatives Peter King, Nita Lowey, Carolyn Maloney and Jerrold Nadler for leading this bipartisan fight in Congress that successfully convinced their colleagues what a bad idea this was and protected the World Trade Center Health Program and its mission of providing health care to those injured by the toxins at Ground Zero.

This success is due to all the 9/11 responders, survivors and friends who made clear to OMB Director Mulvaney and Congress with their calls, emails and letters how this change would needlessly threaten the health of injured and ill 9/11 responders and survivors. Thru the efforts Jon Stewart, who helped to call attention to this threat, along with 9/11 responder Advocate John Feal and union leaders like Jake Lemonda of the Uniformed Fire Officers Association Local 854 IAFF, and Gerard Fitzgerald of the Uniformed Firefighters Association Local 94 IAFF, and many others.

Benjamin Chevat  
Executive Director  
[911 Health Watch Inc.](http://www.911healthwatch.com)

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

**June 28, 2018 -- FBI --** FBI Announces the Line-of-Duty Death of Former Special Agent Brian L. Crews: It is with great sadness that the FBI announces the line-of-duty death of Supervisory Special Agent (Retired) Brian L. Crews. Crews passed away on June 10, 2018, as a direct result of his work in response to the terrorist attacks on the World Trade Center on September 11, 2001.  
<https://www.fbi.gov/news/pressrel/press-releases/fbi-announces-the-line-of-duty-death-of-former-special-agent-brian-l-crews>

**June 21, 2018 -- Buffalo News --** Schumer supports widow's claim for 9/11 death benefits: U.S. Sen. Charles Schumer said Thursday that the state Workers' Compensation Board should grant death benefits to the widow of State Trooper Lawrence W. Lakeman.  
<https://buffalonews.com/2018/06/21/schumer-supports-widows-claim-for-9-11-death-benefits/>

**June 14, 2018 -- Yuh-Line Niou --** Assemblymember Yuh-Line Niou Passes 9/11 Health Bill: This week, Assembly Bill A10499 (Niou), which assists individuals who participated in World Trade Center rescue, recovery or clean-up operations, passed the Assembly. "Specifically, this bill will extend the time an individual has to file a notice of participation to begin receiving benefits to 2022."  
<http://assembly.state.ny.us/mem/Yuh-Line-Niou/story/82056>

**June 14, 2018 -- Daily Gazette --** Editorial: 9-11 attacks continue to claim lives: Long-term illnesses from exposure to toxins at Ground Zero still destroying lives. <https://dailygazette.com/article/2018/06/14/editorial-9-11-attacks-continue-to-claim-lives>

**June 10, 2018 -- WABC --** Plaque honors FDNY's Ray Pfeifer, who fought for 9/11 benefits: Ray Pfeifer of the FDNY spent decades as a firefighter, then six months at the World Trade Center. He was diagnosed with a 9/11 related cancer.  
<http://abc7ny.com/society/plaque-honors-fdnys-ray-pfeifer-who-fought-for-9-11-benefits/3585783/>

**June 6, 2018 -- Sun --** The 9/11 cancer that's already killed 2,000 heroes -- and the death toll is set to overtake those that died on the day: After the dust settled at Ground Zero, thousands of those first on the scene were left facing an even more terrifying prospect -- hideous cancers, caused by the toxic fumes breathed in on the day.  
<https://www.thesun.co.uk/news/6371780/9-11-heroes-deadly-legacy-poison-cancer/>

**June 3, 2018 -- Newsday --** A fitting tribute for those who worked on Ground Zero pile: Worn, but not beaten. That's the fitting description the National September 11 Memorial & Museum provided for the large stones that will point toward the sky and mark a new pathway at the World Trade Center. <https://www.newsday.com/opinion/editorial/9-11-memorial-zadroga-responders-1.18897164>

HealthPoint Pharmacy

## NYPD 10-13 Club of Charlotte

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5 JUNE 2018 / 6:00 PM

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- **BLINK HEALTH SMART DEAL PHARMACY**
  - VISIT [www.blinkhealth.com](http://www.blinkhealth.com) (ZIP CODE# 29707)
- **ARBOR E-Z Rx PROVIDER**
  - VISIT <https://www.edarbi.com/edarbi-edarbyclor-patient-savings-support#eZRx> (ZIP CODE# 29707)

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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**

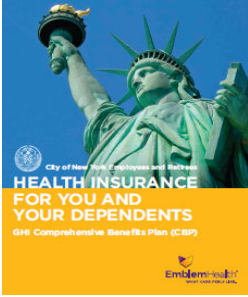
MINUS

**\$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

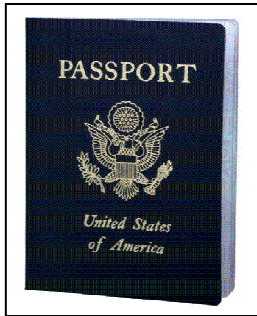
The DEA will refund expense between \$2,000 & \$4,000.

<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.

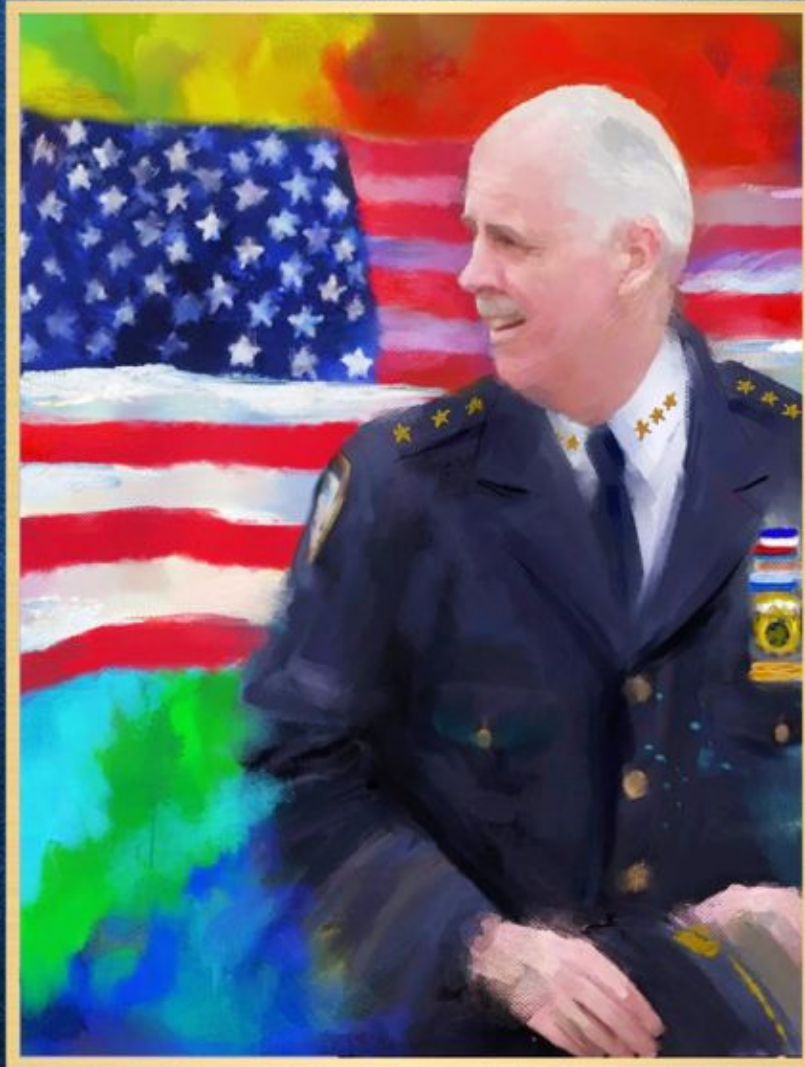
#### How to Renew Your Passport

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.



# What's Happening

## RETIREMENT CELEBRATION TO HONOR CHIEF OF DETECTIVES ROBERT K. BOYCE



TUESDAY, JULY 10, 2018 6PM - 11PM  
MARINA DEL RAY  
1 MARINA DRIVE, BRONX

\$125

### TICKET COMMITTEE

Capt. Igor Pinkhasov, Bx Gang (718) 506-6566  
Lt. John Rogan, SID (347) 672-4681  
Lt. Richie Rudolph, QSHS (347) 672-5413  
Lt. Ralph Cilento, DBTU (347) 672-5530  
Lt. John Tennant, BNHS (347) 672-3969

Sgt. Michael Devine, COD (516) 782-6827  
Sgt. James Connolly, COD (917) 693-0616  
Sgt. Peter Devine, DBSI (347) 672-5801  
Sgt. Mario Dileo, 25 PDS (718) 664-4664  
Sgt. Neal Douglas, FED (347) 582-0172  
Det. Nick Ciuffi, BXHS (845) 742-0385

Det. Morgan Utzinger, OCD (917) 969-4136  
Det. Patricia Downes, OCD (516) 606-0920  
Det. Allie Nash-Cerda, CED (646) 662-0261  
Det. Bill McNeely, NYDAOS (917) 335-9301  
Det. James O'Sullivan, JTTF (914) 879-1854

# 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**

ALICIA PARKER [aliciaparker98@yahoo.com](mailto:aliciaparker98@yahoo.com)

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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

**American Legion**  
**New York City Police** 460  
**6th Annual Independence Day Military Ball**  
 2018

**Russo's** on the Bay  
 Thursday, July 12th at 1900  
 162-45 Cross Bay Boulevard, Howard Beach, New York, 11414

**Two Thousand Eighteen's Honorees**

<b>Deputy Inspector Mark Wachter</b>	LEADER OF THE YEAR
<b>Police Officer Shawn Loftus</b>	TECHNICAL SERGEANT JOSEPH LEMM VETERAN OF THE YEAR AWARD
<b>Stephen Siller Tunnel to Towers Foundation</b>	AMY MANISCALCO ADVOCACY AWARD
<b>Deputy Chief Thomas Burns</b>	STAFF SERGEANT JAMES D. MCNAUGHTON AWARD

TICKETS: \$100 PER PERSON    ATTIRE: FORMAL MILITARY & CIVILIAN ATTIRE    \$1350 PER TABLE OF 14  
 TICKETS CAN BE PURCHASED ONLINE    RSVP BY SATURDAY, JUNE 30

NEW YORK POLICE POST    EMAIL: MEMBERSHIP460@AL460.ORG  
 COMRADESHIP//MENTORSHIP//ADVOCACY    POST SINCE 1919

WWW.AL460.ORG

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

## Pistol Permit Recertification

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

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

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

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

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

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

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



Denver Defense  
HR-218 Classes



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

## WTC Notice of Participation

**Deadline Extended:  
Sept. 11, 2018**

The deadline for WTC responders to file a Notice of Participation to protect their presumptive eligibility for accident disability pension benefits has been extended to **September 11, 2018**.

To file or check your status, visit the **Police Pension Fund** website: [www.nyc.gov/nycppf](http://www.nyc.gov/nycppf)

# 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).

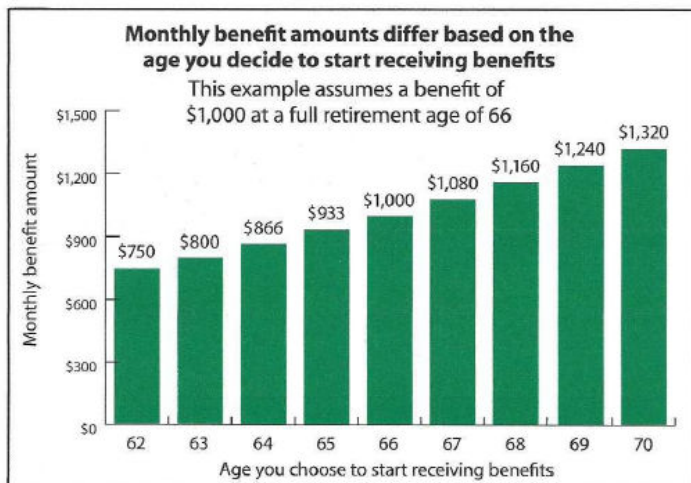
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

- 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

7 July 1928

Policeman Is Held on Woman's Charge of Stealing \$154.  
Charged with taking \$154 from the handbag of Mrs. Marie PARRETT, a nurse of 1852 Broadway, early today, Patrolman Clement DRUMONDO, 29, attached to the Sheepshead Bay station, who lives at 1630 West Second street, was placed under arrest by order of Capt. Charles BARRETT, of the Sheepshead Bay station and taken before Magistrate RUDICH in Coney Island court today on a charge of grand larceny. He pleaded not guilty and was held for a hearing in \$2,000 bail for next Tuesday.

Mrs. PARRETT says she was at the home of another nurse, Mrs. Julia MUZZY of 480 Kings highway, last night when a call came from a patient in another part of the borough. Benjamin BERNARD, husband of a patient, who lives in the same house as Mrs. MUZZY volunteered to go along, Mrs. PARRETT says.

When they got to the street, Patrolman DRUMONDO, who knew BERNARD, asked them where they were going and offered to get a taxi for them. He called a taxi driven by a friend, Isadore FREEDMAN, of 1901 Ocean parkway, and got in the front seat with FREEDMAN, taking Mrs. PARRETT on his lap, according to her story. BERNARD and Mrs. MUZZY sat on the rear seat. During the ride, Mrs. PARRETT says, DRUMONDO made improper advances to her and when she resisted, told her, BERNARD and Mrs. MUZZY to get out.

They did so, and then Mrs. PARRETT found her handbag gone. The taxi turned about and went back the way it had come.

Riding in another taxi back to the place where they had picked up the patrolmen, they asked him if he had seen the pocketbook. He said he had not. A little later they found it, empty, on the stoop of the BERNARD home, and notified police of Sheepshead Bay Station. Detective John MC DONALD questioned FREEDMAN, who said he saw the pocketbook on the floor after the party had left the taxi and witnessed the patrolman taking out money and papers from it.

Deputy Commissioner John A. LEACH suspended DRUMONDO. The accused patrolman was handcuffed to a police sergeant in court.

### OFF THE RECORD:

Capt. Joseph BETZ in command of the Greenpoint station house is away on his annual vacation. He is taking a rest up State. Acting Capt. John PUTZ is now in charge of the precinct.

Sporting a fine coat of tan, Detective James SHEEHY, of the Clymer street station, has returned from a vacation upstate. He is one of the hardest working detectives in the department.

Patrolman Henry ESSEX, of the Bedford avenue station, will leave today for Tannersville, where he will spend his vacation at the police camp. He says he is looking forward to a pleasant time.

Patrolman John PITT, who is attached to Inspector Edward SHEIVEY's staff, returned to his post a few days ago after spending a delightful vacation in Virginia. He brought back the tidings that Gov. SMITH is exceedingly popular in the Southern State.

Acting on the receipt of numerous complaints, Capt. William KEYES, in command of the police of the Bath Beach station, has declared war on drivers of commercial automobiles who operate their machines along Bay Parkway in violation of city ordinances. During the past week his men have served more than a score of summonses on drivers for infractions of the ordinances.

The Coney Island police station now has its full complement of men. Forty additional men were assigned to the resort precinct last Saturday, bringing the total number to 320, exclusive of the 100 men detailed to traffic duty.

(continued next page).....

# NOSTALGIA

## POLICEMEN NEWS

Continued.....

Patrolman Arthur MANNES, who formerly did plainclothes work, has been assigned to desk duty at the Coney Island station for the summer by Capt. James H. GILLEN. He assists the lieutenant on duty.

Police Lieut. Max BEKKER, of the Clymer street station on Tuesday started on his vacation. "I am going to spend my time on the water and give all my time to fishing", he said.

During the absence of Police Captains John QUIRK, of Stagg street station, and Hugh WENSCH, of Herbert street station, Lieuts. John DONOHUE and John ROGERS filled in on Tuesday, and it was a busy day for them.

They had just entered themselves in the "blotter" when they were called upon to supervise the investigation of the murder in the lot at Porter and Meeker avenues. They kept working until late at night without even getting a chance to get a bite to eat.

After being confined to his home for the past five days with a heavy cold, Police Lieut. Michael TWOMEY, of the Herbert street station, is back on duty. He says he is feeling fine again.

A promotion of considerable satisfaction is that of Sergeant William SHEARER, attached to Brooklyn avenue station. He joined the force in May, 1907, and for eighteen years was attached to headquarters in the detective division.

Patrolman Elmer KOESTING and James O'BRIEN both of Brooklyn, have received gold medals and honorable mention for bravery in a special order issued from Police Headquarters commending 102 officers and men for meritorious service during the past year. KOESTING, who is attached to Poplar street station, was commended for heroic work done while saving the lives of a woman and child at a fire. O'BRIEN's citation followed his saving the life of a laborer who was buried beneath tons of debris in a building crash on Eastern parkway. He is attached to Classon avenue station

Patrolman George WHITE, of Butler street station, has been commended by his superior in detecting an automobile at Livingston and Bond streets which had been stolen an hour and a half before in Jamaica. Two men caught in the machine are being held for the Grand Jury.

### **Begins 36th Year As Police Surgeon**

Dr. Daniel J. DONOVAN, chief surgeon of the police department, is beginning his thirty sixth year in the department. As organizer of the system whereby policemen in need of a blood transfusion may obtain blood from their comrades, Dr. DONOVAN is well known in Brooklyn and Queens.

Appointed in 1893 when he was 27 years old, he was promoted to deputy surgeon, and two years ago to the post of chief surgeon. He is the medical director of the Police Academy and has standardized the physical requirements for drivers of taxicabs. Dr. Donovan lives at 790 Riverside drive, Manhattan.

9 July 1928

### **Policeman Saves Man, Gassed**

Finds Painter Unconscious, From Fumes and Applies First Aid

Police Sergt. Louis GOLDBERG, of the Atlantic Avenue Station, saved a man's life yesterday.

He was on patrol at Lincoln place and Troy avenue when he was told by Vito CATANVERA or 164 East 107th street, the Bronx, that there was a 'dead' man in the bathroom of an apartment on the second floor of 1251 Lincoln place. Sergt. GOLDBERG hurried to the house and found Morris GLASSER, 40, of 224 Clinton street, Manhattan, apparently dead from gas in the room in which he had been painting. His brush, striking a gas jet connection, opened the pipe. Dragging the prostrate man to a fire escape, Sergt. GOLDBERG applied the 'prone pressure method' of resuscitation. The victim had been revived when Dr. ADAMS arrived from St. John's Hospital. The doctor commended the police sergeant and said he had saved GLASSER's life by his prompt and efficient action. GLASSER was taken to Kings County Hospital.



**Membership Meeting Minutes  
June 12 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 twenty-two 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 - Excused  
Secretary: Scott Hickey  
Sgt. at Arms: Harry Dobson  
Trustee: Bob Fee - Excused  
Trustee: Brenda Jordan  
Trustee: Kevin Gribbon  
Trustee: Chris Russo  
Trustee: John Sabato  
Historian: Jim Rochford - Excused  
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 Rob Hart. The motion was passed.

**Introduction of Guests:** Ret. NYPD Officer Regina Robins-Adams and Ret. NYC Transit PD Lt. John Brador.

**Sickness & Distress:**

- Bob Fee will be having surgery tomorrow to remove a growth.
- Walt" Buddy Wundelich is undergoing radiation treatment for cancer.
- Ray Layne recuperating from foot amputation.
- Honorary Club member US Army Veteran Sgt. Michael Verardo, 82nd Airborne, who lost a leg and received other serious injuries in 2010 after stepping on a land mine in Afghanistan will be going to Walter Reed hospital in August to have surgery to remove his knee and part of his thigh. He will be in the hospital into 2019. Mike's wife Sarah founded and serves on the board of the " Independence Fund" that helps improve the lives our injured veterans by providing them physical and emotional support and raises funds to purchase All terrain track chairs for them.
- Ret. NYCTPD (1965-1992) Capt. Harry Hassler, 72 father of club members Billy & Scott Hassler has inoperable cancer and is expected to pass away shortly. Capt. Hassler worked in TD 20 as a cop, TD 4 as a Sgt., Revenue Protection Unit & operations as a Lt. and Chief of Dept. Special Projects as a Capt.

**Communications & Bills:**

- Harvey read the thank you card received from NYPD Det. Ed French and his wife Annette.
- Next HR 218 class is June 24, 1pm - 9pm at Point Blank Range in Mooresville.
- The cost-of-living adjustment (COLA) for September 2018 through August 2019 is 1.2%. By law, the COLA can be no less than 1% and no more than 3% annually and is applied only to the first \$18,000 of the retirement benefit. The COLA percentage is calculated by taking 50% of the Consumer Price Index (CPI) increase from one March to the next and rounding up to the nearest tenth. The CPI increased 2.36% from March 2017 to March 2018. As a result, an eligible retired member with an annual pension of \$18,000 or more will receive an increase of \$18 per month beginning with the September 2018 payment. (Eligible members receiving an annual benefit under \$18,000 will receive a lesser monthly increase.)

To be eligible for a COLA, you must either be:

1. At least age 62 and retired at least five years; or,
2. At least age 55 and retired at least 10 years; or,
3. A retiree receiving a LOD disability benefit for at least five years (regardless of age); or,
4. A surviving spouse of an eligible retiree receiving a lifetime benefit. (By law, the spouse receives an increase equal to one-half the COLA the retiree would have received).

Retirees who become eligible for the COLA after September will receive their adjustment when first eligible. This latest COLA will bring the cumulative maximum monthly increase since COLA legislation was enacted in 2001 to \$348.



- Filing for the WTC Notice of Participation expires 9/11/18.
- Health Point Pharmacy offering discount plant to 10-13 club members. Info will be in July's newsletter.

### Report of Officers

President.

- Harvey thanked the members who prepared, cooked and served tonight's dinner.
- Bernard Roe resigned his trustee position.
- Somewhere in the future water and sewer service to the FOP Lodge 9 will be shut down for 4-6 months while the City extends the light rail which will run past the front of the lodge. Attempts will be made to find a meeting location that is central to where all members live. One possible option is the VFW hall at The Plaza.
- New Club address- 531 Brentwood Rd. Denver N.C. 28073

Vice President: no report

Treasurer: Harvey reported the following:

Beginning Balance:	\$40,658.95
Payments:	-\$480.75
Deposits:	+\$1905.00
Ending Cleared Balance:	\$42,083.20

A motion to accept the Treasurer's report was made by Rob Hart and was seconded by John Sabato. The motion was passed.

Secretary: There were 68 Members; 02 New members and 06 Guests present at this meeting.

Trustees:

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

Sgt. at Arms: Denver Defense has reopened and will be conducting HR 218 classes. Cost will be \$50.

Historian: Excused

### Committee Reports:

- Social:
  1. Knights Baseball Game Fri June 22. No more tickets available.
  2. Jimmy LaRossa Memorial Golf Tournament: Oct. 1, 8:30 am at the Ballantyne Resort
  3. After holiday dinner party Sat. Jan. 19, 2019.
- Membership: 389 members.
- Honor Guard: Nothing to report.
- Sunshine: Nothing to report.

**Old Business:** Nothing to report.

### New Business:

- Proposition for Membership:
  1. NYC Transit Officer Evan Forman
  2. Ret. Red Bank NJ PD Lt. Joshua Berbrick
  3. Ret. NYPD P.O. George Alicia, PSA 1

A motion to accept the new members was made by Sam Reiver and was seconded by Joe Koslowski. The motion passed.

### Good of the Club:

- Club member Mike Jones thanked the members of our club for the compassion they showed to his family after the death of his son Michael Jones.
- 50/50 of \$150 was won by Derrick Partee. Derrick donated his winnings to the Samantha LaRossa fund.

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

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting  
Tuesday July 10, 2018**



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC



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

137 CROSS CENTER RD  
SUITE 150  
DENVER, NC 28037

**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

*NYPD 10-13 Club of Charlotte, NC*



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## MEMBERSHIP APPLICATION

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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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

MEMBERSHIP FEE IS \$30.00

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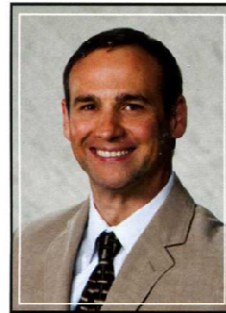
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#### For more information, please contact:

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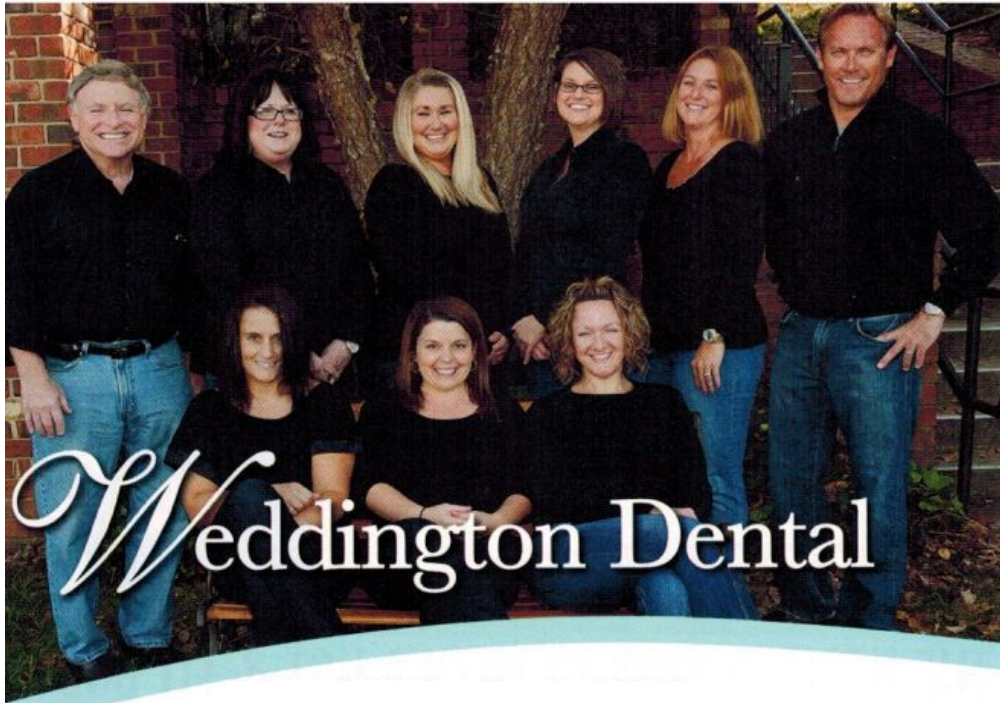


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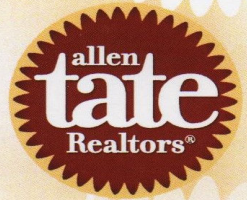
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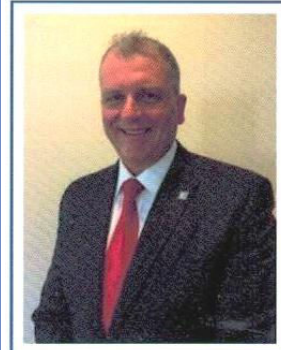
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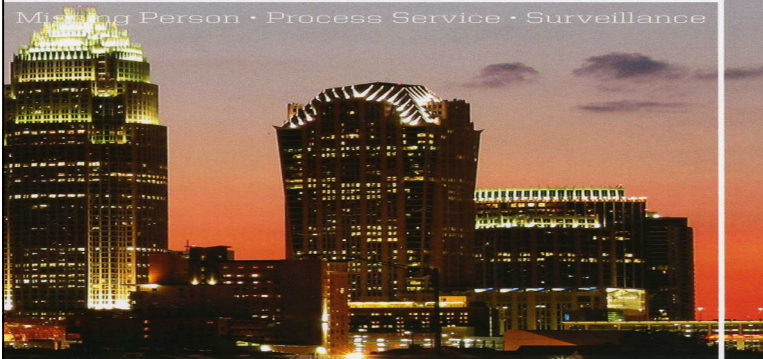
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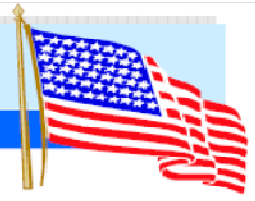




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