



NYPD 10-13 CLUB of Charlotte, NC Inc.

531 Brentwood Road
Suite 150
Denver, NC 28037



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



Club Officers

Volume 11 Issue 1



January 2019

PRESIDENT'S MESSAGE

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HARVEY KATOWITZ
704-849-9234

Hi All,

As we once again reflect on the past year, please remember the following Charlotte 10-13 Club member who passed away in 2018: NYPD Hero Paul Johnson

Also, please keep the following Club members who are battling 9/11 related illnesses in your thoughts and prayers: Al Sheppard.

As we ring in the New Year, we must never forget the 151 (*154) law enforcement officers who died in the line of duty during 2018. (See pgs. 11-15).

*Not included in the above figures are the following law enforcement officers who died of 9/11 related illnesses.

P.O. Mark J. Natale
New York City Police Department
EOW: Friday, May 4, 2018
Cause: 9/11 Related illness

Det. Stephen Mullen
Suffolk Co. NY Police Department
EOW: Friday, December 7, 2018
Cause: 9/11 Related illness

P.O. Audrey Capra
New York City Police Department
EOW: Monday, December 24, 2018
Cause: 9/11 Related illness

Sadly, 2018 saw a 10% increase in line of duty deaths and an 18% increase in line of duty deaths caused by firearms over last year.

On a more positive note, I am happy to report that our club continues to flourish and grow. In 2018 we welcomed 48 new members to our Club, bringing our total membership to 414.

I am also happy to report that during the past year we successfully met the objectives of our Club as stated in Article II, section 1 of our Bylaws: The objectives of "The Club" shall be to support and aid its members and other retired and active law enforcement personnel. To further the welfare, improve the benefits of all retired police officers of the New York City PD and other law enforcement retirees and encourage social, charitable, educational, benevolent and fraternal activities among the members.

Below is a list of some of the activities and events that our Club / members participated in to meet these objectives:

- After Holiday Dinner/Dance Party.
- Awarded two \$1,000 college scholarships to the children of Club members.
- Club outing to a Charlotte Knights Baseball Game
- 17th Anniversary 9/11 Memorial Ceremony
- 6th Annual Jimmy LaRossa Memorial Golf Tournament
- Donated \$29,425 to police officers in distress and non-profit charitable organizations.

(Continued next page)

**Our Next Membership Meeting Is
Tuesday January 8 at 6 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205**

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

PRESIDENTS MESSAGE

Please remember that our Club is only as great as the participation of our members.

With that in mind I would like to acknowledge and thank the following members of our Club who helped make our Club great in 2018:

- Frank DeMasi and Joe Kozlowski, both who are no longer on the board, but still help at club membership meetings by coming to the meetings 1 hour before starting time to greet members and assist with the sign-in sheets, selling of 50/50 raffle tickets, and distribution of items for members.
- Lisa Rosa for the time and effort she spent ordering and selling club clothes and assisting with our golf outing, all the while caring for her elderly, ill mother and raising her sons.
- John Sabato for all of the time and hard work he devotes to making our golf tournament a success. I would be remiss if I did not also acknowledge John's wife Valerie who like John is invaluable in making our golf tournament a success.
- Brenda Jordan who sets up the tables and chairs and cleans up after our membership meetings, decorates and purchases food as needed for our non-pizza meals and who coordinates our Honor Guard.
- Glenn Galanos and his girlfriend Stacy Steward for the time they spent assisting and offering moral support to Paul Johnson and his family as Paul battled to survive his devastating and debilitating 9/11 illness.
- To all of our members who participated as an Honor Guard for Paul's wake and funeral and helped give Paul the proper send-off he deserved.
- Jim Brennan, John Cannizzo, Bob Fee, John Krohn, Ben Pepitone, Dave Schultheis, and once again, Frank DeMasi, Brenda Jordan, Lisa Rosa, John Sabato for participating in our 9/11 Memorial Ceremony.
- The entire Club board for assisting me in the day to day operations of our Club.

At our December membership meeting a suggestion was made by one of our members that we change the times of our meetings so that members could avoid rush-hour traffic. A poll of our members was conducted and a majority favored a later starting time. Beginning with our February 12 meeting we will be eating dinner at 7pm and the formal part of the meeting will begin afterwards. Members can still come to the meetings prior to dinner to socialize.

At our October board meeting the board agreed to recognize and honor a club member as our "Club Member of the Year". A member was nominated and chosen and will be honored during this month's membership meeting.

At this month's meeting we will begin distributing the National 10-13 and our clubs new membership cards. We will be mailing the cards to all members who do not reside in NC or SC. If you reside in NC and SC and would like the cards mailed to you please mail a self addressed envelope (the club will pay for the return postage) to our club address.

Our after holiday dinner party is less than 3 weeks away (See page 18). We have to give our caterer a final head count by January 12. If you plan on attending and have not yet responded to the Evite please do so or notify a club member.

In 2019 we will again be offering three (3) college scholarships. Information and applications can be found on pgs. 4-6.

An application for our National 10-13 Organization 2019-2020 college scholarships can be downloaded at the following location:
<http://nationalnycpd10-13.org/scholarship.html>.

At the National NYCPD 10-13 Organization, INC December 13 Board of Officers Meeting, 2nd VP Tony Perrone discussed how we lost some of our key supporters in Albany and that the Mayor DeBlasio and City Council members want to take away our Medicare Reimbursement and have retirees pay for their health care benefits. (See page 20).

There are also business news organizations calling for the same and citizen watch dog groups who want the city to eliminate the VSF.

The following article appeared in the Bloomberg News last month:

Future health costs for retired city workers exceed \$100B

The city has set aside only \$5 billion, which it projected to last until 2026

New York City faces future health costs for its retired workers of \$103.2 billion, an increase of \$40 billion over a decade. It has about \$5 billion set aside to pay the bill.

The so-called "other post-employment benefits" liability was disclosed in New York's comprehensive annual financial report released by the city comptroller's office Wednesday. The city's \$98 billion unfunded liability for retiree health care exceeds the city's \$93 billion of bond debt and \$48 billion pension funding gap.

New York, the most populous U.S. city, has almost 300,000 current employees and is responsible for more than 230,000 retirees and their beneficiaries.

The city's post-employment benefits include health insurance, Medicare Part B reimbursements, and welfare fund contributions. Medicare Part B covers doctors' services that are received from a federally approved facility or a medical practice. Welfare funds are administered by unions and provide supplemental benefits such as prescription drug, vision and dental coverage.

(Continued next page).....

PRESIDENTS MESSAGE

New York City should address its retiree health-care costs by requiring beneficiaries to share the cost of premiums for health insurance, eliminating the reimbursement for Medicare Part B and reducing contributions to the welfare funds, according to the Citizens Budget Commission, a budget watchdog group funded by the business community.

"The city's long-term liabilities are substantial, and paying the associated legacy costs is crowding out programmatic spending," the CBC said in a September report. "The city needs to develop a strategy to reduce long-term liabilities and keep legacy costs a manageable portion of the annual operating budget."

The \$5 billion New York City has saved to retiree health payments is projected to last until 2026. After that, the city will fund benefits on a pay-as-you go basis. The city paid \$2.6 billion in retiree health benefits last year.

The following are excerpts of an article that appeared in the Staten Island Advance last month:
City's \$12K 'Christmas bonus' to uniformed retirees weakens pension fund, watchdog says

BY [SYDNEY KASHIWAGI | SKASHIWAGI@SIADVANCE.COM](mailto:SKASHIWAGI@SIADVANCE.COM)

CITY HALL -- Even though they are technically no longer city employees, some 37,288 retired New York City uniformed officers received a \$12,000 check Dec. 15 known as a "Christmas bonus."

In addition to their regular pension, eligible retirees annually receive the Variable Supplement Fund (VSF) payment -- or "Christmas bonus," according to a [report from the non partisan Citizens Budget Commission](#).

The CBC said police and fire retirees who do not receive disability pensions are eligible for the "Christmas bonus."

"VSF payments are not only a benefit typically not available to retired officers in other jurisdictions, they also are a drain on the fiscal health of the pension funds," CBC Vice President Maria Doulis said. "Police and fire personnel each have a separate pension fund; correction officers are part of a larger general city employee pension fund."

The payment emerged from an agreement made between union and city leaders in 1968 at a time when the city was trying to increase its investment return of pension funds by diversifying portfolios.

As the city sought to diversity portfolios, union reps on the board of the police and fire pension funds agreed to allow investments in equities on the condition that "excess" earnings be used to give supplemental payment for retirees, the CBC said.

In 2013, there were 41,603 VSF recipients, and the vast majority of those recipients were retired police, followed by firefighters.

That year, 28,773 retired police officers and superiors received VSF payments, so did 5,373 retired firefighters and officers, and 7,457 correction officers. And, transit and housing police do, too.

The CBC pointed out that, unlike "regular pension benefits," VSF payments are not constitutionally protected.

Because the payment is not considered part of the pension system and is considered "separate fiduciary funds," it can be "reduced, mitigated or eliminated by the state legislature," the CBC said.

"Phasing out or eliminating the VSF should be part of the mayor and City Council's agenda in Albany next year," Doulis said. "Gradually eliminating these unusual pension bonuses for retirees would enhance the fiscal condition of the pension funds and reduce the needed contributions from taxpayers."

To read the full article go to <https://www.silive.com/news/2018/12/citys-12k-christmas-bonus-to-uniformed-retirees-weakens-pension-fund-watchdog-says.html>

May 2019 be better than 2018 for you and yours.

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

On behalf of the entire Club Board: "May the New Year bring you much happiness, prosperity and good health in 2019 and always. Best wishes for a **happy**, **healthy** and **safe** New Year.

Fraternally,

Harvey Katowitz

Harvey Katowitz



PRESIDENTS MESSAGE



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

531 BRENTWOOD ROAD
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DENVER, NC 28037



HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC will award two (2) \$1,000 scholarships, "Bob Andretta" and "911 Memorial Scholarships" to the child, grandchild or great grandchild of a member of our 10-13 Club.

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

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

The NYPD 10-13 Club of Charlotte, NC will also award a \$500 scholarship, the "Jim Houston Memorial Scholarship" to the child, grandchild or great grandchild of a member of our 10-13 Club.

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

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be entering an **accredited Community College** or a **post-secondary program for students with intellectual and developmental disabilities at an accredited four-year college** as a freshman in the year the scholarship is awarded.

When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and an essay on what it means to be an American.

The recipient of each scholarship will be determined by a lottery drawing at the April membership meeting of all eligible applicants.

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

Application must be received by April 5, 2019





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HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

2019

Bob Andretta and 9/11 Memorial Scholarship Application

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

High School Attending: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Application must be received by April 5, 2019





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HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

Jim Houston Memorial Scholarship Application 2019

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

High School Attending: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Application must be received by April 5, 2019



They Must **Never** Be Forgotten

**BLUE
LIVES
MATTER!**



They Must Never Be Forgotten



Suffolk Police Det. Stephen Mullen, a decorated and revered 26-year veteran, died on Friday of cancer he contracted while responding to the Sept. 11 terrorist attacks

Dec 13, 2018

By Zachary R. Dowdy

[Newsday](#)

SUFFOLK, N.Y. - Family and colleagues on Tuesday mourned Suffolk Police Det. Stephen Mullen, a decorated and revered 26-year veteran and Massapequa resident who died on Friday of cancer he contracted while responding to the Sept. 11, 2001, terrorist attacks on the World Trade Center.

He was 55.

"Stephen and I have been married for close to 27 years," said Patricia Mullen, in a statement. "We've raised two wonderful sons, Patrick and James. He was completely devoted to his family and friends, and equally devoted to being a police officer."

Her statement continued: "Stephen was the type of person that if you needed anything, he would be there in any way possible. He could always be counted on. He is an absolutely wonderful person and my life and the lives of our sons have been forever changed. I will miss my husband every day. He has been my life and my rock. I will miss and love him always."

Top police brass weighed in to salute the fallen officer.

"The effects of the Sept. 11 attacks are still being felt by first responders," Suffolk County Police Commissioner Geraldine Hart said in a statement. "Detective Stephen Mullen responded to lower Manhattan to assist in the aftermath and he made the ultimate sacrifice. He was dedicated to serving the people of Suffolk County for more than 25 years and his contributions will be missed by the department." Mullen responded to Ground Zero for two days after the attacks, when two planes plowed into the skyscrapers, followed by explosions and the collapse of both buildings.

The terrorist attack killed nearly 3,000 people. It also released harmful toxins that have sickened and killed thousands of first responders and others who have lived and worked in the vicinity over the 17 years since the attacks.

Mullen was diagnosed with salivary cancer last summer.

He had been singled out for commendation as many as 25 times in his career as a staple of the First Precinct, where he began after completing the police academy in 1992. He served in COPE (Community Oriented Police Enforcement) and Crime Section before becoming a member of the First Squad detectives on May 14, 2006.

In March 2000, Mullen responded to a plane crash near Republic Airport in East Farmingdale and helped free two victims who were trapped in the wreckage, which was submerged in a sump. For that, he earned the Meritorious Police Service Award.

"He's a good guy, a great detective and a true family man," said Det. Thomas Bosco, who worked with Mullen in the 2000 disaster on Long Island and who had tackled assignments alongside him over the years. "You knew you could always count on him. We always worked together as a team, as a unit. He will be missed."

Det. Lt. Shaun Spillane, Mullen's supervisor, said Mullen showed devotion to others in his work and personal life.

"He was dedicated to his family, church, and his sons' Boy Scout activities," Spillane said. "On 9/11, he bravely volunteered to respond to the World Trade Center. At the First Squad, he will be remembered for his leadership as a union delegate and always helping his fellow detectives."

In addition to his wife and two sons, Mullen leaves his parents and three brothers.

Viewing will take place from 2 to 4 p.m. and 7 to 9 p.m. Thursday and Friday at Hungerford and Clark Funeral Home in Freeport. A funeral Mass will be celebrated Saturday at 9:45 a.m. at Our Holy Redeemer Roman Catholic Church in Freeport, followed by burial in St. Charles Cemetery in East Farmingdale.

In lieu of flowers, the family requests contributions to [St. Jude Children's Hospital](#).



FUNERAL INFORMATION FOR:

Police Officer Audrey Capra
Tax# 884059 - Firearms & tactics Section
(Retired - Post 911 Status Pending)

Wife of Sergeant Rory Capra, Central Park Pct.

VIEWING SERVICES

Date: Wednesday, December 26th, 2018
Time: **1600-2000 hours**

Location: **Edwards-Dowdle Funeral Home**
64 Ashford Avenue
Dobbs Ferry, NY 10522
Tell# (914) 693-3330

FUNERAL SERVICE

Date: Thursday, December 27th, 2018
Time: **1030 hours**

Location: **Church of the Transfiguration**
268 South Broadway
Tarrytown, NY 10591
Tel# (914) 631-1672

INTERMENT

Time: Following Funeral Service
Location: **Cremation**
Private family arrangements



December 24, 2018

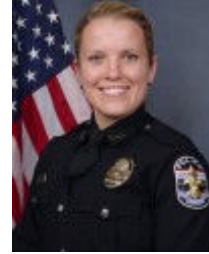
They **Never** Be Forgotten



Sergeant Matthew Troy Moreno
Las Animas County Sheriff's Office, CO
EOW: Wednesday, December 12, 2018
Cause: Automobile crash



Police Officer Jason Quick
Lumberton, NC PD
EOW: Saturday, December 15, 2018
Cause: Struck by vehicle



Detective Deidre Irene Mengedoht
Louisville, KY Metro Police PD
EOW: Monday, December 24, 2018
Cause: Vehicular assault



Police Officer Jermaine Brown
Miami-Dade, FL PD
EOW: Wednesday, December 12, 2018
Cause: Automobile crash



Police Officer Eduardo Marmolejo
Chicago, IL PD
EOW: Monday, December 17, 2018
Cause: Struck by train



Corporal Ronil Singh
Newman, CA PD
EOW: Wednesday, December 26, 2018
Cause: Gunfire



Sergeant Benton Hurley Bertram
Charlestown, IN PD
EOW: Wednesday, December 12, 2018
Cause: Vehicle pursuit



Police Officer Conrad Charles Gary
Chicago, IL PD
EOW: Monday, December 17, 2018
Cause: Struck by train



Police Officer II Michael Smith
Henry County, GA PD
EOW: Friday, December 28, 2018
Cause: Gunfire



Police Officer Edgar Isidro Flores
DeKalb County Police Department, GA
EOW: Thursday, December 13, 2018
Cause: Gunfire

REST IN PEACE



YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

BLUE LIVES MATTER

They Must Never Be Forgotten



OFFICER DOWN MEMORIAL PAGE

REMEMBERING ALL OF LAW ENFORCEMENT'S HEROES

2018 Line of Duty Deaths Total Line of Duty Deaths: 151

By Cause

9/11 related illness 16
Accidental 1
Assault 3
Automobile crash 26
Drowned 4
Duty related illness 5
Fall 1
Gunfire 52
Gunfire (Accidental) 1
Heart attack 17
Motorcycle crash 3
Struck by train 2
Struck by vehicle 6
Vehicle pursuit 6
Vehicular assault 8

By Month

January 9
February 15
March 14
April 14
May 19
June 12
July 15
August 5
September 14
October 11
November 13
December 10

Alabama 2
Arizona 2
California 11
Colorado 3
Connecticut 2
Florida 11
Georgia 6
Hawaii 1
Idaho 1
Illinois 4
Indiana 5
Kansas 3
Kentucky 4

By State

Louisiana 5
Maine 1
Maryland 2
Michigan 4
Massachusetts 2
Minnesota 2
Mississippi 2
Missouri 3
Nebraska 1
Nevada 1
New Jersey 3
New York 13
North Carolina 9
Ohio 4
Oklahoma 2
Oregon 1
Pennsylvania 4
Puerto Rico 2
South Carolina 5
Tennessee 1
Texas 11
U.S. Government 11
Utah 2
Virginia 1
Washington 2
Wisconsin 2

[Trooper Michael J. Anson](#)
New York State Police
EOW: Tuesday, January 2, 2018
Cause: 9/11 related illness

[Police Officer Glenn Anthony Doss, Jr.](#)
Detroit, MI Police Department
EOW: Sunday, January 28, 2018
Cause: Gunfire

[Police Officer Anthony Pasquale Morelli](#)
Westerville, OH Division of Police
EOW: Saturday, February 10, 2018
Cause: Gunfire

[Lieutenant Christopher Robateau](#)
Jersey City, NJ Police Department
EOW: Friday, January 5, 2018
Cause: Struck by vehicle

[Deputy Sheriff Micah Lee Flick](#)
El Paso Co, CO Sheriff's Office
EOW: Monday, February 5, 2018
Cause: Gunfire

[Commander Paul R. Bauer](#)
Chicago, IL Police Department
EOW: Tuesday, February 13, 2018
Cause: Gunfire

[Deputy Sheriff Daniel A. McCartney](#)
Pierce Co, WA Sheriff's Department
EOW: Monday, January 8, 2018
Cause: Gunfire

[Deputy Sheriff Steven Belanger](#)
Los Angeles Co, CA Sheriff's Department
EOW: Tuesday, February 6, 2018
Cause: Gunfire

[Sergeant Edward Ronald Bollman](#)
Indiana Dept. of Natural Resources
EOW: Tuesday, February 13, 2018
Cause: Drowned

[Detective Basilio A. Simons](#)
New York City Police Department
End of Watch: January 10, 2018
Cause: 9/11 related illness

[Reserve Officer Jarate Dewayne Condit](#)
Asher, OK Police Department
EOW: Tuesday, February 6, 2018
Cause: Automobile crash

[Police Officer Darren Maurice Weathers](#)
Detroit, MI Police Department
EOW: Tuesday, February 13, 2018
Cause: Automobile crash

[Lieutenant Jeffrey W. Francis](#)
New York City Police Department
EOW: Saturday, January 13, 2018
Cause: 9/11 related illness

[Police Officer David Charles Sherrard](#)
Richardson, TX Police Department
EOW: Wednesday, February 7, 2018
Cause: Gunfire

[Deputy Sheriff Kevin James Stanton](#)
Brevard Co, FL Sheriff's Office
EOW: Saturday, February 17, 2018
Cause: Automobile crash

[Detective Micheal Robert Doty](#)
York Co, SC Sheriff's Office
EOW: Wednesday, January 17, 2018
Cause: Gunfire

[Detective Michael Lawrence Ledek](#)
New York City Police Department
End of Watch: February 9, 2018
Cause: 9/11 Illness

[Police Officer Justin Taylor Billa](#)
Mobile, AL Police Department
EOW: Tuesday, February 20, 2018
Cause: Gunfire

[Dep. U.S. Marshal Christopher David Hill](#)
United States Marshals Service
EOW: Thursday, January 18, 2018
Cause: Gunfire (Accidental)

[Police Officer Chase Lee Maddox](#)
Locust Grove, GA Police Department
EOW: Friday, February 9, 2018
Cause: Gunfire

[Sergeant Mujahid Ramziddin](#)
Prince George's Co, MD PD
EOW: Wednesday, February 21, 2018
Cause: Gunfire

[Deputy Sheriff Heath McDonald Gumm](#)
Adams Co, CO Sheriff's Office
EOW: Wednesday, January 24, 2018
Cause: Gunfire

[K9 Officer Eric Joseph Joering](#)
Westerville, OH Division of Police
EOW: Saturday, February 10, 2018
Cause: Gunfire

[Sergeant Mark J. Baserman](#)
Pennsylvania Department of Corrections
EOW: Monday, February 26, 2018
Cause: Assault

They Must Never Be Forgotten



OFFICER DOWN MEMORIAL PAGE

REMEMBERING ALL OF LAW ENFORCEMENT'S HEROES

Dep. Sheriff Alexis Thunder Eagle Locklear
Scotland Co, NC Sheriff's Office
EOW: Thursday, March 1, 2018
Cause: Automobile crash

Police Officer Rodney Scott Smith
Hickman, KY Police Department
EOW: Friday, March 2, 2018
Cause: Drowned

Police Officer Malcus Williams, II
Ashland Police Department, OR
EOW: Friday, March 2, 2018
Cause: Heart attack

Deputy Sheriff Jacob Pickett
Boone County (IN) Sheriff's Office
End of Watch: March 5, 2018
Cause: Gunfire

Police Officer Christopher Ryan Morton
Clinton Police Department, MO
EOW: Tuesday, March 6, 2018
Cause: Gunfire

Police Officer Gregory Casillas
Pomona, CA Police Department
EOW: Friday, March 9, 2018
Cause: Gunfire

Deputy Sheriff David Lee'Sean Manning
Edgecombe Co, NC Sheriff's Office
EOW: Sunday, March 11, 2018
Cause: Automobile crash

Reserve Off. Christopher Michael Lawton
Zachary, LA Police Department
EOW: Monday, March 12, 2018
Cause: Vehicular assault

Police Officer Scotty Hamilton
Pikeville, KY Police Department
EOW: Tuesday, March 13, 2018
Cause: Gunfire

Deputy Sheriff Ryan Douglas Zirkle
Marin Co, CA Sheriff's Office
EOW: Thursday, March 15, 2018
Cause: Automobile crash

Police Officer Andres Laza-Caraballo
Juncos, PR Municipal Police Department
EOW: Wednesday, March 21, 2018
Cause: Gunfire

Special Agent Melissa S. Morrow
Federal Bureau of Investigation
EOW: Thursday, March 22, 2018
Cause: 9/11 related illness

Trooper First Class Kevin M. Miller
Connecticut State Police
EOW: Thursday, March 29, 2018
Cause: Automobile crash

Police Officer Phillip Lynn Meacham
Hopkinsville, KY Police Department
EOW: Thursday, March 29, 2018
Cause: Gunfire

Corporal Dale Shannon Hallman
Saluda Co, SC Sheriff's Office
EOW: Friday, April 6, 2018
Cause: Automobile crash

Police Officer Keith O'Neal Earle
Huntsville, AL Police Department
EOW: Monday, April 9, 2018
Cause: Automobile crash

Patrolman Kevin F. Crossley
Whitesboro, NY Police Department
EOW: Wednesday, April 11, 2018
Cause: Automobile crash

Sergeant Sean McNamee Gannon
Yarmouth, MA Police Department
EOW: Thursday, April 12, 2018
Cause: Gunfire

Sergeant Noel Beltran Ramirez, Jr.
Gilchrist Co, FL Sheriff's Office
EOW: Thursday, April 19, 2018
Cause: Gunfire

Deputy Sheriff Taylor Fletcher Lindsey
Gilchrist Co, FL Sheriff's Office
EOW: Thursday, April 19, 2018
Cause: Gunfire

Detective Sergeant Brian Scott Cuscino
New Castle, PA Police Department
EOW: Thursday, April 19, 2018
Cause: Heart attack

Deputy Sheriff Casey L. Shoemate
Miller Co, MO Sheriff's Office
EOW: Friday, April 20, 2018
Cause: Automobile crash

Police Officer Tamby Yagan
Paterson, NJ Police Department
EOW: Sunday, April 22, 2018
Cause: Automobile crash

Master Deputy James Lester Kirk, Jr.
Lancaster Co, SC Sheriff's Office
EOW: Tuesday, April 24, 2018
Cause: Heart attack

Corporal Eugene Cole
Somerset Co, ME Sheriff's Office
EOW: Wednesday, April 25, 2018
Cause: Gunfire

Police Officer Rogelio Santander, Jr.
Dallas, TX Police Department
EOW: Wednesday, April 25, 2018
Cause: Gunfire

Police Officer Jesus "Chuy" Cordova
Nogales, AZ Police Department
EOW: Friday, April 27, 2018
Cause: Gunfire

Police Officer Charles Whites
Round Rock, TX Police Department
EOW: Friday, April 27, 2018
Cause: Vehicular assault

Police Officer Robert Shawn Pitts
Terre Haute, IN Police Department
EOW: Friday, May 4, 2018
Cause: Gunfire

Agent Joel Alexis Pantojas-Fuente
San Juan, PR Police Department
EOW: Sunday, May 6, 2018
Cause: Struck by vehicle

Deputy Sheriff William J. Gentry, Jr.
Highlands Co, FL Sheriff's Office
EOW: Monday, May 7, 2018
Cause: Gunfire

Police Officer Alex Isai Sable
York City, PA Police Department
EOW: Wednesday, May 9, 2018
Cause: Heart attack

Deputy Insp. General Richard W. Hale
Texas Juvenile Justice Department
EOW: Wednesday, May 9, 2018
Cause: Automobile crash

Police Officer Lance Christian Whitaker
Jacksonville, FL Sheriff's Office
EOW: Tuesday, May 15, 2018
Cause: Automobile crash

Police Officer Emmett Paul Morris
Raleigh, MS Police Department
EOW: Thursday, May 17, 2018
Cause: Automobile crash

Trooper Samuel Newton Bullard
NC Highway Patrol
EOW: Monday, May 21, 2018
Cause: Vehicle Pursuit

They Must Never Be Forgotten



OFFICER DOWN MEMORIAL PAGE

REMEMBERING ALL OF LAW ENFORCEMENT'S HEROES

Police Officer Thomas Coulter
Daytona Beach Police Department, FL
EOW: Monday, May 21, 2018
Cause: Heart attack

Sergeant Kent Donald Swanson
Shelley Police Department, ID
EOW: Monday, May 21, 2018
Cause: Heart attack

Police Officer Ayrian Michelle Williams
Monroe Police Department, LA
EOW: Monday, May 21, 2018
Cause: Automobile crash

Police Officer Amy Caprio
Baltimore County Police Department, MD
EOW: Monday, May 21, 2018
Cause: Vehicular assault

Trooper Samuel Newton Bullard
North Carolina Highway Patrol, NC
EOW: Monday, May 21, 2018
Cause: Vehicle pursuit

Chief of Detectives William Allee
New York City Police Department, NY
EOW: Thursday, May 24, 2018
Cause: 9/11 related illness

Sr. Special Agent Paul Scott Ragsdale
BATF&E
EOW: Thursday, May 24, 2018
Cause: Heart attack

Police Officer Anthony Christie
Savannah Police Department, GA
EOW: Friday, May 25, 2018
Cause: Automobile crash

Spec. Agent in Charge David J. LeValley
Federal Bureau of Investigation, US
EOW: Saturday, May 26, 2018
Cause: 9/11 related illness

Sergeant Daniel Scott Baker
Dickson County Sheriff's Office, TN
EOW: Wednesday, May 30, 2018
Cause: Gunfire

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

Coll. Ops. Mgr. Christopher Todd Bacon
Customs and Border Protection
EOW: Thursday, June 7, 2018
Cause: Automobile crash

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

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

Superv. Special Agent Brian L. Crews
Federal Bureau of Investigation, US
EOW: Sunday, June 10, 2018
Cause: 9/11 related illness

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

Deputy Sheriff Theresa Sue King
Wyandotte County Sheriff's Office, KS
EOW: Saturday, June 16, 2018
Cause: Gunfire

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

Senior P.O. Christopher James Driver
Rocky Mount Police Department, NC
EOW: Saturday, June 23, 2018
Cause: Automobile crash

Police Officer Richard Lopez
New York City Police Department, NY
EOW: Sunday, June 24, 2018
Cause: 9/11 related illness

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

Special Agent Timothy Allan Ensley
Immigration and Customs Enforcement
EOW: Sunday, June 24, 2018
Cause: Duty related illness

Chief of Police Lonnie Verdell Burton
Wayland, TX Baptist University PD
EOW: Monday, June 25, 2018
Cause: Fall

Trooper Nicholas F. Clark
New York State Police, NY
EOW: Monday, July 2, 2018
Cause: Gunfire

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

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

Police Officer Jarrod Kyle Friddle
Cumby Police Department, TX
EOW: Monday, July 9, 2018
Cause: Heart attack

Sergeant Michael C. Chesna
Weymouth Police Department, MA
EOW: Sunday, July 15, 2018
Cause: Gunfire

Special Agent Nole Edward Remagen
United States Secret Service
EOW: Tuesday, July 17, 2018
Cause: Duty related illness

Police Officer Bronson K. Kaliloa
Hawaii County Police Department, HI
EOW: Wednesday, July 18, 2018
Cause: Gunfire

Corrections Officer Joseph Gomm
Minnesota Department of Corrections
EOW: Wednesday, July 18, 2018
Cause: Assault

Agt. Cadet Immanuel James Washington
Louisiana Dept. of Wildlife and Fisheries
EOW: Thursday, July 19, 2018
Cause: Heart attack

Corrections Officer Kyle Lawrence Eng
Las Vegas Dept. of Public Safety
EOW: Thursday, July 19, 2018
Cause: Heart attack

Sr. Cpl. Earl James "Jamie" Givens, III
Dallas Police Department, TX
EOW: Saturday, July 21, 2018
Cause: Vehicular assault

Police Officer Diego Moreno
Kent Police Department, WA
EOW: Sunday, July 22, 2018
Cause: Vehicle pursuit

Trooper Tyler James Edenhofer
Arizona Department of Public Safety, AZ
EOW: Wednesday, July 25, 2018
Cause: Gunfire

They Must Never Be Forgotten



OFFICER DOWN MEMORIAL PAGE

REMEMBERING ALL OF LAW ENFORCEMENT'S HEROES

Police Officer Michael J. Michalski
Milwaukee Police Department, WI
EOW: Wednesday, July 25, 2018
Cause: Gunfire

P.O. Adam Edward Jobbers-Miller
Fort Myers Police Department, FL
EOW: Saturday, July 28, 2018
Cause: Gunfire

Investigator Timothy Dale Cole, Sr.
Comanche Co. OK DAs Office,
EOW: Saturday, August 4, 2018
Cause: Gunfire

Officer Kirk A. Griess
California Highway Patrol, CA
EOW: Friday, August 10, 2018
Cause: Struck by vehicle

Police Officer Fadi Mukhlis Shukur
Detroit Police Department, MI
EOW: Tuesday, August 14, 2018
Cause: Vehicular assault

P.O. Kathleen O'Connor-Funigiello
New Rochelle Police Department, NY
EOW: Thursday, August 16, 2018
Cause: 9/11 related illness

Deputy Sheriff Benjamin LeMont Zirbel
Clay County Sheriff's Office, FL
EOW: Tuesday, August 21, 2018
Cause: Motorcycle crash

Asst. Chief of Police Kirt Roy Ricks, III
Montgomery Police Department, LA
EOW: Friday, September 7, 2018
Cause: Automobile crash

Deputy Sheriff Aaron Paul Roberts
Greene County Sheriff's Office, MO
EOW: Friday, September 7, 2018
Cause: Drowned

Police Officer David Alexander Tinsley
Fort Wayne Police Department, IN
EOW: Tuesday, September 11, 2018
Cause: Heart attack

Police Officer Oscar Adrian Reyes
Costa Mesa Police Department, CA
EOW: Wednesday, September 12, 2018
Cause: Heart attack

C.O. Armando Gallegos, Jr.
California Department of Corrections
EOW: Friday, September 14, 2018
Cause: Assault

Corporal Garrett Willis Hull
Fort Worth Police Department, TX
EOW: Friday, September 14, 2018
Cause: Gunfire

Chief of Police Frank A. McClelland, Jr.
Ludowici Police Department, GA
EOW: Saturday, September 15, 2018
Cause: Vehicle pursuit

Deputy Sheriff Robert Kenneth Kunze, III
Sedgwick County Sheriff's Office, KS
EOW: Sunday, September 16, 2018
Cause: Gunfire

Detective Mark S. Gado
New Rochelle Police Department, NY
EOW: Sunday, September 16, 2018
Cause: 9/11 related illness

Deputy Sheriff Mark V. Stasyuk
Sacramento Co. CA Sheriff's Dept.
EOW: Monday, September 17, 2018
Cause: Gunfire

Corrections Officer Joseph Parise
Minnesota Department of Corrections,
EOW: Monday, September 24, 2018
Cause: Heart attack

Deputy Sheriff Mark A. Cox
Real County Sheriff's Office, TX
EOW: Tuesday, September 25, 2018
Cause: Heart attack

Patrolman James Kevin White
Brookhaven Police Department, MS
EOW: Saturday, September 29, 2018
Cause: Gunfire

Corporal Walter Zachery Moak
Brookhaven Police Department, MS
EOW: Saturday, September 29, 2018
Cause: Gunfire

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

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

Fed. Agent Kristopher David Youngberg
United States Department of Energy
EOW: Friday, October 5, 2018
Cause: Automobile crash

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

C.O. Mark Anthony Gaspich
Pennsylvania Department of Corrections
EOW: Wednesday, October 10, 2018
Cause: Heart attack

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

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

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

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

Special Agent Dennis P. McCarthy
Immigration and Customs Enforcement
EOW: Saturday, October 27, 2018
Cause: 9/11 related illness

Deputy Sheriff Loren Y. Vasquez
Waller County Sheriff's Office, TX
EOW: Wednesday, October 31, 2018
Cause: Drowned

Corporal Travis Wells
Dallas Police Department, NC
EOW: Thursday, November 1, 2018
Cause: Automobile crash

Sergeant Ronald Lee Helus
Ventura County Sheriff's Office, CA
EOW: Thursday, November 8, 2018
Cause: Gunfire

Police Officer Jared William Franks
Greensboro Police Department, NC
EOW: Saturday, November 10, 2018
Cause: Automobile crash

Police Officer Toshio Hirai
Gardena Police Department, CA
EOW: Thursday, November 15, 2018
Cause: Motorcycle crash

They **Must Never** Be **Forgotten**



OFFICER DOWN MEMORIAL PAGE

REMEMBERING ALL OF LAW ENFORCEMENT'S HEROES

Police Officer Jason Michael Seals
Slidell Police Department, LA
EOW: Saturday, November 17, 2018
Cause: Motorcycle crash

Police Officer Samuel Jimenez
Chicago Police Department, IL
EOW: Monday, November 19, 2018
Cause: Gunfire

Police Officer Leann Simpson
Philadelphia Police Department, MS
EOW: Saturday, November 24, 2018
Cause: Automobile crash

Police Officer David Romrell
South Salt Lake Police Department, UT
EOW: Saturday, November 24, 2018
Cause: Vehicular assault

Police Officer Hunter Edwards
Winchester Police Department, VA
EOW: Saturday, November 24, 2018
Cause: Automobile crash

Deputy Sheriff Tony Hinostrroza, III
Stanislaus Co, CA Sheriff's Department
EOW: Sunday, November 25, 2018
Cause: Vehicle pursuit

Trooper Robert E. Nagle
New Jersey State Police, NJ
EOW: Monday, November 26, 2018
Cause: 9/11 related illness

Detective Larry Marrero
Miami Beach Police Department, FL
EOW: Wednesday, November 28, 2018
Cause: Heart attack

Deputy U.S. Marshal Chase S. White
United States Marshals Service, US
EOW: Thursday, November 29, 2018
Cause: Gunfire

Sergeant Matthew Troy Moreno
Las Animas County Sheriff's Office, CO
EOW: Wednesday, December 12, 2018
Cause: Automobile crash

Police Officer Jermaine Brown
Miami-Dade Police Department, FL
EOW: Wednesday, December 12, 2018
Cause: Automobile crash

Sergeant Benton Hurley Bertram
Charlestown Police Department, IN
EOW: Wednesday, December 12, 2018
Cause: Vehicle pursuit

Police Officer Edgar Isidro Flores
DeKalb County Police Department, GA
EOW: Thursday, December 13, 2018
Cause: Gunfire

Police Officer Jason Quick
Lumberton Police Department, NC
EOW: Saturday, December 15, 2018
Cause: Struck by vehicle

Police Officer Eduardo Marmolejo
Chicago Police Department, IL
EOW: Monday, December 17, 2018
Cause: Struck by train

Police Officer Conrad Charles Gary
Chicago Police Department, IL
EOW: Monday, December 17, 2018
Cause: Struck by train

Detective Deidre Irene Mengedoht
Louisville Metro Police Department, KY
EOW: Monday, December 24, 2018
Cause: Vehicular assault

Corporal Ronil Singh
Newman Police Department, CA
EOW: Wednesday, December 26, 2018
Cause: Gunfire

Police Officer II Michael Smith
Henry County Police Department, GA
EOW: Friday, December 28, 2018
Cause: Gunfire

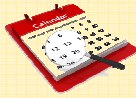
Always in our minds and hearts

Gone but never forgotten.....

DECEMBER MEMBERSHIP MEETING



MEMBERSHIP



2019 Monthly Meeting Dates

January 8	April 9	July 9	October 8
February 12	May 14	August 13	November 12
March 12	June 11	September 10	December 10



Dec. 15, Dr. Willie Partee, father/father in-law of
Derek & Michelle Partee



Ret. Chief of Police Paul Magee, Rochester, MA P.D.
Ret NYCDOC C.O. James Frazier



We presently have 414 members, 287 from the
NYPD and the remainder from 66 other law
enforcement agencies.



SICK DESK UPDATE

Nothing to report



Don't be shut out.

If you have not already paid for the Club's
January 19 After Holiday Dinner/Dance Party
please do so ASAP.

See following page for further information.

BIRTHDAYS



JANUARY

Biagetti, Louis	1/3
Anderson, Bryan	1/4
Albrecht, Bob	1/6
Laurel, Randy	1/6
Torres, Keith	1/6
Berbrick, Joshua	1/7
Famulari, Charles	1/8
Doyle, Thomas	1/9
McGreal, Edward (RIP)	1/9
Ginsberg, Jeffrey	1/12
Koontz, Ricardo	1/13
Lewis, Kenneth	1/14
Barnes, Tommy	1/16
Willms, Alan	1/19
Crump, Brian	1/20
Lane, Edward	1/20
Wunderlich, Walter (Buddy)	1/20
Kissane, Timothy	1/20
Davis, Nicki	1/22
Pacheco, Rey	1/22
Komst, Delores	1/24
Daily, Wes	1/25
Forman, Evan	1/25
Prince, Dean	1/27
Davidson, Janet	1/28
Silvestro, Jr., John	1/30
Blondo, Michael	1/31



**IF YOU HAVE NOT PAID YOUR 2019 DUES PLEASE DO SO NOW
USING THE DUES RENEWAL FORM LOCATED AT
[HTTP://WWW.CHARLOTTE10-13.COM/WP-CONTENT/UPLOADS/2017/09/
NYPD-10-13-CLUB-OF-CHARLOTTE-DUES-RENEWAL-FORM](http://www.charlotte10-13.com/wp-content/uploads/2017/09/nypd-10-13-club-of-charlotte-dues-renewal-form)**

What's Happening



NYPD 10-13 Club of Charlotte

After Holiday Dinner Party

Saturday January 19, 2018, 7:00 PM

FOP Lodge 9

\$45 Per Person Includes Appetizers, Dinner, Dessert, Three Alcoholic Drinks & DJ

MENU

Appetizers

Shrimp and Craw Fish Crostini
Pepperoni pinwheels
Fruit platter

MAIN COURSE

Prime rib
Roasted Herb Chicken
Salmon
Roasted garlic new potatoes
Mushroom rice pilaf
Fresh parmesan green beans
Italian Vegetable medley
Mixed greens salad

SIDE ITEMS

Yeast rolls
Beef Au Jus
Horseradish sauce
Grain mustard sauce
Homemade Champaign vinaigrette

DESERT

Cheesecake in 3 flavors
Pineapple, Strawberry, Black cherry
Salted caramel brownies

Please bring a check to the January meeting or send a check to

NYPD 10-13 Club of Charlotte, NC

531 Brentwood Rd. Suite 150

Denver, NC 28037-5009

NATIONAL NYCPD 10-13 ORG.



December 28, 2018

Dear Presidents and Chapter Members:

In January, the New York State Legislature will be back in session. We will be very busy pushing our National Legislative Agenda. We will need to recruit new senate sponsors for our Veterans (Retiree) Supplementation Bill and our COLA Bills, since our prior sponsors are no longer in the senate (as per my November 8, 2018 letter). As of this writing, the National 10-13, the Alliance of Public Retirees of N.Y. and its other organization members have been diligently working to secure new sponsors for the above two bills.

Our biggest concern is the Health Insurance Protection Legislation. You may say why? We are currently protected under the NYC Administrative Code (Intro580). But look at what has happened in NYS and around the United States. Even in N.Y.C., as I'm sure you recall, in 2017 the Municipal Labor Committee and unions agreed to increase some of our medical co-payments. As you know, retirees negotiated and fought hard for what we have. Many times we gave up other benefits and pay raises for health insurance. The Health Insurance Protection Bill states that the retirees will maintain the benefits they had when they retired. This is why we support this bill as it would set a precedent and, if it passes, would protect us against any changes attempted by N.Y.C. in its Administrative Code.

New York State, in the past, changed its Civil Service Laws causing their retirees to lose and then contribute payments for benefits. This is the reason we meet with legislators; to explain the benefits we achieved and were promised as active MOS, and why they must be maintained. Remember, ONCE RETIRED, the only recourse we have for protection is the legislators. Since the Taylor Law prohibits the active NYPD unions from representing retirees.

There have been no improvements to COLA since it was enacted. COLA was our motto and mission statement. COLA enhancement of any part of our COLA Bills comes out of the pension funds, and not out of taxpayers' pockets. The pension funds in NYS and NYC are not only solvent, but are making money, unlike in other states where the funds are misused and raided. At the September Alliance meeting in Albany, State Comptroller Tom DeNapoli stated that the pension plans are doing very well with 209 billion dollars; 11.35% investment return and are 98% funded for the last fiscal year.

The Veterans Supplementation Bill is designed for retirees who were unable to buy back veteran credits. This also comes directly out of pensions.

Sometimes we become complacent because, as you know, no changes have been made. But you can see what's going on, and this is a time to be very concerned about our Health Benefits, our Medicare Reimbursement and our COLA.

The National is proactive in legislation, through our PAC and political endorsements. We work very closely with other retiree groups throughout NYS and NYC.

We have a close relationship with the RSA (Retired Sergeants Association). By the early part of the 2019 legislative session, we hope to have the bill numbers (as they become available) for all the bills mentioned, as well as the names of their sponsors. We're planning to have our members aggressively pursue these legislators to express our position and lobby them for their support. We will be going to Lobby Day in April in support of the Alliance of Public Retirees of NY.

The National Chapters have been very supportive of the National and its agenda. I am very grateful for your support as it makes us a recognized force of NYPD Retirees. To be successful, you need recognition, and to be able to do that, you have to attend meetings, write letters, and get out there and support your cause. I'm very fortunate to have an Executive Board that is actively involved regarding these issues. I want to thank all of my Board of directors and Chapter presidents for your input and involvement sharing the information with your members. January is coming and we'll be ready and we'll keep you updated on events as they occur.

Happy New Year to you all and your families.

Fraternally,

Frank Martarella



NATIONAL NYCPD 10-13 ORGANIZATION, INC.

Minutes: Board of Officers Meeting
Oriental Plaza Restaurant
1845 Richmond Avenue
Staten Island, New York

Date: December 13, 2018

Meeting called to order by National NYCPD 10-13 Organization's president, Frank Martarella, at 12:30 pm. Martarella led the membership in the Pledge of Allegiance followed by a moment of silence for our sick and departed members. Recently departed members are Joe Manfra, Bill McNee, Patrick Lavin, Fred Mahler, and Past President of the Villages 10-13, Mike Spaulding. Our sick members are Tony DeNatale, Jim McGlynn, Joe Molloy and Carl DeNonno's daughter Lara.

Roll Call of Officers

Frank Martarella	President	Present
Rich Molloy	1 st Vice President	Present
Anthony Perrone	2 nd Vice President	Present
John McLoughlin	Treasurer	Present
Marie Zolfo	Secretary	Present

Also Present

Salvatore Pepitone	President, Jersey Shore 10-13
Dennis Fitzgerald	Past Pres. Jersey Shore 10-13
John Creegan	President, Hudson Valley 10-13
John Briganti	V.P., Hudson Valley 10-13
Rich Comnesso	President, Verrazano 10-13
Jack Helman	Trustee, Verrazano 10-13

Reading of the minutes:

A motion was made to waive the reading of the minutes from the last meeting by John Creegan and seconded by Rich Comnesso.

Voted – passed unanimously

Treasurer's Report:

Treasurer McLoughlin read the Treasurer's Report as of November 30, 2018:

Checking	\$16,429.40
Money Market	\$12,229.03
Political Action Account	\$ 2,987.38
Total	\$31,645.81

A motion was made by Tony Perrone to accept the Treasurer's report Sal Pepitone seconded the motion.

Voted – passed unanimously

New Chapter Membership:

Frank Martarella mentioned that retired Lieutenant Brian Hughes is in the process of starting a Chapter covering the New England States.

Frank said that he also received an e-mail from Al Shepard who is attempting to form a Chapter in Eastern Tennessee.

Frank has also been in touch with Rich Bohn who wants to start a Chapter in South Carolina, which will be close to Charlotte, N.C. Frank spoke to President Katowitz, Charlotte 10-13 who said that he was okay with that chapter being formed.

A vote was made by the Executive Board to accept the South Carolina Chapter once they submit all required forms by the National's By-Laws. Frank did note that they may have joined the 10-13 Club of America.

Legislation:

Tony Perrone spoke about the changes in Albany. Tony said that none of our bills have past, although Albany proposes to give themselves a 65% raise. Tony said that we lost some of our key supporters and that we must start reaching out to the new members to support our bills.

Tony also mentioned that the Mayor and City Council members want to take away our Medicare Reimbursement and have retirees pay for their health plans. Tony emphasized how we must become more involved with letters and phone calls to these members voicing our disapproval and how it can affect their re-election.

Frank Martarella said that he sent 12 letters of support prior to the elections with PAC money because of it being an election year. Frank reiterated what Tony said about losing some of our key supporters such as Senator Marty Golden who lost his reelection bid, and Senator Larkin who retired. Frank said that he received a thank you letter from Senator Carlucci, Senator Lanza and Assemblywomen Malliotakis.

Frank said that the bills that benefit us cost nothing to the public, that the money comes from our pension fund. Attached is a copy of Bloomberg News dated 11/02/18 that NYC retirees should share the cost of premiums for health insurance, and eliminating the reimbursement for Medicare Part B. Also attached is page 3 of a letter from Commissioner Robert Linn, to

Office of Labor Relations to Harry Nespoli, Chair, Municipal Labor Committee, dated June 28, 2018. Paragraph 5, Item f. also refers to the Medicare Part B reimbursement and health coverage for retirees.

A discussion was held regarding the importance of all members getting involved and making their voices heard.

Lobby Day:

President Martarella stated that Lobby Day will be in April 2019 and that Frank will speak with Alliance President Kolner regarding the date.

Convention:

President Martarella said that the convention at Villa Roma, will be held on September 8, 9 and 10, 2019, the weekend after the Labor Day weekend. Frank said that the rates were reduced by \$9.00 for a standard room and \$16.50 for a one bedroom suite per person. The flyer is attached and on the National website.

Mega Raffle:

President Martarella said that the 2019 Mega Raffles will be mailed on April 1, 2019 and that each Chapter will receive the allotted number of raffles that was sold last year.

NYPD Identification Card Renewal:

President Martarella stated that there seems to be some confusion and false information circulating about our renewal of the ID card proxy program. The only ID cards that we can renew are cards issued after November 1, 2002. If you were a Transit or Housing officer prior to the 1995 merger and have an updated photo on file which was taken after November 2002, we can renew your card. If you retired before November 2002 and have not obtained a new card since your retirement date, you must appear in person.

Frank also mentioned that the Transit Departments equipment broke down so Transit and Housing can't be renewed until they're back online.

Courtesy Cards:

President Martarella said that the courtesy cards were mailed out in December to the Chapters.

Chapter dues:

Vice President Molloy reminds the Chapters that March 31st Chapter dues have to be received by the National Treasurer McLoughlin and that the final payment is by July 1, 2019. Rich also reminds the Chapters that a copy of the Chapter roster should be sent to him in order to verify that Scholarship applications are valid.

National Hurricane Florence Relief Fund:

President Martarella said that President Harvey Katowitz, Charlotte 10-13, volunteered to control the Hurricane Florence Relief Fund. Through this fund, \$4,125.00 was raised for Chapter members affected by the hurricane. A special thanks to Harvey.

New Business:

President Martarella mentioned that the luncheon held in Florida each February will be held on February 7, 2019 at Benvenuto's in Boynton Beach, Fla. Frank also mentioned that the RSA meeting will be held in Deerfield Beach, Fla on January 30, 2019.

Frank said he received a Thank You Card from Secretary Zolfo regarding well wishes, and an apology letter from Jeanie and Stephen Saunders because they couldn't make the convention this year.

Frank mentioned that Governor Cuomo won't authorize insurance companies to insure gun license holders in New York. More information will be obtained regarding this.

Tony Perrone added that Cuomo is redoing the Safe Act which will add a three year internet file search on license holders. Cuomo will also have the NY State Troopers responsible instead of Sheriffs.

President Sal Pepitone mentioned that there is a book written by Jack Levin called "Our Police" which is well written and available on Amazon.

A motion was made to adjourn the meeting by John Creegan and seconded by Rich Comnesso.

Voted – Passed Unanimously

Meeting adjourned at 1:10 p.m.

THE NEXT BOARD MEETING TO BE HELD ON APRIL 11, 2019.

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG.

NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

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

Address package to:
Frank Martarella
272 Durant Avenue
Staten Island N.Y. 10306

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

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

F.A.Q.

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

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

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

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

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

Yes, If you meet all the above conditions.

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

NATIONAL NYCPD 10-13 ORG.

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #: _____

FIREARMS CODE: _____

RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: _____

FIRST NAME: _____ MI: _____

SEX: MALE FEMALE RACE: _____

TAX # _____ RETIREMENT DATE: _____

SOCIAL SECURITY #: _____ DATE OF BIRTH: _____

RANK: _____ SHIELD #: _____

PRESENT ADDRESS: _____

PHONE NUMBER: (____) _____

10-13 CHAPTER: _____

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

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

SIGNATURE

DATE

NEW ID # ISSUED: _____ ID RECEIVED BY: _____

TRUSTEE'S PAGE



When our Club was initially formed with 35 members it was easy for the President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Cabarrus County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Gaston County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Iredell County	Bob Fee	704-919-1311	704-220-8400	rtfvs@yahoo.com
Lincoln County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Mecklenburg County	Kevin Gribbon	803-548-4752	803 493-3024	kgribbo@outlook.com
Rowan County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Union County	Chris Russo	704-256-7137	1-347-886-2449	maddogcr@msn.com
All other areas	Ian McGrouther	917-952-7427	917-952-7427	IanLizMc@hotmail.com



Brenda Jordan



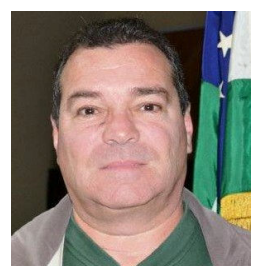
Bob Fee



Kevin Gribbon



Ian McGrouther



Chris Russo



NYSPD CEA March Meeting

Day / Date	Time	Location
Thursday, January 10	1000 hrs.	Antun's 96-43 Springfield Blvd., Queens Village, NY, 11429

Orlando Vacation Discount

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



Just click below in order to access your discounts!

http://www.orlandoemployeediscounts.com/index_new.php

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 items discussed at our December membership meeting yesterday.

NEW YORK STATE SINGLE PAYER HEALTH BILL: A central promise of political candidates running as a “progressive” this past election day was health care. There is a soon to be introduced Bill in the New York State Legislature that would completely change health insurance as we know it and provide for a New York State run “Single Pay Health” provider. The health insurance would be paid for by means of a payroll tax of approximately 18% of salary. The employer would be responsible for 80% of the payroll tax and employee 20%. Recently, the Bill’s lead sponsors, Assemblyman Richard Gottfried and State Senator Gustavo Rivera, met with the Municipal Labor Committee attempting to solicit NYC Labor’s support. They were met with vocal opposition from the CEA and other union leaders present, but this Bill is popular in the liberal wing of the Democratic party. The lawmakers left the MLC saying they would address many union concerns, namely that the city’s insurance options for its 380,000-employee workforce could not be reduced. We will be monitoring this Bill’s progress and keep you informed of developments. For a more detailed explanation of the Single Pay Health Bill’s features, visit www.realitiesofsinglepayer.com

Department of Investigation (DOI) Subpoenas: Last month many of our members received subpoenas directly from the DOI directing their appearance to answer questions related DOI investigations involving the Police Department. DOI had interaction with CEA members that was in violation of the Taylor Law, abused their authority under the City Charter and disregarded basic rights of members who are subject of an official investigation. The CEA brought our issues in written format to City Hall. Subsequently, as things worked out, the DOI Commissioner was terminated from employment. Negative encounters with DOI have been suspended since this action and the CEA hopes to resolve our complaints in a more productive manner with the new DOI Commissioner in the future. I will keep you updated on this issue, however, it is important that you notify the CEA immediately upon receipt of any subpoena or communication from the DOI that directs your appearance before them.

CCRB PROSECUTIONS: This week, closing arguments were held in a Department trial prosecuted by CCRB that alleged illegal entry, illegal search, and retaliatory filing of a report of suspected child neglect by a police Commanding Officer. Prior to the trial, CCRB had offered the Commanding Officer a penalty of 30 days pay and a year dismissal probation. The penalty offer was flatly refused given the outrageous interpretation of law by CCRB as applied to the police action taken. The incident involved a “Shot Spotter” call of multiple shots fired shortly after New Year’s eve at a Brownsville, Brooklyn housing development. A responding sector observed two males in the lobby of the location place an object in their waistband and run into a first floor apartment. The officers gave chase, but left after entry to the apartment was refused. Subsequently, a confidential informant called an off-duty Sergeant to advise him – after the police left that there were more shots fired in the apartment and two firearms were possessed by the occupants. This information was relayed to a patrol Lieutenant who responded back to the apartment with additional sectors. The PSA Commanding Officer also responded to the scene. At the open door of the apartment the responding officers were confronted with the odor of marijuana, loud house party of over a dozen persons consuming alcohol, a darkened interior, repeated verbal abuse threatening violence against the officers and knowledge that a previous fatal police involved shooting occurred in that same apartment years prior. Permission to enter and search was again denied to the police, but within a minute the Commanding Officer was made aware that “little kids” were inside the apartment. The Commanding Officer requested the occupants bring the children to the door to determine their physical safety. At that time a male with a visible Probation ankle bracelet attempted to force shove the front door closed onto a police sergeant. The police shoved back and rolled into the vestibule of the apartment where they remained until two children were examined and determined safe by the Commanding Officer. Required ACS forms were then prepared. During this time the police shined their flashlights into the darkened interior of the apartment for their safety while continuing to face a barrage of threats and abusive language. There was no search of bedrooms, drawers or frisk of any persons present. There were no arrests and the police contingent left after the children were verified as safe. CCRB prosecutors referred to the “calm and relaxed manner” of the officers as “terrorizing and holding hostage” the residents. CCRB identified the demand to see the children as a “pretext to enter the apartment.” Fortunately, video of the entire encounter was produced which showed professional and restrained actions by the Commanding Officer and all uniformed officers present faced with extremely hostile and dangerous conditions. Instead of received a commendation for their care and concern for the residents, these officers are in the trial room facing serious penalty. We hope to receive a favorable decision from the Trial Commissioner in the next 30 days, but this incident further highlights CCRB’s abusive prosecutions when dealing with police encounters.

A media reporter sat in on the Department trial and his story can be found at: <https://www.nydailynews.com/new-york/ny-metro-brooklyn-roy-richter-police-oversight-board-20181204-story.html>

PBBX Duty Captain: We had been expecting to inform you of a trial date in the case of the PBBX Duty Captain indicted for Official Misconduct and Obstructing Government Administration. Instead, the trial date has been delayed with the pending retirement and change in Judge assigned to the case. The next court appearance is January 15, 2019 at which motions to dismiss are expected to be decided. I will keep you informed on continuing developments.

GRIEVANCES: The CEA’s “skip step” grievance has been assigned an arbitrator and we are awaiting hearing dates. The “Hours and Overtime” grievance related to Department cell phones is at “Step 4” and we are waiting for a response from the Police Commissioner. The “Body-Camera” issue is the subject of “impact bargaining” and we are scheduling dates with the City to further our position.

CEA LAPEL PIN: A number of our members did not receive a CEA lapel pin in our recent mailing. We ran out of our supply midway through the mailing and those who did not receive one should get them shortly.

Finally, I want to wish you a happy holiday season and best wishes for a Happy New Year. Our January meeting will be Thursday, January 10, 2019 at 10:00 a.m. and will be at Antun’s Caterers in Queens.

Fraternally,

Roy T Richter
President

LINE ORGANIZATIONS



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

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

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

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

When Can You Join A Medicare Drug Plan?

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

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

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

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

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

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

Continued next page.....

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

~~~~~  
[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

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038  
(212) 964-7500  
lba@nypd-lba.org

CONTACT US

Login



**LIEUTENANTS BENEVOLENT ASSOCIATION**  
Police Department City of New York

1919 - 2019

100 YEARS OF THE FLAG

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**2019**

**LOUIS TURCO** PRESIDENT  
**STEPHEN BIRBIGLIA** 1ST VICE PRESIDENT

**"ROWLAND"**  
**"SULLY"**



## Delegate and General Membership Meeting

Wednesday,  
January 30, 2019  
1000 Hours (10 am)

Antun's  
96-43 Springfield Blvd  
Queens Village, NY 11234

The Lieutenants Benevolent Association has designed and created a car decal to discretely identify vehicles belonging to our members, and their family members, as being those of an LBA member. The decals are designed to be removable so that when a member is selling their car or trading in a lease the decal can be easily removed from the vehicle. Every dues paying LBA member received one (1) decal in the annual mailing. Additional LBA Family Member car decals are available for \$2 each from the LBA. Simply mail in a check, made out to the Lieutenants Benevolent Association, to the LBA (40 Peck Slip, New York, NY 10038) for the total amount to cover the number of decals you wish to order. Please make sure to include your return address so that we may forward you the decal(s).



## NYC Police Department Retired Lieutenants Association

(Excerpts from the December membership meeting)

The NYPD Retired Lieutenants Association held its quarterly luncheon meeting at the Coral House Catering in Baldwin, NY at 1200 hours, Tuesday, December 11, 2018.

President Michelle Schaefer opened the meeting with the Pledge of Allegiance and a moment of silence for our departed brothers and sisters in law enforcement and the U.S. military.

Michelle reminded the membership about the World Trade Center Health program. All members who qualify should sign up for the program as the WTC program covers all medical costs for a variety of diseases. The filing for notice of participation with the NYPD Pension section has been extended until 9/11/2020, it may not be extended after that. It is anticipated that the number of members of the NYPD with 9/11 related ailments will continue increase over the next few years. More about this in a future email.

Research who you vote for on election day and vote for those who are our friends.

Keep in mind that when you are changing bank accounts moving your direct deposit can take a while. Don't close your old account until you receive all of your direct deposits in a new account.

The variable checks will be distributed on December 15<sup>th</sup>. As this is a Saturday some banks may not see deposits until the Monday the 17<sup>th</sup>.

For retirees 65 and older Social security has sent the IRMA letters indicating your Medicare part B deductions for 2018. When you receive your Medicare reimbursement check in the spring of 2019 you submit that letter, a copy of the 1099 from Social Security and the reimbursement form for any addition money that was withheld. You are also reimburse for your spouse's Medicare deductions. If you have not filed in the past you can go back and file for up to 3 past years. For more info go to the Office of Labor Relations website at <http://www1.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page>



# LINE ORGANIZATIONS



Important Message from SBA Counsel Andrew Quinn

Dear Fellow Sergeant,

I am pleased to announce that the New York State Court of Appeals has just issued a very important decision that serves to protect the privacy rights of police officers throughout New York State. This decision strengthens our ability to fight efforts by the de Blasio administration to undermine a longstanding state law that protects us against harassment by the media. Moreover, it bars defense attorneys and civil rights attorneys from unfairly using our disciplinary history against us in court proceedings.

In late December the Court of Appeals – the highest Court in the State – rejected an attempt by the New York Civil Liberties Union to compel the NYPD to release redacted disciplinary decision from the Department Advocate’s Office that contained information regarding police disciplinary matters. Specifically, the NYCLU requested 10 years’ worth of NYPD disciplinary rulings cases filed by the Civilian Complaint Review Board.

In shooting down NYCLU’s arguments, the Court ruled that New York Civil Rights Law Section 50-a prohibited the disclosure of a police officer’s disciplinary records. The Court further ruled that the New York’s FOIL statute did not permit the City to release those records either.

In short, this was a sweeping victory against the de Blasio administration’s efforts to release disciplinary records to civil rights attorneys, the defense bar, and the media, all of whom seek to unfairly exploit disciplinary decisions which, we all know, never tell the whole story. These efforts are simply another obvious effort by the Mayor to advance his war on the NYPD. Fortunately, he has failed.

We have posted a copy of the decision on the SBA website: [www.sbanyc.org](http://www.sbanyc.org).

Fraternally,

Andrew Quinn, Esq.  
The Quinn Law Firm



# 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>

## Other Health Forms



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



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



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



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

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

# LINE ORGANIZATIONS



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

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

## DENTAL DENTAL PANEL PROGRAM

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

## FEE SCHEDULE (REIMBURSEMENT) PROGRAM

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

## ORTHODONTIC BENEFIT

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

## PRESCRIPTION DRUG

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

## OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

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

## LASER VISION SERVICES

- Discount program provided through Davis Vision network

## HEARING AID

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

## CATASTROPHIC COVERAGE

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

## DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

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

## FULL BODY SCAN DISCOUNT BENEFIT

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

## DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

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

## GHI & HIP/VIP CO-PAY REFUND

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

# LINE ORGANIZATIONS



## Press Releases

December 25, 2018

**PBA President's statement on the District Attorney's failure to charge a group of drunks who attacked a Police Officer on the subway:**

<http://www.nycpba.org/press-releases/2018/lynch-slams-da-over-failure-to-charge-drunks-who-attacked-an-officer/>

December 24, 2018

**PBA President fights to preserve Civil Rights Law 50 a:**

<http://www.nycpba.org/press-releases/2018/fighting-for-civil-rights-law-50-a/>

December 19, 2018

**New PBA TV ad exposes how Mayor de Blasio's hypocrisy hurts working families:**

<http://www.nycpba.org/press-releases/2018/new-pba-tv-ad-exposes-de-blasios-hypocrisy/>

December 17, 2018

**PBA President's statement on the not guilty of attempted murder verdict for Justin Murrell in the PO Dalsh Veve trial:**

<http://www.nycpba.org/press-releases/2018/pat-lynch-calls-for-maximum-sentence-for-justin-murrell-for-assault-of-po-dalsh-veve-after-a-jury-found-him-not-guilty-of-attempted-murder/>

December 13, 2018

**PBA letter to City Council clarifies NYPD involvement in HRA arrest:**

<http://www.nycpba.org/press-releases/2018/pba-clarifies-hra-arrest/>

December 10, 2018

**NYC PBA President's statement on the SNAP Center police action:**

<http://www.nycpba.org/press-releases/2018/pba-president-lynch-defends-officers-in-viral-video/>

December 6, 2018

**Garner autopsy proves Police Officer Pantaleo did not choke Eric Garner to death:**

<http://www.nycpba.org/press-releases/2018/autopsy-proves-po-pantaleo-did-not-choke-garner-to-death/>

December 6, 2018

**PBA demands firing of OATH commissioner who abused and threatened cops:**

<http://www.nycpba.org/press-releases/2018/pba-demands-firing-of-oath-commissioner/>



# LINE ORGANIZATIONS



## KEEP COP-KILLERS IN JAIL

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

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

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

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

### Retiree Fund Plan Description

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

### Links to Police Line and Fraternal Organization websites



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



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



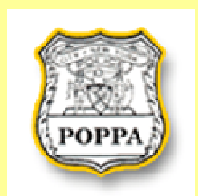
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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



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



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdstauben.org/>

**December 26, 2018 -- NY Daily News -- Honor the heroes: The city and country must do right by 9/11 responders**

When, last spring, Mayor de Blasio implored the Legislature to defeat a bill requiring the city to grant unlimited sick time for municipal employees for line-of-duty ailments..... <https://www.nydailynews.com/opinion/ny-edit-wtc-20181219-story.html>

**December 24, 2018 -- Chief -- Council Hearing Shows Tension Among Unions Still Seeking WTC Sick Leave**

Two months after District Council 37 and the de Blasio administration reached an agreement on extending unlimited sick time to civilian city workers battling World Trade Center-related illnesses, the deal remains a lightning rod for controversy. [http://thechiefleader.com/news/open\\_articles/council-hearing-shows-tension-among-unions-still-seeking-wtc-sick/article\\_73415072-0476-11e9-ab38-1b24ccda4a6a.html](http://thechiefleader.com/news/open_articles/council-hearing-shows-tension-among-unions-still-seeking-wtc-sick/article_73415072-0476-11e9-ab38-1b24ccda4a6a.html)

**December 21, 2018 -- National September 11 Memorial Museum -- 9/11 Memorial Glade Construction Moves Forward**

Over the past few weeks, 9/11 Memorial visitors might have noticed a change on the Memorial plaza. <https://www.911memorial.org/blog/911-memorial-glade-construction-moves-forward>.

**December 17, 2018 -- WRIC -- Former RPD, NYPD officer who responded to 9/11 battling health concerns**

A first responder who battled flames on Sept. 11 in New York says toxins he inhaled then as a New York Police officer led to his early retirement after joining Richmond Police.

<https://www.wric.com/news/local-news/former-rpd-nypd-officer-who-responded-to-911-battling-health-concerns/1664024658>

**December 17, 2018 -- Chief -- WTC Medical Director Says Those With PTSD Deserve VCF Benefits**

One of the World Trade Center Health Program's top doctors says that as Congress contemplates a reauthorization of the 9/11 Victim's Compensation Fund, it must right a wrong baked into the original program...

[http://thechiefleader.com/news/open\\_articles/wtc-medical-director-says-those-with-ptsd-deserve-vcf-benefits/article\\_3fd39bfe-ffd6-11e8-955b-6f5e633e1d6e.html#utm\\_source=thechiefleader.com&utm\\_campaign=%2Fnewsletters%2Fheadlines%2F%3F-dc%3D1545094813&utm\\_medium=email&utm\\_content=headline](http://thechiefleader.com/news/open_articles/wtc-medical-director-says-those-with-ptsd-deserve-vcf-benefits/article_3fd39bfe-ffd6-11e8-955b-6f5e633e1d6e.html#utm_source=thechiefleader.com&utm_campaign=%2Fnewsletters%2Fheadlines%2F%3F-dc%3D1545094813&utm_medium=email&utm_content=headline)

**December 17, 2018 -- NCBI -- Persistent self-reported ear and hearing problems among World Trade Center-exposed firefighters and emergency medical service workers**

The goal of this study was to estimate the impact of exposure to the World Trade Center (WTC) site on annual and persistent rates of otalgia and hearing impairment among Fire Department of the City of New York (FDNY)...

<https://www.ncbi.nlm.nih.gov/pubmed/30523633>

**December 13, 2018 -- LongIsland.com -- Rep. Zeldin Urges Congress to Permanently Fund 9/11 Victim Compensation Fund**

Act would permanently fund the 9/11 Victim Compensation Fund and extend it's authorization through 2090.

<https://www.longisland.com/news/12-13-18/rep-zeldin-urges-congress-to-permanently-fund-911-victim-compensation-fund.html>

**December 13, 2018 -- PoliceOne -- NY police detective dies of 9/11-related cancer**

Suffolk Police Det. Stephen Mullen, a decorated and revered 26-year veteran, died on Friday of cancer he contracted while responding to the Sept. 11 terrorist attacks. <https://www.policeone.com/cancer/articles/482363006-NY-police-detective-dies-of-Sep-11-related-cancer/>

**December 13, 2018 -- PBS -- A Daughter, Her Father, 9/11 and "The Weight of Dust"**

On the morning of September 11, 2001, eight-year-old Amy Gaines' father, (NYPD P.O.) Scott, dropped her off at the school bus stop.

<https://www.pbs.org/wgbh/frontline/article/a-daughter-her-father-9-11-and-the-weight-of-dust/>

**December 12, 2018 -- Fox 5 -- World Trade Center volunteer battles lung cancer**

In the days after the September 11th attacks, thousands of people from across the country flooded into the World Trade Center site, wanting to help.

[http://www.fox5atlanta.com/health/fox-medical-team/world-trade-center-volunteer-battles-lung-cancer?fbclid=IwAR2Brv\\_Lpy6tuVaNwiiQJ9O11uBeCOjpCsBhI8Cy9In539jaehXQ7QOELz4](http://www.fox5atlanta.com/health/fox-medical-team/world-trade-center-volunteer-battles-lung-cancer?fbclid=IwAR2Brv_Lpy6tuVaNwiiQJ9O11uBeCOjpCsBhI8Cy9In539jaehXQ7QOELz4)

**December 11, 2018 -- Lohud -- As 9/11 fund runs out, a breast cancer diagnosis shows the need to protect future victims**

John Mormando leaves his Times Square office a bit early each day to head downtown.

<https://www.lohud.com/story/opinion/2018/12/11/victims-fund-being-drained-new-cancers-tied-ground-zero-dust/2195277002/>

**December 11, 2018 -- Fox 5 NY -- Suffolk County cop dies of 9/11-related cancer**

A Long Island police detective who volunteered in Lower Manhattan in the immediate aftermath of the September 11, 2001, attacks has died. <http://www.fox5ny.com/news/suffolk-cop-sept-11-cancer-death>

# Health and Welfare

## Citizens for the Extension of the James Zadroga Act

<http://action.911healthwatch.org/page/m/64478088/4f2959df/3c25f7a1/62c0dc28/3635162003/VEsB/>

### The Act

Thanks to a coalition of 9/11 Responders, Survivors, labor unions, advocates and dedicated public officials, the James Zadroga 9/11 Health and Compensation Act became law in 2010 and was renewed in 2015. After being denied help for years, over 88,000 9/11 Responders and Survivors from around the country who went to the World Trade Center, the Pentagon and the Shanksville crash site are now getting medical monitoring, treatment and compensation for their injuries. They are in every State and in 434 out of 435 Congressional Districts.

### The Problem

While Federally-funded health care and medical monitoring for thousands of injured and ill 9/11 responders and survivors has been made permanent, the compensation program for those same responders and survivors will not have enough funds to fully pay claims and worse still, will shut down in 2020 even as we are expecting thousands more cancer cases from exposure to 9/11 toxins in the coming years unless Congress Acts

### Bi-partisan Bill to Permanently Reauthorize & Fund VCF For 9/11 Heroes And Their Families is Introduced S. 3591/ H.R. 7062

Below is the [press release](http://action.911healthwatch.org/page/m/6447809d/4f294b1a/3c251948/62c0cb2b/4110916243/VEsH/) <http://action.911healthwatch.org/page/m/6447809d/4f294b1a/3c251948/62c0cb2b/4110916243/VEsH/> from U.S. Senators Kirsten Gillibrand (D-NY) and Cory Gardner (R-CO), U.S. Senate Minority Leader Charles E. Schumer (D-NY), and U.S. Representatives Carolyn B. Maloney (D-NY-12), Jerrold Nadler (D-NY-10), and Peter T. King (R-NY-2) announcing the introduction of their bi-partisan Legislation S. 3591/ H.R. 7062 "Never Forget the Heroes: Permanent Authorization of the September 11th Victim Compensation Fund Act," that would respond to any potential shortfalls in funding for the September 11th Victim Compensation Fund (VCF) and which would permanently authorize the VCF.

The legislation was introduced with a strong show of initial support with 18 bi-partisan sponsors in the Senate and 39 in the House with members of Congress from across the country including Arizona, California, Colorado, Connecticut, Florida, Illinois, Minnesota, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island Texas, Virginia, Washington and Wisconsin. October 12, 2018

With 9/11 Victim Compensation Fund Set To Expire In 2020 And 9/11 First Responder Cancer Rates Continuing To Rise, Senators Gillibrand, Gardner, Schumer & Representatives Maloney, Nadler, King Introduce Bi-partisan Bill To Permanently Reauthorize And Fund VCF For 9/11 Heroes And Their Families

Bi-partisan Legislation Would Ensure that 9/11 First Responders & Survivors Who Become Sick with Certified 9/11 Illnesses in the Future would be Covered by VCF Program; Congress Has Already Provided a Permanent Healthcare Program for These Responders and Survivors, But the Program to Provide Compensation for Their Suffering, Lost Wages, and Their Families Will Expire in 2020 Washington, DC – Following the recent announcement that the September 11th Victim Compensation Fund (VCF) could run out of funding before its expiration date in 2020, and with cancer rates among 9/11 first responders starting to increase 17 years after the 9/11 attacks, U.S. Senators Kirsten Gillibrand (D-NY) and Cory Gardner (R-CO), U.S. Senate Minority Leader Charles E. Schumer (D-NY), and U.S. Representatives Carolyn B. Maloney (D-NY-12), Jerrold Nadler (D-NY-10), and Peter T. King (R-NY-2) today announced bi-partisan legislation to permanently reauthorize and fund the VCF. The bi-partisan legislation would ensure that 9/11 first responders who become sick with certified 9/11 illnesses in the future would be covered by the VCF program.

"Thousands of firefighters, police officers, federal and local law enforcement officers, medical workers, construction workers, and other heroes risked their lives for us after we were attacked on 9/11. They didn't back down when we needed them, and now, as cancer rates in the 9/11 first responder community are higher than ever and the 9/11 death toll continues to rise 17 years after the attacks, Congress needs to stand up for them," said Senator Gillibrand (D-NY). "We simply cannot turn our backs on our 9/11 heroes and let the Victim Compensation Fund expire. I urge my colleagues to do the right thing, protect our heroes and their families, and pass this bi-partisan bill to permanently reauthorize the VCF now. Anything less would send a cruel message to our heroes and their families that Congress is shrugging their shoulders at their suffering. We can and must pass this vitally important bi-partisan bill now."

"I'll never forget the images and video of brave women and men running into danger to help save thousands of people," said Senator Gardner (R-CO). "These heroes now live across the country, including in Colorado, and have sacrificed so much. After all they have done for us, our nation cannot and will not turn its back on them. This bi-partisan group will work relentlessly to advance our legislation to provide them the care they deserve."

(continued next page).....

# Health and Welfare

## Citizens for the Extension of the James Zadroga Act

<http://action.911healthwatch.org/page/m/64478088/4f2959df/3c25f7a1/62c0dc28/3635162003/VEsB/>

“We fought for and passed the 9/11 Victims Compensation Fund to provide peace of mind to those sickened after the horrific attack,” said U.S. Senator Charles Schumer (D-NY).

For too many, ailments and disease from exposure to that toxic airborne brew have taken years to show up and – as the need for the fund grows – the chance it may not have adequate resources to take care of our heroes is just unacceptable. Today’s news showcases the bipartisan support that should propel this bill to prompt passage. There is no time to waste when people are waiting in line for the care they deserve.”

“We need to permanently authorize and fully fund the VCF as soon as possible and make sure the VCF has the additional funding it needs to cover its anticipated shortfall. When we vowed to never forget after the 9/11 terrorist attacks – it also meant that we would never leave our heroes without the support they need,” said Congresswoman Carolyn B. Maloney (D-NY). “As scientists and doctors predicted, and as we feared, cancer rates are continuing to rise in first responder and survivor communities. Some of these heroes have been battling these diseases for years and others are being newly diagnosed as we speak. For their sake, and the diagnoses still to come, we cannot allow the fund to run out of money – it would be devastating to those who rely on it each and every day. As each day passes without permanent reauthorization and full funding, anxiety and suffering grow – and that is unacceptable. Our 9/11 heroes answered the call when we were attacked, and now Congress needs to answer the call and stand up for them.”

“For tens of thousands of responders and survivors living with and dying from 9/11-related illnesses, and the thousands more who may not yet know they are sick, the tragedy of 9/11 continues,” said Congressman Jerrold Nadler (D-NY). “We designed the Victims Compensation Fund (VCF) to ensure that families battling these illnesses have the resources they need. Already the VCF is running out of money, and those who become sick in the future may not have the security we promised every responder and survivor of that tragic day. It is imperative that we make the VCF permanent, just as the World Trade Center Health Program was made permanent in 2015 and ensure that no one suffering from 9/11-related illnesses is left unable to provide for their family.”

“Nationwide, brave 9/11 responders and survivors put their lives on the line at Ground Zero. Because of their exposure to toxins they continue to fight serious illnesses. We have come too far and in order to ensure that our 9/11 heroes receive the very best medical care and treatment we must enlist political support from all regions and parties,” said Congressman Peter T. King (R-NY).

The terrorist attack on September 11, 2001 killed 2,997 and injured thousands in New York City, Shanksville, PA and the Pentagon. In the years since, tens of thousands more men and women, including first responders, relief workers, and local residents, have lost their lives or gotten sick after they were exposed to a toxic cocktail of burning chemicals, pulverized drywall and powdered cement. According to scientists, many cancers can lie dormant for more than 20 years before turning deadly. This year, the number of cancer certifications by the World Trade Center Health Program reached over 10,000 cases. As we reach the 20-year milestone and these latent diseases continue to manifest, new claims will continue to rise as we reach the expiration of the current Victim Compensation Fund (VCF) in 2020. Already, the VCF has approved over 19,204 claims.

This bi-partisan legislation, S. 3591, led in the Senate by Senators Gillibrand, Gardner, and Schumer, has 15 additional cosponsors: Tammy Baldwin (D-WI), Michael Bennet (D-CO), Richard Blumenthal (D-CT), Cory Booker (D-NJ), Robert Casey (D-PA), Christopher Coons (D-DE), Tammy Duckworth (D-IL), Amy Klobuchar (D-MN), Edward Markey (D-MA), Robert Menendez (D-NJ), Christopher Murphy (D-CT), Patty Murray (D-WA), Jeanne Shaheen (D-NH), Elizabeth Warren (D-MA), and Sheldon Whitehouse (D-RI).

In the House, this bi-partisan legislation, H.R. 7062, is led by Representatives Maloney, Nadler, and King, and has 36 additional co-sponsors, including: Thomas Suozzi (D-NY-03), Ted Poe (R-TX-02), Kathleen Rice (D-NY-04), Chris Smith (R-NJ-04), Josh Gottheimer (D-NJ-05), Leonard Lance (R-NJ-07), Grace Meng (D-NY-06), Tom MacArthur (R-NJ-03), Nydia Velázquez (D-NY-07), Daniel Donovan (R-NY-11), Hakeem Jeffries (D-NY-08), Claudia Tenney (R-NY-22), Adriano Espaillat (D-NY-13), Barbara Comstock (R-VA-10), Joseph Crowley (D-NY-14), José Serrano (D-NY-15), Eliot Engel (D-NY-16), Nita Lowey (D-NY-17), Paul Tonko (D-NY-20), Brian Higgins (D-NY-26), Donald Norcross (D-NJ-01), Frank Pallone (D-NJ-06), Albio Sires (D-NJ-08), Bill Pascrell (D-NJ-09), Greg Meeks (D-NY-5), Yvette Clarke (D-NY-9), Bonnie Watson Coleman (D-NJ-12), David Price (D-NC-04), Elizabeth Esty (D-CT-05), Brendan Boyle (D-PA-13), Kristen Sinema (D-AZ-09), Grace Napolitano (D-CA-32), David Cicilline (D-RI-01), Brian Fitzpatrick (R-PA-08), Karen Bass (D-CA-37), and Frederica Wilson (D-FL-24).



# Health and Welfare

## City Coverage for Medicare-Eligible Retirees

In order to maintain maximum health benefits, it is essential that you join Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) at your local Social Security Office as soon as you are eligible. If you do not join Medicare, you will lose whatever benefits Medicare would have provided.

### Medicare Enrollment

You must notify the Health Benefits Program in writing immediately upon receipt of your, or your dependent's, Medicare card by completing the Medicare Part B Reimbursement Application: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf>

For retirees 65 and older Social Security has sent the IRMA letters indicating your Medicare part B deductions for 2018. When you receive your Medicare reimbursement check in the spring of 2019 you submit that letter, a copy of the 1099 from Social Security and the reimbursement form for any addition money that was withheld. You are also reimburse for your spouses Medicare deductions. If you have not filed in the past you can go back and file for up to 3 past years.

### Medicare Part B Reimbursement

The City will reimburse retirees and their eligible dependents on Medicare for Medicare Part B premiums, excluding any penalties. You must be receiving a City pension check and be enrolled as the contract holder for City health benefits in order to receive reimbursement for Part B premiums.

For most retirees, the refund is issued automatically by the Health Benefits Program. If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your reimbursement will be deposited directly into your bank account. This will be separate from your pension payment. If you don't have EFT or direct deposit, you will receive a check in the mail in June.

The reimbursement amount is based on the standard Medicare Part B premiums. If your Medicare Part B reimbursement amount was less than what you paid in Medicare Part B premiums, excluding penalties, you may be eligible for an additional reimbursement amount referred to as a differential payment. To receive the differential payment, please complete the Medicare Part B Differential Request form (below).

If you were eligible for Medicare Part B Reimbursement for prior years but did not enroll by providing a copy of your Medicare card, reimbursement is limited to the previous three (3) calendar years. To enroll, please complete the Medicare Part B Reimbursement Program Application.

Learn More about Medicare Part B Reimbursement: <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>

2017 Medicare Part B Reimbursement Differential Request Form:

<https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form.pdf>

2016 Medicare Part B Reimbursement Differential Request Form:

<https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form-2016.pdf>

### IRMAA Medicare Part B Reimbursement

If you paid more than the standard monthly reimbursement rate for Medicare Part B, as an Income Related Monthly Adjustment Amount (IRMAA), you may be eligible for additional reimbursement. **If you submit the required documentation for Medicare Part B IRMAA reimbursement, your reimbursement will be deposited directly into your bank account.**

Learn More about IRMAA Medicare Part B Reimbursement: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/faq-irmaa.pdf>

IRMAA Medicare Part B Reimbursement Application (for 2018, 2017 & 2016) - Reimbursement for 2018 will be issued in October 2019:

<https://www1.nyc.gov/assets/olr/downloads/pdf/health/irmaa-form-2016-2018.pdf>

2015 IRMAA Medicare Part B Reimbursement (Instructions & Form) - Reimbursement was issued in April 2017:

<https://www1.nyc.gov/assets/olr/downloads/pdf/health/irmaa-2015.pdf>



## 2019 Medicare Part B Premium Announced

### Good News for Retirees

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

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

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

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

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

# Health and Welfare



Alliance of Public Retiree Organizations of New York

## RPEA 2018 Legislative Program

State Issues

Memorandums In Red

2018 BILLS

FINAL STATUS

Assure that all NYSHIP Medicare charges (including Part D- prescription drugs) are reimbursed when Medicare is used for primary coverage: **S.1612, Golden – A.2000, Abbate**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-in-Support-S.1612-A.2000.pdf>

○ Status: Reported to Senate Rules – Assembly Ways and Means

Increase the maximum allowable public service earnings from \$30,000 to \$35,000 for public service retirees under 65 who return to government service: **S.3576-B, Tedisco – A.3327-C, McDonald**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-of-Support-S.3576-A.3327.pdf>

○ Status: Senate Civil Service and Pensions – Passed Assembly (Senate Rules)

Increase the maximum allowable public service earnings from \$30,000 to \$50,000 for public service retirees under 65 who return to government service: **S.5725-A, Lanza – A. 7872-A, Titone**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-in-Support-S.5725-A.7872.pdf>

○ Status: Senate Civil Service and Pensions – Assembly Governmental Employees

Increase the Survivor's Benefit from \$3,000 to \$3,500 available through the Retirement System: **S.2926-A, Golden – A.2979-A, Brindisi**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-of-Support-S.2926-A.2979.pdf>

○ Status: Senate Civil Service and Pensions – Assembly Governmental Employees

Require 30 day notice before a locality may change provisions of retirees' health care plan: **S.8118, Tedisco – A.10337, Abinanti**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-in-Support-S8118-A10337-1.pdf>

○ Status: Passed Senate (61-0) – Passed Assembly (102-0)

Increase pension COLA base from \$18,000 to \$21,000: **S.3306-B, Richie – A.6045-A, Steck**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-in-Support-S3306-A-A6045-A.pdf>

○ Status: Senate Civil Service and Pensions – Assembly Governmental Employees

Guarantee NYSHIP contribution percentages for State retirees as of the date of retirement: **S.1862-A, Golden – A.2823-A, Abbate**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-in-Support-S1862-A2823.pdf>

○ Status: Passed Senate (59-0) – Assembly Governmental Employees

Guarantee public service retirees health care benefits available upon retirement unless there is an equivalent change for active employees: **S. 8220, Lanza – A.5455-A, Weprin**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-in-Support-S8220.pdf>

○ Status: Senate Civil Service and Pensions – Assembly Governmental Employees

Permit retirees to allow voluntary dues deduction from pension for RPEA membership: **S.1740, Golden**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-in-Support-S1740.pdf>

○ Status: Senate Civil Service and Pensions – Assembly Governmental Employees

Secure Choice Savings Program for private sector workers: **S.4344-B, Savino – A.4982-B, Rodriguez**: Memorandum in Support: <https://rpea.org/wp-content/uploads/2017/03/Memo-in-Support-S4344B-A4982B.pdf>

○ Successfully included in the Final FY 2018-19 State Budget

Require the State Comptroller to divest from fossil fuel energy companies: **S.4596-A, Krueger – A.3712-A, Ortiz**: Memorandum in Opposition: <https://rpea.org/wp-content/uploads/2017/03/Memo-in-Opposition-S4596-A-A3712-A.pdf>

○ Status: Senate Civil Service and Pensions – Assembly Held in Governmental Employees

# Health and Welfare

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

## Social Security Benefits to Increase 2.8% with 2019 COLA Adjustment

Kimberly Lankford



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

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

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

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

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

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

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

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

For more information about how the earnings test affects benefits, see Passing the Social Security Benefits Earnings Test:

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

# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

(Continued next page)

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

# What's Happening



## NYPD 2019 Florida Reunion Luncheon

### Day/Date/Time:

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

### Location (same as last year):

#### Benvenuto's

1730 North Federal Highway  
Boynton Beach, FL 33435  
(561) 364-0600

<http://benvenutorestaurant.com/>

### Cost:

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

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

### Please mail checks made out to:

#### NYPD Florida Reunion Luncheon

PO Box 356

New City, NY 10956-0356

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

### TABLE RESERVATIONS:

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

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

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

Please include a phone number with each check

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

#### 2019 Reunion Committee:

Billy Callaghan

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

Harvey Grape

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

Artie Marra

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

Gene Kraese

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

Walter Silbert

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Bill Giblin

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

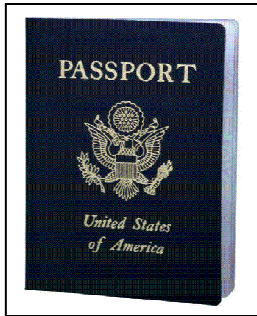
Eddie Vincenzi

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

# What's Happening

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

By Shannon McMahon



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

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

### U.S. Passport Changes

#### You Should Renew Your Passport Now

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

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

#### REAL ID Changes Aren't Helping

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

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

#### Expect New Security Features

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

#### Double Check Children's Passports

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

#### How to Renew Your Passport

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



# THIS AND THAT



The next HR-218 class is scheduled for Sunday, January 13, 10 am till 2 pm.

Everyone will need to bring 100 rounds of ammunition, a directional holster, \$50 in cash for the class and \$5 cash if they want my notary to do their forms. They will also need a flashlight .

The range is located at 1417 Highway 16 in Denver NC

Anyone that plans to attend should email Bud Cesena at: budcesena@gmail.com



DATE: 12/19/2018

TIME: 16:13:20

SER#: 32459719

## FINEST MESSAGE General Administrative Information

TO: ALL COMMANDS

RE: RECENT AMENDMENT TO PROHIBITION ON POSSESSION OF LARGE CAPACITY AMMUNITION MAGAZINES BY OFF-DUTY MOS IN NEW JERSEY

THE NEW JERSEY LAW THAT TOOK EFFECT EARLIER THIS WEEK LIMITING THE LEGAL MAGAZINE CAPACITY THAT COULD BE POSSESSED IN THEIR STATE WAS AMENDED TODAY. NOW, OFF-DUTY UNIFORMED MEMBERS OF THE SERVICE, TRAVELING THROUGH THE STATE OF NEW JERSEY, MAY POSSESS AND CARRY MAGAZINES CAPABLE OF HOLDING A MAXIMUM OF SEVENTEEN (17) ROUNDS OF AMMUNITION THAT CAN BE FED CONTINUOUSLY AND DIRECTLY INTO A SEMI-AUTOMATIC FIREARM.

MEMBERS OF THE SERVICE WHO MAY HAVE QUESTIONS REGARDING THIS DEVELOPMENT ARE ENCOURAGED TO CALL THE LEGAL BUREAU. LEGAL BUREAU ATTORNEYS ARE AVAILABLE FROM 0700 HOURS TO 2300 HOURS, MONDAY THROUGH FRIDAY, AT 646-610-5400.

COMMANDING OFFICERS SHOULD ENSURE THAT MEMBERS OF THE SERVICE ASSIGNED TO THEIR COMMANDS ARE AWARE OF THE CONTENTS OF THIS DIRECTIVE.

THIS FINEST MESSAGE IS TO BE READ AT 10 CONSECUTIVE ROLL CALLS.

AUTHORITY: COMMANDING OFFICER, LEGAL BUREAU

OP: LT. ROB CORBETT

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

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



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

# THIS AND THAT

## Scott Boyar CPA PLLC

*"It's Not What You Earn, But What You Keep, After Taxes."*

December 21, 2018



Taxpayers with Estimated Payments Federal and/or State

Notice of Estimated Tax Payment Due 01-15-2019

Hello,

The fourth estimated payment for 2018 is due January 15, 2019.

You can make payment by following the instructions below:

You can pay your estimated payments to the IRS on their website ([www.irs.gov](http://www.irs.gov)). Once on the site click the Payments tab (top left under the IRS logo). Then click IRS Direct Pay (to draft payment from your bank account). Next click Make a Payment. In the Apply Payment To box, choose 1040ES (this will be for 2018) to make an estimated payment.

The next page is going to ask several questions. For tax year, choose 2017 (this is the last filed return). This means you will be entering information based on your 2017 tax return. Once data is entered, click next.

Put in the payment amount. The date to draft is the next business day-so you must do this no later than Estimated Payment due date. Once complete, submit. Print out the transaction for your records, and save a copy to give to me for next year's tax return.

For NC: For NC go to [www.dorn.com](http://www.dorn.com). Click eServices (see tabs near top), then Individual. Click the NC-40 (Individual Estimated Income Tax (you can pay by either a Bank Draft or Credit or Debit Card). Scroll down to bottom and click the Pay NC-40 button. Follow the instructions from there.

For other states, you will have to Google your State's Department of Revenue to determine how to make an estimated payment.

If your tax situation is changing for 2018, please contact me if you have any questions.

Regards,

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### **I. PREPARATIONS BEFOREHAND**

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

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

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

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

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

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

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

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

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

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

## **PAID FUNERAL BILLS:**

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

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

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

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

# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

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

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

### What is the best option for you?

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

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

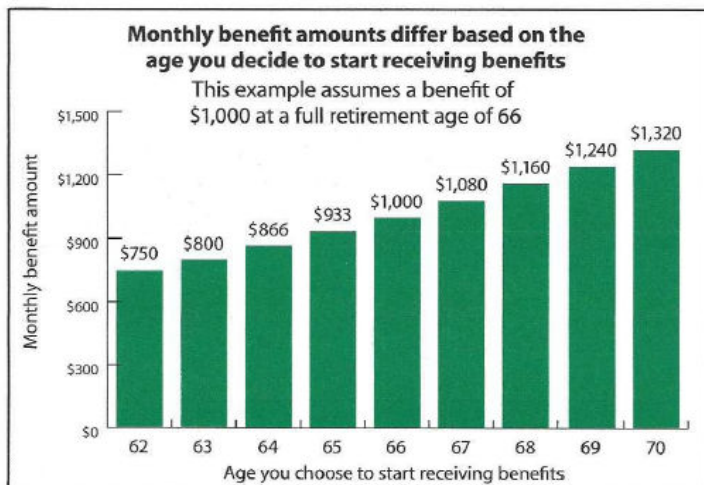
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

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

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



## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

If your full retirement age is 66, benefits will be reduced:  
 25 percent at age 62;  
 20 percent at age 63;  
 13½ percent at age 64; or  
 6¾ percent at age 65.

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

If you do not have access to the Internet, you can get information about Social Security by calling **1-800-772-1213 (1-800-325-0778** for the deaf or hard of hearing) or by visiting a local Social Security office.

## Other useful websites

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

This website contains calculators for financial planning and information on money-related matters, such as retirement planning and starting a small business.

[www.dol.gov/ebsa/pdf/nearretirement.pdf](http://www.dol.gov/ebsa/pdf/nearretirement.pdf)

Have you determined how much money you will need in retirement? There are many tools available to help you, such as the *Taking the Mystery Out of Retirement Planning Workbook* available at this link.

[www.sec.gov/investor/seniors.shtml](http://www.sec.gov/investor/seniors.shtml)

Are you looking for information about the investment options available to you as you enter retirement? The Securities and Exchange Commission has a wealth of information on different investment products and topics available at this website.

[www.usa.gov/topics/seniors.shtml](http://www.usa.gov/topics/seniors.shtml)

This website has a variety of resources for seniors on topics including retirement planning, housing, and health.



Social Security Administration  
 SSA Publication No. 05-10054  
 May 2015 (Destroy prior editions)

# NOSTALGIA

## POLICEMEN NEWS

Transfers-Appointments  
News pertaining to those in blue

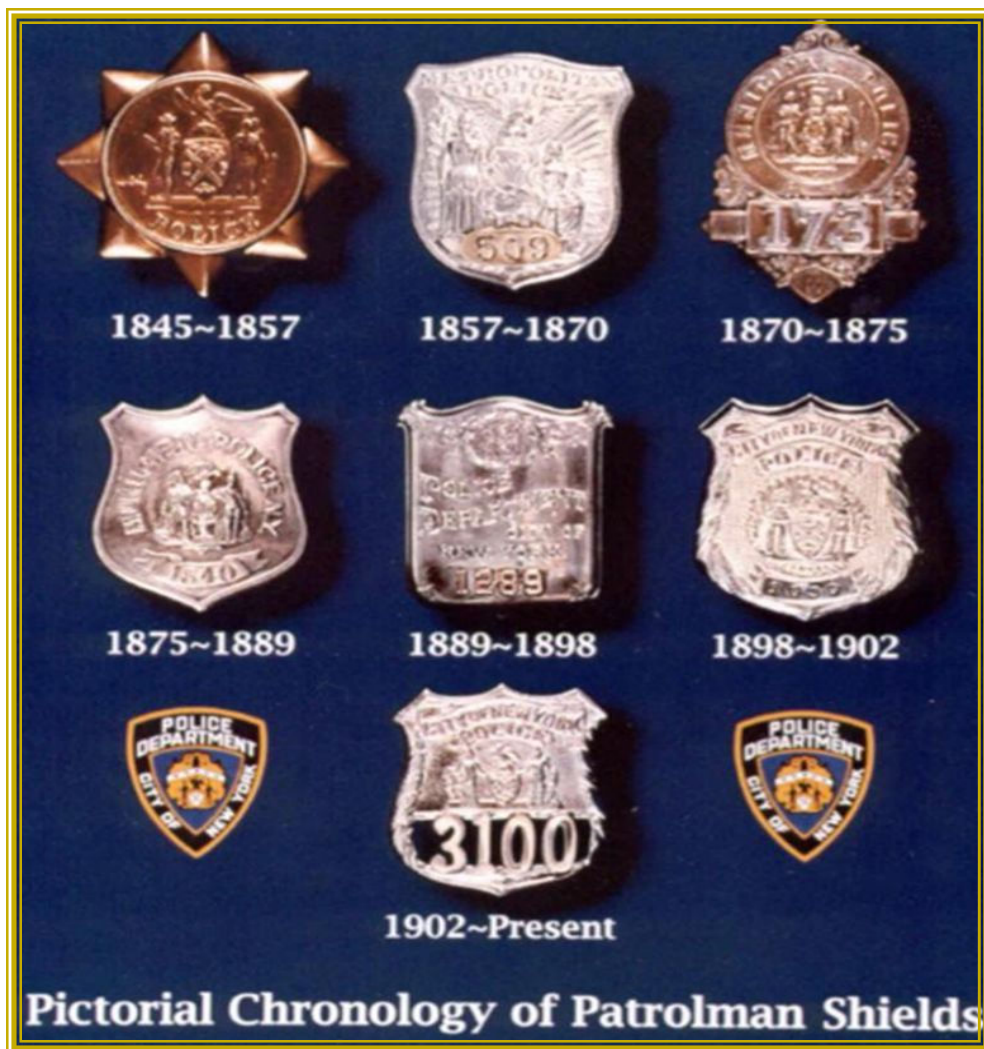
1916

21 January 1916

### DELINQUENT POLICE PLACED ON PROBATION

Deputy Police Commissioner Leon S. GODLEY conducted trials of police delinquents today in Poplar street headquarters. The cases disposed of were:

- Thomas F. DUNN, Lee avenue station, improper patrol, decision reserved
- George MADLER, Amity street, seen coming from a bakery, five months probation
- William J. MC CORMICK, Liberty avenue, improper patrol, two months probation
- James T. FAGIN, Classon avenue, improper patrol, five days suspension
- William MC CLARY, Adams street, standing in restaurant, five months probation
- John F. CANTELL, George W. HOLLAND, Matthew E. BONGARD, George D. HAMMOND, Walter J. MOLAN and John J. MC KELLOP.all of Parkville precinct, absent from patrol and relieving posts, all put on two months probation
- Christopher GROTE, Ralph avenue, standing in cigar store, two days suspension
- Henry J. BOLBERG, Ralph avenue, standing in vegetable store, three months probation
- John MCKAY, Jamaica precinct, sitting in police booth with hat and coat off, two days suspension
- Andrew WIELAND, Ralph avenue, improper patrol, two days suspension
- John J. PATTON, Ralph avenue, improper patrol, four days suspension
- William J. TJARKA, Fourth avenue, improper patrol, decision reserved.







**Membership Meeting Minutes  
December 11, 2018**

The meeting was called to order at 6:55pm with the pledge of allegiance.

This was followed by the invocation and the reading of the names of the 9 law enforcement officers who died in the line of duty since last month's meeting and the reading of the names of the 2 who died in the line of duty who were not acknowledged at last month's membership meeting

**Roll Call of Officers**

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

**Review of November's Minutes:** Available in November's newsletter. A motion to waive the reading of the minutes was made by Brenda Jordan and was seconded by Rob Hart. The motion passed.

**Introduction of Guests:** Ret NYPD Sgt. John Simmons

**Sickness & Distress:**

- La Verna Smith, mother of club member Al Smith passed away on Nov. 30.
- Former club member Roland "Skip" Hepburn passed away in FL on Dec. 3.
- Anne O'Brien, wife of club member Jim O'Brien fell and broke her clavicle and bruised her ribs .
- Joe Derby's wife is undergoing chemotherapy treatment.

**Communications & Bills: CEA Update-New York State Single Payer Health Bill:** A central promise of political candidates running as a "progressive" this past election day was health care. There is a soon to be introduced Bill in the New York State Legislature that would completely change health insurance as we know it and provide for a New York State run "Single Pay Health" provider. The health insurance would be paid for by means of a payroll tax of approximately 18% of salary. The employer would be responsible for 80% of the payroll tax and employee 20%. Recently, the Bills lead sponsors, Assemblyman Richard Gottfried and State Senator Gustavo Rivera, met with the Municipal Labor Committee attempting to solicit NYC Labor's support. They were met with vocal opposition from the CEA and other union leaders present, but this Bill is popular in the liberal wing of the Democratic party. The lawmakers left the MLC saying they would address many union concerns, namely that the city's insurance options for its 380,000-employee workforce could not be reduced. We will be monitoring this Bill's progress and keep you informed of developments. For a more detailed explanation of the Single Pay Health Bill's features, visit [www.realitiesofsinglepayer.com](http://www.realitiesofsinglepayer.com)

**Report of Officers**

President: Harvey informed the membership about a new 10-13 Club that was formed in Fort Mill, SC.

Vice President: Nothing to report.

Treasurer: Ben presented the treasurers report. A motion to accept the Treasurer's report was made by Jim Rochford and was seconded by Bill Glasser. The motion was passed.

Secretary: There were 72 members; 02 new members and 01 guest present at this meeting.

**Trustees:**

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

Sgt. at Arms: Excused

Historian: Nothing to report.

**Committee Reports:**

- Social: After holiday dinner party Sat. Jan. 19, 2019. To be held at the Charlotte FOP Lodge.
- Membership: 412 members.

**Old Business:** Vote on proposed by-law change. Our original by-laws state that Club officers may serve for 2 consecutive full year terms with a third term possible if the membership votes to retain the officer for an additional term. Unfortunately there are certain board positions that no member has volunteered to run for, resulting in some board officers serving more than 3 terms.

So that we are not in violation of our by-laws the board is recommending the following changes to our by-laws:

Removal of the bold, underlined words in Section 1 and addition of italicized sentences in 1 and 1-a below.

Article iv

Nominations and elections

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

*However, a member may be allowed additional terms if nobody runs against the member. Membership present must approve additional terms via a vote with no less than 2/3's majority approval of the members present.*

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

*The president shall appoint a sergeant-at-arms & historian,*

**The above by-law changes were read to the membership. The changes were put to a vote and the membership unanimously passed the changes.**

**New Business:**

- Lisa Rosa discussed the volunteer work she is doing with the Union County Humane Society. The proverbial hat was passed around and members donated \$259 to the Humane Society
- Proposition for Membership:
  1. Ret. Chief of Police Paul Magee, Rochester MA P.D.
  2. Ret NYCDOC C.O. James Frazier

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

- Bart Mangiapanella made a suggestion that we change our meeting to a later time to avoid rush hour traffic. Members will be polled to see if they are in favor of this.

**Good of the Club:**

- Guest speakers for Jan. & Feb. meetings.
  1. Jan. - DDS Scott Menaker will talk about sleep apnea treatments
  2. Feb. - NY Life Ins. Agent Lawrence Miller
- 50/50 of \$140 was won by Chris Russo

**Motion to adjourn the meeting:** A motion to adjourn was made by Rob Hart and was seconded by Gary McDonald. The motion was passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting  
Tuesday January 8, 2019**



**NYPD 10-13 CLUB OF CHARLOTTE, NC, INC**  
 531 Brentwood Rd.  
 Suite 150  
 Denver, NC 28037



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

**Dues Renewal**



LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_ MI \_\_\_\_\_  
 ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
 STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )  
 HOME PHONE ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_  
 BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_  
 EMAIL ADDRESS \_\_\_\_\_  
 DOB \_\_\_\_\_

**Make Check Payable To: 10-13 Club of Charlotte, NC, Inc.**  
**MEMBERSHIP Dues is \$30.00**

*Dues for members who reside outside of NC & SC are \$20.00*  
*Husband and Wife Membership dues are \$50.00 combined.*



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



531 BRENTWOOD ROAD  
SUITE 150  
DENVER, NC 28037

**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

*NYPD 10-13 Club of Charlotte, NC*



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

## MEMBERSHIP APPLICATION

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

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

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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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

MEMBERSHIP FEE IS \$30.00

# Patronize Our Sponsors

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



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

Phone: (704) 527-2725

Fax: (888) 286-0916

5200 Park Road

Suite 122

Charlotte, NC 28209-3651

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

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

## Famous Toaster

**brian j burchill**

COO/ Co-Founder

445 South Main Street #440

Davidson NC 28036

Phone: 704-997-5471

Fax: 704.892.3248

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

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**Toringdon Market**

3419 Toringdon Way, Suite 104  
Charlotte, NC 28277

Phone: 704.544.8881

Fax: 704.544.2882

**Dr. Jeff Zitel**

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



## SUPER HERO PROGRAM



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

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

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

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

#### Charlotte-Area Communities:

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

#### Raleigh-Area Communities:

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

#### For more information, please contact:

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

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

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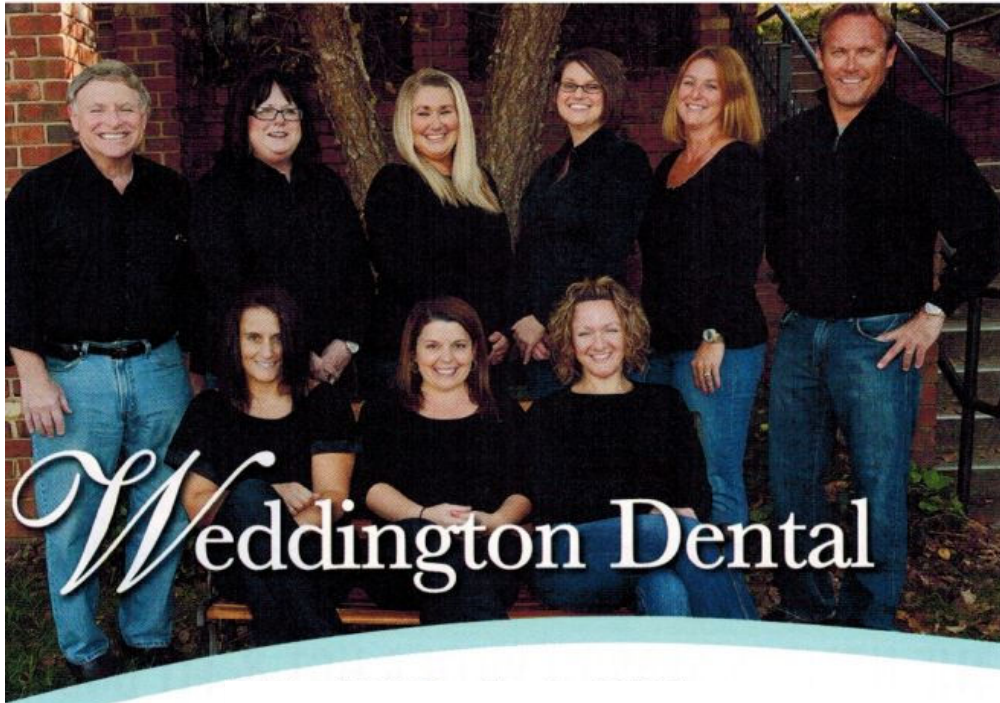
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CityWide Investigations, L.L.C  
Charlotte Based Premier  
Private Investigation Company

PHONE: 704.749.0296

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

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# Weddington Dental

Christopher W. Wasulko

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