



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

5922-5 Weddington Rd  
Suite 11,  
Wesley Chapel, NC 28104



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 10

10-13

October 2019

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**EDITOR**  
Harvey Katowitz

## PRESIDENT'S MESSAGE

Hi All,

Another tragedy has befallen the NYPD. On Sept. 29, hero NYPD officer Brian Mulkeen was shot and killed while struggling with an armed perpetrator he was trying to arrest.

Below is a link to a very moving video of Officer Mulkeen being transported back home after his line of duty death in the Bronx.

<https://www.youtube.com/watch?v=l56S0mKCyaQ>

We had another moving and well attended 911 memorial ceremony during which we read the names of the 23 NYPD and 37 NYNJ PA officers who died on 9/11, and the names of the 219 NYPD officers, 9 NYNJ PA officers and the 49 officers/agents from 19 other law enforcement agencies who have died as a result of 9/11 related illnesses.

I would like to thank the following Club members who participated in the ceremony: Deacon Rich McCarron, Frank DeMasi, John Cannizzo, Dave Schultheis, John Sabato, Chris Russo, Jim Rochford, Lisa Rosa, Frank Irizarry, James Cuesta and Joe Dalton.

For those of you who could not make the ceremony, here are my opening remarks:

Good evening

I want to thank everyone for being here to help us honor the memories of our first responder heroes who lost their lives on 9/11 and our first responder heroes who continue to become afflicted and die from 9/11 related illnesses as a result of doing search and recovery operations in the aftermath of 9/11.

It has been 18 years since that tragic day when 60 police officers and 343 firemen perished while saving the lives of those trapped in the fire and collapse at the World Trade Center Towers.

Sadly, the death toll continues to mount with the additional deaths of 276 law enforcement officers and 200 firefighters who have died from 9/11 related illnesses.

At last years ceremony we added two of our club members retired NYPD captain Ed Mcgreal and retired NYPD ESU police officer Paul Johnson to the growing list and this year we add club member retired Nypd detective Al Sheppard.

Please keep Al's family in your thoughts and prayers

Today we honor the memory of these heroes and the 2,782 civilians who died at the World Trade Center, the 70 civilians and 55 military personnel who died at the Pentagon and the 246 passengers and crew members who died in the crashes of the four airline flights.

Please continue to pray for our heroes who are battling 9/11 related illnesses.

**Our Next Membership Meeting Is**  
**Wednesday October 7, at 7:00 PM at the**  
**Charlotte FOP Lodge #9,**  
**1201 Hawthorne Lane,**  
**Charlotte NC 28205**  
<http://www.charlotte10-13.com/>

# PRESIDENTS MESSAGE

Dave Schultheis and I attended the National NYCPD 10-13 Org. annual convention last month and had a great time meeting old friends and making new ones.

I am happy to report that we had three winners at the National Convention. Lisa Rosa won \$250 in the National Mega Raffle, Dean Longo's son, Dean Jr won the National 10-13 Phil Cardillo Memorial Scholarship of \$1,000 and George Young's granddaughter, Kayla Lane won the National 10-13 Jim McGlynn Memorial Scholarship of \$1,000.

Congratulations to Hudson Valley 10-13 vice president Johnny Briganti being chosen as our National Man of the Year.

Below is a synopsis of the minutes of the Convention Board and General Meeting: (See pages 17 for National President Frank Martarella's comment about the convention).

## **Treasurers Report**

Club presidents were reminded that they must pay dues for their associate members.

## **Mega Raffle**

The National will continue with the chapter allotment of mega raffles that was established two years ago. The National mails 3,000 raffles tickets and letters each year which is a big expense. Since only 400 raffle tickets are allowed to be sold, it was decided after a discussion that each chapter can decide how many raffles over their allotment they would like to receive. Hudson Valley asked for 250 raffles and Charlotte asked for 50 raffles rather than the normal 400.

## **National 2020 Election**

The 2nd vice president position will be eliminated in the 2020 election. Tony Perrone, who held that position, will stay on the board as President Emeritus.

Rich Molloy who is the 1st vice president will become the legislative vice president and there will be an opening for 1st vice president.

Frank Martarella advised there is a need for someone in the 1st vice president position who will be able to take over as president after Frank's term expires in 2022.

Hudson Valley vice president John Briganti and Jersey shore president Sal Pepitone will be co-chairs of the election committee for 2020.

Effective in 2022, national elections will take place in January.

## **National Convention**

The 2020 convention will take place at Villa Roma on Sept. 13-15. The cost will be the same as this year.

## **Courtesy Cards**

2020 cards will be mailed to chapters in November, 2019.

## **PBA Convention**

Frank Martarella, Tony Perrone and Rich Molloy attended the convention and donated \$1,000 from the National to the PBA Widow's and Children's Fund.

## **NYPD ID Card Renewals**

Renewals are only done for out of state members. The cost for postage is now \$7.35. Frank asked that chapters notify him if they are mailing cards for renewal so that he does not have to make more than 1 trip per month to 1PP.

## **By-Laws**

Amendments to the by-laws will be made to reflect that chapters can accept Associate Members, but they will not be allowed to vote on National issues and National Executive board elections will take place in January.

## **Legislation**

Frank Martarella, Tony Perrone and Rich Molloy were in Albany recently where they met with the Chief of Staff of key legislative members to discuss the bills we want sponsored. All of our bills are numbered and will be in better position to be passed.

They met with Senator Brooks' Chief of Staff. Brooks who took over Senator Larkin's position sponsored our Veteran's Supplementation Bill and moved it out of Senate and co-sponsored our Health Protection Bill.

A contribution from our PAC fund was made to Senator Brooks and Assemblywoman Malliotkis, both who are strong supporters of our mission.

# PRESIDENTS MESSAGE

Tony Perrone reiterated the importance of getting involved in calling State Legislators, because they are the only ones who can protect and enhance our benefits. He also reminded out of state chapters to get involved by asking their relatives and friends who live in NY to contact their legislators and request that they support and pass our bills.

## **New Business**

Frank Martarella discussed the presentation made by the law firm of \*\*Barasch and McGarry regarding the Notice of Participation in the WTC Health Program and the 9/11 Victim's Compensation Fund. It is imperative that all first responders and volunteers who were involved in the search and recovery in the aftermath of 9/11 register with these programs

\*\*Barasch and McGarry will be the guest speakers at our November 12 membership meeting.

Frank mentioned that Anthony Bottom one of the murderers of Police officer Joseph Piagentini and Waverly Jones is up for parole. Members were asked to go to the NYCPBA.org website, Cop-killers and click on "keep cop killer in jail". This will take you to a list of murdered officers. Scroll down to Piagentini, click on his name and fill out the parole protest form. Do the same for Jones. The PBA will hand deliver these parole protest forms to the parole board.

Frank also mentioned that our National is making a \$250 donation to Daniel Pantaleo. He suggested that if any chapters are also making donations that they forward the check to the National and he will send all of the checks together.

Frank and Tony Perrone will be attending the NYPD reunion luncheon in Florida on February 13, 2020.

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On September, 23, we had another successful golf tournament. 84 golfers participated in the 7th annual Jimmy LaRossa Memorial Golf Tournament. The weather was ideal, food was delicious, a good time was had by all and we raised \$11,850.

The monies raised from the tournament will be donated Fisher House at Marine Corps Base Camp LeJeune and Camp Wilderness 52, two non-profit organizations that help our active and retired military personnel.

Please remember to thank our hole sponsors and patronize the businesses that donated prizes to the tournament. See the list on pages 14 & 15.

I owe a great deal of gratitude to the following people who made my job easier and without whose help this tournament would not have been a success: John & Valerie Sabato, Lisa Rosa and Bob Fee.

A special thanks to Libretto's Pizza who donated and catered the lunch.

Additionally I would like to thank the following volunteers who helped our tournament run smoothly, Lou Caputo, Margaret DeFilipo, Frank DeMasi, Bob Fee, Nancy Fee Glenn Galanos, Scott Hickey, Brenda Jordan, Joe Kozlowski, Ian McGrouther, Jim O'Brien, Lisa Rosa, Jim Rotchford, Valerie Sabato & Stacy Steward.

Tournament photos can be viewed at the following link: <https://harveykatowitz.smugmug.com/6th-Annual-Jimmy-LaRossa-Memorial-Golf-Tournament/>

If you read the "Home" page on our website you will see that one of the objectives of our club is to support and aid our members and other active and retired law enforcement personnel. I am proud to report that we met that objective at our September membership meeting. Our club members generously responded to a 10-13 to assist wrongly fired NYPD Officer Daniel Pantaleo. We passed the proverbial hat around and collected, \$381. Motions were then made to donate the club's portion of \$245 from our 50/50 and an additional \$250 from the club treasury, bringing the total amount of the club's donation to \$876. See the following page for a letter that accompanied the check.

Our after holiday dinner party is scheduled for Saturday night, January 23. In order to make it more centrally located for all of our members, the party will be held at the Charlotte-Mecklenburg FOP Lodge 9. Once the menu is finalized a flyer will be emailed to everyone.

Election day is next month. I once again chaired the Charlotte Mecklenburg FOP Lodge 9 Political Endorsement Committee.

If you live in Charlotte, please support and vote for the following Charlotte City Council candidates who were endorsed by FOP Lodge 9: At Large: Josua Richardson, Dist. 2: Malcolm Graham and Dist. 6: Tariq Bokhari.

Three other candidates who were endorsed by FOP Lodge #9 won their primaries and are running unopposed.

If you live in Waxhaw, please vote for club Member Pedro Morey who is running for Town of Waxhaw, Board of Commissioners.

And for those of you who live in Huntersville, please vote for club member Derek Partee who is running for Huntersville Town Commissioner.

Continue next page.....

# PRESIDENTS MESSAGE



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

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

5922-5 Weddington Rd  
Suite 11,  
Wesley Chapel, NC 28104



**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTEIS**  
VICE PRESIDENT

September 24, 2019

Dear Daniel,

I am the president of the NYPD 10-13 Club of Charlotte, NC Inc. Our club is comprised of 403 retired law enforcement officers, 279 from the NYPD and the remainder from 59 other law enforcement agencies from around the country, who reside in the Charlotte, NC area.

Even though our members are retired, we still respond to a 10-13.

All of our members are outraged and appalled that Commissioner James O'Neil bowed to political and community pressure to fire you for doing what anyone of us would have done in the same situation.

I watched the video of your confrontation with Eric Garner several times and it did not appear to me that you used a choke hold during your struggle to place him under arrest. You did what I did several times during my career while trying to apprehend/control a non-compliant individual who was resisting arrest.

During our September board meeting a motion was made and approved to donate \$250 to you, which according to our by-law is the most we can donate from our club's treasury. At our September membership meeting a motion was made and unanimously approved to donate the Club's portion, \$245, of our monthly meeting 50/50 to you and then we passed the proverbial hat around and collected an additional \$381.

Enclosed is a check for \$876 that we hope will ease the financial burden you and your family are facing.

Please know that our members will keep you in their thoughts and prayers and support your efforts to be reinstated on the job and/or be awarded your pension.

Sincerely,

Harvey Katowitz  
President  
NYPD 10-13 Club of Charlotte NC



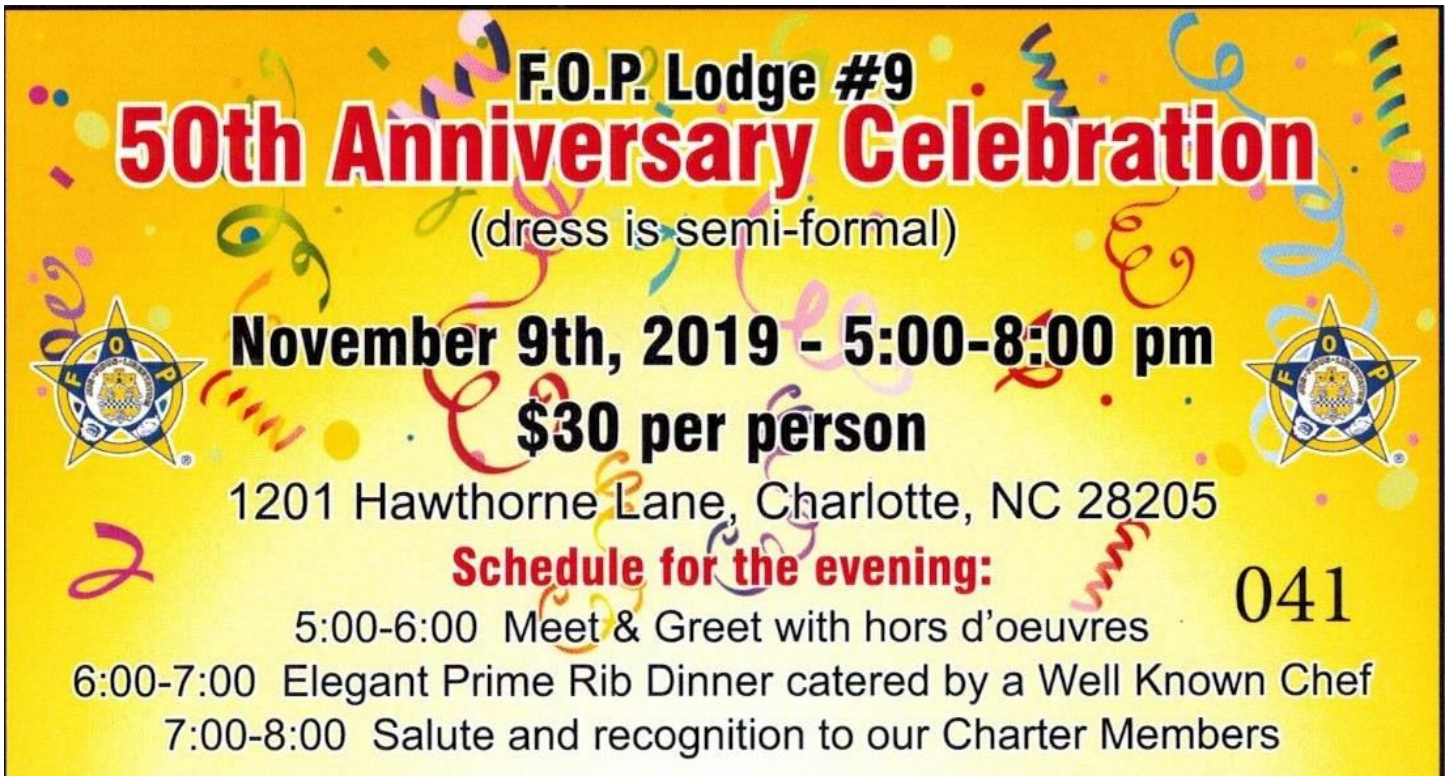
# PRESIDENTS MESSAGE

On Saturday November 9, 2019 FOP Lodge #9 will be celebrating their 50th anniversary.

The FOP welcomed us with open arms when we started our club in 2007 and they have allowed us to use the Lodge for our monthly meetings. They have also been a supporter of our annual golf tournament.

Lets support them during this momentous occasion. Tickets are \$30 per person and they can be purchased during our Oct. 8 membership meeting.

If you will not be at the meeting, but plan on attending, let me know and I will set aside tickets for you.



**F.O.P. Lodge #9**  
**50th Anniversary Celebration**  
(dress is semi-formal)

**November 9th, 2019 - 5:00-8:00 pm**  
**\$30 per person**

1201 Hawthorne Lane, Charlotte, NC 28205

**Schedule for the evening:**

5:00-6:00 Meet & Greet with hors d'oeuvres  
6:00-7:00 Elegant Prime Rib Dinner catered by a Well Known Chef  
7:00-8:00 Salute and recognition to our Charter Members

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The poster features a yellow background with colorful confetti and streamers. It includes two F.O.P. Lodge #9 logos on either side of the main text.

**Reminder:** 2019 dues are payable now. If you will not be paying at this month's membership meeting, please use the form at the following link <http://www.charlotte10-13.com/wp-content/uploads/2019/06/10-13-Dues-Renewal.pdf> and remit your payment to our new address, 5922-5 Weddington Rd. Suite 11 Wesley Chapel, NC 28104.

Fraternally,


*Harvey Katowitz*

Harvey Katowitz



# PRESIDENTS MESSAGE


Both Are Club Members



**VOTE**  
November 5, 2019  
**PARTEE**  
*Huntersville*  
*Town*  
*Commissioner*

*Paid For By The Committee To Elect Derek Partee*

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



**VOTE FOR**  
**PEDRO MOREY**  
**Town of Waxhaw**  
**Board of Commissioners**

They Must **Never** Be Forgotten

**BLUE  
LIVES  
MATTER!**



# They Must Never Be Forgotten



Police Officer Brian Mulkeen age 33, died in the line of duty on Sunday Sept. 29, 2019. Brian was assigned to the Patrol Boro Bronx Anti-Crime Unit and had six and a half years on-the-job. He lost his life heroically, while fighting with an armed perpetrator he was attempting to arrest, after a foot chase at Laconia Avenue in the confines of the 47th Precinct. He succumbed from bullet wounds, while undergoing treatment at Jacobi Hospital.

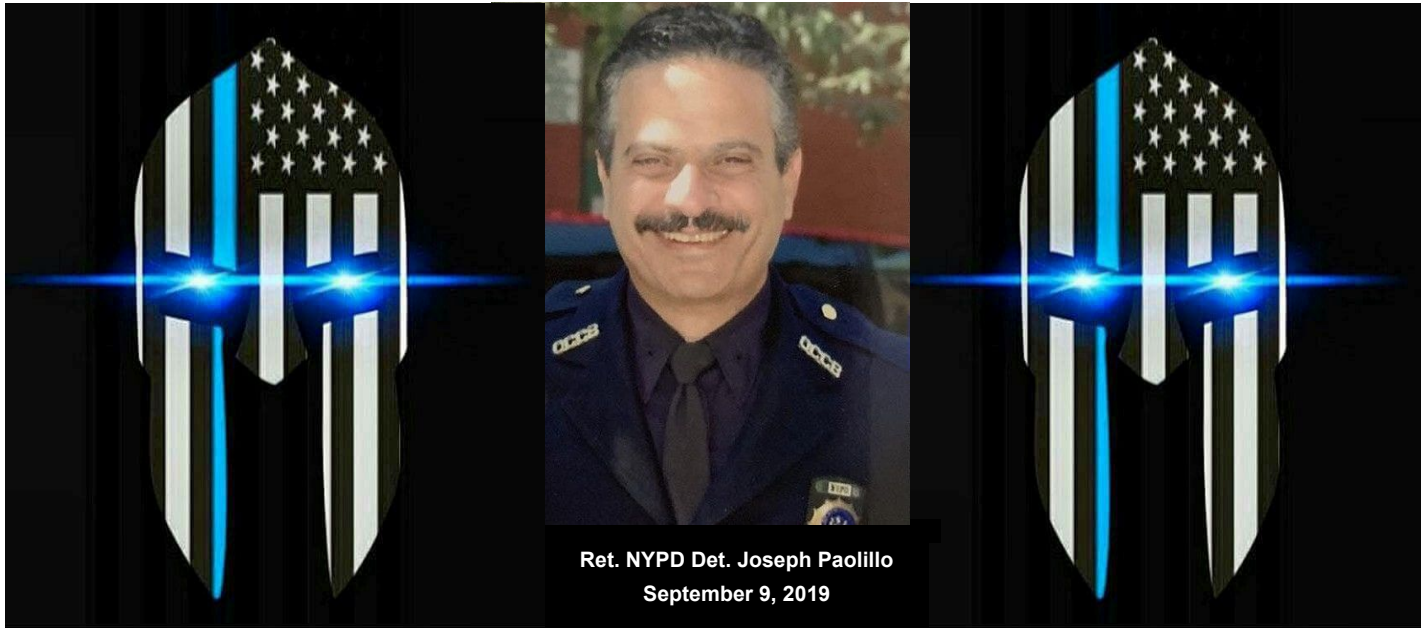
Brian Mulkeen was an exemplary member of New York's Finest. His bravery and dedication made him a true crime-fighter as he patrolled the mean streets of the Bronx. He now has joined an exclusive Roll Call of NYPD Heroes, men and women who lost their lives doing their best to protect the good, while fighting the evil of this world. God Bless Brian Charles Mulkeen, his beloved family and those dear to him. fighting the evil of this world. God Bless Brian Charles Mulkeen, his beloved family and those dear to him.



I fight not for glory or fame, for they are momentary. I fight for those who can't. I fight for Justice. I fight for the oppressed and the down trodden. And if I should lose my life for these just causes, then I have no regrets, For I serve to protect the innocent. It matters not where or when, for evil knows no boundaries. Be it fire, flood, or the threat of tyranny, I will not flee. Justice is my weapon. Faith is my shield. Hope is my armor. Cry not at my passing, for it was my Honor to fight for you. Shed not tears of sorrow, But tears of joy, for now, I stand with God.



# They Must **Never** Be Forgotten



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

His brother, Battalion Chief John Paolillo, served with the New York City Fire Department and was killed in the line of duty when the World Trade Center's North Tower collapsed on September 11th, 2001.

Det. Paolillo was one of the hundreds of first responders who for weeks dug through the rubble in hope of finding the remains of the dead.

He didn't have to be there.

"When Joe found out his brother was missing, they put him on family leave," said Paolillo's wife Josephine.

"He went back anyway. He dug on that mound for a month hoping to find his brother."

Finally, on October 8, John Paolillo's body was found. He was one of 343 firefighters who died on Sept. 11.

He was laid to rest two days later — just as Josephine Paolillo gave birth to her and Joe's second son. They named him John, after his fire hero uncle.

Paolillo is survived by his wife and three sons, Martin, John and Raymond.

**Always in our minds and hearts**

**Gone but never forgotten.....**

# They Must Never Be Forgotten



Retired NYPD Officer Derrick Bishop died in the line of duty on Sept. 19, as the result of cancer that he developed following his assignment to the search and recovery efforts at the World Trade Center site following the 9/11 Terrorist Attacks

Officer Bishop served with the New York City Police Department for 21-years and was assigned to the 71st Precinct. Officer Bishop, 60, had been diagnosed with prostate and thyroid cancer

After retiring in 2003, Officer Bishop later took a job as a security guard at a bottling facility in East New York.

As he was working his midnight security detail in the predawn hours one night in 2014, he was confronted by an armed carjacker.

"I looked at him, and I see his hands and see he has a 9mm pointed at my face," the retired officer said at the time. "Then he told me he's going to blow my brains out, he would shoot me in the face if I didn't hand him my money."

Officer Bishop handed over his valuables, but the carjacker persisted.

"He kept saying, 'That's all the --k you got? I'm gonna kill you, I'm gonna shoot you'".

Officer Bishop ultimately drew his own weapon, and shot his attacker four times in the neck and chest.

"It's not a good feeling to shoot anybody," Officer Bishop said "It was just something that happened. I didn't want to die. I wanted to be able to see my kids and my wife."



# They Must Never Be Forgotten



CAYUGA COUNTY SHERIFF'S OFFICE, NEW YORK

UNDERSHERIFF

# STEPHEN MCLOUD

END OF WATCH: AUGUST 29, 2019



Cayuga County Undersheriff Stephen McCloud died in the line of duty on Aug. 29, following a battle with cancer that developed following his assignment to the recovery efforts at the Fresh Kills landfill site following the 9/11 Terrorist Attacks on the World Trade Center in New York City.

Undersheriff McCloud, 59, was the Cayuga County Sheriff's Office's (CCSO) chief criminal investigator at the time of the attacks.

He assisted in search and recovery efforts at the World Trade Center, which exposed him to toxins that led to his cancer diagnosis years later.

Undersheriff McCloud's law enforcement career began in January of 1982, when he was hired as the Village of Weedsport's first full-time officer.

He joined the CCSO 18 months later, and began serving as the agency's undersheriff in 2003.

Undersheriff McCloud retired in 2006, having served 24 years as a law enforcement officer.

He simultaneously served 35 years as a volunteer firefighter with the Weedsport Fire Department.

He leaves behind his wife, Anne, and his children, Kenneth and Ashley.

# They Must Never Be Forgotten



Undersheriff Stephen B. McLoud  
Cayuga Co., NY Sheriff's Office  
EOW: Thursday, August 29, 2019  
Cause: 9/11 related illness



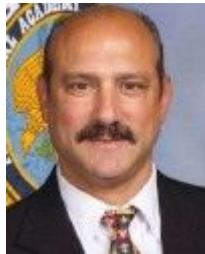
Police Officer Derrick Bishop  
New York City Police Department,  
EOW: Thursday, September 19, 2019  
Cause: 9/11 related illness



Sergeant Tracy Vickers  
Florida Highway Patrol, FL  
EOW: Friday, September 27, 2019  
Cause: Automobile crash



Detective Joseph Paolillo  
New York City Police Department  
EOW: Monday, September 9, 2019  
Cause: 9/11 related illness



Captain Vincent Liberto, Jr.  
Mandeville, LA Police Department  
EOW: Friday, September 20, 2019  
Cause: Gunfire



Deputy Sheriff Sandeep Singh Dhaliwal  
Harris County Sheriff's Office, TX  
EOW: Friday, September 27, 2019  
Cause: Gunfire



Investigator Dornell Cousette  
Tuscaloosa, AL Police Department  
EOW: Monday, September 16, 2019  
Cause: Gunfire



Deputy Sheriff Chris Hulsey  
Meade Co., KY Sheriff's Office,  
EOW: Saturday, September 21, 2019  
Cause: Heart attack



Police Officer Brian Charles Mulkeen  
New York City Police Department, NY  
EOW: Sunday, September 29, 2019  
Cause: Gunfire

Always in our minds and hearts

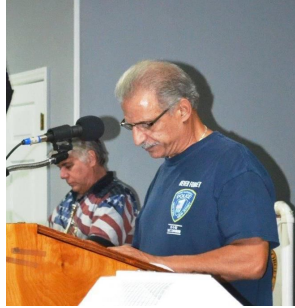
Gone but never forgotten.....

**BLUE LIVES MATTER**

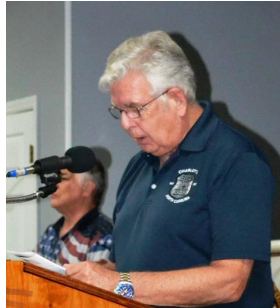
# SEPTEMBER MEMBERSHIP MEETING



Frank Demasi



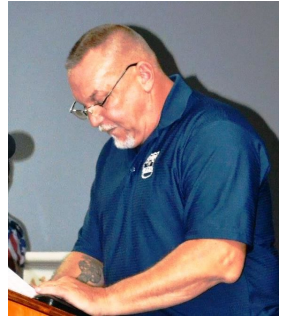
John Cannizzo



Dave Schultheis



John Sabato



Jim Rochford



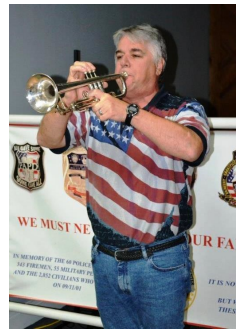
Ian McGrouther



Lisa Rosa



Deacon Rich McCarron



Stephen Federo



# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



## **NYPD 10-13 Club of Charlotte, NC Jimmy LaRossa Memorial Golf Tournament**

Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

### Hole Sponsors

Avoya Travel - Alan Willms

Ben Pepitone

Bill "The Chief" Parker

Brew's Taven, Indian Land SC

Brough Hall Cul-De-Sac

Carolina Family Chiropractic

Charlotte Rifle & Pistol Club

Charlotte Wealth Advisors

Connolly's Pub

Cureton Family Dentistry

Dan McKenna

Dandelion Market

Eric Sperling

Famous Toastery

FOP Lodge 9

Frank Martarella & Marie Zolfo

Greg O'Brien

Harvey & Carolyn Katowitz

Indian Land VFW Post 12136

Indian Land VFW Post 12136 Ladies Auxiliary

Jeffrey Goldstein - Davis & Goldstein CPA

Joe & Lucille Kozlowski

Karen's Hair For You

Mike Zielin "Thanks For Your Service"

Monroe Self Storage

National NYCPD 10-13 Org.

Prohibition

Rampside Properties

Rondeau Properties LLC - Affordable Handyman Services

Scott Boyar-"For all your personal and business tax needs"

Stonegate Movie Club Girls

The Daily

The Workman's Friend

Tyber Creek Bar

Waxhaw Masonic Lodge #562

Weddington Family Dentistry

William "Bill" Oetting (S.I. 10-13 Club)

# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



## **NYPD 10-13 Club of Charlotte, NC Jimmy LaRossa Memorial Golf Tournament**

Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

### Raffle Prizes/Food/Beverages/Cash

Adam Beverages

Bad Daddy's Burger Bar

Ballantyne Advanced Chiropractic

Brian Hassett

Charlotte National Golf Club

Coca-Cola Bottling Company Consolidated

Eagle Chase Gof Club

Edgewater Gof Club

Greater Golf Express

Harris Teeter

Harvey Katowitz

Hawthornes Pizza

Ian McGrouther

Jim 'N Nick's BBQ

John Krohn

Keith Torres

Kevin Gasser

Kevin Gasser

Lisa Rosa

Lorenzo's Pizzeria

Lowe's

Lowe's \$25 Gift Card Nancy Rosario

Maria & John Randazzo

Mary O'Neils Pub Irish Pub

Monroe Country Club

Nancy Rosario

Olde Sycamore Gof Club

Outback Steakhouse

Pampered Chef

Publix

South Charlotte Chiropractic

Sycamore Brewery

Target

The Divide Gof Club

Tony Cuccia

Valerie & John Sabato

# MEMBERSHIP



## 2019 Monthly Meeting Dates

October 8  
November 12  
December 10



Fortunately Nothing to report



## SICK DESK UPDATE

Eric Storch is recovering from and 8-hour surgery to remove a 9/11 related growth from his inner ear.



The following members joined our club in September

- Ret. NYPD Lt. Joseph Congelosi
- Ret. NYPD Lt. Rich Eisenberg
- Ret. NYPD 1st Grade Det. Even Smelley
- Ret. NYPD 2nd Grade Det. Derrick Jackson
- Ret. NYPD Det. Christopher Garbarino
- Ret. NYPD Det. John Giangarra
- Ret. NYPD Det. Gary Milner
- Ret. Riverside Co. CA Sheriff's Office Lt. Peter Herrera
- Ret. Naval Criminal Investigative Service (NCIS) Special Agent Timothy Danahey



We presently have 405 members, 281 from the NYPD and the remainder from 64 other law enforcement agencies.



2020 Membership Dues are due now  
January 18 2020  
10-13 Club After Holiday Dinner Party

## BIRTHDAYS



## OCTOBER

|                               |         |
|-------------------------------|---------|
| Patricia Lewis                | Oct. 01 |
| Don Schappert                 | Oct. 01 |
| Jay Garbus                    | Oct. 06 |
| William Hassler               | Oct. 08 |
| Nancy Rosario                 | Oct. 09 |
| Richard Gundacker             | Oct. 10 |
| Kenny Bernard                 | Oct. 10 |
| Anthony Magliulo              | Oct. 11 |
| Bill Krebs                    | Oct. 12 |
| Keith Rand                    | Oct. 13 |
| Marc Nell                     | Oct. 14 |
| Courtney Simuel               | Oct. 14 |
| Robert Fee                    | Oct. 15 |
| Ron Olszewski                 | Oct. 16 |
| John Cosh                     | Oct. 17 |
| Tony Cuccia                   | Oct. 17 |
| Jack Miller                   | Oct. 17 |
| Carroll Best                  | Oct. 19 |
| John Evrard                   | Oct. 19 |
| Charles Dittrich              | Oct. 20 |
| Lisa Rosa                     | Oct. 20 |
| Duane Shepherd                | Oct. 21 |
| David Conrad                  | Oct. 22 |
| Theresa Freeman-Ginsberg      | Oct. 22 |
| John Mc Laughlin              | Oct. 22 |
| Stacy Washington              | Oct. 24 |
| John Agati                    | Oct. 26 |
| Dan McKenna                   | Oct. 26 |
| Derrick Jackson               | Oct. 28 |
| Harold Berg                   | Oct. 29 |
| <b>Greg Brown</b> RIP 5/29/15 | Oct. 29 |
| John Cannizzo                 | Oct. 30 |
| James Cuesta                  | Oct. 31 |



**OUR MEETINGS NOW  
BEGIN AT 7PM**



# 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     | Ben Pepitone   | 704-827-5956 | 704-674-7000 | <a href="mailto:peppy7200@gmail.com">peppy7200@gmail.com</a>   |
| Cabarrus County    | Ben Pepitone   | 704-827-5956 | 704-674-7000 | <a href="mailto:peppy7200@gmail.com">peppy7200@gmail.com</a>   |
| Gaston County      | Ben Pepitone   | 704-827-5956 | 704-674-7000 | <a href="mailto:peppy7200@gmail.com">peppy7200@gmail.com</a>   |
| Iredell County     | Bob Fee        | 704-919-1311 | 704-220-8400 | <a href="mailto:rtfvs@yahoo.com">rtfvs@yahoo.com</a>           |
| Lincoln County     | Ben Pepitone   | 704-827-5956 | 704-674-7000 | <a href="mailto:peppy7200@gmail.com">peppy7200@gmail.com</a>   |
| Mecklenburg County | Brenda Jordan  | 704-588-0652 | 516-852-3885 | <a href="mailto:brenjordan5@aol.com">brenjordan5@aol.com</a>   |
| Rowan County       | Ben Pepitone   | 704-827-5956 | 704-674-7000 | <a href="mailto:peppy7200@gmail.com">peppy7200@gmail.com</a>   |
| Union County       | Ian McGrouther | 917-952-7427 | 917-952-7427 | <a href="mailto:IanLizMc@hotmail.com">IanLizMc@hotmail.com</a> |
| All other areas    | Kevin Gribbon  | 803-548-4752 | 803 493-3024 | <a href="mailto:kgribbo@outlook.com">kgribbo@outlook.com</a>   |



Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther



Ben Pepitone



### NYPD CEA May Meeting

| Day / Date        | Time     | Location                                                                                   |
|-------------------|----------|--------------------------------------------------------------------------------------------|
| Wednesday, Oct. 9 | 1330hrs. | Battery Gardens Restaurant<br>Opposite 17 State St (in Battery Park)<br>New York, NY 10004 |



**9/11 Tribute Museum  
Complimentary  
Tickets**

**2 Complimentary  
Tickets**

9/11 Tribute Museum  
<http://nypdcea.org/wp-content/uploads/2018/08/911-tribute-museum.pdf>

# NATIONAL NYCPD 10-13 ORG.

## National NYCPD 10-13 Organizations, Inc.



**ARIZONA  
10-13**  
**Frank Stoecker, Sr**  
18526 Picacho Road  
Tonto Verde, AZ 85263-5015  
Cell: 480-510-7333  
E-Mail: [Arizona1013@cox.net](mailto:Arizona1013@cox.net)  
Website: [www.Arizona10-13.org](http://www.Arizona10-13.org)

**NE PA NYPD  
10-13**

**Juan (John) Adams**  
2261 Long Pond Road  
Long Pond PA ,18334.  
PH: 570-620-6913  
Email: [jadams067@gmail.com](mailto:jadams067@gmail.com)  
Website: [www.nepa1013.com](http://www.nepa1013.com)

**CHARLOTTE  
10-13**  
**Harvey Katowitz**  
4701 Wynfield Lane  
Charlotte, N.C. 28270  
PH: 704-849-9234  
E-mail: [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net)  
Website: [www.charlotte-1013.com](http://www.charlotte-1013.com)

**NORTHEAST FLORIDA  
10-13**

**President Marty Syken**  
P.O. Box 291862  
Port Orange, Fl. 32129  
Cell Phone: 904-461-7381  
Email: [martins0004@yahoo.com](mailto:martins0004@yahoo.com)  
Website: <https://www.nefl1013.com>

**HUDSON VALLEY  
10-13**  
**John Creegan**  
PO Box 10-13  
Pearl River, New York 10956-0283  
Cell Phone: 845-821-2187  
Email: [HudsonValley1013Association@gmail.com](mailto:HudsonValley1013Association@gmail.com)  
Website: [www.hudsonvalley1013.org](http://www.hudsonvalley1013.org)

**RALEIGH NC  
10-13**

**Robert Young**  
148 Tobacco Road  
Pittsboro, NC 27312  
PH: 919 604 5188  
Email: [nypd1013raleigh@gmail.com](mailto:nypd1013raleigh@gmail.com)  
Website: [www.raleigh1013.com](http://www.raleigh1013.com)

**JERSEY SHORE  
10-13**  
**Salvatore V. Pepitone**  
168 Watson Road  
Fanwood, N.J. 07023-0536  
Phone: 516-375-0536  
Email: [Salvatorepepitone@comcast.com](mailto:Salvatorepepitone@comcast.com)  
Website: [www.jerseyshore10-13.com](http://www.jerseyshore10-13.com)

**VILLAGES  
10-13**

**Charlie Monahan**  
NYPD 1013  
PO Box 654  
Wildwood Fl 34785  
PH: 352 205 8646  
Email: [CMM0138@comcast.net](mailto:CMM0138@comcast.net)  
Website: [www.villagesnypd10-13.org](http://www.villagesnypd10-13.org)

**MYRTLE BEACH  
10-13**  
**Michael Fanning**  
44 Shore Line Drive  
Pawleys Island, S.C. 29585  
PH: 516 754 7287  
E-mail: [hntsgt@gmail.com](mailto:hntsgt@gmail.com)  
Website: [MYR1013.com](http://MYR1013.com)

**WILMINGTON NC  
10-13**

**Chuck McLiverty**  
6224 Sweet Gum Drive  
Wilmington NC 28409-6201  
Email: [ret2ncbeach@live.com](mailto:ret2ncbeach@live.com)  
Cell Phone- 845-598-7967

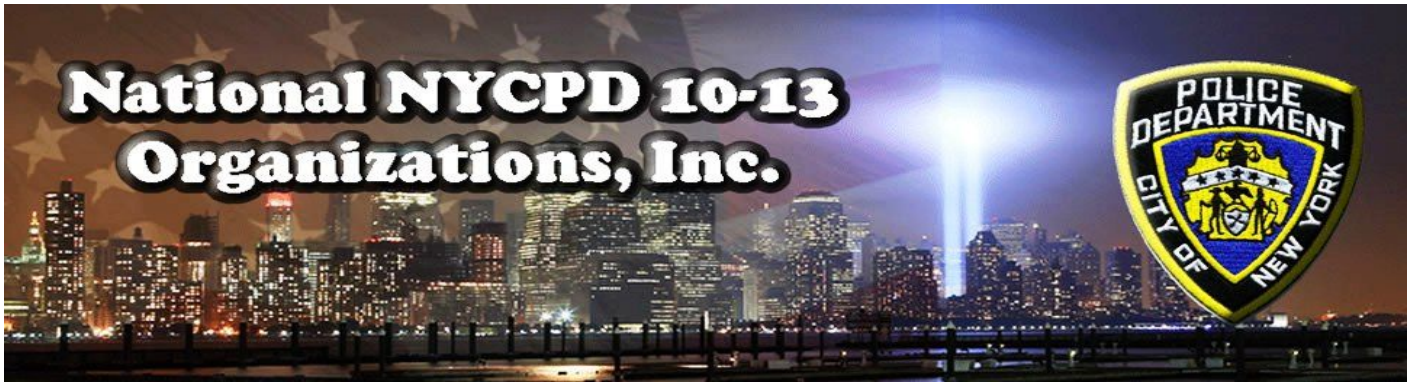
**NYC / BX / QNS  
10-13**  
**Emmanuel Torres**  
NYC/BX/QNS 10-13 Association  
PO Box 428  
Bronx, NY 10475  
PH: 646 529 8531  
Email: [nycpd1013@gmail.com](mailto:nycpd1013@gmail.com)  
Website: [www.nycpd1013.com](http://www.nycpd1013.com)

**VERRAZANO  
10-13**

**Richard Comnesso**  
NYCPD Verrazano 10-13 Association, Inc.  
P.O. Box 061725  
Staten Island, New York 10306  
Ph#: (347) 216-5215,  
email: [RichardComnesso@Yahoo.com](mailto:RichardComnesso@Yahoo.com)  
website: [www.vz1013.com](http://www.vz1013.com)

**FORT MILLS SC  
10-13**  
**President: Richard Bohn**  
Fort Mill, S.C.10-13 Club  
3678 Jacinta Court,  
Tega Cay, S.C. 29708  
Ph #: (631) 332-4898  
Email address: [FortMillSC10.13Club@gmail.com](mailto:FortMillSC10.13Club@gmail.com)  
Website: [www.FortMill10-13Club.com](http://www.FortMill10-13Club.com)

# NATIONAL NYCPD 10-13 ORG.



September 14, 2019

## President's Message

To All Presidents and Chapter Members:

As I am writing this letter, summer is coming to an end; fall and winter will soon be with us. I hope that everyone had a safe and fun summer.

Last week the National NYCPD 10-13 Orgs. Inc. celebrated its 30th Annual Convention at the beautiful Villa Roma Resort and a great time was had by all.

I would like to thank all Chapter Presidents and their members for their dedication and undying support of the National. A special thank you goes out to my Executive Board. I am very proud to have an Executive Board who I can rely and depend on for support and guidance.

As we all know times are changing and the attacks on active NYPD members and retirees are becoming more frequent and blatant. We are being criticized and not supported by some of our elected officials; starting with Mayor de Blasio.

The New York 2020 legislation session will start January 2020. However, we are already visiting with key state senators and assembly members. The National is aggressively communicating through letters and visits in educating legislators, and requesting they support legislation which protects or enhances our benefits. COLA and Veterans' Supplementation are given out of the Pension Fund. This is not a cost factor to tax payers. These funds are well funded and protected by law, which is not the case in many other states. There is also no cost to taxpayers for the Health Protection Bill.

As we all know that retirees when they were active, via our unions, negotiated for and earned benefits for their future by sometimes giving up pay increases and other benefits. Not having the ability to vote or negotiate retiree benefits, as per the Taylor Law, leaves us to look to our elected officials to protect the benefits that we fought for and earned.

Our National is the most active to date of any NYC Police retiree group in lobbying for legislation on these important issues. We work very closely with President Patsy Noto of the Retired Sergeants Association which actively supports all National NYCPD legislation. We communicate closely regarding these issues.

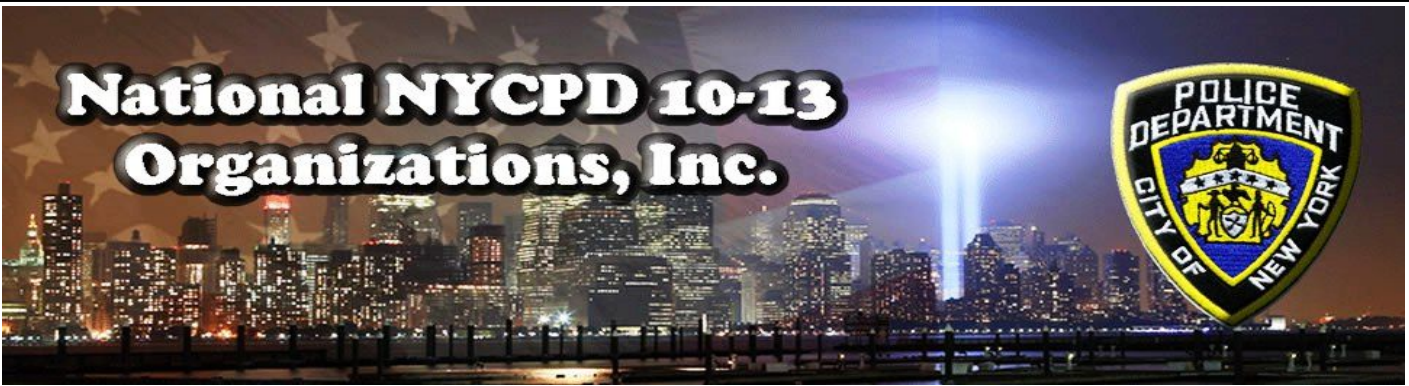
The support from chapter Presidents and their members, through dues and raffles, makes it possible for us to be actively involved in legislative issues, as well as to join the Alliance, which is comprised of many other retiree groups. The monies also help us maintain a PAC fund, supply buses for the April Lobby Day, allows us to attend other meetings, and speak with other retiree groups who share their concerns on these issues. I can assure you that your National Executive Board will continue to be very active in the Albany legislative arena.

This is not an organization of titles and perks. Each member of the Executive Board works very hard, and dedicates their time and efforts for you. Our past achievements and attainment of goals are the result of the support from our chapters and their members. This is what gives us the will to take the initiative to continue to work hard towards accomplishing our common goals.

Hope to see you at the 2020 Convention.

Fraternally,  
[Frank Martarella](#)  
President

# 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 \$7.35.

\*\*\*\* Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.35 made out to National NYCPD 10-13 Org. (to cover the cost of priority mail return of your new card).

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

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

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

### F.A.Q.

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

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

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

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

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

Yes, If you meet all the above conditions.

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

# NATIONAL NYCPD 10-13 ORG.

## NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

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

FIREARMS CODE: \_\_\_\_\_

### RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ MI: \_\_\_\_\_

SEX:  MALE  FEMALE RACE: \_\_\_\_\_

TAX # \_\_\_\_\_ RETIREMENT DATE: \_\_\_\_\_

SOCIAL SECURITY #: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_

RANK: \_\_\_\_\_ SHIELD #: \_\_\_\_\_

PRESENT ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PHONE NUMBER: (\_\_\_\_) \_\_\_\_\_

10-13 CHAPTER: \_\_\_\_\_

I, \_\_\_\_\_, HEREBY CERTIFY THAT SINCE RETIRING ON  
*PRINT NAME*

\_\_\_\_\_, I HAVE NOT BEEN CONVICTED OF A CRIME.  
*RETIREMENT DATE*

\_\_\_\_\_  
*SIGNATURE*

\_\_\_\_\_  
*DATE*

NEW ID # ISSUED: \_\_\_\_\_ ID RECEIVED BY: \_\_\_\_\_

# LINE ORGANIZATIONS



Dear CEA Member

## GLS Memorial Fund

Honorary NYPD Surgeons, Dan Polatsch, has a scholarship fund in memory of his brother, who was killed on 9/11.

They give two scholarships a year to the University of Michigan for students in need of financial assistance who have a family member that is a Firefighter, Police Officer or Emergency Medical Technician ("EMT") or was lost in the World Trade Center attack



## About The GLS Memorial Fund

GLS's goal is to help the people who tried to save our friends. GLS will grant scholarships to the University of Michigan for students in need of financial assistance who have a family member that is a firefighter, police officer or emergency medical technician ("EMT") or was lost in the World Trade Center attack. The GLS Memorial Fund has established and grown its endowment at the University of

Michigan to over \$1 million allowing us to grant two four-year Dean's Merit Scholarships worth over \$60,000 each. In order to be considered for the scholarship, a student must first meet the above mentioned family requirements and then be accepted to the University of Michigan through the regular admissions process. For more information on the qualifications for the scholarship, please contact us at: <https://www.glsmemorialfund.com/contact-us/> if you would like more information.

The Greg Richards, Larry Polatsch, Scott Weingard Memorial Fund Inc. is a tax exempt charitable organization according to section 501c(3) of the Internal Revenue Service tax code. We do business under the name GLS Memorial Fund. Donations to the GLS Memorial Fund are tax deductible to the extent provided by law. We are incorporated and are a registered charity in the State of New York. Please contact us if you would like more information.

Fraternally,  
Roy T Richter  
President  
NYPD Captains Endowment Association  
(212) 791-8292  
**24/7 Telemedicine Program with Teladoc**



## (For Those Covered Under the EmblemHealth GHI-CBP Plan)

With Teladoc, you can talk with a doctor within minutes rather than days or hours. Teladoc doctors can diagnose, treat and prescribe medication (when medically necessary) for non-emergency medications. This includes treatments for the flu, sore throat, allergies, stomach aches, eye infections, bronchitis, and much more. The copay is \$10 per consultation. To set up your account now so you can talk with one of Teladoc's board-certified doctors anytime when you don't feel well, call 1-800-Teladoc (1-800-835-2362) or visit [Teladoc.com/emblemhealth](https://Teladoc.com/emblemhealth)

# LINE ORGANIZATIONS

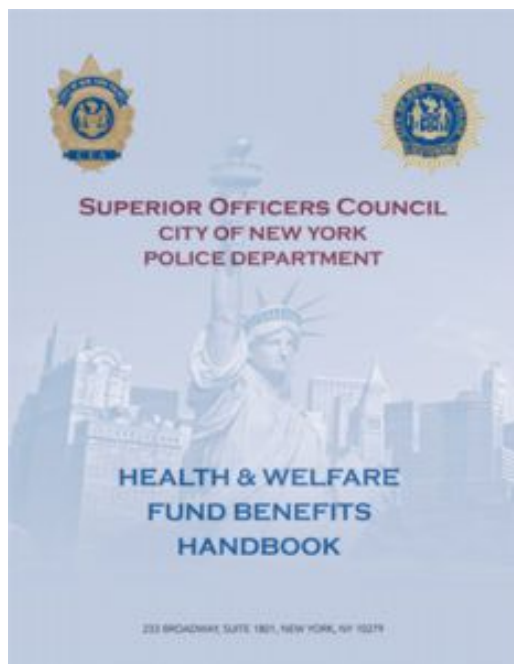
## SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

### SOC – Superior Officers Council

The SOC (Superior Officers Council) has a new website! Visit site: [www.superiorofficerscouncil.org](http://www.superiorofficerscouncil.org)

The purpose of the SOC site is to provide summaries of the various benefits distributed by the SOC and to obtain related benefit forms.

### SOC Health and Welfare Fund Benefits Handbook



The Trustees of the Superior Officers Council Health and Welfare Fund are pleased to present you with this updated benefit handbook. Over the last few years, substantial changes have taken place to our Health and Welfare Fund. We hope this handbook will assist you and your family navigate through the benefits available to you. We urge you to read this handbook carefully so you will become familiar with not only your benefits, but also your rights and obligations related to the Fund.

Read More: <http://nypdcea.org/wp-content/uploads/2018/02/2011-soc-benefit-book.pdf>

### Eyecare Benefits for Active Members

Effective September 2007, all active members will be able to contact Davis Vision directly to determine eligibility for glasses and make appointments. It will no longer be necessary for members to call the Superior Officers Council.

Members can contact Davis Vision direct by phone at **(877) 92DAVIS ((877) 923-2847)**. Enter Client Control Number **2942** for appointments, eligibility, benefit and provider information. Members can also go directly to their website and use **Client Control Number 2942**.

<https://www.davisvision.com/default.aspx>

**DAVIS VISION**  
EYECARE REFRAMED™

VISIT THE DAVIS VISION WEBSITE >>

# LINE ORGANIZATIONS



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

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

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

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

**When Can You Join A Medicare Drug Plan?**

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

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

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

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

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

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

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

Continued next page.....



# LINE ORGANIZATIONS



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](mailto:maryann@nypdsoc.com).

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

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

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

# LINE ORGANIZATIONS



## RETIRED MEMBER OPTICAL BENEFIT

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

### BENEFIT OVERVIEW

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

### ELIGIBILITY

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

### HOW TO CLAIM BENEFIT

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

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

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

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

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

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

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

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

### DAVIS VISION

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

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

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

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

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

### **SOC DEATH BENEFIT**

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

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

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

# LINE ORGANIZATIONS

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association



EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

Login

The LBA Staff has created a Retirement Guide for the membership. The Guide contains information for our members pertaining to what they should do prior to retirement, what to do on the day of retirement, and what to do upon the passing of an LBA member. Obviously, the guide is not all inclusive in regard to retirement, since everyone's situation is different and the topic is fluid and broad based, but the guide does contain extremely pertinent and relevant information for the member.

Please see below for a PDF version of the Retirement Guide



Lieutenants Benevolent Association

40 Peck Slip / New York, NY 10038

Telephone: (212) 964-7500

Fax: (212) 964-4240



## RETIREMENT GUIDE

(June 2019)

### PRIOR TO RETIREMENT

New York City Police Lieutenants can capably and effectively handle extremely complex catastrophes. They react to these situations seemingly with little effort and conduct themselves as if through muscle memory. One of the reasons for having the ability to capably respond to and address such chaotic scenes is due to our Lieutenants having years of experience in handling these types of scenarios.

However, many of our Lieutenants do not know what they should do prior to retiring from the Department. This is understandable; you only retire once. All Lieutenants seriously considering retirement should ensure that they confer with the following person(s)/entity(s) prior to filing for retirement:

- **Peter Thomann:** A retired NYPD Lieutenant, Peter is the retirement counselor for active members of the Lieutenants Benevolent Association. Peter has over 20 years' experience in tax preparations, is a Certified Financial Planner, has been a featured speaker at various retirement/tax planning seminars and training sessions. Additionally, Peter is the author of two previously published books: *The Road to NYPD Retirement* and *The Road to FDNY Retirement*. Peter offers a no-cost one-on-one pension and retirement consulting session for active LBA members nearing retirement. The meeting lasts for about an hour, and two locations are available; LBA office at 40 Peck Slip or 1688 Victory Blvd Staten Island. The Session will cover most of the following topics depending on time constraints:

- Overview of pension / Taxation of the pension / Analysis of final withdrawal vs. no final withdrawal / VSF DROP / Tax issues and rollover choices of final withdrawal and VSF DROP / Overview of tax issues and distribution options of the NYC Deferred Compensation Plan and the SOC Annuity Fund
- **PENSION OPTIONS & COSTS** (Choosing an Option provides continuing income to a beneficiary after your death): The session will include information related to the costs associated with possibly electing to take a Pension Option. The new calculations (applicable to MOS retiring on or after April 1, 2019) of estimated Pension Option costs, based on revised actuarial tables, may make taking a Pension Option more fiscally feasible

<https://files.constantcontact.com/714da196201/f9ddc871-42c7-4e71-9afc-001a76f672ba.pdf>

If you identify issues that you believe should be included in future editions of the Retirement Guide, or identify any topics that you believe to be incorrect in the guide, please e-mail Bill Larney at the LBA at [Blarney@NYPD-LBA.org](mailto:Blarney@NYPD-LBA.org).

Lou Turco  
President

Dennis Gannon  
Recording Secretary

LBA | 212-964-7500 | [lba@nypd-lba.org](mailto:lba@nypd-lba.org) | <http://www.nypd-lba.org>

40 Peck Slip  
New York, NY 10038

# LINE ORGANIZATIONS

EDWARD D. MULLINS  
PRESIDENT

VINCENT J. VALLELONG  
VICE PRESIDENT



**SERGEANTS BENEVOLENT ASSOCIATION**

35 WORTH STREET, NYC 10013-2935

**#WeAreBarry**

Dear Sergeants,

The September 17 shooting and wounding of PO Vanesa Medina of the 120 Precinct had all the earmarks of a much greater tragedy. Officers responded to a report from a woman who had been the victim of a domestic assault. They placed the victim in a police vehicle and began canvassing the area in search of her assailant.

After a few minutes the victim pointed out the suspect on the street. He was a 39-year-old career criminal with a record of 16 arrests, including the 2004 shooting of two people. With the victim's safety of paramount importance, the officers dropped her off a block away and attempted to arrest the man.

The suspect became immediately combative and violently resisted arrest. One officer utilized a Taser on him, but it had no effect. The man pulled a handgun from his person, forcing the officers to grab his hands to direct the muzzle away from themselves and innocent passersby.

The murderous gunman squeezed off two rounds, one of which struck PO Medina in the hand. The officers returned fire and mortally wounded him.

Scores of responding officers safeguarded the scene and rushed PO Medina to the hospital where she underwent surgery. Another officer instinctively and feverishly attempted to revive the wounded gunman despite having no gloves to serve as a barrier from his blood.

What happened next reflects all that is right about the NYPD – and wrong about the dystopian nightmare that the city has become under Mayor Bill de Blasio.

Although a police officer was wounded and a homicidal gunman was neutralized, scores of community members, fueled and emboldened by the Mayor's persistent anti-police rhetoric, as well as the NYPD's new policies of passivity, began hurling disgusting invectives at the police.

They also physically thwarted them at every turn from performing their duties at such a chaotic scene.

This abhorrent behavior is a direct byproduct of the Mayor's incessant criticism of the police. His long-running anti-police narrative has created a criminal mindset where any respect for law and order is non-existent. Coupled with Police Commissioner James O'Neill's lack of leadership and support for the rank and file, it was only a matter of time that something like this happened.

The sad reality is that criminals have lost all respect for law enforcement under this pitiable mayoral and departmental regime. It is a miracle that PO Medina, a native of Argentina who was so positively reflective of the city's cultural diaspora, was not killed.

As is his custom, Mayor de Blasio visited the hospital and spoke as if he had a modicum of respect for the police. In his self-delusional mindset, he does not see himself in any way responsible for this dramatic and dangerous uptick in assaults against the police. Unless police officers are helping his family members move residences, he sees them as a necessary evil who obstruct his progressive ideals.

I applaud all the officers for their steadfast response to this perilous situation that unfolded within seconds. And I thank God that PO Medina survived this hellish ordeal.

This is the type of work we do every day – most often with no fanfare. Right now, our critics are silenced, but, as we know all too well, their memories are short.

I extend best wishes to PO Medina for a full and speedy recovery, and much gratitude to all the officers who responded to this dangerous encounter and performed gallantly despite a lack of support from those purporting to lead us. It is incidents like this that show why you are the finest police officers in the world.

Fraternally,

A handwritten signature in blue ink that reads 'Ed Mullins' inside a white rectangular box.

Ed Mullins

# LINE ORGANIZATIONS



Dear Fellow Sergeant,

An Important Operations Order was issued today in which the Department recommends that all 9/11 exposed MOS undergo a medical evaluation at one of the World Trade Center Health Program Clinical Centers of Excellence locations within the metropolitan area. The initial and annual evaluation and monitoring visit will be on Department time. Please see the below Operations Order for details about eligibility, how to use Department time for this and other important information.

As always, if you have any questions, please call the SBA Office at any time.



## OPERATIONS ORDER

|                                                                                                                                         |           |
|-----------------------------------------------------------------------------------------------------------------------------------------|-----------|
| SUBJECT: <b>MEDICAL EVALUATION FOR ALL MEMBERS OF THE SERVICE WHO BELIEVE THEY MAY HAVE SYMPTOMS OR HEALTH CONCERNS RELATED TO 9/11</b> |           |
| DATE ISSUED:                                                                                                                            | NUMBER:   |
| <b>09-20-19</b>                                                                                                                         | <b>40</b> |

1. The Department and the City recommend that all 9/11 exposed members of the service undergo a medical evaluation at one of the World Trade Center Health Program - Clinical Centers of Excellence locations within the metropolitan area. All uniformed and civilian members of the service exposed on 9/11 are eligible for an evaluation, as well as treatment and monitoring at the federally funded World Trade Center Health Program.

2. The initial and annual evaluation and monitoring visit will be on Department time (excused absence with pay) at one of the World Trade Center Health Program - Clinical Centers of Excellence. Members must contact the Medical Division at (718) 760-7606/7615/7623/7626 on the day of the visit and inform the Medical Division that it is a World Trade Center monitoring visit, and must submit verification of the monitoring visit to their operations coordinator upon return to work. In addition, uniformed members of the service are encouraged to keep their Police Surgeon apprised of any illnesses that they may be suffering from. The NYPD Medical Division is available to assist members with their course of care throughout their treatments.

3. The following is a summary of the eligibility criteria for the World Trade Center Health Program. If members of the service have any doubt as to whether they meet the criteria, please contact the general information number for the World Trade Center Health Program at (888) 982-4748, or visit the World Trade Center Health Program website at [www.cdc.gov/wtc](http://www.cdc.gov/wtc).

### World Trade Center Health Program Criteria:

4. Workers and volunteers are eligible for the World Trade Center Health Program if they performed rescue, recovery, debris clean-up, related support services (including, but not limited to, security, traffic or command post operations) or restoration of essential services, within (a) Lower Manhattan, south of Canal Street, and/or (b) the Staten Island Landfill, and/or (c) Barge loading piers or locations operated by the Office of the Chief Medical Examiner; and worked and/or volunteered on-site for four hours from September 11, through September 14, 2001, or at least twenty-four hours during the month of September 2001, or at least eighty hours through the month of July 2002 combined.

5. Effective July 1, 2011, the 9/11 Health and Compensation Act (also known as the Zadroga Law) included the following eligibility criteria specifically for law enforcement officers: Participated onsite in rescue, recovery, debris cleanup, or related services at Ground Zero, the Staten Island Landfill or barge loading piers for at least one day during the period starting September 11, 2001, and ending on July 31, 2002.

6. In addition, Department vehicle mechanics who performed maintenance or dismantling to contaminated vehicles during the above described time period, regardless of location are also eligible.

Be well and stay safe,

*Ed Mullins*

Ed Mullins  
President  
Sergeants Benevolent Association

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EDWARD D. MULLINS  
PRESIDENT

VINCENT J. VALLELONG  
VICE PRESIDENT



## SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

Dear Fellow Sergeant,

In the early morning hours of September 29, Police Officer Brian Mulkeen of the Bronx Borough Anti-Crime Unit was shot and killed during a hand to hand struggle with a suspect on the grounds of the Edenwald Houses in the 47 Precinct.

PO Mulkeen, 33, a six-year department veteran, was shot three times during the violent struggle. The gunman, who was on probation for a drug conviction, was mortally wounded by other responding officers. The night before this tragic incident, PO Mulkeen had made a gun arrest in the same precinct.

PO Mulkeen represented the finest qualities of an NYPD officer and his death personifies the climate of lawlessness and social disorder that now exists in New York. Please pray for PO Mulkeen and his family, friends, and colleagues and utilize extreme caution in all that you do while on and off duty.

Fraternally,

Handwritten signature of Ed Mullins in cursive.

Ed Mullins  
President  
Sergeants Benevolent Association

Dear Fellow Sergeant,

A GoFundMe page has been established for Joshua Evans, the 17-year-old son of NYPD Sgt. Lillian Leslie-Evans of the 120 Precinct. Joshua was rushed to a Florida hospital where he was diagnosed with a ruptured blood vessel in his brain. This is a result of a condition called Arteriovenous Malformation (AVM), which is a tangle of abnormal blood vessels, veins, and arteries in the brain.

Besides the tremendous medical expenses being incurred, Sgt. Leslie-Evans has been forced to relocate to Florida to be with her son. The SBA encourages all members to donate what they can to assist the Leslie-Evans family with these catastrophic expenses. To make a donation, click on the link below:

<https://www.gofundme.com/f/joshua-evans-emergency-medical-bills>

Fraternally,

Handwritten signature of Ed Mullins in cursive.

Ed Mullins  
President  
Sergeants Benevolent Association

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VICE PRESIDENT



**SERGEANTS BENEVOLENT ASSOCIATION**  
35 WORTH STREET, NYC 10013-2935  
**#WeAreBarry**

## THE CHEVRON

### CAN YOU CARRY?

| VENUE / ARENA                                 | ACTIVE NYPD           | RETIRED NYPD              | NEAREST PRECINCT                     |
|-----------------------------------------------|-----------------------|---------------------------|--------------------------------------|
| Radio City Music Hall                         | YES                   | NO                        | MTS PCT - 357 W. 39th St.            |
| Madison Square Garden                         | YES                   | NO                        | MTS PCT - 357 W. 39th St.            |
| Barclay Center                                | YES - Dean St. Gate   | NO                        | 78 PCT - 65 6th Ave.                 |
| Yankee Stadium                                | YES - Gate 4          | YES - Gate 4 - HR218 Req. | Transit 11 - E. 161 St. & River Ave. |
| Citi Field                                    | YES - Gil Hodges Gate | YES - Gil Hodges Gate     | 109 PCT - 37-05 Union St.            |
| Kings Theater                                 | NO                    | NO                        | 67 PCT - 2820 Snyder Ave.            |
| Prudential Center                             | YES                   | YES - HR218 Required      | Newark PD                            |
| Nassau Coliseum                               | YES - Gate 5          | YES - Gate 5              | NCPD                                 |
| USS Intrepid Museum                           | YES                   | YES                       | MTN PCT - 306 W. 54th St.            |
| NY Aquarium Coney Island                      | YES                   | YES                       | 60 PCT - 2951 W. 8th St.             |
| Museum of Natural History                     | YES                   | YES                       | 20 PCT - 120 W. 82nd St.             |
| Ford Amphitheater<br>Coney Island             | NO                    | NO                        | 60 PCT - 2951 W. 8th St.             |
| Bronx, Central Park,<br>Queens, Prospect Zoos | YES                   | YES                       | 52 PCT, CPP, 109 PCT & 78 PCT        |
| Javitt's Center                               | YES                   | YES                       | MTS PCT - 357 W. 39th St.            |
| Empire State Building                         | YES                   | YES                       | MTS PCT - 357 W. 39th St.            |
| Rockefeller Center                            | YES                   | YES                       | MTN PCT                              |
| 9/11 Memorial Pool<br>9/11 Museum             | YES<br>NO             | YES<br>NO                 | 1 PCT                                |
| Statue of Liberty and<br>Ellis Island         | YES                   | YES                       | 1 PCT, Park Police                   |
| Paramount Theater<br>Huntington, LI           | NO                    | NO                        | SCPD                                 |
| NYCB Westbury                                 | NO                    | NO                        | NCPD                                 |
| Top of the Rock @<br>Rockefeller Center       | YES                   | NO                        | MTN PCT                              |

We thank RSA Marshal Bob Cotumaccio for researching and verifying the above information. Note: the above information is always subject to change.



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## SBA Retiree Forms



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



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



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



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



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



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



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



## Other Health Forms



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



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



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



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



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

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

# LINE ORGANIZATIONS



***The following testimony was supplied to the House Judiciary Committee by DEA President Michael J. Palladino for their September 2019 oversight hearing on police practices:***

The Honorable Jerrold Nadler  
Chairman

The Honorable Doug Collins  
Ranking Member

Committee on the Judiciary  
United States House of Representatives  
Washington, D.C. 20515

September 17, 2019

Good morning, members of the House Judiciary Committee:

My name is Michael J. Palladino, and since June of 2004, I have been the president of the Detectives' Endowment Association, Inc. of the Police Department of the City of New York. The Detectives' Endowment Association represents 5,800 active Detectives and 14,000 retired Detectives of the NYPD. I am also the president of the National Police Defense Foundation and the former president of the New York State Association of PBAs. I am also a former Vice President of the National Association of Police Organizations (NAPO) headquartered in Washington, DC.

If you have not noticed, the City of New York is slowly coming apart at the seams and it is not because of the lack of effort by the brave men and women of the NYPD. Unfortunately, things are unraveling as a result of the political agenda and actions of our elected officials in New York City and our State capitol, Albany. New York City is riddled with homelessness, racial tensions, prosecutors who are more concerned with releasing criminals than prosecuting them, police who have been neutralized by political demonization, and criminals who have become so emboldened that they are arrogant enough to douse Police Officers with water, urine, and other liquids and debris while the Officers are trying to perform their lawful duties protecting the public.

Progressive politicians will never admit it, because they've created this atmosphere, and to add insult to injury, instead of condemning such behavior, they condone it with their silence.

The so-called "police reformists" have created an atmosphere in New York City where the police are afraid to engage with the public, which begs the question, "Does anyone care about the crime victims anymore?"

For instance, prosecutor Bronx District Attorney Darcel Clark recently vacated charges against a convicted murderer with absolutely no new evidence presented. Briefs submitted by the Bronx District Attorney cite scholarly studies about why someone might confess to a crime he or she never committed. However, the District Attorney offered the Court **no** new evidence in the particular case, and only offered up the generic report, yet the accused confessed to committing the murder numerous times to Detectives, the Assistant District Attorney, and twice to the Parole Board.

During my busy workday in Manhattan, I generally use the New York City subway system to move around town. Based on my own experience and observations, a typical subway ride in our City now has become an obstacle course of physical challenges, including the need to step over a few incapacitated, homeless individuals to get down the subway steps to the platform. Once you get near the turnstiles, you can witness a number of people either jumping over the bars or walking through the emergency exit to avoid paying the fare. This has been happening routinely, because prosecutors have decided to no longer prosecute "fare beaters." Consequently, the Metropolitan Transportation Authority (MTA) has stated they have lost more than \$200 million in revenues.

As a commuter, I am greeted by beggars and other unsavory characters on both sides of the turnstile, hounding me for loose change as I make my way to the train. Once aboard the subway car, I can often expect to encounter an emotionally disturbed person who feels obligated to curse at the passengers or threaten the commuters in the enclosed space.

Progressive New York City politicians will never admit that our public transportation has deteriorated this far, because they've created this untenable situation in the first place.

The recent firing of NYPD Police Officer Daniel Pantaleo has made an indelible mark in the mind of every member of the NYPD, because we all know that on any given day any one of us could be in Officer Pantaleo's position. Officer Pantaleo and his co-workers were faced with a subject who was breaking the law and who refused to cooperate with the police. The subject resisted arrest and the result is now history. Pantaleo received the blame for Eric Garner's death, although the subject had a host of serious medical conditions (including obesity, asthma, hypertension, an enlarged heart, and diabetes), which his family originally proclaimed

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(Continued.....) were the reasons that he loitered all day in front of the shops which had asked the police to intervene. Garner had been arrested multiple times before, and had he not resisted arrest on July 17, 2014, he might be alive today. No doubt, Mr. Garner felt emboldened by the anti-police rhetoric from various politicians.

And what would a controversial police incident be without the Reverend Al Sharpton? Al Sharpton has been a longtime opportunist disguised as a "civil rights leader." I have first-hand experience with Al Sharpton dating back to my defense of our three Detectives in Queens who stood trial when accused of the "murder" of Sean Bell. Sharpton and his publicity machine disseminated a load of false information to the media in an attempt to turn the public against the Officers who were involved in this incident. This was an attempt to interfere with their due process, which is ironically exactly what Sharpton regularly accuses the police of doing. In Sharpton's America, the Detectives were guilty and had to be proven innocent, which they were during a full-blown examination of the actual case facts at trial.

Sharpton is an expert at manufacturing myths and then perpetuating them with the intent to have the myths eventually replace the truth. But his ultimate goal is to line his pockets with taxpayers' money.

Despite the anti-police actions and rhetoric spewing from many people today, the brave men and women of our nation's law enforcement community journey to work on a daily basis in order to protect and serve the American public. During my 40 years in the NYPD, I can attest that no Officer comes to work intending to hurt or harm another human being. NYPD cops are doing everything we can to keep the lid on the largest and most complex metropolis in the nation.

However, we cannot function with the lack of support from politicians and their constant anti-police rhetoric. It's unfair to the Police Officers who risk their lives daily. And it's unfair to the public, because as the criminals become more confident and emboldened, the streets become more deadly and dangerous.

Thank you for your consideration of my testimony.

---

## Go Fund Me Campaign for Det. George Moreno

August 26, 2019

Det. George Moreno of the Chief of Detectives Office was recently diagnosed with 9/11 cancer and is currently "out sick" while undergoing treatment.

George and his wife recently celebrated the birth of their beautiful baby girl.

If possible, please donate to help George and his family through this difficult time. The donation link can be found at: <https://www.gofundme.com/f/1qi6ksu0g0>

Thank you.

---

## Street Renaming for Det. Keith Williams

September 16, 2019

The street renaming for Det. Keith Williams was covered by the *New York Post* on Sunday, September 15, 2019.

<https://nypost.com/2019/09/15/google-him-nypd-widow-urges-as-queens-street-renamed-in-honor-of-slain-husband/>

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## Political Endorsements

We need your help to make our voices heard in NYC and New York State. Please support and vote for our DEA endorsed candidates. If you would like to volunteer for the DEA's Political Action Committee, please call DEA Vice President Paul DiGiacomo at (212) 587-1000.

**District Attorney for Richmond County** - Michael McMahon

**Town Supervisor, Yorktown, NY** - Matthew Slater

**Southold, Long Island Town Justice** - Judge Brian Hughes

**Superintendent of Highways, Brookhaven, NY** - Daniel P. Losquadro

**District Attorney for Rockland County** - Judge Tom Walsh

**Nassau County Legislator, 6th District** - C. William Gaylor III

**Civil Court Judge District One** - Bob Helbock

# 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

**September 20, 2019**

### NEW YORK CITY DOESN'T NEED LAME DUCK DE BLASIO

PBA President Patrick J. Lynch said:

"This campaign proved that it really doesn't matter whether Mayor Bill de Blasio is speaking to empty rooms in Iowa or spinning his wheels in a Park Slope gym. What matters to New Yorkers is that he isn't doing his job.

"Our city is facing real issues that Mayor de Blasio has either ignored or papered over with campaign slogans. Cherry-picking crime stats has done nothing to address the alarming increase in shootings or the growing disorder New Yorkers see on the street. Shouting 'Working People First' has done nothing to help city workers suffering through health benefit cuts and below-inflation raises.

"The only thing Mayor de Blasio's presidential campaign accomplished was the alienation of hard-working New Yorkers and the deepening of serious divisions in our city, especially between his administration and New York City police officers. He has squandered his credibility and lost the confidence of even his former supporters. He needs to either step aside or be removed to make way for a Mayor who actually wants the job."

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**September 26, 2019**

### PBA RESPONDS TO NYPD INSPECTOR GENERAL'S RECOMMENDATIONS ON MENTAL HEALTH

*Read the announcement of the Office of the Inspector General for the NYPD's wellness and safety recommendations, including links to the full OIG-NYPD report and the NYPD's response. <https://www1.nyc.gov/site/nypd/news/PR0924/nypd-doi-s-office-the-inspector-general-the-nypd-jointly-improvements-nypd-s>*

PBA President Patrick J. Lynch said:

"The Inspector General's recommendation to link mental health and wellness efforts with the Internal Affairs Bureau and the NYPD disciplinary system is absolutely the wrong approach. It gets the problem backwards: the bureaucratic second-guessing to which police officers are subjected is already a significant source of stress. Adding more of it will not reduce that stress. The NYPD should remain focused on getting members the high-quality, professional treatment they need, and ensuring that treatment does not needlessly derail their careers."

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**September 30, 2019**

### PBA STATEMENT ON INVESTIGATION INTO DEATH OF P.O. BRIAN MULKEEN

PBA President Patrick J. Lynch said:

"Anybody who wants to play the 'blame the cops' game with this tragedy needs to swallow their rhetoric and look at the facts. Brian Mulkeen and his fellow police officers worked without a script and faced unknown dangers to protect innocent New Yorkers. As a result, they wound up in a life-or-death fight with an armed career criminal. That perp is the one who carried an illegal gun onto our streets. He is the one who chose to fight with the cops. He is solely responsible for our hero brother's death."

# LINE ORGANIZATIONS



## World Trade Center Resources

### Police Pension Fund Notice of Participation

Download the [Notice of Participation Form](http://www.nyc.gov/html/nycppf/downloads/pdf/wtc_notice_of_participation_201609.pdf): [http://www.nyc.gov/html/nycppf/downloads/pdf/wtc\\_notice\\_of\\_participation\\_201609.pdf](http://www.nyc.gov/html/nycppf/downloads/pdf/wtc_notice_of_participation_201609.pdf)

- Members who participated in the rescue, recovery and clean-up operations at the World Trade Center site or certain other locations must file a Notice of Participation with the Police Pension Fund in order to protect their presumptive eligibility for accident disability pension benefits.
- Recent PBA-backed legislation has extended the filing deadline through **September 11, 2022**. Members who have not already filed a Notice of Participation should download and submit the form without delay. Members who have previously submitted a Notice of Participation should check the Police Pension Fund website to confirm that their Tax ID is listed. [http://www.nyc.gov/html/nycppf/html/wtc\\_information/wtc\\_information.shtml](http://www.nyc.gov/html/nycppf/html/wtc_information/wtc_information.shtml)

### World Trade Center Health Program — Monitoring & Treatment

- The federal World Trade Center Health Program provides free medical monitoring and treatment for WTC-related conditions. The recent PBA-backed renewal of the James Zadroga 9/11 Health and Compensation Act provides funding for the program through the year 2090.
- Visit the WTC Health Program website to enroll for the first time and find more information, including clinic locations. <https://www.cdc.gov/wtc/>
- If you have been previously registered but have not been seen for an exam in over a year, call 1-888-702-0630, or your usual Clinical Center of Excellence (if other than Mount Sinai) to schedule your next visit and update your information.

### Victim Compensation Fund

- The federal Victim Compensation Fund provides monetary compensation to WTC victims and first responders who were injured or made ill by the attack. The Zadroga Act renewal provided additional funding and allows individuals to file claims through **December 18, 2020**.

Visit the Victim Compensation Fund website to learn how to register and file a claim. <https://www.vcf.gov/index.html>

## 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/>



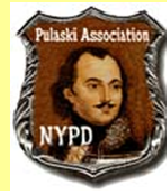
<http://www.nypdemeralds.com/>



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



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

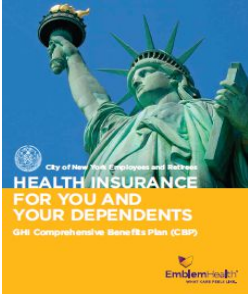


<http://ww2.nypdpalanskiassoc.org>



<http://nypdsteuben.org/>

# 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 reprocessed 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>



# Health and Welfare

## 2019 Medicare Parts A & B Premiums and Deductibles

On October 12, 2018, the Centers for Medicare & Medicaid Services (CMS) released the 2019 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs.

**Medicare Part B Premiums/Deductibles:** Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

The standard monthly premium for Medicare Part B enrollees will be \$135.50 for 2019, an increase of \$1.50 from \$134 in 2018. An estimated 2 million Medicare beneficiaries (about 3.5%) will pay less than the full Part B standard monthly premium amount in 2019 due to the statutory hold harmless provision, which limits certain beneficiaries' increase in their Part B premium to be no greater than the increase in their Social Security benefits. The annual deductible for all Medicare Part B beneficiaries is \$185 in 2019, an increase of \$2 from the annual deductible \$183 in 2018. Premiums and deductibles for Medicare Advantage and Medicare Prescription Drug plans are already finalized and are unaffected by this announcement.

Since 2007, a beneficiary's Part B monthly premium is based on his or her income. These income-related monthly adjustment amounts (IRMAA) affect roughly 5 percent of people with Medicare Part B. The total premiums for high income beneficiaries for 2019 are shown in the following table:

| Beneficiaries who file individual tax returns with income: | Beneficiaries who file joint tax returns with income:      | Income-related monthly adjustment amount | Total monthly premium amount |
|------------------------------------------------------------|------------------------------------------------------------|------------------------------------------|------------------------------|
| Less than or equal to \$85,000                             | Less than or equal to \$170,000                            | \$0.00                                   | \$135.50                     |
| Greater than \$85,000 and less than or equal to \$107,000  | Greater than \$170,000 and less than or equal to \$214,000 | \$54.10                                  | \$189.60                     |
| Greater than \$107,000 and less than or equal to \$133,500 | Greater than \$214,000 and less than or equal to \$267,000 | \$135.40                                 | \$270.90                     |
| Greater than \$133,500 and less than or equal to \$160,000 | Greater than \$267,000 and less than or equal to \$320,000 | \$216.70                                 | \$352.20                     |
| Greater than \$160,000 and less than \$500,000             | Greater than \$320,000 and less than \$750,000             | \$297.90                                 | \$433.40                     |
| Greater than or equal to \$500,000                         | Greater than or equal to \$750,000                         | \$325.00                                 | \$460.50                     |

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

| Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses: | Income-related monthly adjustment amount | Total monthly premium amount |
|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------|
| Less than or equal to \$85,000                                                                                                                | \$0.00                                   | \$135.50                     |
| Greater than \$85,000 and less than \$415,000                                                                                                 | \$297.90                                 | \$433.40                     |
| Greater than or equal to \$415,000                                                                                                            | \$325.00                                 | \$460.50                     |

**Medicare Part A Premiums/Deductibles:** Medicare Part A covers inpatient hospital, skilled nursing facility, and some home health care services. About 99 percent of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment.

The Medicare Part A inpatient hospital deductible that beneficiaries will pay when admitted to the hospital will be \$1,364 in 2019, an increase of \$24 from \$1,340 in 2018. The Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2019, beneficiaries must pay a coinsurance amount of \$341 per day for the 61<sup>st</sup> through 90<sup>th</sup> day of a hospitalization (\$335 in 2018) in a benefit period and \$682 per day for lifetime reserve days (\$670 in 2018). For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be \$170.50 in 2019 (\$167.50 in 2018).

| Part A Deductible and Coinsurance Amounts for Calendar Years 2018 and 2019 by Type of Cost Sharing |         |         |
|----------------------------------------------------------------------------------------------------|---------|---------|
|                                                                                                    | 2018    | 2019    |
| Inpatient hospital deductible                                                                      | \$1,340 | \$1,364 |
| Daily coinsurance for 61 <sup>st</sup> -90 <sup>th</sup> Day                                       | 335     | 341     |
| Daily coinsurance for lifetime reserve days                                                        | 670     | 682     |
| Skilled Nursing Facility coinsurance                                                               | 167.50  | 170.50  |

For more information on the 2019 Medicare Parts A and B premiums and deductibles (CMS-8068-N, CMS-8069-N, CMS-8070-N), please visit <https://www.federalregister.gov/public-inspection>.

# 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>

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

# Health and Welfare

## Medicare Preventive Services

Preventive & screening services

[Medicare Part B \(Medical Insurance\)](#) covers:

[Abdominal aortic aneurysm screening](#)

[Alcohol misuse screenings & counseling](#)

[Bone mass measurements \(bone density\)](#)

[Cardiovascular disease screenings](#)

[Cardiovascular disease \(behavioral therapy\)](#)

[Cervical & vaginal cancer screening](#)

- Colorectal cancer screenings
- [Multi-target stool DNA tests](#)
- [Screening barium enemas](#)

[Screening colonoscopies](#)

[Screening fecal occult blood tests](#)

[Screening flexible sigmoidoscopies](#)

[Depression screenings](#)

[Diabetes screenings](#)

[Diabetes self-management training](#)

[Glaucoma tests](#)

[Hepatitis B Virus \(HBV\) infection screening](#)

[Hepatitis C screening test](#)

[HIV screening](#)

[Lung cancer screening](#)

[Mammograms \(screening\)](#)

[Nutrition therapy services](#)

[Obesity screenings & counseling](#)

[One-time "Welcome to Medicare" preventive visit](#)

[Prostate cancer screenings](#)

[Sexually transmitted infections screening & counseling](#)

- Shots:
  - [Flu shots](#)
  - [Hepatitis B shots](#)
- [Pneumococcal shots](#)

[Tobacco use cessation counseling](#)

[Yearly "Wellness" visit](#)

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## Medicare Part G

You are an older senior citizen and you can no longer take care of yourself and need Long Term Care, but the government says there is no Nursing Home care available for you, what do you do?

You may opt for Medicare Part G. The plan gives anyone 75 or older a gun (Part G for gun) and one bullet. You may then shoot one worthless politician, of either party. This means you will be sent to prison for the rest of your life where you will receive three meals a day, a roof over your head, central heating and air conditioning, cable TV, a library, and all the health care you need. Need new teeth? No problem. Need glasses? That's great. Need a hearing aid, new hip, knees, kidney, lungs, sex change, or heart? They are all covered!

And, as an added bonus, your kids can come and visit you at least as often as they do now. And, who is paying for all of this? The same government that just told you they can't afford for you to go into a nursing home. And you will get rid of a useless politician while you are at it. And now, because you are a prisoner, you don't have to pay taxes. Is this a great country or what?

Now that you have solved your senior Long-Term Care problem, enjoy the rest of your day!

The Town of Babylon  
Cordially invites you to attend a dedication  
Ceremony of the playground at  
Fabio Buttitta Park  
in honor of

## Patrolman Joseph Piagentini

A dedicated officer  
with the 32nd Precinct, New York City  
who gave his life for the safety of others



**On Saturday, October 5, 2019**

to be held at the entrance of  
the playground at 11:00 am

Fabio Buttitta Park

637 Acorn Street, Deer Park 11729

Please confirm your attendance to

Umeko Healy (631) 957 – 4472

[uhealy@townofbabylon.com](mailto:uhealy@townofbabylon.com)

Diane Piagentini [dpiagentin@aol.com](mailto:dpiagentin@aol.com)



P.O. Joseph Piagentini



# What's Happening

WTC  
HEALTH  
PROGRAM

9.11

WTC Health Program

## 9/11 Were You There?

**18** years later, we are still seeing the health effects of 9/11.

If you responded following the 9/11 attacks, call us today to learn more about the  
**World Trade Center Health Program.**

You may be eligible for medical monitoring and treatment for WTC-related conditions.

*Are You Enrolled In the WTC Health Program?  
Have you been seen for your monitoring appointment?  
Are you up to date with your appointments?*

[We are here to help with any WTC Health Program questions!](#)

***Steven A. Wallace (NYPD PBA Delegate, Retired)***

Outreach & Education Program Coordinator

WTC Health Program Clinical Center of Excellence at Mount Sinai

**Office:** [\(212\) 824-7059](tel:(212)824-7059)      **Cell:** [\(646\) 584-7797](tel:(646)584-7797)

**Email:** [steven.wallace@mssm.edu](mailto:steven.wallace@mssm.edu)

Steven Wallace retired after 31 years with the NYPD. He served as a PBA delegate for 15 years. Currently Steven works as an Outreach and Education coordinator for the WTC Health Program at Mount Sinai Clinical Center of Excellence. In his role, Steven works with Law Enforcement and Military Officers (both retired and active) and assists with enrollment into the WTC Health Program.

*"There are 7 Clinical Centers of Excellence in the New York Metropolitan Area (NYMA) with locations across NY and NJ. There is also a Nationwide Provider Network to serve members outside of the NYMA. Mount Sinai Clinical Center of Excellence has a long history of working with the NYPD and are happy to help you enroll in the Program and understand your options for care."*

***World Trade Center Health Program***

Phone Number: (888) 982 4748

[www.cdc.gov/wtc/](http://www.cdc.gov/wtc/)

# What's Happening

Retired Detectives of the Police Department  
City of New York  
INCORPORATED  
PO BOX 3310  
FARMINGDALE, NEW YORK 11735-3310

Wednesday  
October 9<sup>th</sup>, 2019  
Downeys Bar & Grill  
5790 Mosholu Avenue, Bronx, N.Y. 10471  
(718) 548-4939  
6:30 PM-9:30 PM

The Retired Detectives Association Police Department City of New York takes pride in honoring the following:

**Deputy Chief Martine Materasso**, the Investigative Chief of the NYPD Manhattan North Detectives. Chief Materasso has been with the NYPD for 20 years and has been assigned to the Bronx and Manhattan North for much of her career. Supervising the "Worlds Busiest Cops" makes her one of the "Worlds Busiest Bosses"

**John Feal**, as the face in front of *The Fealgood Foundation*, John Feal is a man on a mission. He is a 9/11 survivor who recognized the need to remind Congress of their duty to support the men and women who worked in the days following 9/11 and of the continued destruction that was still ongoing, 19 years after that fateful day.



**\$50 per person**  
**Includes: Dinner, Wine and Beer**  
**Reservations Required**  
**Contact: John Wilde (917)821-0669**  
**Frank Connelly (212)335-9572**



# What's Happening

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**THE DETECTIVE WENJIAN LIU FOUNDATION**  
CORDIALLY INVITES YOU TO OUR



**1<sup>ST</sup>**

**HUMANITARIAN AWARD**  
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**UNsung HERO AWARD**  
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**AWARD DINNER & FUNDRAISER**  
**RUSSO'S ON THE BAY**  
162 - 45 CROSS BAY BLVD HOWARD BEACH, NY 11414  
**Wednesday, October 23, 2019**  
COCKTAIL HOUR 6:30PM  
DINNER/PROGRAM TO FOLLOW IMMEDIATELY AFTER OPEN BAR

DONATIONS: \$125 PER PERSON OR 1,200 PER TABLE OF 10  
METHOD OF PAYMENT CAN BE MADE VIA  
**INFO@DETECTIVE WENJIANJIU.ORG** OR VIA  
CHECK PAYABLE TO: **DETECTIVE WENJIAN LIU FOUNDATION**  
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**PLEASE RSVP BY OCTOBER 15, 2019**

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**WWW.DETECTIVEWENJIANJIU.ORG**

# 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 TBA.....

For each gun you qualify with you will need to bring 100 rounds of ammunition, a directional holster, (No inside pants or shoulder holsters), \$50 in cash for the class and \$5 cash if you want your forms notarized. You will also need a flashlight .

Denver Defense is located at 1417 Highway 16 in Denver NC

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

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>**

## **New York's 'red flag' gun-control measure goes into effect this weekend**

By Ruth Weissmann and Bernadette Hogan

August 22, 2019

New York's "red flag" law goes into effect Saturday, making the Empire State the 17th to put the gun-control measure in place. The regulations prevent people who show signs of being at risk to themselves or others from purchasing or owning a firearm, rifle or shotgun.

"Saturday is a very big day for saving lives in New York," said bill sponsor state Assemblywoman Jo Anne Simon (D-Brooklyn) Thursday at a Manhattan rally.

National cries to strengthen gun laws resurfaced after the massacres in El Paso, Texas, and Dayton, Ohio, earlier this month. "It's no comfort to deal with a case after someone's been shot," Manhattan DA Cyrus Vance Jr. said at a press conference with his Bronx counterpart, Darcel Clark.

"As a district attorney, lowering gun violence is really one of my highest priorities. This is going to save lives, and New York is going to lead the way."

Starting Saturday, relatives, household members, school administrators or a designee, cops and DAs have the right to file a petition with the state Supreme Court reporting individuals.

Petitioners must provide evidence that individuals own, possess or have access to a firearm and pose a threat to themselves or others.

Applications will be heard and a decision to move forward with a hearing will be made on the same day a petition is filed.

If a person is found "likely to engage in conduct that would result in serious harm to himself, herself, or others," a temporary "extreme-risk protection order" can be immediately issued, effectively blocking the individual from firearm possession or purchase, according to the legislation.

Such an order would allow law enforcement to immediately remove any guns from the person's home.

A follow-up hearing would be held within three to six days to decide whether to keep the weapons out of the home for up to a year. Such orders can be renewed after that.

"We are pulling together a task force to monitor this process," said state Senate sponsor Brian Kavanagh (D-Manhattan/Brooklyn), noting cohesion among the Legislature, Gov. Andrew Cuomo's office, district attorneys' offices and school superintendents.

"If an order is being granted, from my perspective that's a good thing," he added. "We don't think it's going to be a very high volume.

The Office of Court Administration hasn't asked us for additional funding."

Cuomo signed the legislation in February.

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

- Police Officers - Patrolmen's Benevolent Association (PBA) at  [\(212\) 233-5531](tel:(212)233-5531)
  - Detectives - Detectives' Endowment Association (DEA) at  [\(212\) 587-9120](tel:(212)587-9120)
  - Sergeants - Sergeant's Benevolent Association (SBA) at  [\(212\) 431-6555](tel:(212)431-6555)
  - Lieutenants and above - Superior Officers Council (SOC) at  [\(212\) 964-7500](tel:(212)964-7500)
2. Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006  [\(212\) 513-0470](tel:(212)513-0470).
  3. Contact the NYPD Operations Unit located at One Police Plaza at  [\(646\) 610-5580](tel:(646)610-5580), for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.
  4. Contact Social Security:  [\(800\) 772-1213](tel:(800)772-1213) (Funeral Director will usually do this for you).
  5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

Retired Employees Benefits Section

Att: Linda Harris (**Cobra for Life**)

40 – Rector Street – 3<sup>rd</sup> Floor

New York, NY 10006

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

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

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

## THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy.

Court (If probate is needed).

Your State Department of Revenue to obtain non-tax certificate if real property is involved.

Bank accounts held in Trust for another 1 for each account if property held in a Trust.

Personal Records.

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

## MARRIAGE CERTIFICATE (With Official Raised Seal):

Social Security, (not necessary if surviving spouse already receiving benefits)

Veterans Administration, if a veteran.

## LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

Motor Vehicle Bureau, if auto is in the deceased's name.

One for each bank account

Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

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

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

Veterans Administration, if a veteran

## PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

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

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

# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

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

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

### What is the best option for you?

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

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

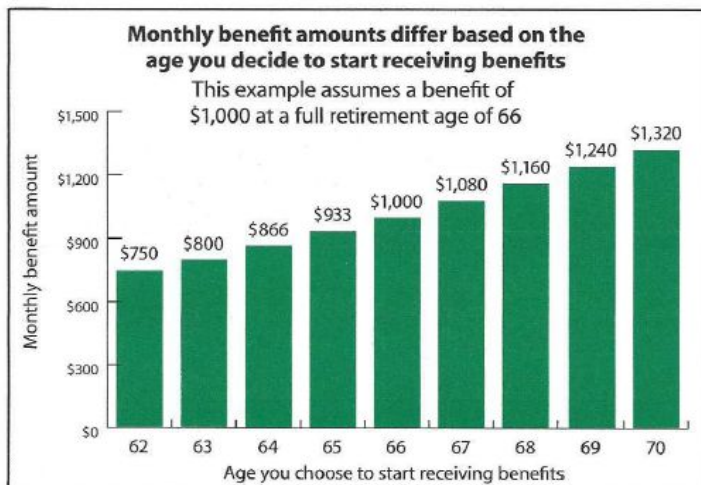
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

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

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



## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

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

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

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

## Other useful websites

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

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

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

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

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

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

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

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



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

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

1 October 1931

Two Advanced to Captaincies by MULROONEY

Get Manhattan Commands - Two Made Lieutenants and Eleven Sergeants

Police Commissioner MULROONEY announced today the promotion of two men to the rank of captain, two to the position of lieutenant and eleven from patrolmen to sergeants.

The new captains are:

William F. MCKIERNAN of the Charles street station.

Edward H. WALSH, attached to Manhattan headquarters.

A salary raise of \$1,000 accompanies the promotion, making their annual wage \$5,000.

Those raised to the rank of sergeant, with a \$500 increase, to a salary of \$4,000, are:

Thomas F. WALSH of the West Twentieth street station.

Daniel LEAHY of the Clinton street station.

The eleven patrolmen raised to sergeant with a salary increase of \$500 to \$3,500 a year are as follows:

William TRAUTNER, East 126th street.

John SWEENEY, Traffic B.

August FLATH, Beach street.

Patrick J. KNOWLES, Sheepshead Bay.

Bernard BROBEN, Manhattan headquarters.

John F. WHITE, hack license bureau.

James MANNION, East Sixty-seventh street.

Harry c. BILMS, Gates avenue.

Patrick J. O'DONNELL, Mounted Squad 2.

James A. O'DONNELL, empire boulevard.

Alexander H. MCMANUS, Oak street.

2 October 1931

SERGEANT FINED; AUTOIST RELEASED

An assault charge against William HANSEN, an investment broker, of 70-08 Fleet street, Forest Hills, was dismissed in Queens Special Sessions Court but the complainant Sergeant Theodore RAPHAEL, of Traffic N, must accept a thirty-day fine.

(Continued next page).....

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

October continued.....

The sergeant said that when he ordered a car driven by Col. Eugene E. BIBBS on March 2, U. S. field Artillery, into line, he heard an oath from one of the car's occupants.

BIBB's wife, June, and HANSEN were also in the car. Sergeant RAPHAEL said he warned the occupants, that HANSEN protested, finally coming to blows when the argument waxed hot. HANSEN contended that when he protested against the officer's repeating the oath in the presence of a lady the police sergeant turned on him.

26 October 1931

9 DETECTIVES ARE PROMOTED

Commissioner MULROONEY today promoted nine detectives in grade. Three of them are attached to Brooklyn precincts.

They are:

-Arthur GIDDERING, Borough Park station.

-George LAU, Coney Island station.

-Harold LATTINGER, Bergen street station.

All three were raised from third to second grade and will thereby receive an increase in pay of \$200 a year.

The other appointed were:

-Frederick RAIHLE and Charles MC GOWAN, East fifty-first street station, Manhattan.

From second to first grade with an increase in pay of \$800 a year.

-Elmer J. MASON and Rudolph MCLAUGHLIN, East Fifty-first street station, Manhattan.

From third to second grade with an increase in pay of \$200 a year.

-Peter A. NATON, Manhattan Headquarters, and Charles CARROLL, East 104th street, Manhattan, from third to second grade.







**Membership Meeting Minutes  
September 11, 2019**

**The meeting was called to order at 8pm with the Pledge of Allegiance**

**Introduction of Guests:**

- Alexandria Johnson – Wife of NYPD hero Paul Johnson
- Kenneth J. Ringler former Executive Director of the Port Authority of New York & New Jersey.
- Scott Boyar, club accountant.

This was followed by the 9/11 Memorial Ceremony

After a 10 minute break the meeting was called back to order with the reading of the names and circumstances of death of the seven officers who died in the line of duty since the August membership meeting Moment of silence for these officers.

**Roll Call of Officers**

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

**Review of August Minutes:** Available in September newsletter. A motion to waive the review of the minutes was made and seconded. The motion was passed.

**Sickness & Distress:** Eric Storch is recovering from and 8-hour surgery to remove a 9/11 related growth from his inner ear.

**Communications & Bills:**

- On Wednesday, September 18 at 9:15am, Christ Covenant Church and Day School, 800 Fullwood Lane, Matthews, NC, will be honoring law enforcement and other emergency service personnel during their annual "Community Heroes Celebration and Service." Prior to the service there will be a "Community Heroes Breakfast" at 8:30am in the church's worship center.
- The September 2019 COLA equals 1.0 percent, for a maximum annual increase of \$180.00, or \$15.00 per month before taxes..

**Report of officers**

President:

- New GHI Dr., Dr. Usman Ahmad (Carolina Sport and Spine), 8035 Providence Rd suite 340, Charlotte, NC, 28277 - 704-542-3988.
- Golf Tournament - Sept. 23.
- ID Card renewal – Jan., Apr., Jul., Oct. See Dave Schultheis

**Report of officers**

President: (Continued.....)

- After holiday party - Jan. 18, 2020 at FOP Lodge 9.
- Derek Partee is running for Town of Huntersville Board of Commissioners.
- Pedro Morey is running for Waxhaw Town Council.
- Lisa Rosa won \$250 in the National Mega Raffle.
- Dean Longo's son, Dean Jr won the National 10-13 Phil Cardillo memorial scholarship of \$1,000 George Young's granddaughter, Kayla Lane won the National 10-13 Jim McGlynn memorial scholarship of \$1,000

Vice President: No report

Treasurer: Chris Russo presented the treasurer's report and a motion to accept the treasurers report was made, seconded and approved.

Secretary: There were 79 members, 02 Honorary members, 03 New members and 17 Guests present at the meeting.

Trustees:

- Bob Fee: Excused
- Kevin Gribbon: Nothing to report
- Brenda Jordan: Nothing to report
- Ian McGrouther: Nothing to report
- Ben Pepitone: Excused

Sgt. at Arms: Excused

Historian: Nothing to report

**Committee Reports:** Membership: 398

**Old Business:** Nomination for Executive Board and Bob Fee's trustee position: Ian McGrouther nominated the current Board members and Bob Fee. There were no other nominations made.

**New Business:** During the September board meeting a motion was made and approved to donate \$250 from the club's treasury to fired NYPD officer Daniel Pantaleo. A motion was made and unanimously approved during the membership meeting to donate the Club's portion, \$245, of our monthly meeting 50/50 to him. The proverbial hat was passed around and an additional \$381 was collected.

**Good of the Club:**

- New Members
  1. Ret. NYPD Lt. Rich Eisenberg
  2. Ret. NYPD Lt. Joseph Congelosi
  3. Ret. NYPD Det. John Giangarra
  4. Ret. NYPD Det. Christopher Garbarino
  5. Ret. Riverside Co. CA Sheriff's Office Lt. Peter Herrera
  6. Ret. Naval Criminal Investigative Service (NCIS) Special Agent Timothy Danahey
  7. Ret. NYPD Det. Gary Milner
  8. Ret. NYPD 2nd Grade Det. Derrick Jackson
  9. Ret. NYPD 1st Grade Det. Even Smelley

A motion to accept the new members was made and seconded, the motion was passed.

50/50 was won by Derrick Jackson. 2020 membership was won by Dave Forland

Motion to adjourn the meeting was made and seconded. The motion was passed.

**Next Meeting  
October 8, 2019, 7pm**

Respectfully submitted by Secretary Scott Hickey



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



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and members of other Law Enforcement Agencies

## MEMBERSHIP APPLICATION

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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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

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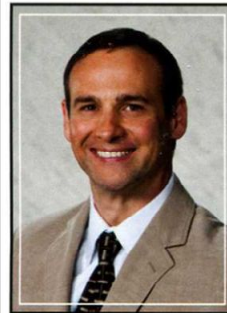
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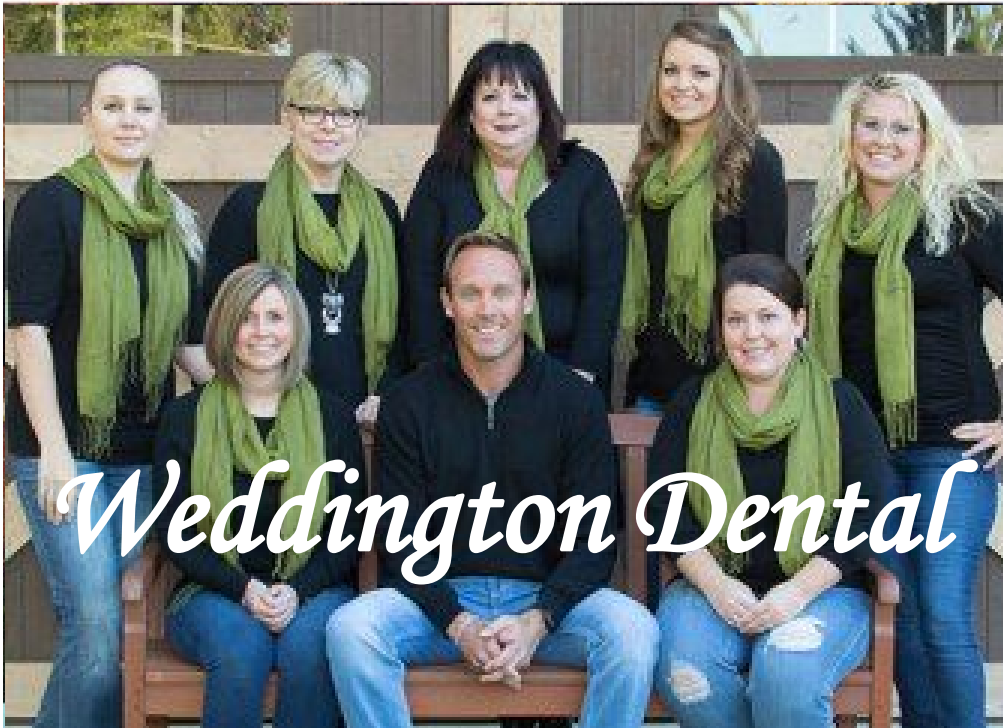
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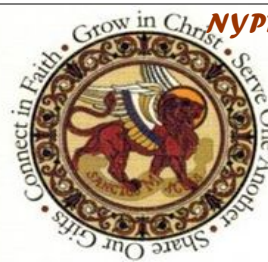


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