



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 11

10-13

November 2019

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EDITOR
Harvey Katowitz

PRESIDENT'S MESSAGE

Hi All,

On October 11, 2019, the names of 47 officers who died of 9/11 related illnesses were added to the NYPD Memorial Wall In Battery Park. (See pages 6-8).



WTC attorney Michael Barasch and retired FDNY Deputy Chief Rich Alles will be the guest speakers at this month's membership meeting. They will discuss the WTC Health Program and the Victim Compensation Fund.

Michael Barasch is a longtime advocate of New York City first responders. Mr. Barasch's law firm represented the late NYPD hero, 9/11 first responder James Zadroga, as well as over 1,000 other rescue workers before the September 11th Victim Compensation Fund (VCF).

Our Next Membership Meeting Is
Wednesday November 12, at 7:00 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205

PRESIDENTS MESSAGE

Now that Congress has permanently extended both the WTC Health Program and the 9/11 Victim Compensation Fund, it is important for everyone who participated in the search and recovery effort as a result of the terrorist attack at the WTC to understand what they need to do now, in order to protect their rights.

The Dept. of Justice and the CDC require two affidavits for everyone who is applying to Victim Compensation Fund and the free health program. (See pages 10 & 11 for the affidavit).

Election day is Nov 5. 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: Joshua Richardson, Dist. 2: Malcolm Graham and Dist. 6: Tariq Bokhari.

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.

Daylight savings time ends on Sunday Nov. 3 Remember to set your clocks back one hour before going to bed on Sat. Nov. 2.

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.

Dues for members who live in NC and SC are \$30, joint dues for husband and wife members are \$50 (\$25 each) and dues for members who reside outside of NC and SC are \$25.

If you are 75 or older and have been a member of our club for 5 consecutive years you are eligible to become a lifetime member and dues will be free. If you fall into this category please notify our treasurer Chris Russo so he can verify this.

In a continuing battle with GHI over unfair medical practices, Attorney Steve Cohen is filing a lawsuit against GHI and Evicore, GHI's utilization review company, on behalf of the wife of one of our club members who had to undergo major life altering surgeries as a result of being denied a medical test.

This is an email I received from the Steve Cohen:

Friends -

I wanted to alert you to a lawsuit that is about to be filed against GHI. And to seek your help.

A retired NYPD officer's wife needed – according to her doctor – an MRI. GHI denied it as not medically necessary. The member appealed, and by the time the MRI was approved, a serious medical condition had gotten much worse. When she was finally seen by specialists, the doctors said, "If you had only come to us a month sooner, we would have had more and better options."

On behalf of the family going through a very tough course of care, we plan to sue GHI and its "utilization review" company that did the patient review and recommended denying the MRI.

Unfortunately, we suspect this denial wasn't unique or even unusual. We found a similar denial in New Hampshire by the same utilization review company (but on behalf of a different insurer) up in New Hampshire. There the delay resulted in the patient suffering complications that will confine her to a wheelchair for the rest of her life:

https://www.unionleader.com/news/courts/now-paralyzed-school-nurse-sues-insurance-provider-over-mri/article_ccae6a9-5e55-55e1-8e95-a7a588be76c1.html

I'm interested in knowing if you, family, or friends, have been denied tests or procedures that seemed obviously necessary.

Thanks,

Steve Cohen

If you or a family member have been denied medical tests or treatment deemed not medically necessary by GHI, contact Steve Cohen at: steve.cohen@stevecohenesq.com.

In another example of the "*Inmates are running the asylum*" a new law goes into effect in NY State on January 1, 2020.

Published: October 9th, 2019 - **By:** Joe Angelino - The Evening Sun, Chenango Co. NY

Our Tolerance For Criminals Will Soon Be Tested

Last week law enforcement officers from across Chenango County attended training to prepare for the impending monumental shift in our state's criminal justice system. The law changes on the horizon are so weighty the District Attorney, Mike Ferrarese himself lectured the gathering of cops and deputies. Beginning January 1, 2020, changes in two areas of NYS laws will drastically impact law enforcement and prosecutors; pre-trial confinement using bail and the rules involving the discovery of evidence. These changes in the near future are significant, intricate and include many details and a few exceptions, however, my column will only cover the wave-tops of the subject matter, nonetheless, you should all get the gist of what is coming in about 83 days.

First let's look at Part I, pre-trial bail. Bail exists to ensure people will return to court to face their charges. Another reason to incarcerate someone on pre-trial bail is public safety, but that will seldom be the case after December of this year.

At the very beginning of our four and half hour class, the DA's first words were "we will no longer call people who are arrested 'defendants.' After 1/1/2020 they will be known as 'principals' of the case." For the law officers in the room, it only went downhill from there.

(continued next page)

PRESIDENTS MESSAGE

Next year, when law enforcement makes an arrest, with few exceptions, the person arrested must be released on an appearance ticket. Further, the arresting officer must obtain from the arrested person three means of communication, such as a telephone number, e-mail address, or a relative's phone number in order to send a reminder of court appearances just in case the arrestee forgets to show up. The reminder calls and communications must take place before a judge can issue a bench warrant for missing a court date.

The new normal will soon be magistrates arraigning defendants (pardon, principals) only to release them on their own recognizance with few exceptions. A judge may hold people in jail for crimes such as murder, protection order violations, rape, and child pornography. However, such crimes as Manslaughter 2nd and illegal drug possession and sales – even Class 'A' felony drug charges – are mandatory release. Please, read that again so you understand the gravity.

A judge can also hold a person in jail for committing a Violent Felony, which is the type of crime where a bad person uses a weapon or causes injury during the act. Astonishingly, not included in the list of violent crimes is Burglary 2nd degree and Robbery 2nd degree. So everyone is clear, Burglary 2nd is when a person forcibly enters someone's home to commit a crime and Robbery 2nd is when a person forcibly steals from another person face-to-face.

In cases when a judge sets bail and the principal is released, the judge may impose restrictive conditions such as ankle monitoring, or require attendance at pre-trial monitoring services. Everyone should know in advance, Chenango County currently has no electronic ankle bracelets or any sort of human monitoring service organizations.

Long gone are the days when a sympathetic judge could do an impoverished person a favor by incarcerating them for 90 days in the cold winter months. For that same person to get "three hots and cot" the down-state liberals hope the soon-to-be-empty correctional facility might better be turned into a homeless shelter. This is not an exaggeration. Washington County, NY has implemented only some of these new criminal justice reforms and their jail population has shrunk by 50%.

Moving on to Part II are the new laws involving evidence. Starting in January, once a person is arraigned on any violation (including traffic), a misdemeanor or a felony the 15-day evidence clock starts ticking.

Once a principal is arraigned, the DA's office has 15 days to supply the principal with the names and contact information for all people with anything relevant to the case, including arrest histories of any witnesses. Also within the 15-day limit, the DA must provide the principal all video footage from patrol cars, officer's body-worn cameras, retail store video systems, 9-1-1 recordings, and radio transmission recordings. One other very important item which falls into the 15-day time limit is laboratory examination results and reports. Not having lab results returned in a timely fashion almost certainly means many drug cases will be dismissed, maybe even DWI cases.

Here's an interesting item the DA and the police must also attempt to obtain for the defense of the principal; any digital recording of the incident including contact information of witnesses who made the recordings on their personal devices, i.e. the people who constantly record things on their cell phones whether they are involved or not.

The most intrusive new rule of evidence is the right of the defense attorneys and the principal, upon court order, to visit, inspect and record the crime scene. Imagine you've already been the victim of a crime and you learn that you must allow the accused person back onto your property in order to better build their defense. This is certainly being victimized twice, but particularly in crimes against people such as murder, rape, and assaults.

In reality, what does all of this mean? I predict traffic tickets and the revenue generated by their fines will drop precipitously. Obtaining convictions for low-level drug crimes will be difficult because of crime lab capacity to conduct evidence analysis within 15 days. Almost by design, the state has not increased the funding and personnel at police crime labs, which makes the inference the technicians will have to prioritize their workload by most serious cases first.

At the county level, the Public Defender's office is receiving a multi-million dollar defense grant supplied by the state to better defend their clients. Accepting this money will not put the county over the 2% Tax Cap. Even though the District Attorney's salary is paid by the state, it is local tax dollars that pay for the operations and staff of the DA's office. Funding the DA's office properly is going to require some thoughtful monetary decisions by the Board of Supervisors. Soon the DA will soon be fighting with both hands tied behind his back while buried in administrative tasks commenced by the well-funded Public Defender's office.

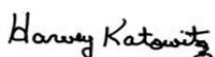
It is the cops who will probably take the brunt of the public's displeasure when the effects of the new laws reach outward and touch crime victims. It will appear the police are hesitant to arrest people. Here's an example using last week's vehicle chase out of the city into North Norwich during which the fleeing suspect's truck struck another vehicle. Had the run-away driver been caught at the end of this chase, he would probably be released on a ticket, even if he injured the innocent motorist he struck.

Law enforcement officers and members of the District Attorney's Office are all in this together. They are professionals and they will adapt and develop strategies to best protect the public using the cards dealt them. The public needs to be patient and tolerant of the laws which are designed to ensure the freedom of criminals. This is a newly charted territory for everyone.

All of this should be expected when one political party, dominated by the New York City liberals, hold all the legislative power. In their rush to pass these new laws, never once were prosecutors, law enforcement, or crime victims' advocates invited to the discussion. In reality, there was no discussion or legislative floor debate because like most laws in New York, these new laws were part of a budgetary process.

For additional information about the lunacy of this law see letter from Lou Turco, President of the LBA (Pgs. 29-31)

Fraternally,



Harvey Katowitz

They Must **Never** Be Forgotten

**BLUE
LIVES
MATTER!**



They Must Never Be Forgotten



The most somber and difficult ceremony in policing, a line of duty funeral

by Joe Fox | Oct 4, 2019

A funeral for a police officer killed in the line of duty is like no other funeral I will ever experience. Unfortunately, in my 37-year career in the NYPD I have been to many of them. Hours before the funeral, in every station house – every police facility – police officers gather and change into their dress uniform. They pile into NYPD patrol cars and vans head toward the house of worship where the funeral will be held. On your way to the funeral, on whatever highway you are driving on, you begin to see the vans, the patrol cars, and numerous private vehicles packed with cops in their dress uniforms. You begin to see this while you are still miles from the church. As you get closer, it seems that every vehicle on the highway is filled with police officers going to the funeral. Long caravans of police cars spontaneously form.

When you arrive, you may have to park over a half-mile away, because of the enormous number of officers attending. As you begin that long walk toward the church, you join an army of men and women in uniform, forming a human parade, marching toward the funeral. You walk with officers from every command in the NYPD, from every borough, and so many other police departments from across the country as well. Then, on the block of the service, members of the NYPD Ceremonial Unit line everyone up in formation. The length of the formation, which constantly grows as officers continue to arrive, can span ten blocks in either direction, with up to fifteen thousand police officers there to pay their respects to the fallen officer. Just before the service begins, an officer in the ceremonial unit gives the command, "Attention!"

All talking stops and the army of blue stands at attention, perfectly still. There is complete silence. Then, the first sound is the distant rumbling of motorcycles. A long procession of police motorcycles, mostly NYPD, but with a good number of bikes from other cities, slowly passes. As the bikes pass, you can almost feel the collective thunder of motorcycle engines. As they drive on, there is almost silence again, but for the sound of slow, muffled drums beats, in the direction the motorcycles had come from. A squadron of NYPD Emerald Society bagpipers – more than fifty – performs a slow and somber march, leading the hearse and the rest of the funeral procession to the front of the church. They do not play their bagpipes; they bang their large drums. The bagpipers march on, still playing their instruments until they are far enough away so that they can no longer be heard. The hearse and the limos stop. As the officer's family is escorted out of the cars by police officers, there is silence again, but for the constant shuttering of the cameras of the numerous news media photographers in a nearby press pen.

Then the ceremonial officer gives the command for a hand salute. That command is followed by thousands of officers on that line snapping their white gloved right hand to their forehead, together as one. As the police officer trumpet player plays "Amazing Grace," the pallbearers, police officers in full dress uniform, carry the coffin into the church. The police commissioner, the mayor, and other dignitaries follow the family members and friends into the church. They are followed by other ranking members of the NYPD and members of the precinct where the fallen officer worked. The thousands of cops who cannot fit into the church linger in the area outside.

When the service ends, everyone is reassembled, as they had been before. The fallen hero is carried out of the church with the same honor and dignity with which he was brought in. Just before the casket is put back into the hearse, a squadron of NYPD helicopters flies in formation, over the church, in a path visible to the family and all of the officers lined up. The thousands of officers who are lined up saluting the casket do not look up to see them; instead, they see the shadows of the helicopters rapidly moving along the ground, just in front of them. Then, the pallbearers fold the American flag, slowly and ceremoniously. One officer then marches over to the deceased member's commanding officer and salutes the flag after he hands it over to him. The commanding officer then steps over to the spouse or parent of the officer. The C.O. says a few words and hands over the flag. He or she salutes the flag and walks back into formation. We remain at attention and watch the family get into the limousines. The procession moves out, with the bagpipes playing again, but now following. When the hearse and the row of cars following is out of sight, the officer from the ceremonial unit thanks all assembled, and dismisses everyone. For the thousands of officers lined up, the somber and tearful mood turns to meaningless small talk. From their helpless sorrow and pain, their mood lightens as they interact with each other. "Where do you work now? How are you doing? Do you know sergeant —?" That idle chatter helps them bring their mood back to "normal." It helps block out the reality they face and experience every day, and the ever-present risk of injury or death, while they serve and protect our communities.

They Must **Never** Be Forgotten



The following 47 NYPD Officers who died of 9/11 related illnesses were added to the to the NYPD Memorial Wall In Battery Park.



**Retired Chief of Detectives
William Allee**



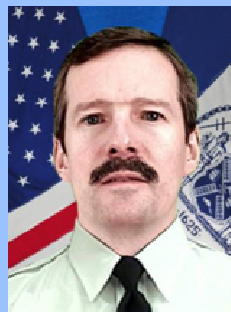
**Retired Lieutenant
Jeffrey Francis
69 Pct.**



**Retired Lieutenant
William Wanser, III
75 Precinct**



**Retired Captain
Carmine Cantalino
62 Precinct**



**Retired Lieutenant
Paul Murphy
Patrol Services Bureau/Investigations
and Evaluation Section**



**Sergeant
Christopher Christodoulou
Patrol Borough Manhattan South**



**Retired Captain
Edward McGreal
Housing Borough Manhattan**



**Retired Lieutenant
James Russell
Narcotics Borough Brooklyn South**



**Retired Sergeant
Michael Incontrera
Highway District**

They Must **Never** Be Forgotten



**Retired Sergeant
Colleen McGowan
10 Precinct**



**Retired Detective Second Grade
Robert Larke
Employee Management Division**



**Retired Detective
Michael Ledek
66 Precinct Detective Squad**



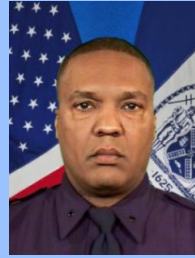
**Retired Detective
Dennis Vickery
Internal Affairs Bureau**



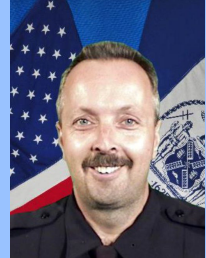
**Retired Sergeant
Anthony Napolitano
123 Precinct**



**Retired Detective Second Grade
Sally Thompson
47 Precinct Detective Squad**



**Retired Detective
Mark Mkwanzazi
Drug Enforcement Task Force**



**Retired Police Officer
Curtis Bako
Patrol Borough Bronx**



**Retired First Grade Detective
Harry Valentin
Counterterrorism Division**



**Retired Detective Second Grade
Jennifer Williams
101 Detective Squad**



**Retired Detective
John Muller
77 Precinct Detective Squad**



**Police Officer
Wilfredo Carradero
Patrol Borough Bronx**



**Retired Detective Second Grade
Sixto Almonte
Gang Squad Manhattan South**



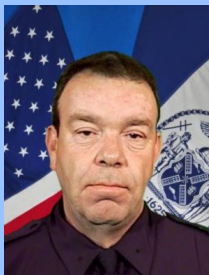
**Retired Detective
Megan Carr-Wilks
Queens Special Victims**



**Retired Detective
James Schiavone
105 Precinct Detective Squad**



**Retired Police Officer
Anthony D'Erasmo
94 Precinct**



**Retired Detective Second Grade
Thomas Barnitt
Drug Enforcement Task Force**



**Retired Detective
Pedro Esponda, Jr.
71 Precinct Detective Squad**



**Retired Detective
Basilio Simons
Brooklyn Special Victims**



**Retired Police Officer
William Farley
28 Precinct**

They Must **Never** Be Forgotten



**Police Officer
Scott Fusco
83 Precinct**



**Police Officer
Michael Hance
111 Precinct**



**Retired Police Officer
Richard Lopez
Police Service Area 8**



**Retired Police Officer
Marie Patterson-Bohanan
D.A.R.E.**



**Retired Police Officer
Scott Gaines
Highway Unit 3**



**Retired Police Officer
Gary Koch
PBQN Task Force**



**Retired Police Officer
Eric McClain
Queens Court Section**



**Retired Police Officer
Frank Pizzo
105 Precinct**



**Police Officer
Anthony Giambra
20 Precinct**



**Police Officer
Kelly Korchak
PBSI Evidence Collection Team**



**Retired Police Officer
Mark Natale
94 Precinct**



**Retired Police Officer
Cynthia Shelto-Sands
Housing Borough Manhattan**



**Police Officer
Dave Guevara
70 Precinct**



**Retired Police Officer
Fred Krines
Transit District 33**



**Retired Police Officer
Joseph Pagnani
Transit Borough Brooklyn
Task Force**



**Re-tired
Police Officer
Robert Summers
Citywide Terrorist Task Force**



**Retired Police Officer
Diane Halbran
Patrol Borough Brooklyn South**



**Retired Police Officer
Andrew Lewis
Police Service Area 5**



They **Must Never** Be Forgotten



Border Patrol Agent Robert Hotten
US Dept. of Homeland Security
Customs and Border Protection
EOW: Sunday, Oct. 6, 2019
Cause: Head injury



Deputy Sheriff Matt Jones
Falls Co. TX Sheriff's Office
EOW: Friday, Oct. 11, 2019
Cause: Struck by vehicle



Deputy Sheriff Jake Allmendinger
Gallatin Co. MT Sheriff's Office
EOW: Saturday, Oct. 19, 2019
Cause: Struck by vehicle



Detention Officer Gene Lee
Maricopa Co. AZ Sheriff's Office
EOW: Saturday, Oct. 19, 2019



Trooper Peter R. Stephan
Indiana State Police, IN
EOW: Friday, Oct. 11, 2019
Cause: Automobile crash



Captain Albert Torres
Los Angeles, CA Dept. of
Recreation and Parks
EOW: Saturday, Oct. 12, 2019
Cause: Heart attack



Deputy Sheriff Brian Ishmael
El Dorado Co. CA Sheriff's Office
EOW: Wednesday, Oct. 23, 2019
Cause: Gunfire



Always in our minds and hearts

Gone but never forgotten.....

PRESIDENTS MESSAGE

AFFIDAVIT OF PROOF OF PRESENCE AT 9/11 DISASTER SITE

My name is _____.

I reside at _____.

My contact information is as follows:

Cell Phone Number: _____

Home Phone Number: _____

Work Phone Number: _____

Email Address: _____

I make this affidavit of personal knowledge that _____
(Name of Claimant)

("Claimant") was present within the World Trade Center Exposure Zone for some period between September 11, 2001 and May 30, 2002.

1. I know Claimant because we are/were *(specify one)*:

a. Related. Specify the family relationship: _____
(Siblings/Spouses/In-laws, etc.)

b. Not related. Specify nature of the relationship _____
(Coworkers/fellow volunteers/friends, etc.)

2. At the time of the WTC disaster, I worked/volunteered for

_____ and my job title was _____
(Your employer/volunteer group) (Your job title)

3. I have personal knowledge that, for some period between 9/11/2001 and 5/30/2002, Claimant worked /volunteered for _____
(Claimant employer/volunteer group)

PRESIDENTS MESSAGE

4. To the best of my recollection, I personally witnessed Claimant:

a. At the following location(s) within the exposure zone (*You MUST specify in as much detail as possible: exact address; cross streets; buildings/landmarks; precise area between the Hudson River and the East River South of Canal Street to East Broadway and Clinton Street; particular route of debris removal; the Morgue, the Barges, or the Staten Island Landfill. Stating you witnessed Claimant at "Ground Zero" or "the Pile" will NOT suffice.*):

b. Performing the following activities (*Describe in detail why Claimant and you were in the exposure zone, such as job duties/ the nature of volunteer work performed, etc.*):


c. On or around the following dates (*The dates/date range between September 11, 2001 and May 30, 2002 when you witnessed Claimant in the exposure zone.*):

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Signature of Affiant: _____ Date: _____

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



VOTE FOR
PEDRO MOREY
Town of Waxhaw
Board of Commissioners

OCTOBER MEMBERSHIP MEETING



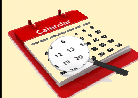
Club member Ret. NYPD Det. John Vigilante received a Quilt of Valor in honor of his time in the service. It was presented to him by American Legion Post 250, Indian Land SC.

The mission of the Quilts of Valor Foundation is to cover service members and veterans touched by war with comforting and healing Quilts of Valor.

John who has been recovering from the ill effects of shingles for over a year was an MP in the Army, served in Viet Nam and was also assigned to psychological warfare.

"Welcome home John"

MEMBERSHIP



2019 Monthly Meeting Dates

November 12
December 10



IN MEMORIAM

Sept. 27, 2019 - Club Member Retired SCPD Det. Wes Daily
Husband of Club Member Nicki Davis



SICK DESK UPDATE

Club Member Tommy Gallo was diagnosed with a 9/11 related lung cancer.



The following members joined our club in October

- Returning member Ret. NYPD P.O. Mauro Capobianco
- Ret. Troutman NC PD Cpl. Rodney James
- Ret. NYPD P.O. William Nass



We presently have 408 members, 283 from the NYPD and the remainder from 65 other law enforcement agencies.



2020 Membership Dues are due now

January, 18 2020

10-13 Club After Holiday Dinner Party

Our meetings now begin At 7pm

Daylight Saving Time Ends Sunday November 3, 2017 2 AM.

Remember To Set Your Clocks Back 1 Hour



BIRTHDAYS



NOVEMBER

Henry Courtlandt	Nov. 01
Charmaine Pierre Aldridge	Nov. 01
Richard Fitzpatrick	Nov. 02
Eddie Hall	Nov. 04
John Smith	Nov. 06
Dean Smith	Nov. 06
Joseph Congelosi	Nov. 08
Joe Kozlowski	Nov. 08
Robert Figlia	Nov. 08
Robert Eilenberg RIP	Nov. 14
Fernando Sanchez	Nov. 14
Patricia Lewis	Nov. 15
John Nunziato	Nov. 17
Rocco Nasta	Nov. 18
Curtis Dabnis	Nov. 19
Glenn Stuart	Nov. 21
Chris Goehring	Nov. 20
Stan Pentol	Nov. 21
Gerald Cifaldi	Nov. 21
Chris Garbarino	Nov. 22
Derrick Holmes	Nov. 22
William Johnson	Nov. 24
Marty Robinson	Nov. 24
John Cocchi	Nov. 25
Mark Mirailh	Nov. 25
George Mitsch	Nov. 26
Jim Houston RIP	Nov. 28
Sean McCartney	Nov. 28
Kevin Gribbon	Nov. 30
Ed Sarter	Nov. 30
Liz Irrizary-Schuyler	Nov. 30



Happy Thanksgiving



From the entire Club Board

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



Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther



Ben Pepitone



NYPD CEA May Meeting

Day / Date	Time	Location
Wednesday Nov. 6, 2019	10 am	Antun's, 96-43 Springfield Blvd. Queens Village, NY 11429

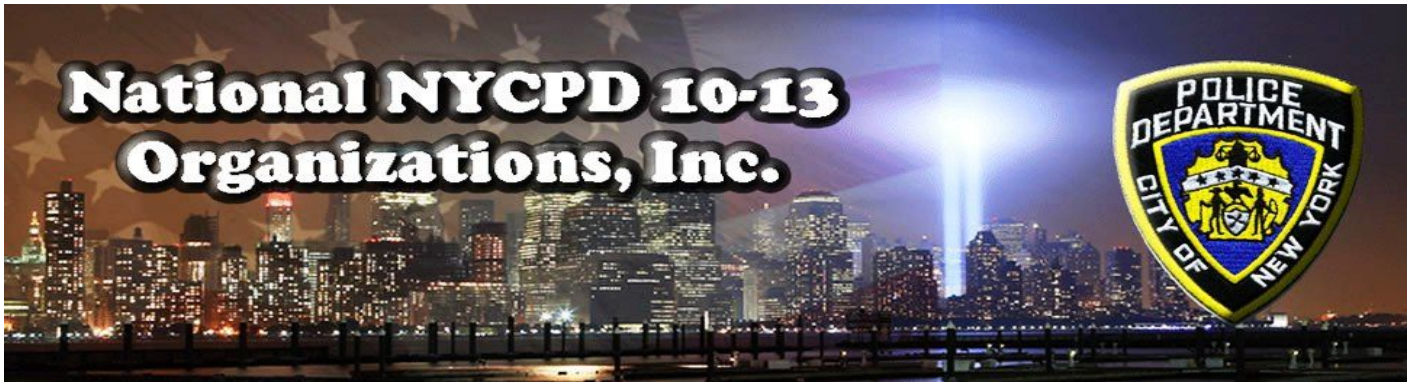


**9/11 Tribute Museum
Complimentary
Tickets**

**2 Complimentary
Tickets**

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

NATIONAL NYCPD 10-13 ORG.



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

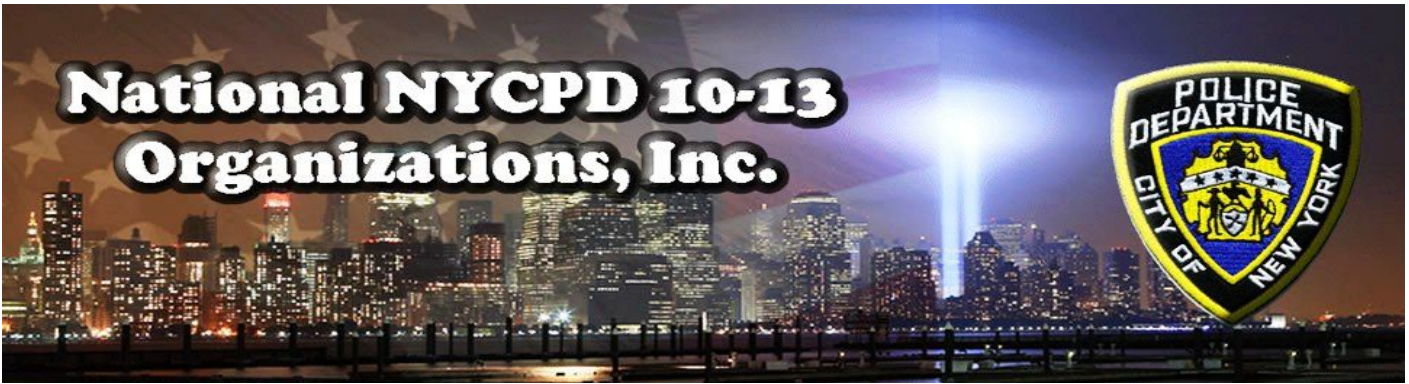
NATIONAL NYCPD 10-13 ORG.

National NYCPD 10-13 Organizations, Inc.



ARIZONA 10-13	<u>Frank Stoecker, Sr</u> 18526 Picacho Road Tonto Verde, AZ 85263-5015 Cell: 480-510-7333 E-Mail: Arizona1013@cox.net Website: www.Arizona10-13.org	NE PA NYPD 10-13	<u>Juan (John) Adams</u> 2261 Long Pond Road Long Pond PA ,18334. PH: 570-620-6913 Email: jadams067@gmail.com Website: www.nepa1013.com
CHARLOTTE 10-13	<u>Harvey Katowitz</u> 4701 Wynfield Lane Charlotte, N.C. 28270 PH: 704-849-9234 E-mail: hkatowitz@windstream.net Website: www.charlotte-1013.com	NORTHEAST FLORIDA 10-13	<u>President Marty Syken</u> P.O. Box 291862 Port Orange, Fl. 32129 Cell Phone: 904-461-7381 Email: martins0004@yahoo.com Website: https://www.nefl1013.com
HUDSON VALLEY 10-13	<u>John Creegan</u> PO Box 10-13 Pearl River, New York 10956-0283 Cell Phone: 845-821-2187 Email: HudsonValley1013Association@gmail.com Website: www.hudsonvalley1013.org	RALEIGH NC 10-13	<u>Robert Young</u> 148 Tobacco Road Pittsboro, NC 27312 PH: 919 604 5188 Email: nypd1013raleigh@gmail.com Website: www.raleigh1013.com
JERSEY SHORE 10-13	<u>Salvatore V. Pepitone</u> 168 Watson Road Fanwood, N.J. 07023-0536 Phone: 516-375-0536 Email: Salvatorepepitone@comcast.com Website: www.jerseyshore10-13.com	VILLAGES 10-13	<u>Charlie Monahan</u> NYPD 1013 PO Box 654 Wildwood Fl 34785 PH: 352 205 8646 Email: CMM0138@comcast.net Website: www.villagesnypd10-13.org
MYRTLE BEACH 10-13	<u>Michael Fanning</u> 44 Shore Line Drive Pawleys Island, S.C. 29585 PH: 516 754 7287 E-mail: hntsgt@gmail.com Website: MYR1013.com	WILMINGTON NC 10-13	<u>Chuck McLiverty</u> 6224 Sweet Gum Drive Wilmington NC 28409-6201 Email: ret2ncbeach@live.com Cell Phone- 845-598-7967
NYC / BX / QNS 10-13	<u>Emmanuel Torres</u> NYC/BX/QNS 10-13 Association PO Box 428 Bronx, NY 10475 PH: 646 529 8531 Email: nycpd1013@gmail.com Website: www.nycpd1013.com	VERRAZANO 10-13	<u>Richard Comnesso</u> NYCPD Verrazano 10-13 Association, Inc. P.O. Box 061725 Staten Island, New York 10306 Ph#: (347) 216-5215, email: RichardComnesso@Yahoo.com website: www.vz1013.com
FORT MILLS SC 10-13	<u>President: Richard Bohn</u> 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 Website: www.FortMill10-13Club.com		

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: _____

ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NEW YORK

Alliance of Public Retiree Organizations of New York September 17, 2019 – Meeting Minutes

GUEST SPEAKER: NYS COMPTROLLER THOMAS DINAPOLI

It was my pleasure to introduce our distinguished guest speaker, Comptroller Thomas DiNapoli, who was very generous with the length of time he spent with us, gave a great presentation and spent a considerable time fielding questions from our members. A photo was taken of all attendees with the Comptroller. The Comptroller highlighted points as follows:

- The NYSLRS Fund Balance is at an all-time high of 216 Billion Dollars.
- The NYSLRS pays out approximately 1 Billion Dollars in retiree pensions, each and every month.
- The NYSLRS Fund is 96% fully funded by its investments.
- The NYSLRS Fund is ranked the third strongest Fund in the entire country.
- The NYSLRS Fund assumed rate of return has been conservatively set at 6.8% for this fiscal year

The Comptroller, when questioned by me about the following issue, discussed at length the two legislative bills submitted by Senator Liz Krueger (S02126) and Assemblyman Felix Ortiz (A01536) as they attempt to force Comptroller DiNapoli to divest all NYSLRS Fund money invested in any " FOSSIL FUEL COMPANIES " under the pretense of "climate change". In a public letter to Senator Liz Krueger by Comptroller DiNapoli, dated February 19, 2019, Comptroller DiNapoli very thoroughly, factually and eloquently stated the benefits of this small portion of the NYSLRS Fund investments, as those investments which provide the highest rates of return to the NYSLRS Fund. Comptroller DiNapoli emphasized that the long range strategy and preservation of our NYS Pension Fund is enhanced and assured for present and future by these high yielding rate of return investments.

Lastly Comptroller DiNapoli closed out his three page letter to Senator Liz Krueger with and I quote " I trust you will keep in mind that the New York State Constitution guarantees to public employees the right to have an independent trustee exercising his or her independent judgment in managing the Fund for their exclusive benefit, and prohibits any infringement of that independence by legislation.

While I'm also open to discussing how to continue the work of protecting the Fund from climate risk, I must preserve the independent judgment required of my fiduciary duty. Consistent with this duty, I reiterate that addressing climate change risks and seizing investment opportunities require a multi- faceted strategy based on sound financial analysis. I hope you will support my efforts ".

As the President of the Alliance, I'm requesting that all alliance member organizations issue letters of support for comptroller Dinapoli's statement and position in his letter and that retirees advise your legislators to cease attempts to interfere with the comptroller's NYS constitutional fiduciary duties. please send letters of support to all your local senators and assembly persons and a copy to the alliance.

Thank you for your anticipated help with this very important retiree issue.

Please also issue letters of opposition to the bills sponsored by senator Liz Krueger (s02126), assemblyman Felix Ortiz (A01536) and a copy of your letter to the Alliance.

Retirees must voice our displeasure over political posturing which can and will negatively affect our NYSLRS Fund balance, present and future. It's imperative for all retirees to stand up, make your voices heard loud and clear, and show Comptroller DiNapoli that all retirees have his back and support him 100% as the Sole Fiduciary of the NYSLRS Fund ! Comptroller DiNapoli deserves our full support!

ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NEW YORK

September 17, 2019 – Meeting Minutes

Page 2 of 2

Listed below is the contact information for Senator Liz Kruger and Assemblyman Felix Ortiz:

Senator Liz Kruger / 211 E.43rd St., S-201, New York, NY 10017 - E-mail @ lkruger@nysenate.gov / 212-499-9535.

Assemblyman Felix Ortiz / 5004 4th Ave., Brooklyn, NY 11220 - E-mail @ ortizf@nyassembly.gov / 718-492-6334.

Call to order @ 1:10 pm - Pledge of Allegiance

Moment of Silence: Military personnel serving, injured, deceased & recent police officers murdered.

Attendance: Twelve individual members present representing Nine Alliance Member Organizations.

Meeting Minutes: Motion made to waive reading and approve the June 18, 2019 meeting minutes as e-mailed with meeting notice, Seconded, All in favor, opposed, so carried.

Treasurer's Report : Treasurer reporting balance with all bills paid. Motion to accept Treasurer's report, Seconded, All in favor, opposed, so carried.

Legislative Report: VP Bob Perez stressed the need for more new member organizations to join the Alliance and the use of electronic media to get the word out and to recruit new member organizations.

President's Report:

- Veteran's Supplementation Bill - S03968 - Senator Brooks and A06452 - Assemblywoman Barrett. PASSED IN THE SENATE...NO MOVEMENT IN THE ASSEMBLY.
- Health Insurance Protection Bill - S03854 - Senator Lanza and A04203 - Assemblyman Weprin. Moved out of first committee.
- COLA Bill - S05901-2019 - Senator Gounardes - Surviving Spouse gets raise from 50% to 100%. No movement and no Assembly bill yet.
- COLA Bill - S05902-2019 - Senator Gounardes - COLA at age 55 and retired for 5 years. No movement and no Assembly bill yet.

A call to action for all Alliance member organizations to contact their local Senators and Assembly members requesting them to sign onto all our bills as CO-SPONSORS, which is so important to assist us in advancing our legislative agenda forward in 2020 !

Old Business: We need all Alliance member organizations to issue "Memorandums of Support" for each of our bills and have all your members call their individual legislators requesting them to sign on as co-sponsors, move these bills out of committees and onto the floor for a vote. Everyone must do their part and give these bills 100% participation and support if you ever expect to see any of them become law to benefit all retirees!

We are a huge, dedicated voter block to be reckoned with later at the election booth, where we can hold legislators accountable either for their positive support or lack thereof ! The legislators need to know they work for us (all NYS Retirees) and not just their own personal political interests.

New Business: None

Good of the Order: Any concerns, ideas and/or subjects that wish to be discussed by the membership ? None

Motion to adjourn @ 1:45 pm, Seconded, All in favor, So carried.

Minutes prepared by President Bryant Kolner.

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

LINE ORGANIZATIONS

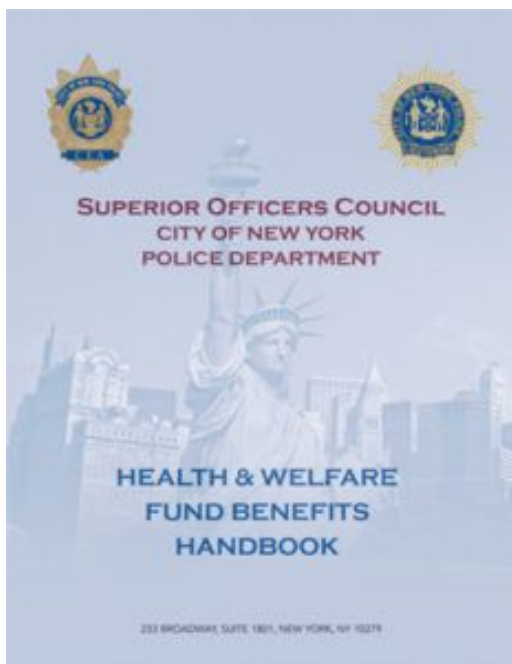
SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

SOC – Superior Officers Council

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

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.

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

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

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

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

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

Continued next page.....

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

[Verizon Wireless Discount for Retirees](#)

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

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

LINE ORGANIZATIONS



RETIRED MEMBER OPTICAL BENEFIT

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

BENEFIT OVERVIEW

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

ELIGIBILITY

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

HOW TO CLAIM BENEFIT

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

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

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

NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

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

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

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

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

DAVIS VISION

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

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

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

- 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, 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](#)

October 15, 2020

Dear Lieutenant:

Medicare Income-Related Monthly Adjustment Amount (IRMAA)

We have been advised, by the Retiree Health Benefit Section, that the Income-Related Monthly Adjustment Amount (IRMAA) rebates will be sent out on Friday, October 18th. This rebate will also include the additional monies owed to those members who did not receive a full Medicare Part B Reimbursement this past April.

Electronic Deposit: Electronic deposits should be received in the same bank account in which the member receives their monthly pension payments.

Hard Check: For those members not enrolled in Direct Deposit, checks will be mailed out to the member.

Income-Related Monthly Adjustment Amount (IRMAA) is applicable to those members who pay more than the basic premium charged for Medicare Part B. Some members, based on their income, are charged more than the basic premium charged for Medicare Part B.

For example:

Part B premiums

If your yearly income in 2017 (for what you pay in 2019) was		You pay each month (in 2019)
File individual tax return	File joint tax return	
\$85,000 or less	\$170,000 or less	\$135.50
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	\$189.60
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	\$270.90

Fraternally,



Lou Turco

President

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New York, NY 10038

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October 23, 2019

Dear Lieutenant:

Over recent weeks, there have been several incidents involving criminals violently resisting arrest and/or attacking police officers resulting in officers being injured. One example of this was the attack on two officers effecting a lawful arrest, which quickly escalated into the person violently resisting arrest, and the officers then being physically attacked by an uninvolved by-stander. The by-stander was eventually arrested, but later released at arraignment on his own recognizance. This revolving door justice, benefitting criminals and jeopardizing the safety of all New Yorkers, will soon be even more pronounced and evident with the New York Bail Reform Laws going into effect on January 1st.

In a stark example of the New York State legislature being more concerned with bolstering criminal's rights at the expense of law-abiding citizens safety, is the Bail Reform law. In April, the New York State Legislature passed the New York Bail Reform Laws. Governor Cuomo signed the legislation into law, which goes into effect January of 2020; less than two (2) months away.

The Bail Reform Laws are just another example of how out of touch these politicians are with fostering and providing safety to the citizens of New York State. These politicians are more concerned with coddling criminals and creating a lawless environment where victims will easily be revictimized by perpetrators now being catapulted out of the criminal justice system and back on the street.

These legislators have introduced and passed this legislation under the guise of being more humane to persons who commit crimes and, in their warped opinion, who may be immediately inconvenienced and inconvenienced in the future for committing a crime. The politicians are not concerned with the immediate and future stress, trauma, and unease that will be experienced by the victims of crime when their attacker is immediately returned back on the street to potentially torment their victim(s).

This ill-conceived criminal justice reform rewards those who have committed anti-social, and sometimes violent, acts against innocent victims. This coddling of criminals will simply embolden antisocial behavior against innocent victims. Victims will now have their trauma exacerbated by having their attacker back out on the street while awaiting trial; which can be a prolonged amount of time. Now, thanks to self-serving misguided politicians, a victim's ordeal will be prolonged while their attacker is free to commit additional crimes against their initial and/or additional victims.

Here are some of the irrational new guidelines pertaining to what crimes will no longer require, or leave to a judge's discretion, cash bail or pretrial detention:

In all Misdemeanor cases straight pretrial detention (remand) is eliminated.

Money bail is eliminated in all misdemeanor cases, i.e. assault 3rd degree, prostitution, petit larceny, criminal possession of a weapon 4th degree. The only exceptions are sex offense misdemeanors and criminal contempt for an order of protection violation in a domestic violence case.

In so-called Nonviolent Felonies cases both money bail and pretrial detention are eliminated in virtually all nonviolent felonies with a limited number of exceptions. Felonies no longer requiring money bail or pretrial detention include such crimes as:

- Aggravated vehicular assault
- Aggravated assault upon a person less than eleven years old
- Criminally negligent homicide
- Aggravated vehicular homicide
- Manslaughter in the second degree
- Unlawful imprisonment in the first degree
- Coercion in the first degree
- Arson in the third and fourth degree
- Grand larceny in the first degree
- Criminal possession of a weapon on school grounds or criminal possession of a firearm
- Criminal possession of a controlled substance in the first and second degree

Continued next page

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- Criminal sale of a controlled substance in or near school grounds
- Specified felony drug offenses involving the use of children, including the use of a child to commit a controlled substance offense and criminal sale of a controlled substance to a child
- Criminal solicitation in the first degree and criminal facilitation in the first degree
- Money laundering in support of terrorism in the third and fourth degree
- Making a terroristic threat
- Patronizing a person for prostitution in a school zone
- Promoting an obscene sexual performance by a child
- Possessing an obscene sexual performance by a child
- Promoting a sexual performance by a child
- Failure to register as a sex offender
- Obstructing governmental administration in the first and second degree
- Obstructing governmental administration by means of a self-defense spray device
- Bribery in the first degree
- Bribe giving for public office
- Bribe receiving in the first degree
- Promoting prison contraband in the first and second degree
- Resisting arrest
- Hindering prosecution
- Tampering with a juror and tampering with physical evidence
- Aggravated harassment in the first degree
- Directing a laser at an aircraft in the first degree
- Criminal possession of a weapon in the fourth degree
- Criminal sale of a firearm to a minor
- Enterprise corruption and money laundering in the first degree
- Aggravated cruelty to animals, overdriving, torturing and injuring animals
- Failure to provide proper sustenance

In an insane quest to reward criminals for victimizing people, the criminal justice reform also includes the following perks for criminals:

- Grand jury proceedings will no longer be secret.
- Prosecutors must turn over their evidence to defense counsel within 15 days after arraignment; there are exceptions and a provision that grants a 30-day extension.

Continued next page

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- The defense will also get names and contact information from anyone who has relevant information about a case, names and assignment of all police officers involved, and every witness statement, even those the prosecutor does not plan to call to the stand.
- Criminal lawyers are also entitled to all electronic recordings.
- **The law also allows defendants to visit crime scenes to build their defense. For that reason, the court can also order the crime scene to remain unchanged.** The most intrusive new rule of evidence is the right of the defense attorneys and the principal, upon court order, to visit, inspect and record the crime scene. Imagine you've already been the victim of a crime and you learn that you must allow the accused person back onto your property in order to better build their defense. This is certainly being victimized twice, but particularly in crimes against people such as murder, rape, and assaults.
- Judges are encouraged to release defendants while their case is pending.
- In cases where a risk of flight exists, the legislation requires judges to set the "least restrictive alternative and condition(s)" that will ensure the defendant's return to court.
- The law also requires that all released defendants be reminded of any upcoming court appearances by text, phone e-mail, or first class mail - **and each defendant must be able to select a preferred notification method.**
- A judge **may not** base their release decisions on an assessment of the **defendant's future dangerousness or risk to public safety.**
- The legislation prohibits judges from issuing a Bench Warrant until 48 hours have passed from when the defendant was supposed to appear.
- In cases of noncompliance to release condition by a defendant, the new law allows the court to revoke release conditions and set new conditions. In such cases, the court must first hold a hearing where **the defendant may present evidence or cross examine witnesses.**

This criminal justice reform will:

- Empty prisons, a primary objective of the politicians who constructed the legislation, decreasing the safety of all people living and visiting New York.
- Increase law enforcement intervention involving criminal recidivist.
- Have no impact in abating the overloaded criminal justice system, and more than likely exacerbating the backlog by creating additional burdens and possible hearings for judges to satisfy.

It is inconceivable how elected officials can proactively draft, pass and sign into law legislation that places the concerns and comfort of criminals above protecting law abiding citizens and potentially creating additional victims. Our politicians are supposed to protect us as opposed to increasing the probability of citizens being victimized by criminals.

The elected officials who passed this criminal justice reform should have called it reform to reward the criminal.

Please keep in mind the politicians who drafted and passed this ill-conceived, incredibly reckless and self-serving legislation when it comes time to vote. The best and most effective way to display your dissatisfaction with these politicians is to vote them out of office next time they, or candidates of the same irresponsible mindset, are up for election.

Fraternally,

Lou Turco
President

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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

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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.

Lou Turco
President

Dennis Gannon
Recording Secretary

LBA | 212-964-7500 | lba@nypd-lba.org | <http://www.nypd-lba.org>

40 Peck Slip
New York, NY 10038

LINE ORGANIZATIONS



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

2020 SBA SCHOLARSHIP APPLICATION

Please note that applications must be received by April 10, 2020. Awards will be presented at the May 2020 delegate meeting.

Applicants must be a dependent child of an Active or a Lifetime member and a high school senior not previously enrolled in college.

The selection process is based on SAT scores from the testing period of March 2019 – March 2020. Those with the 20 highest scores are eligible for scholarships of up to \$2,500. **Applications must be received by April 10, 2020.** A copy of the SAT scores must be included.

A Letter of Consideration will be sent to the qualified candidates. **Candidates must return within 2 weeks an official copy of their SAT scores.** Upon verification, a Congratulatory Letter and an invitation to attend the Scholarship Ceremony will be mailed. At the ceremony a certificate and the award will be presented to the winners.

If you have any questions, please contact Health & Welfare Secretary and Scholarship Chairman, Vincent Guida at the SBA office, phone 212-226-2180, E-mail: vguida@sbanyc.org.

MAIL APPLICATION TO:

Vincent Guida, Scholarship Chairman
Sergeants Benevolent Association
35 Worth Street
New York, NY 10013



Please Print Clearly
Member's Information:

Last Name	First Name	Tax Number
-----------	------------	------------

Phone	Cell Phone	Email Address
-------	------------	---------------

Address	City	State	Zip
---------	------	-------	-----

Active

Retired

Current or last command

Applicant's Information:

Last Name

First Name

Name of College Attending

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SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

TAMIFLU INFO SHEET

CONTACT

✉ nrotante@sbanyc.org

☎ (212) 431-6555 or Fax
(212) 431-6487

If faxing, please contact me
to confirm receipts

Forward all Tamiflu
reimbursements to:

35 WORTH STREET NY, NY
10013
ATTN: NICOLE ROTANTE

OSELTAMIVIR (GENERIC TAMIFLU) SERGEANTS BENEVOLENT ASSOCIATION HEALTH & WELFARE FUND

DEAR MEMBERS,

COVERAGE DATES OF OSELTAMIVIR (GENERIC TAMIFLU):
OCT 1, 2019 – APRIL 30, 2020

This seasonable benefit allows for reimbursement for out-of-pocket expenses for Osetamivir (generic Tamiflu) for those diagnosed with the flu. Member should go to their licensed pharmacy and present the prescription with their SBA prescription benefit card or any available discount card/certificate as obtainable at www.goodrx.com. Since Osetamivir (generic Tamiflu) is not covered by our prescription plan, the member will be billed the SBA's discounted price or discount card value whichever is **LOWER**.

The following will be needed to submit a claim:

- Doctor's letter confirming you were diagnosed with the flu and prescribed Tamiflu
- The brochure that the pharmacy staples or packages, along with the medication, that has the patient's name and information for the medicine
- Receipt of payment (Members are responsible for their applicable co-payment and will be reimbursed based on the amount of the fund's discounted price)

***Xofluza, an alternate flu medication, is excluded from the plan**

*Reimbursement is only applicable once per member or eligible dependent per flu period.

*REIMBURSEMENT WILL NOT BE MADE IF OSELTAMIVIR (GENERIC TAMIFLU) WAS PRESCRIBED AS A PREVENTATIVE MEDICATION.

*Tamiflu is also **NOT** a replacement for the flu vaccine. All members are encouraged to obtain the vaccination for themselves and their family. Please consult your health care provider to ensure the vaccination is right for you. NYC Health plans cover the flu vaccine for zero co pay

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

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.

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

LINE ORGANIZATIONS



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935



October 2019 President's Message

OCTOBER 16, 2019 - 1 MINUTE READ

SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK

35 WORTH STREET, NEW YORK, NY 10013

(212) 226-2180 | FAX (212) 431-4280

EDWARD D. MULLINS
PRESIDENT

Dear Sergeant,

VINCENT J. VALLELONG
VICE PRESIDENT

Police suicides have become a mental health crisis of epic proportions. Tragedy again struck the NYPD last night when off-duty Sgt. Linhong Li, 33, a seven-year veteran assigned to the 24 Precinct, took his own life at his Queens home. He was the 10th active NYPD member to die by his own hand this year. At least two retired members also committed suicide in 2019.

PAUL A. CAPOTOSTO
TREASURER

JOHN DORST
RECORDING SECRETARY

While we can speculate about what demons caused Sgt. Li to take such drastic action, what is undeniable is that more police officers commit suicide each year than are killed by armed adversaries. In 2018, 159 police officers throughout the United States took their own lives. That is 9% more than the 144 line of duty deaths, which included vehicle accidents, heart attacks, and duty-related illnesses. Fifty-five were killed by gunfire, and 3 as the result of felonious assaults.

ANTHONY BORELLI
FINANCIAL SECRETARY

VINCENT GUIDA
HEALTH & WELFARE
SECRETARY

Of the approximately 1,800 law enforcement agencies in the country, only 3-5% have suicide prevention training programs. The time for agencies to act is long overdue.

EDMUND SMALL
CITY-WIDE SECRETARY

The policing profession is at a critical juncture, and innovative action needs to be taken. The SBA will soon be launching our own confidential physical/mental wellness program. Please pray for Sgt. Li and his family, friends, and colleagues during this extremely challenging time.

EDWARD GEARY
MARSHAL

MICHAEL PERUGGIA
SERGEANT-AT-ARMS

Fraternally,

Ed Mullins

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SERGEANTS BENEVOLENT ASSOCIATION

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October 2019 President's Message

OCTOBER 16, 2019 - 1 MINUTE READ

SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK
35 WORTH STREET, NEW YORK, NY 10013
(212) 226-2180 | FAX (212) 431-4280

EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
VICE PRESIDENT

PAUL A. CAPOTOSTO
TREASURER

JOHN DORST
RECORDING SECRETARY

ANTHONY BORELLI
FINANCIAL SECRETARY

VINCENT GUIDA
HEALTH & WELFARE
SECRETARY

EDMUND SMALL
CITY-WIDE SECRETARY

EDWARD GEARY
MARSHAL

MICHAEL PERUGGIA
SERGEANT-AT-ARMS

Dear Sergeant,

On Tuesday October 22, 2019 Chairman Graham conducted a United States Senate hearing regarding Sanctuary Jurisdictions and the Impact on Public Safety and Victims. We have closely monitored these hearings and to be frank the hearings were astonishing. Below is an article on the hearing that highlights the exchange between **Tim Robbins, the Acting Director of ICE Removal Operations, and Senator Hirono** (highlighted in yellow below). Director Robbins clearly makes the point that sanctuary jurisdictions ARE IN FACT RELEASING VIOLENT CRIMINALS. This exchange further highlights the ignorance many politicians who support sanctuary policies have about the real-world impacts of these policies. It also highlights the lie that sanctuary policies are only causing the release of low-level, non-violent offenders.

Senator Hirono clearly had been of the view that sanctuary policies were not protecting violent dangerous offenders. You will see she actually asks the question a second time.

Here's the link to the full hearing: <https://www.judiciary.senate.gov/meetings/sanctuary-jurisdictions-the-impact-on-public-safety-and-victims>.

Hirono's Q&A begins @ 1:17. The highlighted exchange begins @ 1:23.

Fraternally,

Ed Mullins

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EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
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 Coney Island	NO	NO	60 PCT - 2951 W. 8th St.
Bronx, Central Park, 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 9/11 Museum	YES NO	YES NO	1 PCT
Statue of Liberty and Ellis Island	YES	YES	1 PCT, Park Police
Paramount Theater Huntington, LI	NO	NO	SCPD
NYCB Westbury	NO	NO	NCPD
Top of the Rock @ 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.

LINE ORGANIZATIONS



SBA Retiree Forms



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



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



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



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



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



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



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



Other Health Forms



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



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



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



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



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

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

LINE ORGANIZATIONS



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



October 18, 2019

The DEA cell phone and tablet App is now up and running.

If you have an Apple iPhone iOS, simply go to your Apple App store and search **DEA NYPD** to download it.

If you have an Android phone, you need to go to your Google store and search **DEA NYPD** to download it.

To gain access to the App, you will need to enter your DEA website login information, including email address and password.

Everything that is listed on the DEA website is also listed on our DEA App, but the website is designed for viewing on a larger screen and the App is designed for easy use and viewing on a smaller, smart phone device, iPad, or tablet.

If you have any problems logging in — such as you cannot remember your user email address or your password — go to the DEA website's "General Login Support" on the drop-down menu under Website Support..

House Judiciary Committee Oversight Hearing on Police Practices

September 19, 2019

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?"

Continued next page

LINE ORGANIZATIONS



Continued.....

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 Panteleo 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 Panteleo's position. Officer Panteleo 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. Panteleo 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 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.

LINE ORGANIZATIONS



PRESS RELEASES

October 24, 2019

PBA DEBUNKS 50-A REPEAL ADVOCATES' LIES

At today's second session of the New York State Senate Committee on Codes hearing regarding the repeal of NYS Civil Rights Law Section 50-a, which protects the confidential personnel records of police officers and other public employees, the NYC PBA submitted a supplemental statement correcting the lies and distortions being spread by repeal advocates. See a [copy of the statement](#).

PBA President Patrick J. Lynch said:

"The entire movement to repeal Civil Rights Law Section 50-a is built on half-truths and outright fictions. Repeal advocates are lying about nearly every aspect of the current law and its impact on the safety and privacy of government employees, including police officers. For example, the advocates have claimed repeatedly that New York is 'one of only two states' that protect police personnel records, when in fact 23 states have laws that keep records confidential in most circumstances. But even worse, the advocates are lying about their ultimate goal: they are not really interested in 'transparency' or 'fairness.' They want to use these records to render police and prosecutors powerless. New Yorkers from Buffalo to Long Island are counting on their Senators to stand up for truth and public safety, rather than being bullied by the lies of a handful New York City-based advocates."

October 23, 2019

PBA STATEMENT ON NYPD AND NEW YORK-PRESBYTERIAN MENTAL HEALTH PARTNERSHIP

PBA President Patrick J. Lynch said:

"We are glad that the Mayor and the NYPD have finally realized that we need help from outside the Department to address the police mental health crisis. We have said repeatedly that our members need no-cost access to high-quality professional mental health care, and they need to be able to seek treatment without derailing their careers. The new partnership with New York-Presbyterian Hospital appears to be a step in the right direction. If the pilot program proves successful, it should be made permanent and expanded to providers throughout New York City and the surrounding counties. There is still much more work to be done to address this crisis. The NYPD should continue to focus its efforts on these types of programs, which address our members' needs as both cops and human beings."

OCTOBER 17, 2019

NYC PBA TESTIMONY OPPOSING REPEAL OF POLICE PERSONNEL RECORDS PROTECTION

The NYC PBA today submitted the [attached testimony](#) to the New York State Senate Committee on Codes regarding S.3695, which would repeal NYC Civil Rights Law Section 50-a provisions protecting the personnel records of police officers, firefighters, and correctional officers.

PBA President Patrick J. Lynch said:

"The advocates are intentionally misleading lawmakers about the nature of Civil Rights Law Section 50-a. Far from being the 'most regressive' law of its kind in the nation, it is on par with 23 states plus the District of Columbia that protect these records from public disclosure under most circumstances.

"Additionally, the many agencies charged with overseeing the actions of police officers including district attorneys and civilian review boards, to name just two, have full and complete access to personnel records.

"The law was created for two reasons that are as valid today as they were when it was signed into law. First, to prevent unscrupulous defense attorneys from abusing access to those records in order to win acquittals for criminals who prey on the public. Second, the law protects the personnel records of police officers in order to prevent criminals from identifying and locating those officers in order to extract revenge for their arrest.

"Both reasons are in the public's best interest. We don't want criminals escaping justice through court room trickery nor can we expect police officers to risk their lives without at least a minimal amount of personal protection for them. Amending or repealing the law will have devastating effects on public safety and on the safety of all law enforcement officers throughout New York State."

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

- 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

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/>



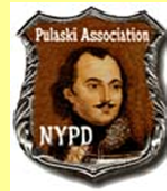
<http://www.nypdemeralds.com/>



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



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

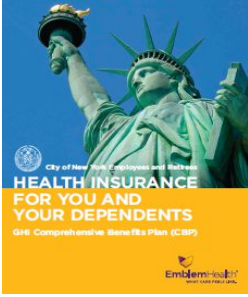


<http://ww2.nypdpulaskiassoc.org/>



<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>

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 61st through 90th 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 st -90 th 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](#)

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!

3rd Anniversary Ceremony

Honoring Our NYPD Hero:

Sergeant **Paul J. Tuozzolo**

43rd Precinct



Ceremony

**MONDAY, November 4
2019 1000 Hours**

St. Raymond Church • 1759 Castle Hill Ave
Bronx • NY 10462

718-792-4044

**Precinct Brunch Monday November 4, 2019
To Follow At The 43rd Precinct • 900 Fteley Ave • Bronx • NY 10473**

For Information Please Contact Lieutenant Moya at 718-542-2343

What's Happening

Sergeant Charles Clark Memorial



10th
Anniversary



November 7, 2019

10:00am - 1:00pm

Police Service Area 8
2794 Randall Avenue
Bronx, NY 10465



EOW

November 7th, 2009

30th Anniversary Memorial Mass



Detective Richard Guerzon

Detective Keith L. Williams



Wednesday, November 13, 2019
11 am Mass

Immaculate Conception Church
86-45 Edgerton Blvd.
Jamaica Estates, Queens 11432

Reception 1 pm
Robert Ross Johnson Family Life Center
172-17 Linden Blvd.
Jamaica, Queens 11434



THE HONORABLE POLICE COMMISSIONER JAMES P. O'NEILL
and
AMERICAN LEGION POST 460: NEW YORK CITY POLICE POST
invite you to join them on

VETERANS DAY
MONDAY, NOVEMBER 11, 2019

POLICE COMMISSIONER'S VETERANS BREAKFAST
7:00am-8:30am (One Police Plaza Auditorium)



AMERICA'S PARADE
11:00am-3:30pm (Fifth Avenue, 26th to 46th Street)
Transportation will be provided to and from the parade route.



RSVP by Wednesday, November 6, 2019
Contact Military Liaison Detective Yahaida Ruiz
Email: yahaida.ruiz@nypd.org
646-610-5246

Dress Code:
MOS: NYPD Dress Uniform
Retirees: Military Dress/Business Attire

What's Happening

JOIN US AT THE LARGEST GOLF EVENT IN NEW YORK CITY



Stephen Siller
Tunnel to Towers Foundation
 NATIONAL GOLF SERIES

Our 12th Annual
VETERANS DAY GOLF CLASSIC
MON., NOVEMBER 11th

@ 3 ISLAND COURSES • R.C.C.C. • LATOURETTE • SILVER LAKE

- 9:11 AM Breakfast & Registration
- 10:30 AM Shotgun Starts, Scramble format
- 4:30 PM Cocktails at The Hilton Garden Inn
- 5:30 PM Bagpipe Reception & 3-Course Dinner with Open Bar at Nicotra's Ballroom

HONORING LOCAL HEROES: FDNY SSGT CHRISTOPHER SLUTMAN, USMC; PAPD, CHRISTOPHER AMOROSO, AND THE STATEN ISLAND ADVANCE
 TO REGISTER, SPONSOR OR DONATE, CALL JACK FURNARI or TERRI MAGNUSKI 718.987.1931

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Northfield Bank has been our ... Presenting Sponsor since 2012




RELAX & UNWIND
 EXCLUSIVELY FOR UMOS AND THEIR FAMILIES

Participants are required to attend all classes and commit to practicing at least 15 minutes a day

CULTIVATING MINDFULNESS
Learn to Meditate

OCTOBER 15, 22, 29 AND NOVEMBER 12
 5:00 TO 7:00 P.M.

St. Peters Church – Farrell Hall
 53 St. Marks Place
 Staten Island, NY 10301

A FREE 8-hour training specifically designed for POPPA to expand the capacity of mind and body to work with stress, anxiety and trauma

DON'T MISS IT
RESERVE YOUR SPOT TODAY

RSVP :
 POPPA
 (212) 298-9111

Freewordtemplates.net

NYPD HONOR LEGION CIGAR NIGHT



Cigar Night!!

November 12, 2019
 6PM - 10PM

Saint Finbar Church
 138 Bay 20th Street
 Brooklyn, NY 11214

The Honor Legion of the city of New York, Police Department would like to extend an invitation to all to join us for a night of cigars, food, and fun! All proceeds for this event will be put towards the oldest widows and orphans fund in existence! Help us in our mission to support the families of those who have made the ultimate sacrifice!


Detective Joseph Tallarino
 Brooklyn North Homicide Squad.
 (347) 242-0728

Detective John Roberts
 Cold Case Homicide Squad
 (917) 843-5450

Police Officer Matt Velger
 42 Precinct
 (917) 536-7720


\$125.00 Per Person
 Tables Available
 10 to a table

You can make a reservation online through the link or by phone to the executive board.





www.nypdhl.com
info@nypdhl.com

POLICE DEPARTMENT CITY OF NEW YORK
Bangladeshi American Police Association (BAPA)




Presents
5th Annual Award Dinner
November 15, 2019
Friday @ 7 PM
 DA MIKELE ILLAGIO
 79-17 ALBION AVENUE
 QUEENS, NY 11373


DONATION \$100


CHIEF RODNEY HARRISON
 MAN OF THE YEAR




CHIEF LORI POLLOCK
 WOMAN OF THE YEAR



SGT. MAHBURUR KHAN
 COP OF THE YEAR



T.S. H KAISER MANZUR
 CIVILIAN OF THE YEAR



@nypd_bapa | facebook.com/bapanyc | www.nypdbapa.org

LI. Sujat Khan – President | Sgt. Tarakur Chowdhury - 1st - Vice Pres. | T.M. Mohammad Rahman - 2nd Vice Pres.
 Sgt. Humayun Kabir – General Secretary | Sgt. Md Rahman – Treasurer | PO Shakhawat Haliz - Co-Treasurer
 Lt. Karam Chowdhury - Event Coordinator | Sgt. Fahad Hussain - Sgt.-at-Arms | Det. Jamil Sarwar - Media Lias.
 Sgt. Shaikh Ahmed - Community Liaison | T.S. Mohammad Choudhury - Corresponding Secretary

NYPDBAPA@GMAIL.COM | BAPA - PO BOX 720321, JACKSON HEIGHTS, NY 11372 | WWW.NYPDBAPA.ORG

What's Happening

GUARDIANS



ASSOCIATION

37th Memorial Service & Breakfast

Sunday, November 17, 2019

Terrace on the Park,
52-11 111th Street
Corona NY 11368
Tickets \$35 / Kids under 12 \$25

Service Begins 8 :45 AM
Breakfast to Follow...

Honoring Our NYPD Heroes:

- Inspector Michael S McGrath
Police Cadet Corps Unit
- Det Brian Simonsen
102 Precinct Detective Squad
- Det Luis Alvarez
Bomb Squad
- PO Wade Williams
109 Precinct
- PO Brian Kessler
Police Service Area 8
- PO Marc St. Arromand
Highway Unit 2
- PO Vincent Persaud
101 Precinct

Secure Tickets at:

https://guardians_37th_memorial_service.eventbrite.com

For Information Contact:

NYPD Guardians Association 929-251-3985

Contributions over & above the event's value represents a charitable donation to the Guardians Association and are tax deductible. Guardians Association of the Police Department of the City of New York is a Non for Profit 501(c)3 organization



New York City Transit Police



Memorandum

Date: August 25, 2019

To: All Transit Police MOS

From: The TPD New York Reunion Committee

Re: **2019 Annual TPD Holiday Party/New York Reunion**

SAVE THE DATE: Tuesday November 19, 2019

Why: As in the past, we gather to see old friends, share some wonderful past experiences and renew relationships with people we haven't seen in a while.

When: Tuesday, November 19, 2019 from 4 to 8PM

Where: Antun's 96-43 Springfield Blvd. Queens Village, NY 11429

What: 2 ½ hr Hot Buffet & 4 hr Open Bar

No fixed seating and No dress code

Cost: \$60.00 per person*** (pre-paid)

\$70.00 CASH ONLY if you pay at door

Send checks payable to Paul J. Murphy,

190 Floral Parkway

Floral Park, NY 11001-3428

Any Questions contact: Paul J. Murphy 516 775 3295, 516 205 8554,

irishcop10@hotmail.com

Marilyn Scahill 718 347 2159, houseonwaterms@gmail.com

PLEASE SEND CHECKS IN BEFORE NOVEMBER 08 SO THAT WE KNOW HOW MANY WILL BE ATTENDING



NYPD



Steuben Association & Emerald Society

Droudly present their
1st Annual Joint Venture

Schützenfest

Wednesday, November, 20th, 2019

Plattduetsche Park Restaurant

Bier Garden

1132 Hempstead Turnpike, Franklin Square, NY 11010

Festivities begin at 1900 hrs

Enjoy a night of fun with Target Shooting,

Buffet German Dinner & Refreshments

50/50, Raffle prizes & Prizes to Top Shooters

\$75 per person

Purchase tickets in advance by contacting

Steuben: Pat Steffens (718) 573-5035

Emerald: Scott Lloyd (631) 445-4205

John Schäd: (917) 214-1787

Katie Mooney: (516) 941-8529

www.nypdsteuiben.org

www.nypdemeralds.com

NYPD Muslim Officers Society



WOMAN OF THE YEAR AWARD
ASSISTANT CHIEF
THERESA TOBIN



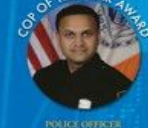
LIFETIME ACHIEVEMENT AWARD
FIRST DEPUTY COMMISSIONER
BENJAMIN TUCKER



MAN OF THE YEAR AWARD
DEPUTY CHIEF
THOMAS BURNS



MAN OF THE YEAR AWARD
DEPUTY CHIEF
CHARLES SCHOLL



COP OF THE YEAR AWARD
POLICE OFFICER
SYED ALI



COP OF THE YEAR AWARD
CHIEF OF POLICE
BERGENFIELD ST
MUSTAFA RABBOUH



POSTHUMOUSLY AWARDED
DETECTIVE
LUIS ALVAREZ



CIVILIAN OF THE YEAR AWARD
EXECUTIVE DIRECTOR
AMIR RASHEED



The Eleventh Annual Scholarship Dinner

The event will be held at
The Terrace on the Park
at 52-11 111th Street, Flushing, NY 11368


**Wednesday, Nov 20th, 2019
at 6:30 p.m.**

Donation: \$100

Any questions, please feel free to email:
nypdmos786@gmail.com
or visit us at www.nypdmo.org
Capt. Adeel Rana (347) 231-5799
Det. Ali Hammutoğlu (646) 410-1231
Det. Mohamed Amen (917) 607-6565

To Purchase Tickets Visit:
<https://nypdmosscholarshipdinner2019.eventbrite.com>

What's Happening

WE GO HARD  **BROOKLYN**


LAW ENFORCEMENT APPRECIATION NIGHT

WEDNESDAY, NOVEMBER 20TH @ 7:30 PM
BROOKLYN NETS VS CHARLOTTE HORNETS

*In-Game Recognition of NYPD Officers
 *Portion of Each Ticket Will Be Donated Towards The Widows' & Children's Benefit Fund
 *Limited Edition Law Enforcement Appreciation Night Hat for the First 500 buyers

Tickets For Groups Of 10 Or More
 -Lower level: \$96 per person
 -100 level: \$91 per person
 -200 Level: \$41 per person

Individual ticket purchases: www.netsgroups.com/nypdnight




To Purchase Tickets, Contact Patrick Bogan @ (718) 942-9689 or pbogan@brooklynnets.com

NYPD POLICEWOMEN'S ENDOWMENT ASSOCIATION


97th Annual Awards & Scholarship Dinner Dance

Masquerade Ball **Friday, November 22, 2019**

Woman of the Year *Man of the Year*




Deputy Inspector Megan O'Malley
Commanding Officer, 76 Precinct




Assistant Chief Kenneth Corey
Commanding Officer, PBSI

Award of Dedication *Humanitarian Award*



Det. Tanya Duhaney
113th Precinct




Com. Assoc. Stefan Troutman
Information Technology Services

Leonard's Palazzo
 555 Northern Blvd, GreatNeck, NY 11021

Cocktail hour starts 6:30 pm

Donation \$125

Ticket Information
 Melissa Jones 347-865-3004 | Shantay Neal-Baker 917-319-9454 | Laura Garris 646-645-6531 | Sheryce McCollough 347-302-0841 | Erica Bukowicki 929-354-9150 | Angela Green 516-850-7413

30TH Memorial 

for **DETECTIVES**

Richard Guerron
Keith L. Williams
 November 13, 1989

Saturday November 23, 2019

ANTUN'S
 96-43 Springfield Blvd.
 Queens Village, NY

Reception 7PM | Dinner/Dancing 8-12AM
 \$110 | Black Tie Affair

Make checks payable to: Det. Keith Williams Memorial contact:

Rita Williams 917.576.7436 | wbioniewoman@aol.com
 Tennille Williams 347.408.8822 | msindytreats@gmail.com
 Clinton Long 917.655.1586 | icuphoto419@gmail.com
 Margaret Mosomillo 917.842.6471 | margroc69@aol.com
 DEA Paul DiGiacomo 212.587.1000

Save the Date



Please join the Rivera family, as they celebrate the life and memory of their loved one, Police Officer William Rivera, at the 15th Annual Memorial Mass.

EOW: 11/24/04
Badge#: 13282

Date: 11/19/19
Time: 11 am
Place: St. Augustine Church, 116 6th Ave, Brooklyn, NY 11217

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

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/

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 Sunday, Nov. 17, 10am — 2pm

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

Class is continuous without a break. Bring lunch or a snack.

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:8008271000) 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:2125130470)

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 – 3rd 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	646-610-5580
NYCPD General Info	646-610-5000
Pension Section	866-692-7733
I D Card Section	646-610-5150
Employee Benefits	212-513-0470
PBA Health & Welfare	212-349-7560
PBA Caremark Drug Plan	877-722-7911
PBA Satellite	954-977-3880
DEA	212-587-9120
SBA	212-226-2180
SBA Health & Welfare	212-431-6555
RSA	516-564-1861
LBA-SOC	212-964-7500
GHI	800-358-5500
Empire Blue Cross	800-433-9592
Medicare Re-Imbursement	212-513-0470
Medicare	800-633-4227
Social Security	800-772-1213
Social Security-TTY #	800-325-0778

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

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

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 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.

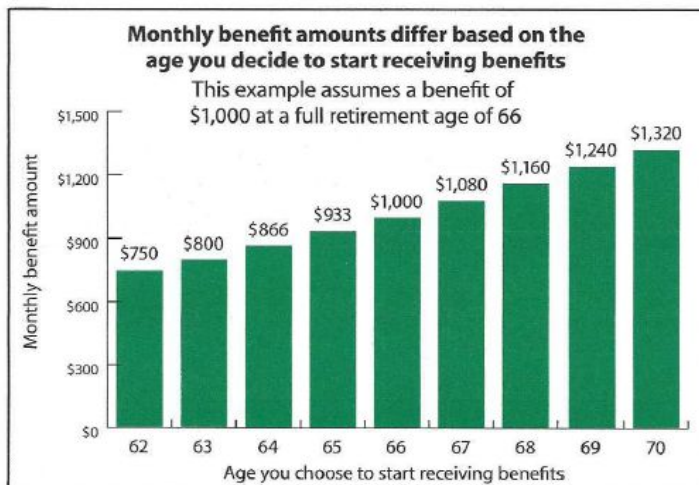
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

- 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. 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.

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

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

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

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

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

5 November 1906

POLICE SERGEANTS GET ORDERS TO MOVE

Commissioner BINGHAM announced the following transfers this morning which go into effect at 6 o'clock tonight:

Sergeant John DWYER, from Adams to Fulton street;
Sergeant Charles NICHOLS, from Vernon avenue to Williamsburg Bridge;
Sergeant James LYNCH, from Williamsburg Bridge to Vernon avenue.

There were also nine roundsmen involved in the transfer, as follows:

Edward HAYES, Prospect Park to Fifth avenue;
Thomas FOX, Fifth avenue to Prospect Park;
Willard MILLER, Hamilton avenue to Glendale, Queens;
Morris COHEN, Glendale to Hamilton avenue;
William McKONE, Astoria to Flushing;
John BARRY, Hunter's Point to Flushing;
James EDWARDS, Richmond Hill to Williamsburg Bridge;
James McCALLEY, Jamaica to Far Rockaway.

Ten patrolmen were also transferred by the same order.

13 November 1906

EIGHTEEN SERGEANTS FOR DETECTIVE BUREAU

Eighteen new detective sergeants reported for duty this morning to Acting Captain McCAULEY, of the local detective bureau.

For the past few months Acting Captain McCAULEY has been making requests to Commissioner BINGHAM to furnish more for this department, especially Italian detectives, and today is the first time his requests have been complied with.

The new men are:

Thomas F. MURRAY, Fiftieth precinct
John J. MAHONEY, Eighty-fourth precinct
Salvatore SANTORO, Sixth precinct
Frank McLAUGHLIN, Fortieth precinct
Frank J. LISANTE, Twenty-second precinct
William A. WOOD, Thirtieth precinct
John J. QUIGLEY, Forty-fourth precinct
Francis J. CARNELLI, Eighth precinct
William A. ASIP, Fifty-first precinct
Robert W. CLARK, Fifty-second precinct
Frank J. MAGRINO, Eighth precinct
Louis ROSS, Twenty-ninth precinct
Frank HAGGERTY, Thirty-fifth precinct
John R. CROWLEY, Forty-seventh precinct
James A. DONLON, Ninth precinct
Frederick LYNCH, Fifty-fifth precinct
William WALSH, First precinct

(Continued next page).....

NOSTALGIA

POLICEMEN NEWS Transfers-Appointments

Continued.....

14 November 1906

S. Brooklyn-BRAVE FIREMAN GETS CONGRESSIONAL MEDAL

Philip C. PREGENZEL, a fireman attached to Engine Company 144, Coney Island, was called before Fire Commissioner LANTRY yesterday, and in the presence of Chief CROKER and others of the department complimented for his bravery in saving two lives at Coney Island. The Commissioner pinned on PREGENZEL's breast the Congressional medal which had been awarded him by the Volunteer Life Saving Association.

PREGENZEL, when in swimming at the Island on Aug. 2, 1904, rescued Mrs. Annie GERAGHTY, of 3017 West Twenty-third street, Coney Island, from drowning. He nearly lost his own life in so doing. On Aug. 23, 1905, PREGENZEL rescued ex-Police Capt. Adolph HASSLACHER from the water off Sea Gate.

23 November 1906

Deputy Commissioner O'KEEFFE received a letter to-day from CHARLES H. TAG, in which a check for \$10 was enclosed for the Police Pension Fund. Mr. TAG said he sent the money in recognition of the act of Patrolman J. CANTWELL, of the Fifty-sixth precinct, who at the risk of his life, saved a woman and two children from death at the hands of a reckless driver.

26 November 1906

THREE POLICE SERGEANT RETIRED ON PENSIONS

On their own application, three sergeants of police were retired today on \$1,000 per annum.

They were Sergeant James E. KENNY, of the Vernon avenue station, Samuel HANCOCK, of Glendale station, Robert HALFPENNY.

Ah! Those were the days, my friend!

On a Friday night in July, 1964, The Harlem Riots broke out. The (old) Two Eight Precinct Station House was under siege. The crowd occupied 123 Street from Seventh to Eighth, and the skeleton crew manning the building were doing their best to keep intruders outside - actually, doing their best to limit the number of those who had forced their way in. The frantic efforts of the Two Eight cops, and those responding from other Harlem precincts to break through the mob and recapture the House were all but useless. There was no organized rapid mobilization in those days, which resulted in the helter skelter, well intentioned efforts of individuals with no plan and no cohesion. Then, friends of mine have told me, there was something added to the constant sound of sirens arriving at the scene. It was a thumping and chanting, so totally out of place that it all but quieted the shouts of the cops and the crowd. Then, an aurora of flashing lights car eered off 125 Street onto Seventh Avenue; and, although the crowd was still unaware the cops had identified the sound above the sirens. It was voice of fifty cops, pounding their night sticks on the floor of a bus while singing "The Irish Soldier Boy" at the top of their lungs. The TPF had arrived from The Bronx. They emptied the bus like the 101 Airborne, formed into the "wedge" they'd been practicing for years, beat their way through the crowd and reached the Station House in no time at all. (The same scene was being enacted at Eighth Avenue, by TPF cops from the Ninth Precinct, although I don't know if, or what they were singing) Bodies came sailing out the doors and windows and were quickly thrown against the wall; and within fifteen minutes any civilian left in the Station House was in a cell.



**Membership Meeting Minutes
October 8, 2019**

The meeting was called to order at 7:45. This was followed by the Pledge of Allegiance, invocation, reading of the names and circumstances of the death of the 9 officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers.

Roll Call of Officers

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

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

Introduction of Guest speakers: N/A

Sickness & Distress: Nothing to report.

Communications & Bills: FOP Lodge #9 50th Anniversary Celebration Nov. 9th.

Report of officers

President:

- The club raised \$11,850 at the 2019 Jimmy LaRossa Memorial Golf Tournament
- Club member Pedro Morey is running in Waxhaw and Derrick Partee is running in Huntersville
- The Board approved spending up to \$200 for a new sound system for the FOP Lodge.
- Dinner for next month's meeting will be a turkey dinner.
- WTC attorney Mike Barasch and Ret. FDNY Deputy Chief Rich Alles will be the guest speakers at next month's meeting.

Vice President: Excused

Treasurer: A motion to accept the Treasurer's report was made and seconded. The motion passed.

Secretary: There are 60 members; 02 new members and 03 guests present at this meeting.

Trustees:

- Bob Fee: no report
- Kevin Gribbon: no report
- Brenda Jordan: Brenda asked members to donate uniforms for the Honor Guard
- Ian McGrouther: no report
- Ben Pepitone: no report

Sgt. at Arms: Excused.

Historian: Excused

Committee Reports: Membership: 404

Old Business: None

New Business: Being that they were running unopposed, Scott Hickey cast 1 vote for the entire Executive Board and Trustee Bob Fee.

Good of the Club:

New Members
Returning member Mauro Capobianco
Ret. Troutman NC PD Cpl. Rodney James
Ret. NYPD P.O. William Nass

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

50/50 & free 2020 membership: The 50/50 was won by Guy Martin. The free membership was won by FOP Lodge 9 barmaid Wenisha Massey. In lieu of the free membership Wenisha was given \$30

Motion to adjourn the meeting - A motion to adjourn was made and seconded, the motion was passed.

Respectfully submitted by Secretary Scott Hickey.

Next Meeting
November 12, 2019, 7pm



U.S. President [Woodrow Wilson](#) first proclaimed Armistice Day for November 11, 1919. In proclaiming the holiday, he said "To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations."

The United States Congress passed a concurrent resolution seven years later on June 4, 1926, requesting that President [Calvin Coolidge](#) issue another proclamation to observe November 11 with appropriate ceremonies. A Congressional Act (52 Stat. 351; 5 U.S. Code, Sec. 87a) approved May 13, 1938, made the 11th of November in each year a legal holiday: "a day to be dedicated to the cause of world peace and to be thereafter celebrated and known as 'Armistice Day'."

In 1945, WWII veteran Raymond Weeks from Birmingham, Alabama had the idea to expand Armistice Day to celebrate all veterans, not just those who died in [World War I](#). Weeks led a delegation to Gen. Dwight Eisenhower, who supported the idea of National Veterans Day. Weeks led the first national celebration in 1947 in Alabama and annually until his death in 1985. President Reagan honored Weeks at The White House with the Presidential Citizenship Medal in 1982 as the driving force for the national holiday.

Elizabeth Dole, who prepared the briefing for President Reagan, determined Weeks as the "Father of Veterans Day." U.S. Representative Ed Rees from Emporia, Kansas, presented a bill establishing the holiday through Congress. President [Dwight Eisenhower](#), also from Kansas, signed the bill into law on May 26, 1954. Congress amended this act on June 1, 1954, replacing "Armistice" with "Veterans," and it has been known as Veterans Day since.



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



5922-5A WEDDINGTON RD.
SUITE 11
WESLEY CHAPEL, NC

HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

NYPD 10-13 Club of Charlotte, NC



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

MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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

MEMBERSHIP FEE IS \$30.00

\$20 FOR MEMBERS WHO RESIDE OUTSIDE OF NC & SC

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Charlotte, NC 28209-3651
Web site: <http://www.sboyarcpa.com/scottboyarcpa.html>

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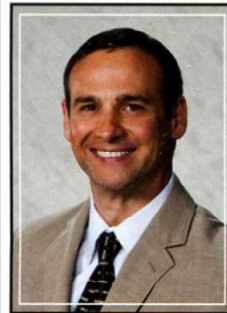
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Charlotte-Area Communities:

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

Raleigh-Area Communities:

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

For more information, please contact:

Ronnie Nicastrò, Retired NYPD Detective
Member, NYPD 10-13 Club of Charlotte
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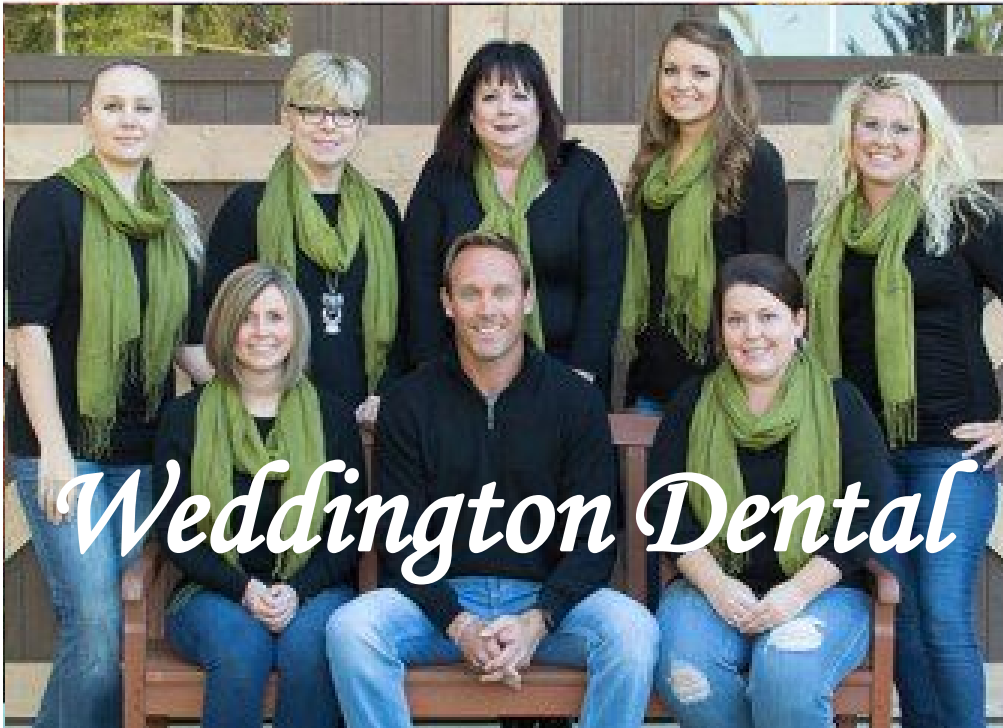
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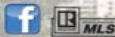
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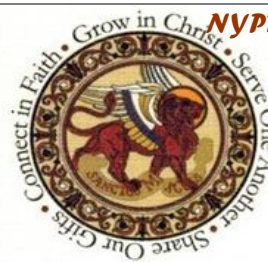


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