



# 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 12

10-13

December 2019

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**EDITOR**  
Harvey Katowitz

## PRESIDENT'S MESSAGE

Hi All,

Attorney Mike Barasch and retired FDNY Deputy Chief Rich Alles who were guest speakers at our November membership meeting discussed the WTC Health Program, Victim's Compensation Fund and the importance of having a will in place.

Here is a synopsis of their presentation:

### Know Your Rights: NYPD Retirees are Entitled to Free Health Care & Compensation for 9/11 Illnesses

All retirees are urged to schedule their annual WTC Medical Monitoring exam. Early detection of any 9/11 related issues can be a life saver. You earned your pension and it's your responsibility to your family to stay around to cash the checks. One of the main benefits of the Health Program is the 100 percent prescription coverage for anything 9/11 related. The program is fully automated and the RX's are mailed directly to the members home. Everything is taken care of at your annual medical.

Skin cancers, (basal cell, squamous cell, and melanoma) have now become the most common form of cancer for responders and retirees who volunteered. Although the VCF compensates for skin cancer cases, the WTC Health Program does not screen for it. You should schedule, at a minimum, an annual full body skin check with a dermatologist through your city health plan or Medicare.

The other most common cancers are prostate cancer in men and breast cancer in women. Colon cancer is another elevated illness in the 9/11 Community. The WTC Health Program provides fully paid for referrals for colonoscopies.

It's good to note here that the WTC Health Program is a National Program. If a member moves out of New York State, they can simply transfer to the National Program with all the same benefits they received in New York. NYPD members have worked long and hard in an extremely dangerous profession and we want to see everyone continue to cash their well-earned pension checks. They owe it not only to themselves but for their loved ones as well! themselves but for loved ones as well!

**The WTC Disability Law** was also discussed. This law, passed in 2005, protects NYPD and FDNY members into retirement for 25 years. Any member who develops cancer, or a disabling respiratory illness is entitled to apply for a pension reclassification. Such a WTC reclassification converts the member's pension to a ¾ tax free disability pension with an associated death benefit for the member's spouse should that member die of the related WTC disease. This law however, only pertains members who were active at the time of 09/11/01 and have the required minimum hours of exposure.

Presently you may not have any symptoms of a 9/11 related illness, but to protect yourself and your loved ones in the future, it is important that you document your work at the WTC or at the Staten Island land fill by preparing an Affidavit of Proof Of Presence at a 9/11 Disaster Site. See pages 6 & 7.

Our Next Membership Meeting Is  
**Tuesday December 10, at 7:00 PM** at the  
Charlotte FOP Lodge #9,  
1201 Hawthorne Lane,  
Charlotte NC 28205

# PRESIDENTS MESSAGE



I am sad to report the passing of our oldest club member, retired NYPD police officer George Peterson. George passed away at his home on Nov. 19, 2019. George, who was 1 month shy of his 96th birthday came on the job on Oct. 1, 1952 and retired on Dec. 15, 1986. He spent his entire career in the 109 Pct. His funeral service took place in NY.

During our November membership meeting, club members generously donated \$500 to NC State Trooper Timothy Wooten who was seriously injured and left paralyzed from the neck down, after his motorcycle was hit by a pickup truck while pursuing a suspect in Charlotte.

Light at the end of the tunnel: I am happy to report that the Charlotte Dept. of Traffic has finally announced completion date for the Hawthorne Lane road construction that has caused additional travel time and delays for many of members attending our meetings.

Location	Start Date	End Date
Hawthorne Lane between Bay Street and Hawthorne Bridge Court	7/23/2017 9:00	3/21/2020 18:00

For those of you who did not attend our November membership meeting, you missed a delicious turkey dinner provide by Jim Burchill's son Brian, owner of Famous Toastery Restaurant.

Once again while relaxing at home after enjoying my Thanksgiving dinner I realized how fortunate I am to be able to spend the holiday at home with family and friends, unlike our law enforcement heroes who have died in the line of duty or the members of our armed forces who have died in combat, or are serving far from home.

This holiday season there are many things that I am thankful for. They include, living in the greatest country in the world, surviving another year to collect my NYC pension and the many friends I have made while serving as president of our 10-13 Club.

In the spirit of the season, I ask that you continue to pray for the safety of all law enforcement officers, and for the men and woman who are serving in our armed forces.

Additionally, please pray for our club members and family members who are battling life threatening illnesses and for all first responders who have been diagnosed with 9/11 related illnesses.

Reminder, 2020 dues are payable now. If you will not be paying at this month's membership meeting, please use the form that can be accessed 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.

If you do not want to be shut out from attending our January 19, 2019 after Holiday Dinner/Dance Party (we are limited to 100 people) please make payment ASAP. See pages 9 & 10 for further information.

**As you celebrate the upcoming holidays with family and friends, please keep the families of those who died protecting the citizens of our country in your thoughts and prayers.**

**On behalf of the entire Club board we wish everyone a joyous and blessed holiday season.**

Fraternally,

*Harvey Katowitz*

Harvey Katowitz

They Must **Never** Be Forgotten

**BLUE  
LIVES  
MATTER!**



# They Must Never Be Forgotten



Ret. NYPD Det. Dennis Patrick Murphy  
July 1, 1962 - October 25, 2019

DIAMOND POINT and BROOKLYN — Dennis Patrick Murphy, born July 1, 1962, reached his “end of watch” on Friday morning with his wife, Mary Lu, by his side after a courageous battle with 9/11-related cancer.

He attended Paul Smiths College, where he met his wife, and they both earned their degree in forestry. After appointment to the New York City police department on Jan. 21, 1985, his tenacity and dedication to the job allowed for a rapid rise through the ranks. He earned the rank of detective in March 1992 and was promoted to detective second grade in 2004. He was born and raised in the neighborhood of the 67th Precinct of Flatbush Brooklyn, where he served for the majority of his career.

After 9/11, due to his career experience, he was assigned to the morgue. Dennis worked identifying and cataloguing remains and provided invaluable closure for many victims' families. Although retired, after his 2017 diagnosis he continued to help others as he worked tirelessly to bring awareness to fellow first responders. Dennis was relentless in his work with the Fealgood Foundation, H.O.P.S. and WTC Registry, helping to register many people, and went on to be instrumental in the passing of the VCF Bill.

In 2007, Dennis retired to his dream home on Trout Lake, where he spent as much time on the water as possible. He loved to hunt, golf, boat on Trout Lake and spend time with his family.

Dennis was predeceased by his parents, Caroline and Jerry Murphy.

He is survived by his beloved wife, Mary Lu; sons, Sean (Kayla) and Brian; as well as siblings, Timmy (Annmarie) and Patti (Paul). Dennis will also be missed by in-laws, Sonja and John; and his nieces and nephews, Caroline, Paul Blaize, Jamie and TJ.

Always in our minds and hearts

Gone but never forgotten.....

# They **Must Never** Be Forgotten



**Police Officer Jonathan Diaz**  
Lemoore, CA PD  
EOW: Saturday, November 2, 2019  
Cause: Gunfire



**Detective Jorge Rene DelRio**  
Dayton, OH PD  
EOW: Thursday, November 7, 2019  
Cause: Gunfire



**Deputy Sheriff Stephen Reece**  
Cheatham Co. TN Sheriff's Office  
EOW: Friday, Nov. 15, 2019  
Cause: Automobile crash



**Police Officer Rasheen McClain**  
Detroit, MI PDI  
EOW: Wednesday, November 20, 2019  
Cause: Gunfire



**Interim Police Chief Michael Knapp**  
Lynden, WA PD  
EOW: Wednesday, November 6, 2019  
Cause: Struck by vehicle



**Deputy Sheriff Makeem Brooks**  
Northampton Co. NC Sheriff's Office  
EOW: Wednesday, November 13, 2019  
Cause: Automobile crash



**Investigator Cecil Ridley**  
Richmond Co. GA Sheriff's Office,  
EOW: Tuesday, November 19, 2019  
Cause: Gunfire



**Sheriff John "Big John" Williams, Sr.**  
Lowndes Co. AL Sheriff's Office, AL  
EOW: Saturday, November 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.*):

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- 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.*):

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- 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.*):

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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: \_\_\_\_\_

# NOVEMBER MEMBERSHIP MEETING



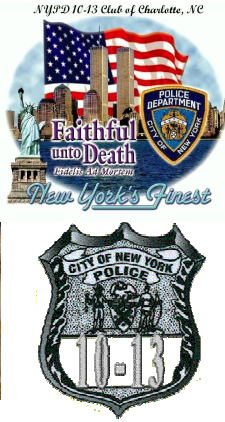
Atty Mike Barasch, Club Pres. Harvey Katowitz, Ret. FDNY Dep. Ch. Rich Alles



New Club Members Ret. NYPD P.O. Barbara Muniz and Ret. NYPD Det. Raul Muniz



Club Trustee Bob Fee and Pending Club VP Bernard Roe



41 Pct. Alumni Harvey Katowitz and Vito McQueen





# What's Happening

NYPD 10-13 CLUB OF CHARLOTTE, NC, INC  
5922-5 Weddington Rd.  
Suite 11  
Wesley Chapel, NC 28104

Happy Holidays

2020 After Holiday Dinner Party

ANNUAL

*Holiday Party*

**NYPD 10-13 Club of Charlotte**  
After Holiday Dinner Party  
Saturday January 18, 2020 , 7PM  
FOP Lodge #9  
1201 Hawthorne Lane  
Charlotte, NC

Includes Appetizers, Dinner, Dessert, Three Alcoholic Drinks & DJ Cousin Vinnie

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

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

STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

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

NO. OF PEOPLE \_\_\_\_\_

**\$50 per person**

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

# What's Happening



NYPD 10-13 Club of Charlotte  
After Holiday Dinner Party  
Saturday January 18, 2020, 7PM  
Fop Lodge #9

\$50 Per Person Includes Appetizers, Dinner, Dessert, Three Alcoholic Drinks & DJ

## MENU

### Appetizers

Shrimp & Avocado Phyllo Cups  
Anti-Pasta Skewers

Chicken Egg Rolls W/Sweet Chili Lime sauce  
Spanish Empanadas W/Buttermilk Ranch Sauce  
Homemade Olive & Goat Cheese

### Salad & Bread

### Vegetables

Cauliflower Gratin  
Sautéed Broccolini W/White Wine, Garlic & Butter  
Roasted Zucchini & Yellow Squash

### Entrée

Prime Rib  
Baked Salmon  
Couscous W/Sundried Tomato Julienne & Mirepoix

### Dessert

White Chocolate Mousse W/Fudge & Raspberry Sauce  
Banana Pudding Cheese Cake  
Vanilla Bean Pound Cake W/Butter Scotch Ice Cream & Caramel Sauce

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Please bring a check to the December 10 membership meeting or send a check to  
NYPD 10-13 Club of Charlotte, NC  
5922-5 Weddington Rd., Suite 11  
Wesley Chapel, NC 28104

# MEMBERSHIP



## 2019 Monthly Meeting Dates

December 10



IN MEMORIAM

Club Member Ret. NYPD P.O. George Peterson 11/23/2019



## SICK DESK UPDATE

Tommy Gallo is being treated for 911 related lung cancer

Derrick Jackson is recuperating from a kidney transplant

Kevin Serpico is recovering from a hip replacement



The following members joined our club in November  
 Ret. NYPD Police Officer Barbara Muniz  
 Ret. NYPD Det. Raul Muniz  
 Ret. NYPD Police Officer Alan Ostoits  
 Ret. NYPD Police Officer Dennis Gavin  
 Ret. NYPD Det. Volny Jean-Jacques  
 Ret. NYPD Det. Sean McCalvin  
 Ret. NYPD Police Officer Robert Salvadori  
 Ret. NYCDOC Officer Cynthia Wilson  
 Honorary Member Ret. FDNY Firefighter Frank Tepedino



We presently have 413 members, 287 from the NYPD and the remainder from 65 other law enforcement agencies.



2020 Membership Dues are due now  
 Saturday, January, 18 2020  
 10-13 Club After Holiday Dinner Party  
 Our meetings now begin At 7pm



## BIRTHDAYS



## DECEMBER

Hansen, Bob	RIP 10/16/17	1
Morey, Pedro		1
Erker, John,		2
Sheppard, Al		2
Jones, Darnice		4
Kenary, Michael		4
Holloman, Norris		5
Cole, Peter		6
Neyland Robert		6
Walker, Gerard		7
Katowitz, Harvey		8
Randazzo, John		8
Jordan, Brenda		9
Nelson, Neil		9
Davis, Joseph		10
Galanos, Glenn		10
Rojas, Richard		10
Makelski, Stephen		14
Busby, Waverly		14
Dorn, Steve		15
Peterson, George	RIP 11/23/19	15
Nau, Ed		16
Matthews, Michael		18
Hickey, Scott		19
Gennis, Brian		20
Gworek, Joe		21
Jones, Michael		25
Shekian, Jason		26
Ponicia, Christopher		26
Aquilone, Frank		27
Krohn, John		27
Mazzie, Ronald		27
Wexler, Jason		27
Earls, Paul		28
Torres, Hector		28
Rochford, James		30
Sammut, Joseph		31

# TRUSTEE'S PAGE



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

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



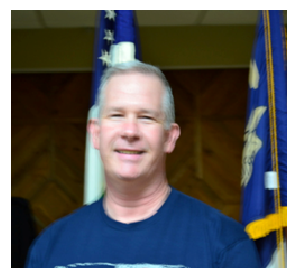
Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther



Ben Pepitone



## NYPD CEA May Meeting

Day / Date	Time	Location
Wednesday Dec. 11, 2019	16:00 pm	El Caribe 5945 Strickland Avenue Brooklyn, NY 11234



## 9/11 Tribute Museum Complimentary Tickets



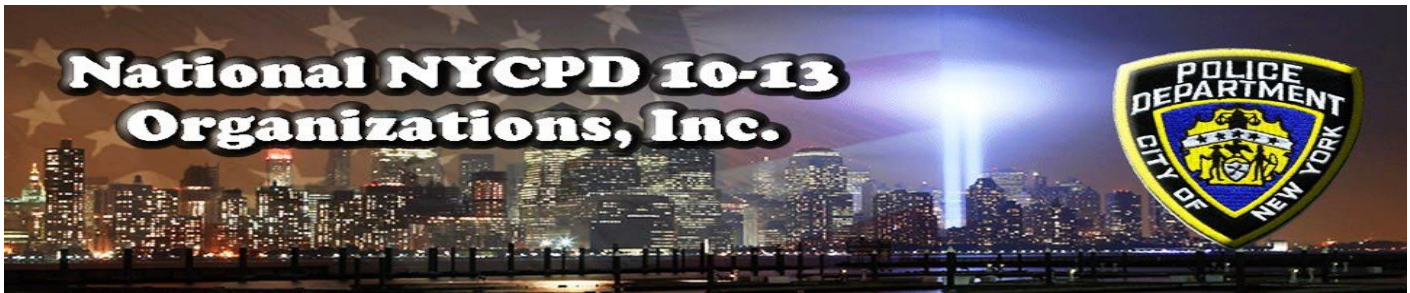
## 2 Complimentary Tickets



## 9/11 Tribute Museum

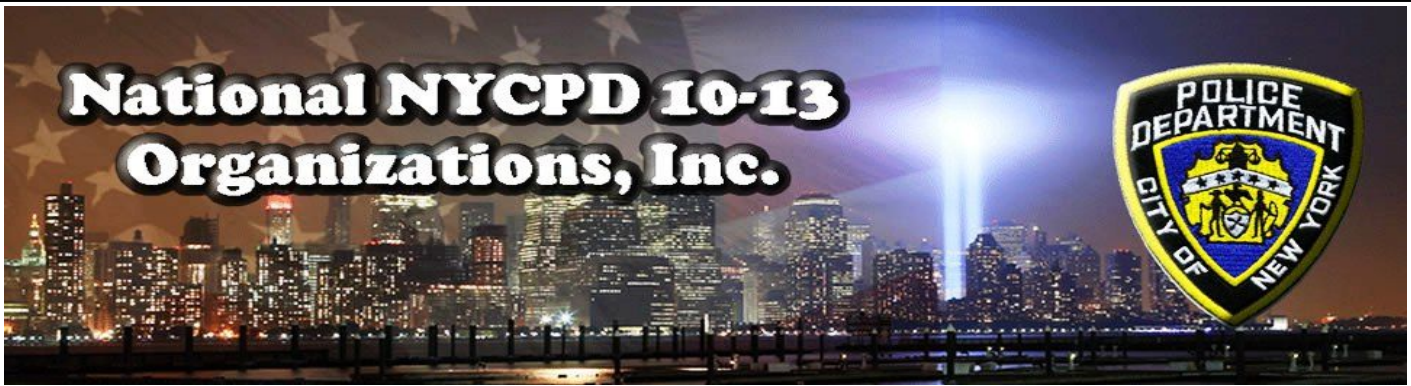
<http://nypdcea.org/wp-content/uploads/2018/08/911-tribute-museum.pdf>

# NATIONAL NYCPD 10-13 ORG.



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<b>JERSEY SHORE 10-13</b>	<b><u>Salvatore V. Pepitone</u></b> 168 Watson Road Fanwood, N.J. 07023-0536 Phone: 516-375-0536 Email: <a href="mailto:Salvatorepepitone@comcast.com">Salvatorepepitone@comcast.com</a> Website: <a href="http://www.jerseyshore10-13.com">www.jerseyshore10-13.com</a>	<b>VILLAGES 10-13</b>	<b><u>Charlie Monahan</u></b> NYPD 1013 PO Box 654 Wildwood Fl 34785 PH: 352 205 8646 Email: <a href="mailto:CMM0138@comcast.net">CMM0138@comcast.net</a> Website: <a href="http://www.villagesnypd10-13.org">www.villagesnypd10-13.org</a>
<b>MYRTLE BEACH 10-13</b>	<b><u>Michael Fanning</u></b> 44 Shore Line Drive Pawleys Island, S.C. 29585 PH: 516 754 7287 E-mail: <a href="mailto:hntsgt@gmail.com">hntsgt@gmail.com</a> Website: <a href="http://MYR1013.com">MYR1013.com</a>	<b>WILMINGTON NC 10-13</b>	<b><u>Chuck McLiverty</u></b> 6224 Sweet Gum Drive Wilmington NC 28409-6201 Email: <a href="mailto:ret2ncbeach@live.com">ret2ncbeach@live.com</a> Cell Phone- 845-598-7967
<b>NYC / BX / QNS 10-13</b>	<b><u>Emmanuel Torres</u></b> NYC/BX/QNS 10-13 Association PO Box 428 Bronx, NY 10475 PH: 646 529 8531 Email: <a href="mailto:nycpd1013@gmail.com">nycpd1013@gmail.com</a> Website: <a href="http://www.nycpd1013.com">www.nycpd1013.com</a>	<b>VERRAZANO 10-13</b>	<b><u>Richard Comnesso</u></b> NYCPD Verrazano 10-13 Association, Inc. P.O. Box 061725 Staten Island, New York 10306 Ph#: (347) 216-5215, email: <a href="mailto:RichardComnesso@Yahoo.com">RichardComnesso@Yahoo.com</a> website: <a href="http://www.vz1013.com">www.vz1013.com</a>
<b>FORT MILLS SC 10-13</b>	<b><u>President: Richard Bohn</u></b> Fort Mill, S.C.10-13 Club 3678 Jacinta Court, Tega Cay, S.C. 29708 Ph #: (631) 332-4898 Email address: <a href="mailto:FortMillSC10.13Club@gmail.com">FortMillSC10.13Club@gmail.com</a> Website: <a href="http://www.FortMill10-13Club.com">www.FortMill10-13Club.com</a>		

# 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*

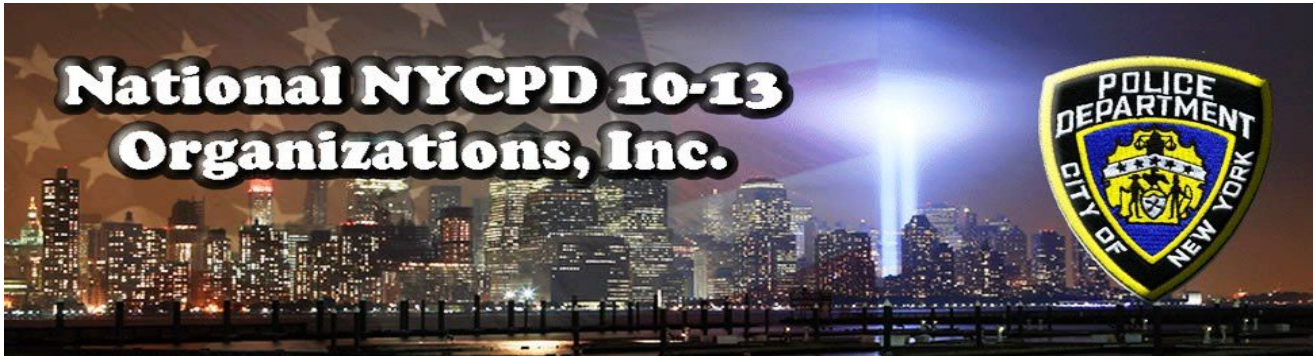
\_\_\_\_\_, I HAVE NOT BEEN CONVICTED OF A CRIME.  
*RETIREMENT DATE*

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

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

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

# NATIONAL NYCPD 10-13 ORG.



## **NATIONAL NYCPD 10-13 ORGANIZATIONS, INC. College Scholarship Application 2020 - 2021**

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

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

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

Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

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

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

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

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

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

Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

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

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

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

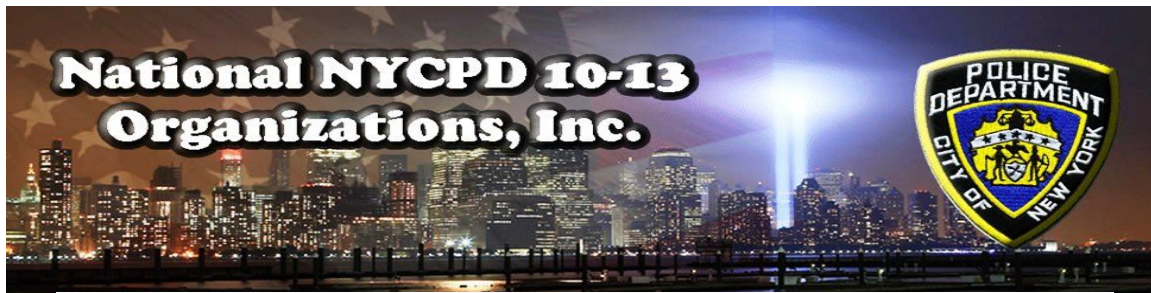
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

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

*Member - Alliance of Public Retiree Organizations of New York  
Recognized by the Congress of the United States, the Legislature of the State of New York  
And the New York City Council as the established union representing all retired NYC Police Officers*



# NATIONAL NYCPD 10-13 ORG.



VILLA ROMA RESORT HOTEL  
356 VILLA ROMA ROAD  
CALICOON, NEW YORK 12723  
1-800-727-8455

WELCOMES

THE NATIONAL NYCPD 10-13 ORGS., INC.  
31<sup>ST</sup> ANNUAL CONVENTION

SUNDAY, SEPTEMBER 13th - TUESDAY, SEPTEMBER 15th, 2020

#### Your Rates Include:

Fine Italian/American Cuisine, served in a private, 10-13 Dining Room-3meals daily  
Complimentary 10-13 Hospitality Room Sunday-Tuesday  
Hero Sandwiches and Refreshments upon arrival Sunday  
Cocktail Party prior to Monday Dinner  
Dinner with Red & White wines Sunday & Monday Night  
Nightly Entertainment, Theater shows & dancing to DJ in Lounge  
Free Shuttle to Casino Sunday night  
Door Prizes, 50/50 Raffles  
Golf on Premises-nominal fee, cart included  
Indoor/Outdoor Heated Pools & Jacuzzi  
Spa Facilities offering Massage & Pampering Treatments (fee)  
Gym Area, Tennis, Volleyball, 8 Regulation Bowling Lanes (nominal fee)  
Morning/Afternoon Movies Fishing & More!  
See Villa Roma Information Summary for all activities.

#### RATES & ACCOMMODATIONS

**WEEKEND PACKAGE RATES ARE PER PERSON, PER NIGHT**

**Double Occupancy-Standard Rooms, \$157.13, Single, \$220.95**

**Double Occupancy-1 Bedroom Suite, \$169.89, Single, \$240.84**

**\*Children: under 3 yrs., NO CHARGE, 4-10, \$87.06 per child, per night**

**Children: 11-17 yrs., \$114.69 per night, per child.**

\*Children's Rates only VALID with 1 full priced adult in room.

\*The above rates include 15% Resort Fee, Local NYS Tax & Tips

A \$150.00 deposit, per room is required. Make check payable to:

Villa Roma Resort Hotel

**Mail To:**

**Villa Roma Resort Hotel**

**356 Villa Roma Road**

**Calicoon, NY 12723 OR**

**Call 1-800-727-8455 for Reservations**

For further information contact: Convention Chair, Frank Martarella, 1-718-667-7241 or  
Co-Chair Tony Perrone, 1-518-945-1144  
Friends & Relatives Welcome

Please fill-out & detach form below and send with your deposit(s)

---

National NYCPD 10-13 Organizations, Inc., September 08-September 10, 2019  
Name(s) \_\_\_\_\_ # of Adults \_\_\_\_\_ Children \_\_\_\_\_  
Address \_\_\_\_\_ Phone/Email \_\_\_\_\_  
City/State/Zip \_\_\_\_\_ Credit Card Name & # \_\_\_\_\_

# ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NEW YORK

## Alliance of Public Retiree Organizations of New York

### Alliance - October 15, 2019 - Meeting Minutes

Call to order @ 12:10 pm / Pledge of Allegiance

Moment of Silence: Military personnel serving, injured, deceased

Attendance: Ten (10) individual members present representing Eight (8) Alliance Member Organizations.

#### General Meeting:

Meeting Minutes: Motion made to waive reading and approve the September 17, 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 member organizations to contact all our legislators to support the Alliance Legislative agenda and sign on as co-sponsors.

#### President's Report:

Veteran's Supplementation Bill - S03968 / Senator Brooks and A06452 / Assemblywoman Barrett  
PASSED IN THE SENATE...NO MOVEMENT AT ALL IN THE ASSEMBLY

Health Insurance Protection Bill - S03854 / Senator Lanza and A04203 / Assemblyman Weprin  
Moved out of first Senate committee only.

COLA Bill - S05901-2019 / Senator Gounardes / Surviving Spouse gets raise from 50% to 100%  
No movement in Senate and no Assembly bill.

COLA Bill - S05902-2019 / Senator Gounardes / COLA at age 55 and retired for 5 years  
No movement in Senate and no Assembly bill.

**IMPORTANT --- CONTACT MUST BE MADE WITH ALL LEGISLATORS INDIVIDUALLY AT THEIR DISTRICT OFFICES, PRIOR TO JANUARY 1, 2020, SEEKING THEIR SUPPORT AND HAVING THEM SIGN ON AS CO-SPONSORS TO ALL OF OUR BILLS PLEASE.**

#### Old Business:

We need all Alliance member organizations to issue "Memorandums of Support" for each of our bills. 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 now and in the future !

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: Discussion about University Club forthcoming rate increases effective January 1, 2020. Investigation underway by President Kolner with multiple locations and venues in the Albany area that will meet our needs.

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

Motion to adjourn @ 2:20 pm, Seconded, All in favor, So carried. / Minutes prepared by President Bryant Kolner

# 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](https://Teladoc.com/emblemhealth)

# LINE ORGANIZATIONS

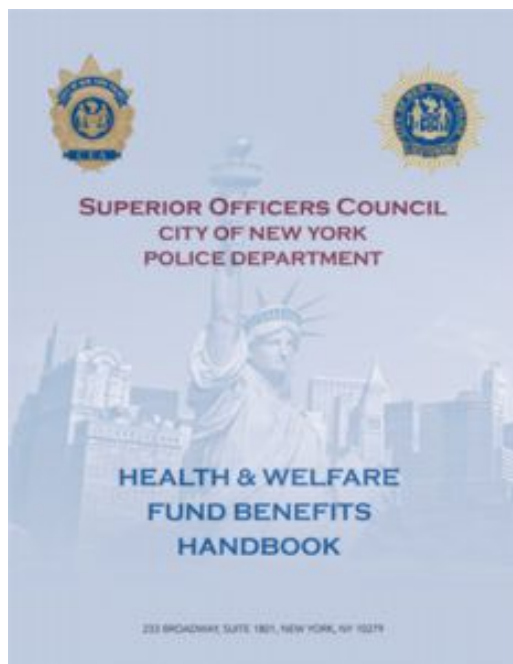
## SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

### SOC – Superior Officers Council

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

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

### SOC Health and Welfare Fund Benefits Handbook



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

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

### Eyecare Benefits for Active Members

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

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

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

**DAVIS VISION**  
EYECARE REFRAMED™

VISIT THE DAVIS VISION WEBSITE >>

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

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

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

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

Continued next page.....

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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[Verizon Wireless Discount for Retirees](#)

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

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

# LINE ORGANIZATIONS



## RETIRED MEMBER OPTICAL BENEFIT

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

### BENEFIT OVERVIEW

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

### ELIGIBILITY

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

### HOW TO CLAIM BENEFIT

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

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

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

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

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

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

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

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

### DAVIS VISION

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

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

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

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



# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

### **SOC DEATH BENEFIT**

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

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

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

# LINE ORGANIZATIONS

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

CONTACT US

Login



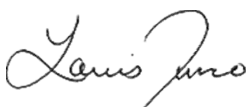
November 19, 2019

Dear Lieutenant:

In the Wednesday, November 13th edition of the New York Daily News, the editorial board published an Op Ed article, entitled "Churro fury: An underground arrest makes perfect sense": <https://www.nydailynews.com/opinion/ny-edit-churro-20191113-avxiausgdnbephkx5xux7r7liy-story.html>, basically defending the actions taken by police officers in removing and summoning a person for illegally selling food in the NYC transit system. On November 12th, Chief of Transit Edward Delatorre, was quoted in the NY Post defending the actions of police officers taking enforcement action in several incidents occurring in the transit system, "You're going to find a common thread in all of these incidents. The common thread is lack of cooperation," ... "We need the citizenry, our riders and everyone else in the city to work with us and help us to de-escalate these situations," the top cop said. "When people don't follow our requests or commands, there's a potential for escalation.": <https://nypost.com/2019/11/12/nypd-transit-chief-blames-subway-incidents-on-lack-of-cooperation/>. I find myself, in this rare instance, of agreeing with the NY Daily News editorial board's opinion. I also want to thank Chief Delatorre for clearly defending and articulating the actions of the officers serving under his command.

However, I am not surprised to read that some of our political leaders, seeking to cash in on political capital, once again find fault in how the police responded to recent incidents occurring within the transit system. The recent cause du jour of our idealistic, second guessing, and responsibility abdicating politicians, is to critique how our officers police the NYC subway system. These failed politicians continue to attempt identify and create scapegoats to conceal their incompetence to effectively address the quality of life issues impacting on the daily lives of New Yorkers. Once again, to hide their inability to address such societal issues as homelessness, emotionally disturbed persons, illegal peddlers/vendors and the crime often associated with persons jumping turnstiles to evade paying the subway fare, these politicians are looking to blame the members of the New York City Police Department for how they address such calls for service. For political survival, these politicians surrender their responsibilities to address the issues of homelessness and emotionally disturbed persons and through their omission to perform their sworn duties readily put the members of the New York City Police in the position to clean up the mess created by inept politicians. These politicians often choose to ignore the fact that police officers have no desire to take enforcement action against a homeless person, or an emotionally disturbed person, or an illegal peddler/vendor in the transit system. But, unlike these cowardly and indecisive politicians, the members of the New York City Police Department take their oath to protect and serve the people of New York City seriously. Unlike some politicians, our police officers actually address and react to the calls of service by the general public to rectify, correct or cease anti-social and illegal acts being perpetrated against law abiding citizens. The people of New York receive results from the members of the New York City Police Department but only receive empty lip service from some politicians.

Fraternally,



Lou Turco

President

LBA | 212-964-7500 | [lba@nypd-lba.org](mailto:lba@nypd-lba.org) | <http://www.nypd-lba.org>  
40 Peck Slip  
New York, NY 10038

# LINE ORGANIZATIONS

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](mailto:lba@nypd-lba.org)

Login

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

Please see below for a PDF version of the Retirement Guide



Lieutenants Benevolent Association

40 Peck Slip / New York, NY 10038

Telephone: (212) 964-7500

Fax: (212) 964-4240



## RETIREMENT GUIDE

(June 2019)

### PRIOR TO RETIREMENT

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

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

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

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

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

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

Lou Turco  
President

Dennis Gannon  
Recording Secretary

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

40 Peck Slip  
New York, NY 10038

# LINE ORGANIZATIONS



## 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](mailto: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

# LINE ORGANIZATIONS



## SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

### TAMIFLU INFO SHEET

#### CONTACT

✉ [nrotante@sbanyc.org](mailto: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](http://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: <b>MEDICAL EVALUATION FOR ALL MEMBERS OF THE SERVICE WHO BELIEVE THEY MAY HAVE SYMPTOMS OR HEALTH CONCERNS RELATED TO 9/11</b>	
DATE ISSUED:	NUMBER:
<b>09-20-19</b>	<b>40</b>

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

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

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

### World Trade Center Health Program Criteria:

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

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

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

Be well and stay safe,

Ed Mullins  
President  
Sergeants Benevolent Association

# LINE ORGANIZATIONS



## SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935



## I Will Never Give You Up! | November 26, 2019

NOVEMBER 26, 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

Dear Sergeant,

An unfortunate byproduct of the holiday season is the increased incidences of depression for many people. Personal issues related to loneliness, relationships, finances, family problems, and alcohol use are exacerbated during this time of year.

As we know all too well, Police Officers, Detectives, Sergeants, Lieutenants, and Captains, and yes even Chiefs are not immune from these conditions.

As a fellow Sergeant and cop, I'm asking you, if you or another cop needs to talk with someone to call the SBA 24-hour number, (212) 226-2180, and ask the operator to contact an SBA Board Officer, or me personally. We will call you back ASAP.

I promise you total anonymity and this offer extends to NYPD members of any rank, as well as Police Officers from anywhere in the country.

No matter how difficult the problem may be, we can and will find a solution. This Board is here to help you and to look out for you.

Please call and DO NOT take your own life. Call (212) 226-2180 and we will help you. Total anonymity is assured.

I will never give you up, so help me God!

Fraternally,

Ed Mullins

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

# LINE ORGANIZATIONS



## SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935



### SERGEANTS BENEVOLENT ASSOCIATION

November 26, 2019

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

#### Art Calendar Contest Winners | 2020

The 2020 Art Calendar Contest winners and runner-ups were recognized at the Nov. 26. delegate meeting in Queens. The winners received \$500 Apple gift cards, while the runner-ups received \$250 Apple gift cards. This year's judge was longtime art teacher Susan Wilkowski, who now owns Casa de Spin Art Studio in Massapequa, Long Island.

#### Winners

Kindergarten: Madeline Woods, daughter of Sgt. James Woods, 101 Precinct  
1st Grade: Ryan Steiner, son of Sgt. Mark Steiner, Staten Island Grand Larceny Unit  
2nd Grade: Juliet Olfano, daughter of Sgt. Eric Olfano, SRG 3  
3rd Grade: Frank Khaykin, son of Sgt. Tatiana Ryan, RMB – QAD  
4th Grade: Veronica Hurtle, daughter of retired Sgt. Richard Hurtle  
5th Grade: Cyler Williams, son of Sgt. Curtis Williams, PSA 2  
6th Grade: Haily Ecker, daughter of Sgt. James Ecker, FTS  
7th Grade: Juliette Troy, daughter of retired Sgt. Michael Troy  
8th Grade: Christin Deonarinesingh, son of Sgt. Dexter Deonarinesingh, PBQS  
9th Grade: Alyssa Gannon, daughter of Sgt. Donald Gannon, Detective Bureau  
10th Grade: Katia Mahepath, daughter of Sgt. Anthony Mahepath, MTS Precinct  
11th Grade: Adrianna Bruschi, daughter of retired Sgt. John Bruschi  
12th Grade: Lea Presume, daughter of Sgt. Thierry Presume, TRSP – BIU

#### Runner-ups

Kindergarten: Elizabeth Ho, daughter of Sgt. Andrew Ho, MTS Precinct  
1st Grade: Leo Park, son of Sgt. Leo Park, Transit District 30  
2nd Grade: Alexa Everoski, daughter of Sgt. Timothy Everoski, Medical Division  
3rd Grade: Gianna Reynolds, daughter of retired Sgt. George Reynolds  
4th Grade: Clare McLaughlin, daughter of SDS Thomas McLaughlin, Bronx Homicide Squad  
5th Grade: Isabella Santiago, daughter of Sgt. Richard Santiago, ESS 4  
6th Grade: Madeline Smith, daughter of retired Sgt. Edward Smith  
7th Grade: Sean Pineda, son of retired Sgt. Frederick Pineda  
8th Grade: Hugo Arica, son of Sgt. Hugo Arica, 103 Precinct  
9th Grade: Julianna Gembs, daughter of retired Sgt. Paul Gembs  
10th Grade: Jenna Fortugno, daughter of retired Sgt. James Fortugno  
11th Grade: Angelica Kocik, daughter of ret. Sgt. Kevin Kocik  
12th Grade: Joseph Cosgrove, son of Sgt. Tara O'Leary, PBQS

Fraternally,

Ed Mullins

EDWARD D. MULLINS  
PRESIDENT

VINCENT J. VALLELONG  
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EDMUND SMALL  
CITY-WIDE SECRETARY

EDWARD GEARY  
MARSHAL

MICHAEL PERUGGIA  
SERGEANT-AT-ARMS



# LINE ORGANIZATIONS

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



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..

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## Pension Fund Lawsuit

November 14, 2019

The Empire Center commenced a lawsuit under the Freedom of Information Act to have the names and pension amounts of NYPD retirees published. The Center won in the lower Court, and, at first, the City was reluctant to file an appeal, but after the five police unions persisted and pressured City Hall, the Mayor finally agreed to file a "notice of appeal" just before the deadline. The City now has approximately nine months to perfect its appeal and file papers with the Court.

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## NYPD detectives union president Michael Palladino to retire

By [Tina Moore](#) and [Craig McCarthy](#)

November 24, 2019 | 3:28pm

NY POST

The head of the NYPD's detectives union will retire after 15 years at the group's helm, The Post has learned.

Detectives' Endowment Association President Michael Palladino will file his pension paperwork at 1 Police Plaza at 11 a.m. Monday morning, and plans to hang up his hat in mid-January, the 41-year veteran said Sunday.

"My inner desire has been to help people and make a difference for the better," said Palladino, who joined the force in 1979 and spent most of his career in The Bronx's 43rd and 52nd precincts.

"I believed then and I still believe today that good must prevail over evil," he said. "I think that it's just too bad that the majority of today's elected officials choose to embrace evil at the expense of the law-abiding citizen."

Palladino — whose wife, Theresa, is a retired detective and whose son Joseph serves on the NYPD — plans to go into the private sector as a consultant for the Rockland County-based Brosnan Risk Consultants and serve as president of the National Police Defense Foundation.

"My plate is pretty full," he said.

Palladino, who was elected to the union's top spot in 2004, plans to hand the reins over to vice-president Paul Digiacommo when he retires in January. Digiacommo will finish the term, ending June 2020, and the union will hold elections in the spring.

The detective, "humbled and moved" that his retirement would be news, said he "gave the members and the NYPD 150 percent." "I leave behind an organization that is financially sound with an impeccable reputation for a blueprint for future leaders to follow," he said.

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## December 2019 Events

### Fifth Annual Memorial Mass for Liu and Ramos

There will be a Fifth Annual Memorial Mass for Detectives Wen Jian Liu and Rafael Ramos, killed in the line of duty on December 20, 2014.

Friday, December 20, 2019

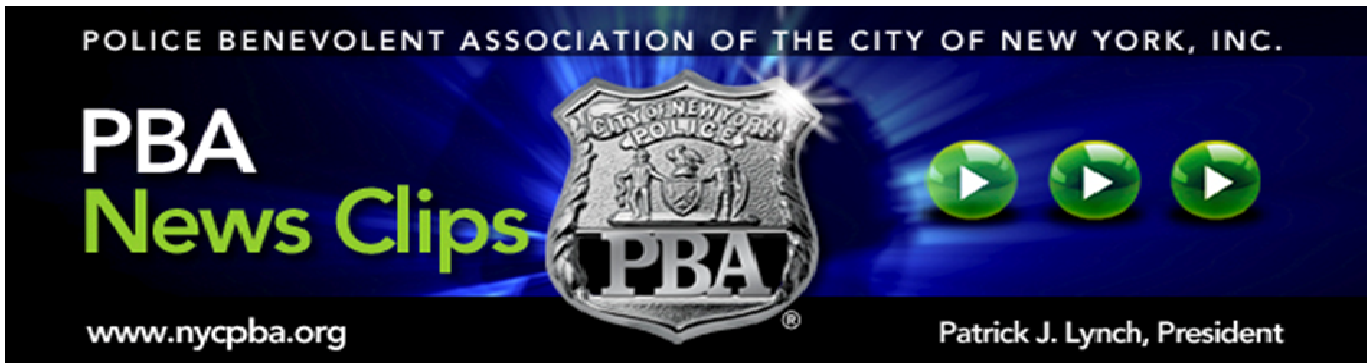
9:00 hours

Our Lady of Guadalupe Church

7201 15th Avenue

Brooklyn, NY 1128

# LINE ORGANIZATIONS



## PRESS RELEASES

November 28, 2019 **In the News**  
**Lynch Gives Wake Up Call**

Pat Lynch gives a wake up call about the true goals of anti-police advocates to the Queens DA's office as they release a list of so-called "bad cops." <http://www.nycpba.org/news-items/post/2019/queens-da-releases-bad-cop-list-after-denying-its-existence/>

November 27, 2019 **Press Releases**  
**PBA President's Statement on the Release by the Queens DA of a "Bad Cop List"**

PBA President Patrick J. Lynch said:

"Our prosecutors need to wake up and realize that the pro-criminal advocates cannot be appeased. They will not stop until they have baselessly smeared the reputation of every single police officer and rendered any criminal prosecution impossible. It is time for district attorneys to decide whether they will continue fighting on behalf of crime victims, or just raise a white flag over every courthouse in New York State."

November 24, 2019 **In the News**  
**Lynch on Anti-Police Bias**

**The Hill** reports Pat Lynch's remarks regarding the current state of anti-police bias on the streets. <http://www.nycpba.org/news-items/the-hill/2019/opinion-rising-crime-and-police-suicides-no-surprise-in-light-of-politicians-hypocrisy-on-law-enforcement/>

November 20, 2019  
**Oppose Parole for Cop Shooter**

Send an email to the Parole Board opposing parole for George Hill, DIN 93A8537, who, on Nov, 16, 1991, shot PO Paul Freitas in the face during a car stop in the 75 Pct. PO Freitas survived the attempted murder but still lives to this day with the pain and suffering inflicted by this perp. **CLICK HERE** <http://www.doccs.ny.gov/DOCCSWebLettersToBoardofParoleForm.aspx> to access the [Parole email page](#).

November 18, 2019 **Press Releases**  
**Parole Board robs slain Cop's family of right to oppose parole**

The New York State Board of Parole sank to a new low last month, when it failed to provide the family of slain New York City Police Officer Anthony Mosomillo with an opportunity to oppose the parole release of one P.O. Mosomillo's killers.

**PBA President Patrick J. Lynch** said:

"The con game that the Parole Board just ran on the Mosomillo family is an utter disgrace. Over the past year, we have seen multiple instances in which the Parole Board staff lied to or misled the families of fallen police officers in an apparent attempt to deprive them of their legal right to oppose the release of their loved ones' killers. They should just close down the Office of Victim Assistance, because they aren't even pretending to care about crime victims anymore. They are rolling out the red carpet for cop-killers and other vicious criminals at every turn, while our families live in fear of being victimized a second time."

Continued next page.....

# LINE ORGANIZATIONS



PRESS RELEASES continued.....

**Margaret Mosomillo, widow of fallen P.O. Anthony Mosomillo, said:**

“Every two years, I have been forced to relive the pain of losing Anthony in order to deliver my victim impact statement — and always during the holidays, when I feel his loss the most. This time, I didn’t even get that opportunity. Just a cold letter saying ‘your husband’s killer is being released.’ That letter is what every family of a murdered police officer dreads, but the Parole Board could not care less. They have trampled my rights and hidden behind bureaucracy. Their sickening disregard for our family should serve as a warning to every crime victim in New York State. If they can do this to me, they can and will do it to you.”

Convicted cop-killer Betsy Ramos, who was sentenced to 15 years to life for her role in P.O. Mosomillo’s 1998 murder, was initially denied parole in January 2019, after members of the Mosomillo family appeared before a Parole Board panel to deliver victim impact statements.

However, Ramos appealed that decision and was granted a new parole hearing on October 29. The Parole Board’s Office of Victim Assistance, which is tasked with liaising with crime victims and arranging victim impact statements, failed to notify the Mosomillo family of the appeal and new hearing. As a result, the family had no opportunity to deliver a victim impact statement to the new parole panel and Ramos was granted parole with a scheduled release date of December 10, 2019.

P.O. Mosomillo, who as assigned to Brooklyn’s 67<sup>th</sup> Pct., was shot and killed on May 26, 1998 while attempting to serve a bench warrant on parolee Jose Serrano — Ramos’ boyfriend — for missing a court date. When P.O. Mosomillo and his partner discovered Serrano hiding in a trapdoor in Ramos’s East Flatbush apartment, Ramos attacked the officers. During the violent struggle, Serrano got possession of P.O. Mosomillo’s partner’s weapon and fired, striking P.O. Mosomillo four times. P.O. Mosomillo returned fire, killing Serrano, before succumbing to his injuries at Kings County Hospital.

The Parole Board’s deception of the Mosomillo family follows the discovery earlier this year that the Board was [secretly rejecting](#) letters opposing the parole of cop-killers that were submitted via the PBA website. Since revealing the Parole Board cover-up, the PBA has [printed and delivered](#) nearly 900,000 letters from the public opposing the parole of dozens of cop-killers, including Ramos.

November 17, 2019 [Press Releases](#)  
[PBA Statement on Bloomberg’s Stop & Frisk Apology](#)

PBA President Patrick J. Lynch said:

“Mayor Bloomberg could have saved himself this apology if he had just listened to the police officers on the street. We said in the early 2000s that the quota-driven emphasis on street stops was polluting the relationship between cops and our communities. His administration’s misguided policy inspired an anti-police movement that has made cops the target of hatred and violence, and stripped away many of the tools we had used to keep New Yorkers safe. The apology is too little, too late.”

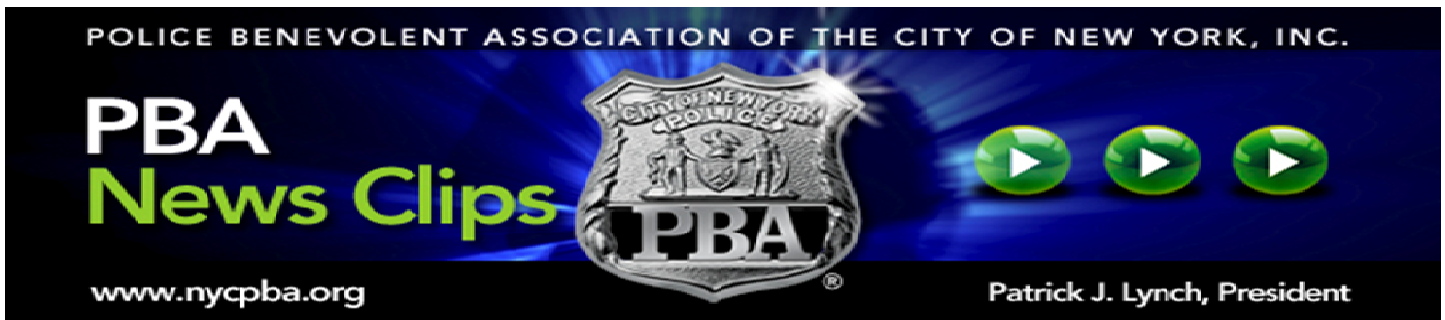
November 16, 2019 [In the News](#)  
[Lynch Slams CCRB](#)

Once again, PBA President Pat Lynch slams the CCRB for taking actions outside the scope of the city charter. Lynch focuses on the political aspects of the board meeting which violates city policies. The story ran in the [Chief-Leader..](#) <http://www.nycpba.org/news-items/chief/2019/at-ccrb-meeting-calls-for-repeal-of-law-shielding-cops-records/>

November 8, 2019 [In the News](#)  
[Lynch Warns About Consequences of New Laws](#)

In the [NY Post](#), citing the re-arrest for gun possession of a man who was jailed for shooting a police officer, Pat Lynch warns that this is the type of criminals who will be put back on the streets instantly under new laws that become effective on Jan 1. <http://www.nycpba.org/news-items/post/2019/convicted-cop-shooter-busted-for-weapons-drugs-possession/>

# LINE ORGANIZATIONS



PRESS RELEASES continued.....

November 7, 2019 **In the News**  
**Lynch Slams Brooklyn DA for Releasing List of Names**

PBA president Pat Lynch slams Brooklyn DA Eric Gonzales saying he "sides with the criminals" for releasing the names of MOS on a so called "bad cops" list whom he will not call to testify. <http://www.nycpba.org/news-items/post/2019/another-batch-of-bad-cops-made-public-by-brooklyn-da/>

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November 4, 2019 **In the News**  
**Pat Lynch on Anti-Police Protestors, CCRB**

Pat Lynch tells **PIX 11 News** that anti-police protestors do not want justice, they want to attack police officers and stop all forms of law enforcement. **CBS 880 radio news** reports on ballot issues and notes that the PBA has been working to defeat the expansion of CCRB's authority and budget. <http://www.nycpba.org/news-items/wpix/2019/pat-lynch-on-anti-police-protestors/>

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November 4, 2019 **Press Releases**  
**PBA Statement on Appointment of Dermot Shea as Police Commissioner**

PBA President Patrick J. Lynch said: "The challenges facing the NYPD are enormous, but so are the opportunities. We look forward to working with Commissioner Shea to combat the current anti-police atmosphere and make positive changes that will improve the lives of our police officers and every New Yorker we protect."

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November 3, 2019 **In the News**  
**Pat Lynch on Anti-Police Protests**

In a **NY Post** story about anti-police protests, PBA President Pat Lynch squarely places responsibility on the shoulders of elected officials who pander to the criminal element. <http://www.nycpba.org/news-items/post/2019/cops-keeping-low-profile-hesitant-to-engage-amid-anti-nypd-angry-mob-protests/>

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November 3, 2019 **Press Releases**  
**PBA Blasts CCRB for Politicking on Records Law Repeal**

In advance of the Civilian Complaint Review Board's planned meeting to adopt a formal position on repeal of Civil Rights Law Section 50-a, the NYC PBA has put the board on notice that such action would violate both the City Charter and city conflict of interest rules. In a letter sent last week to CCRB Chairman Rev. Frederick Davie (attached here), PBA President Patrick J. Lynch demanded that Davie and CCRB cease their improper political advocacy for repeal of the law that protects police officers' confidential personnel records, noting that Davie's public statements on the issue are at odds with the de Blasio administration's official position.

Lynch said: "Every sane New Yorker is wondering what is going on in this city. We have vicious anti-police anarchy in the streets and government institutions going completely rogue. CCRB Chairman Fred Davie is running the board like his personal political machine, shredding every law that is meant to ensure CCRB's fairness and impartiality. Even Mayor de Blasio can't keep up with Davie and his anti-cop comrades. They need to be stopped."

**Read Letter:** [20191103-pr-ccrb-improper-political-engagement.pdf](http://www.nycpba.org/news-items/post/2019/11-03-pr-ccrb-improper-political-engagement.pdf)

# LINE ORGANIZATIONS



## World Trade Center Resources

### Police Pension Fund Notice of Participation

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

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

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

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

### Victim Compensation Fund

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

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

## Links to Police Line and Fraternal Organization websites



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



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



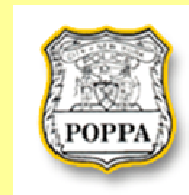
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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



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



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



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



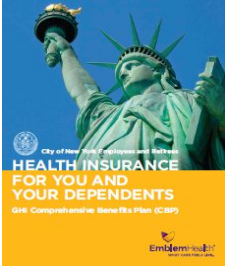
<http://ww2.nypdpulaskiassoc.org/>



<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>

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## SBA—Eligibility

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

### Definition of PPO and POS

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

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

Continued next page.....

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

# Health and Welfare

## 2019 Medicare Parts A & B Premiums and Deductibles

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

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

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

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

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

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

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

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

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

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

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

# Health and Welfare

## City Coverage for Medicare-Eligible Retirees

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

### Medicare Enrollment

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

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

### Medicare Part B Reimbursement

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

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

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

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

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

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

2017 Medicare Part B Reimbursement Differential Request Form:

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

2016 Medicare Part B Reimbursement Differential Request Form:

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

### IRMAA Medicare Part B Reimbursement

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

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

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

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

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

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

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

# Health and Welfare

## Medicare Preventive Services

Preventive & screening services

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

[Abdominal aortic aneurysm screening](#)

[Alcohol misuse screenings & counseling](#)

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

[Cardiovascular disease screenings](#)

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

[Cervical & vaginal cancer screening](#)

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

[Screening colonoscopies](#)

[Screening fecal occult blood tests](#)

[Screening flexible sigmoidoscopies](#)

[Depression screenings](#)

[Diabetes screenings](#)

[Diabetes self-management training](#)

[Glaucoma tests](#)

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

[Hepatitis C screening test](#)

[HIV screening](#)

[Lung cancer screening](#)

[Mammograms \(screening\)](#)

[Nutrition therapy services](#)

[Obesity screenings & counseling](#)

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

[Prostate cancer screenings](#)

[Sexually transmitted infections screening & counseling](#)

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

[Tobacco use cessation counseling](#)

[Yearly "Wellness" visit](#)

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## Medicare Part G

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

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

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

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

# What's Happening

**Auto Parts Settlements**  
**AUTOMOTIVE PARTS LITIGATION: \$1.2 BILLION SETTLEMENTS**  
Time is Running out  
**File Your Claim by December 31, 2019**

Those who bought or leased a new vehicle or bought replacement parts could get \$100 or more. If you already filed a claim, you do not need to file one again for the same vehicle or part to get a payment. You should file an additional claim if you have new vehicles or parts to report. Submitting a claim is easy. No documentation is required at the time you file. Click on the link below to file a claim now.

Generally, you may be included in one or more of the Settlement Classes if, at any time from 1990 to 2019, you: (1) bought or leased a qualifying new vehicle in the U.S. (not for resale), or (2) paid to replace one or more of the qualifying vehicle parts listed in Question 5 above (not for resale). In general, qualifying vehicles include new four-wheeled passenger automobiles, vans, sports utility vehicles, crossovers, and pickup trucks.

The specific definition of the vehicles, as well as the definition of who is included in the Settlement Classes, is set forth in each Settlement Agreement. Each of those Settlement Agreements, and the related Complaints, are accessible on the [Court Documents](#) page.

You will also be able to obtain additional information to learn whether you are a member of one or more of the Round 1, Round 2, Round 3, or Round 4 Settlement Classes by referencing the eligible vehicles listed in the "[Vehicles Included in Rounds 1-3](#)" and "[Vehicles Included in Round 4 Settlements](#)" tabs on the home page, calling 1-877-940-5043, or sending an email to [in-fo@AutoPartsClass.com](mailto:info@AutoPartsClass.com).

A separate Settlement Class has been approved (for the Round 1, Round 2, and Round 3 Settlements) or preliminarily approved (for Round 4 Settlements) by the Court in each of the following cases settled by the Settling Defendants and their affiliates. The time period covered by the Settlements for each of the Settlement Classes is provided below:

**FILE A CLAIM:** <https://secure.gcqinc.com/yaa/LandingPage.aspx?FormType=CLM#!>



**Intelligence Bureau  
Holiday Party**  
Tuesday, December 3, 2019  
7:30 pm to midnight



Monarch Lounge  
71 West 35<sup>th</sup> Street, NYC, 18<sup>th</sup> Floor  
\$85 per Person  
4-hour open bar, hors d'oeuvres, buffet dinner, and music

Det. Michael Lacerenza  
[mlacerenza@nynjhidta.org](mailto:mlacerenza@nynjhidta.org)

Det. Jared Santangelo  
[jesantangelo@nynjhidta.org](mailto:jesantangelo@nynjhidta.org)

Det. Alex Ng  
[ang@nynjhidta.org](mailto:ang@nynjhidta.org)

Det. Timothy Quinn  
[tquinn@nynjhidta.org](mailto:tquinn@nynjhidta.org)

Det. Paris Rouhi  
[prouhi@nynjhidta.org](mailto:prouhi@nynjhidta.org)



**NYPD Sports  
Holiday Party**  
Tuesday, 12/3/19 6pm-10pm



**FOOD  
DRINKS  
MUSIC ... \$40**



5060 BROADWAY  
NEW YORK, NY 10034  
(646) 688-3504



**NYPD  
Sports**

# What's Happening



## Internal Affairs Bureau Holiday Party

TUESDAY, DECEMBER 3, 2019

Cocktail Hour: 6:00 - 7:00 • Dinner: 7:00 - 10:00

OPEN BAR • COCKTAIL HOUR • PHOTO BOOTH • RAFFLES

TICKETS \$100 PER PERSON

### CONTACTS

India House

One Hanover Square  
New York, New York

Det Trotman	Zone 1	(212) 694-3096
Lt Gallo	Zone 2	(718) 840-2516
Lt Cordiner	Zone 3	(718) 482-6643
Det Rivera	DCIA	(646) 610-6660
Det Aviles	CCRB	(212) 741-8485
Det Lamont	Suppt Svs	(212) 741-8475
Det Riddick	Resources	(347) 493-8969
Det Guevarra-Francis	Resources	(347) 493-8990

LIMITED NUMBER OF TICKETS AVAILABLE

Happy Holidays 2019



SPECIAL VICTIMS DIVISION  
IN ASSOCIATION WITH SAFE HORIZON,  
CHILD ADVOCACY CENTER,  
& SARTS MEDICAL STAFF

# Holiday Party

WEDNESDAY  
DECEMBER 4, 2019

THE COPACABANA BALL ROOM  
268 WEST 47 STREET • NEW YORK, NY 10036

1900x2300 | \$100 | OPEN BAR | BUFFET | MUSIC

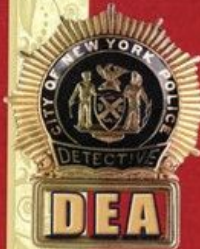
LT. BERMUDEZ	SVD/SOMU	646-510-9860
LT. MORANGE	MSVS	212-694-3000
DET. CROWLEY	TSVS	718-834-5319
DET. BHARADWAJ	BXCAS	929-265-3638
DET. VALENTIN	BXSVS/DNA	718-378-8936
DET. TIRADO-FLORES	BCAS	718-330-5600
DET. FEBUS	QCAS	718-261-2737
DET. MARIN	SISVS	718-556-6390
DET. HARRIS	MCAS	917-492-3555
DET. ANGOL	QSVS	718-520-9277
DET. QUINONES	BSVS	718-230-4417

FINAL PAYMENT DUE • FRI. NOV. 15, 2019  
TICKETS WILL NOT BE SOLD AT THE DOOR

## BREAKING NEWS

SAVE THE DATE

Thursday  
December 5  
DCPI  
Holiday Party



# DEA ANNUAL HOLIDAY PARTY

WEDNESDAY, DECEMBER 11th 2019

1800 HOURS

BATTERY GARDENS  
OPPOSITE 17 STATE STREET

NYC


DELEGATES MEETING WILL BEGIN AT  
1530 HOURS

FOR INFORMATION PLEASE CONTACT  
PAUL MORRISON AT THE DEA or  
[info@nycdetectives.org](mailto:info@nycdetectives.org)

# What's Happening

DEPUTY COMMISSIONER MANAGEMENT & BUDGET

# HOLIDAY Party



*Thursday, December 12*

**6:00 pm - 10:00 pm**

**Giando on the Water** Banquet Hall  
400 Kent Ave. Brooklyn, NY 11249



**\$100** due by Nov 29  
**Det. Anthony Bonilla**  
917.696.9300




# HOLIDAY PARTY

**WORLD'S FAIR MARINA**  
1 WORLD FAIR MARINA, FLUSHING, NY 11368  
**THURSDAY, DECEMBER 12, 2019**  
8:00PM - 1:00AM

**Adults Only**  
Donations: \$75 / \$85 At the door  
GET YOUR TICKETS AT [BlueLineTicket.com](http://BlueLineTicket.com)  
OPEN BAR TOP SHELF - DINNER - LIVE DJ - RAFFLES - HOOKAH  
Contact: President Det. Anand Narayan 917-957-9616  
1st Vice President Det. Ravi Narayan 718-791-5179  
P.O. BOX # 7687 Hicksville, NY 11802  
email: [nypd.desi2@gmail.com](mailto:nypd.desi2@gmail.com) / TEL: 646-285-8590

**2019 TRAINING BUREAU  
HOLIDAY PARTY**

**FRIDAY, DEC 13, 2019 1930 x 2330**

**Russo's on the Bay**  
162-45 Cross Bay Blvd. Howard Beach NY 11414

**\$100 pp**

Please pay in advance so Club Principals can enjoy the Party too

**In Person (Cash):** To below "contacts"  
**In Person (Handwritten Check):** endorse to "Police Academy Club"

**Online (Chase QuickPay w/ Zelle, Venmo, PayPal):** [PoliceAcademyClub@gmail.com](mailto:PoliceAcademyClub@gmail.com)

Joseph Lozada, Moise Tingué, Matthew Walsh, Daniel Boggiano, Brian Henry, Dominic Coppola, Ayesha Marty  
ICO # 2019-042

**Much Larger Room, Great Food, Music and People!  
Let's Celebrate the Holiday Season Together!**

# NYPD 7<sup>th</sup> Annual St. Mary's Children's Hospital Holiday Party

Presented by the Brooklyn North Warrant Squad  
**Friday, December 13, 2019 1100hrs - 1300hrs**



The event will take place on Hospital Grounds located at **29-01 216<sup>th</sup> Street Bayside, Queens**  
HWY. ESU, Transit Bureau K9, The Mounted Unit, McGruff the Crime Dog, and a few surprise guests will be in attendance.



For info on how you can help make a difference this Holiday Season for some of our area's most vulnerable children call any of the contacts listed below:

Det. Terry Brienza - BN VFS (929) 354-7437  
Det. Bernice Brienza - CSU (646) 996-8517  
Det. Thomas Napolitano - BRS (929) 248-1418  
Det. Jeanette Giglio - BNWS (929) 371-6592  
PO. Janet Armao - PBQS (631) 260-8895  
Det. Jason Wolfenhaut - BX VFS (646) 630-6048  
Det. Anthony Girelli - BN JAWS (917) 239-8926

\*For Safety Purposes, Any MOS interested in attending must notify BNWS (718) 240-1730 as space is limited. Uniform of the Day required\*



# What's Happening

## OH WHAT FUN

JOIN US FOR THE  
**CRIME CONTROL STRATEGIES  
HOLIDAY PARTY**

DECEMBER 13<sup>TH</sup>, 7PM – 10PM  
AT THE INDIA HOUSE  
ONE HANOVER SQUARE, NY, NY, 10004  
\$115 PER TICKET

- PREMIUM OPEN BAR
- BUFFET STYLE DINNER
- AFTER EXTENSIVE REQUEST DJ LOU IS BACK THIS YEAR

FOR TICKETS CONTACT:  
DET BRIAN FLEMING (914) 804-0258  
DET ROSA GONZALEZ-NOA (917) 657-2003



## Pulaski and Steuben Joint Christmas Party

Open to adults & children alike... enjoy visits  
from various units of the Special Operations Division

Members attending with children must bring  
a pre-wrapped gift (\$25 value) for each child and  
have the child's full name clearly printed on the outside

**Saturday, December 14<sup>th</sup>, 1-4pm**

**St. Mary's Nativity Church  
46-02 Parsons Blvd, Flushing, NY 11355**

*Please RSVP by December 9<sup>th</sup>*

*Donna Zabo*  
631-833-8823

*Keith Machtel*  
631-433-6900

*Jim Roscher*  
917-596-4423

All members in attendance must be of good standing within  
their respective Associations and be paid-to-date with their dues

## Chief of Detectives



Presents

## CANDY LAND

Children's Holiday Party

SUNDAY  
DECEMBER 15<sup>TH</sup>, 2019  
1000HRS -1500HRS  
1 POLICE PLAZA  
AUDITORIUM  
Picture with  
SANTA

Bring a wrapped toy labeled  
with your child's name  
(up to \$20.00 value)

Fun Activities and Food  
Come meet some of our  
Special Guests



### TICKET COMMITTEE

ALICIA ARQUER: 917-865-9652  
ALICIA.ARQUER@nypd.org  
ELIOT ARIAS: 917-587-2044  
ELIOT.ARIAS@nypd.org  
DARNELL CABBELL: 929-354-7150  
DARNELL.CABBELL@nypd.org

## CHIEF OF PATROL

## HOLIDAY PARTY

Tuesday, December 17, 2019

7:00 pm to 11:00 pm

**Current @ Chelsea Piers, Pier 59**


**Tickets \$ 125**

Payment is due by December 6th

LT Moynihan (PSB) (646) 879-4389	SGT Mora (PBMS) (212) 477-7436	LT Martire (PBBN) (718) 573-5035
LT Mathison (PSB) (347) 267-4676	LT Simon (PBMN) (212) 678-1851	SGT Layne (PBQS) (718) 969-8602
LT Almeida (PSB) (929) 354-8884	LT Law (PBXX) (718) 299-4314	SGT Zaleski (PBQM) (718) 520-6777
SGT Jackson (PSB) (646) 610-8617	LT Olsen (PBBS) (718) 287-3231	LT Fioravante (PBSI) (718) 667-2220

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# What's Happening



Chief of Strategic Initiatives and  
Deputy Commissioner Equity & Inclusion

## HOLIDAY PARTY 2019

India House  
(Located at 1 Hanover Square)  
Tuesday, December 17th, 2019  
7:30 pm to 10:30 pm  
Tickets - \$110  
Payment due no later than December 6th, 2019  
Contact: Sergeant Lillian Miniero  
646.610.5390





NEW YORK DOMINICAN OFFICERS ORGANIZATION  
ORGANIZACION DE OFICIALES DOMINICANOS DE NUEVA YORK

## TOY DRIVE

### CHRISTMAS PARTY

Thursday, December 19th  
7:00 PM - 12:00 AM

\$25/pp Plus New & Unwrapped Toy  
Online Ticket Sales Only at [Eventbrite](#)



INCLUDES FOOD & CASH BAR

Music by:  
**DJ CAMBI**



4218 31<sup>ST</sup> AVE, ASTORIA, NY 11103

Scan to Purchase Ticket

INDIA HOUSE  
ONE HANOVER SQUARE  
MANHATTAN


FRIDAY,  
DECEMBER 20, 2019  
6PM - 10PM

\$115  
PP

**TICKET COMMITTEE:**

ASA ANNEBRITT MATLAND CHIEF OF DETS 646-610-6430  
LCD TIMOTHY THOMSON ONS NORTH HONI 718-520-9259  
LCD RICHARD RUDOLPH ONS SOUTH HONI 718-969-2703  
LCD RAYMOND JANSEN DBB: 718-378-8053  
SDS MIKE CAFERO DBMS 212-477-7447  
SGT DANIEL QUINN NARC BORO SI 718-876-8196

DET GREG BELL 120 PDS 718-981-2714  
DET DEREK O'SULLIVAN 71 PDS 718-735-0501  
DET RICHARD CARNEY DBBN 718-963-6333  
DET JAMES COFFEY BK S. HONI 718-946-3315  
DET TIM DONOHUE MAN N. GANG 212-694-8107  
DET MARIA BOCACCHIA BX GVS 929-334-9745  
DET JOSEPH AYALA BX GVS 917-865-1970



## PERSONNEL BUREAU 2019 HOLIDAY PARTY

DECEMBER 30, 2019 • 6:00 TO 10:00 PM  
BATTERY GARDENS • 1 BATTERY PLACE, NY, NY  
\$100.00 PER PERSON – INCLUDES OPEN BAR

*For Tickets & Information, Please Contact:*

Office of the Personnel Bureau:	Sgt. Amber Cafaro - 347-768.2520
Office of the Personnel Bureau:	PAA Elissa Campanella - 646.610.7284
Candidate Assessment Division:	Lt. Glorisel Lee - 929.248.1666
Personnel Orders Division:	Lt. Beth Paulson - 516.330.8079
Medical Division:	Sgt. Timothy Everoski - 631.478.1253
Office of the Supervising Chief Surgeon:	P.O. Tina Lipkin - 718.760.7626
Human Resources Division:	Sgt. Shawn Mortman - 917.251.1789
Human Resources Division:	SPAA Gina Iazzetti - 646.610.8027

**TICKETS SOLD UNTIL DECEMBER 20, 2019**  
**NO TICKETS SOLD AT THE DOOR**

JOIN ASSISTANT CHIEF CHRIS MCCORMACK IN  
CELEBRATION AT THE

# C.E.D. CHRISTMAS PARTY

TUESDAY EVENING, DECEMBER 10TH, 2019

AT 7:00 P.M.

\$125.00 PER PERSON

CURRENT - PIER 59

CHELSEA PIERS, 23RD ST @

WEST SIDE HWY, NY NY 10011

TICKETS DET. DOLORES CARDINALE

646-610-6960

DET. SONIA ACUNA

646-610-7447

# 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      **Cell:** (646) 584-7797

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

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

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

***World Trade Center Health Program***

Phone Number: (888) 982 4748

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

# What's Happening

## 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 TBA Via Email

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

Retired Employees Benefits Section

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

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

New York, NY 10006

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

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

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

## THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

## MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

## LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

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

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

Veterans Administration, if a veteran

## PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.



# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

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

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

# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

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

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

### What is the best option for you?

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

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

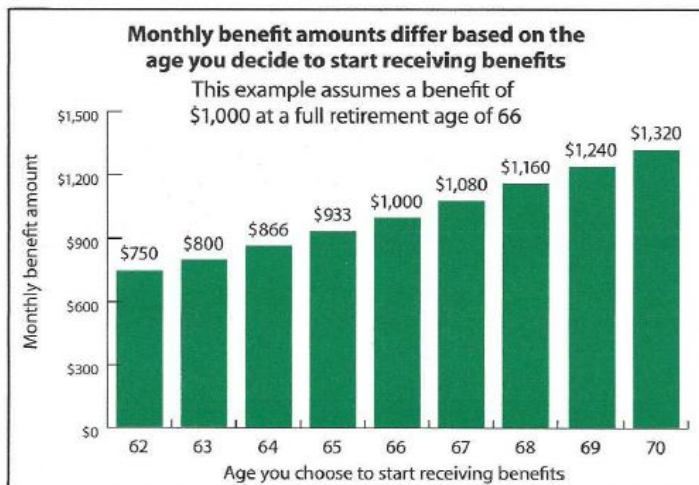
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

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

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



## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

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

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

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

## Other useful websites

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

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

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

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

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

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

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

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



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

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

5 December 1906

On List For Captains

The new Civil Services list for police captains, good for four years, was made known to-day. Many Brooklyn men are on the list of 282 successful candidates in the examinations. In point of service as sergeants, three years, 66 are not eligible for promotion. The foremost Brooklyn men on the list are:

No.	Name	P.C.
9	LAHEY, William J	90.55
13	HUGHES, Edward P	89.23
15	FRANK, Samuel	89.10
17	O'CONNOR, John F	88.98
18	DULF??, John	88.85
19	POST, James H	88.79
24	MURPHY, Thomas H	88.58
28	HARRINGTON, George E	88.10
29	O'CONNOR, Joseph	88.10
31	GILLESPIE, James	88.00
32	COMBOY, F.J.	87.91
34	WALDEN, George J	87.38
35	BURNS, Edward J	87.43
37	MURPHY, M.J.	87.49
38	GALLAGHER, Dennis	87.43
41	BOURKE, Edward J.	87.30
48	CONEYS, W.J.	86.98
50	CONLIN, J.J.	86.95
51	MAGUIRE, Thomas	86.90
52	TRUMOR, Joseph W	86.90
54	MEYERS, Thomas	86.85
56	DONAHUE, Thomas	86.79
57	SLOTT, Cor???us	86.75
60	WHEELWRI????, James	86.70
61	SHEEHAN, Patrick J.	86.63
63	DOOLEY, William J	86.56
64	REIDY, M.J.	86.50
65	GILLER, James H.	86.43
67	GROSBACK, Phillips	86.33
70	MCCAULEY, Thomas	86.25
71	COLEMAN, William A	86.10
72	DAVIS, Daniel	86.08
73	MCCARTHY, James	86.03
74	BREEN, Henry	85.94
78	SCHMIDT, John	85.85
80	FLEMING, James E.	85.80
81	HURLEY, George	85.79
83	DUNN, James	85.73
84	DOLAN, Bernard	85.70
85	MAST, Morris	85.68
86	KENNEDY, James A	85.65
88	PACHININ, Anthony	85.60
91	DULFER, John	85.30
102	COOPER, James A	85.25

(Continued next page).....

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

Continued.....

7 December 1906

### Grafting Reporter and Policeman Sentenced

Charles R. PRICE, for years Police Headquarters' reporter for the "Daily News" and Policeman John J. BRYAN, formerly attached to the Leonard street station, were sentenced to-day in the Court of Special Sessions, Manhattan, to pay a fine of \$250 each or twenty days in the Tombs prison on the charge of a violation of Section No, 53 of the Penal Code in having made a corrupt bargain, the object of which was to make Policeman James A. DONOHUE, a roundsman for \$200.

The courtroom was crowded with policemen who were interested chiefly because Third Deputy Police Commissioner MATHOT was the complainant. He broke into a room occupied by PRICE at 299 Mulberry street, on May 31, and after a chase caught BRYAN.

District Attorney JEROME made a plea for clemency for both men, saying that in the case of BRYAN he had served fifteen years on the police force, saved human life and won a medal of honor. In PRICE's case he said that the wife and children of the defendant and his aged mother were the main sufferers of his guilt.

The accused will appeal.

### Retired Policeman Drops Dead in Home

Michael BOWE, 54 years old, of 344 Thirteenth street, was found dead this morning by his wife, who discovered him lying on the floor in the rear parlor of their home. Death was the result of apoplexy, from which he has been a sufferer for two years. BOWE was a retired policeman. He had an excellent record.

10 December 1906

### O'KEEFE STIRS UP POLICE CAPTAINS

Deputy Police Commissioner Arthur J. O'KEEFE blossomed out as an energetic orator when he addressed the captains of Brooklyn and Queens at the State street headquarters. Mr. O'KEEFE was very much in earnest and told the captains a few plain facts which didn't make them feel any better. The Deputy made it plain he wanted them to attend more strictly to their duties, and pointed out some of the evils which he wanted to remedy right away.

Mr. O'KEEFE's recommendations were as follows:

First - Captains must be more courteous to citizens in general.

Second - They must pay attention to reports and complaints.

Third - They should look over their precincts at frequent intervals.

Fourth - They should be on the watch for prize-fighting.

Fifth - They should see that theatres do not violate the law, especially as to Sunday concerts.

Sixth - They should suppress rowdyism.

Seventh - They must make fuller and more complete reports to him and a recommendation or two wouldn't be amiss.

Eighth - They must be just in the matter of Sunday closing of stores.

Ninth - They must be on the lookout for gambling.

Tenth - They should not plead that they cannot accomplish work without the assistance of plainclothes men, who are not known to the persons in the precinct whom the police are after when they never ask for such men to be assigned to them.

11 December 1906

### POLICE TRIALS

-Peter J. REILLY, a policeman at the Flatbush avenue station, who on Nov. 7 walked into the station house and laid his shield on the desk before the sergeant, saying he was going to resign was before Deputy Commissioner O'KEEFFE this morning in the trial room at Police Headquarters. O'REILLY was asked by the Commissioner what he meant by resigning from the force one day and returning two days after. Not receiving a satisfactory answer he fined O'REILLY three days pay.

(Continued next page)...

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

Continued.....

-Officers Christopher F. RYAN and James H. LIDDY were charged with being off their posts and in a saloon. Each was fined ten days' pay.

-Patrolmen Thomas E. HULBERT, of the Astoria station, had his sentence suspended after O'KEEFE learned he had performed meritorious acts of the time of the SLOCUM disaster. HULBERT was charged with being absent three hours after roll call.

-Although William STEVENS, of the Liberty avenue station has only been on the police force since May he has had six complaints made against him. He was in the court to-day for being absent from duty for twenty-six hours. O'KEEFE reserved decision, and his dismissal from the force is expected.

-When F. E. BUCKLEY, of the Richmond Hill station, was asked why he had failed to discover a broken fire box he presented a diagram of his beat to the Commissioner. It showed that his beat was over four miles long and over fifty fire boxes were located in his territory. After the Commissioner had carefully perused the diagram he remarked to BUCKLEY: "The only way to cover your beat is to be a bird and fly around it. I dismiss the complaint. You may return to your station."

13 December 1906

### **BROOKLYN MEN LAND IN SERGEANTS JOBS**

Police Commissioner BINGHAM today announced that he had promoted to the rank of sergeant Roundsman, James CLARE, of the Amity street station, and Detective George H. BUSBY, of the local headquarter's staff. CLARE'S name has been on the eligible list for more than a year, but it was said that because he had never reported a patrolman, MCADOO refused to appoint him. CLARE explained this morning that his district was small and that they men under him were especially capable patrolmen. He was sent to the Stagg street station.

Sergeant BUSBY was assigned to the Parkville station.



20th Precinct. Circa turn of the century



**Membership Meeting Minutes  
November 12, 2019**

The meeting was called to order at 8:15. This was followed by the Pledge of Allegiance, invocation, reading of the names and circumstances of the death of the 10 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  
Treasurer: Chris Russo  
Secretary: Scott Hickey  
Sgt. at Arms: Harry Dobson - Excused  
Trustee: Bob Fee  
Trustee: Kevin Gribbon  
Trustee: Brenda Jordan  
Trustee: Ian McGrouther - Excused  
Trustee: Ben Pepitone  
Historian: Jim Rochford  
Chaplain: Donald Sanchez - Excused  
Chaplain: Rich McCarron

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

**Introduction of Guests:**

- Iredell Co. FOP Lodge #10 Pres. Rodney James
- Attorney Michael Barasch & Ret. FDNY Battalion Chief Richard Alles gave a presentation about the WTC Health Program and the Victim Compensation Fund

**Sickness & Distress:**

- Tommy Gallo – small cell lung cancer
- Kevin Serpico – Hip Replacement
- Derrick Jackson – Recuperating in NY from a Kidney Transplant

**Communications and Bills:**

- Medicare Income Related Monthly Adjustment Amount (IRMAA) was refunded last month. The Social Security Act requires some people to pay higher premiums for their Medicare Part B (Medical Insurance) based on their income. Because of an individual's higher income, Medicare Part B premiums may increase, and you may be entitled to this additional reimbursement.
- Medicare Part B differential will be refunded in March 2020

**Report of officers**

President:

- Congratulations to Pedro Morey for his election to the Town of Waxhaw, Board of Commissioners
- Bernard Roe has volunteered to finish out Dave Shultheis' term as V.P. beginning Jan. 1, 2020
- SS COLA for 2020 is 1.6%.

Vice President: Nothing to report.

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

Secretary: There were 84 members, 8 new members, 1 returning member and 06 guests present at this meeting.

Trustees:

- Bob Fee: Nothing to report
- Kevin Gribbon: Nothing to report
- Brenda Jordan: Brenda asked members to donate uniforms for the Honor Guard
- Ian McGrouther: Excused
- Ben Pepitone: Nothing to report

Sgt. at Arms: Excused

Historian: Nothing to report

**Committee Reports:** Membership: 408

**Old Business:** None

**New Business:**

**Good of the Club:**

- Ret. NYPD Det. Barbara Muniz
- Ret. NYPD Det. Raul Muniz
- Ret. NYPD Officer Alan Ostoits
- Ret. NYPD PO Dennis Gavin
- Ret. NYPD Det. Jean Jaques Volny
- Ret. NYPD Det. Sean McCalvin
- Ret. NYPD PO Robert Salvadori
- Ret. FDNY FF Frank Tepedino (Honorary member)
- Ret. NYCDOC CO Cynthia Wilson

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 Brenda Jordan

The proverbial hat was passed around to assist NC State Trooper Chris Wooten who was seriously injured in an on-duty motorcycle accident and the members donated \$450. A motion was made and seconded for the Club to donate \$50. The motion passed.

**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**  
**December 10, 2019, 7pm**







# 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*



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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 ( )

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

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

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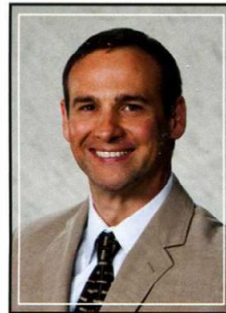
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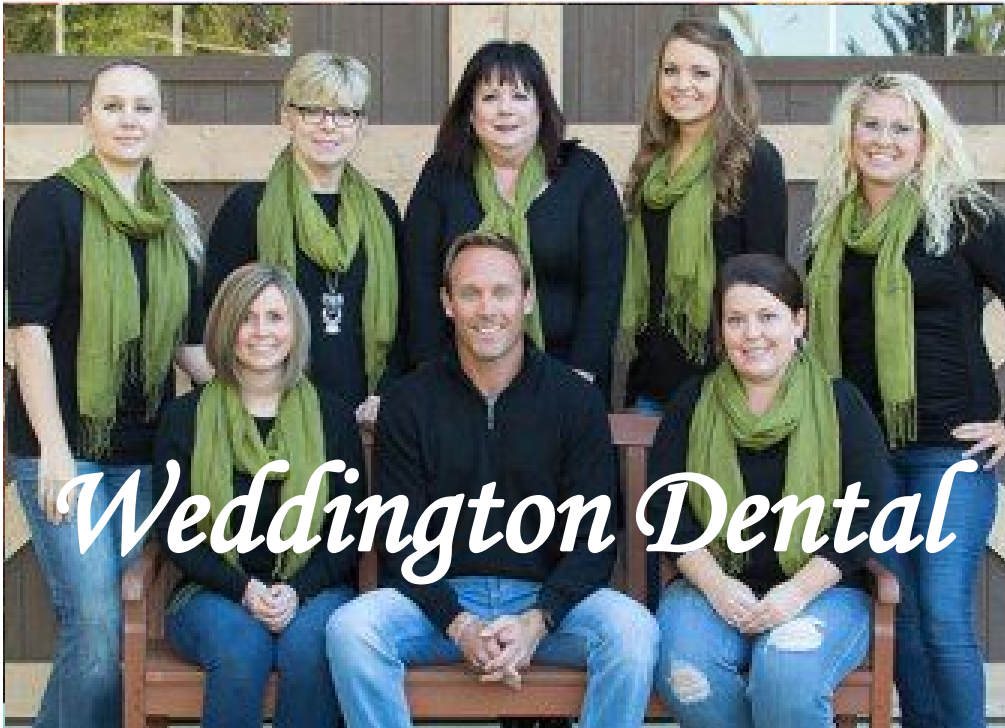


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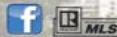
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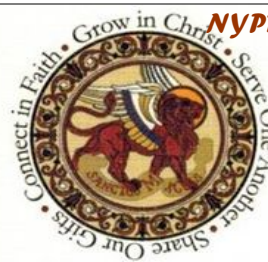


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