



NYPD 10-13 CLUB of Charlotte, NC Inc.

531 Brentwood Road
Suite 150
Denver, NC 28037



A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG. INC.

<http://www.nationalnycpd1013.org/home.html>

AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS
AND OTHER LAW ENFORCEMENT OFFICERS



Club Officers

Volume 11 Issue 3



March 2019

PRESIDENT'S MESSAGE

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HARVEY KATOWITZ
704-849-9234

Hi All,

In my president's message in last months newsletter I inadvertently failed to acknowledge club member Lisa Rosa, who was chosen by the board to receive our clubs first annual "Member of the Year" award.

Since joining our club, Lisa has been an integral part of what makes our club so successful. She volunteered to take on the daunting task of ordering our club shirts, jackets and hats, and selling and distributing them during our monthly meetings. She has assisted with our yearly golf outings and has participated in our 911 Memorial Ceremony. She has done all of this while also raising her two teenage sons as a single parent, caring for her elderly, ill mother and volunteering at the Union Co. Humane Society. Kudos to Lisa.

The guest speaker for this months membership meeting is our club accountant, Scott Boyar who will discuss the changes in the tax laws and how they affect us.

This years "Night at a Knights" baseball game will be on Friday, May 17. For further information see page 39.

Is the handwriting on the wall?

A NYS Bill has been submitted by Governor Andrew Cuomo that if passed can be the impetus for actions by NYC Mayor Bill De Blasio and members of the New York City Council that can negatively effect our future Medicare Reimbursements and the cost of our health insurance.

Bill # S1505,A2005, <https://www.nysenate.gov/legislation/bills/2019/S1505> is quietly moving through Legislation Committee. This Bill could be out of Committee very soon as it moves through the Democratic controlled Senate and Assembly.

The following is a summary of the portion of the bill that we need to be concerned about:

Bill # S1505,A2005 relates to the state's contribution to the cost of health insurance premiums. (Part A); provides that effective January 1, 2019, there shall be no payment whatsoever for the income related monthly adjustment amount for amounts (premiums) incurred on or after January 1, 2019 to any active or retired employee and his or her dependents, (Part B); caps reimbursement of the Medicare Part B standard premium for eligible state NYSHIP retirees and their dependents at \$135.50 per month.

To add credibility for the need to pass the above bill, Governor Andrew Cuomo recently announced that NY State brought in \$2.3 billion less than expected in tax revenues in December 2018 and January 2019. Add that to the \$500 million revenue dip projected in December, and NYS is now facing a \$2.8 billion budget shortfall.

Reminder: Applications for our club scholarships must be received by April 5. See pgs. 9 -11 for further information.

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

PRESIDENTS MESSAGE

On February 13, NYC Council Speaker Corey Johnson tweeted a story about the number of people shot and killed by cops in the US compared to the UK a day after NYPD Detective Brian Simonsen was shot and killed during a Queens robbery.

Below is an excellent response to Johnson's tweet that was sent to him by Club member Brian Hassett;

Comparing American Police Shootings To Great Britain's Police Shootings IS Just Plain Stupid Mr. Speaker,

Regarding your irresponsible mass statement "American police shot and killed 998 people in 2018. In the UK, in the deadliest year of police shootings in the last 14 years, only six people were killed by police,".

There is no way you can compare the number of people shot and killed by police in America to those shot and killed in The United Kingdom.

I'll make this simple for you.

We live in two different societies. The vast geographies and populations alone are beyond comparison. The United States of America is much larger than The United Kingdom. The United States Of America has far more people than The United Kingdom.

The gun culture is totally different in America. Like it or not.

The criminal culture is totally different in America. Like it or not.

Very few Police Officers are routinely armed with handguns in The United Kingdom because very few law abiding citizens or criminals are carrying handguns in Great Britain. Like it or not.

It would be absurd to compare the number of crime victims killed by handguns in America to The United Kingdom.

It would be absurd to compare the number of Police Officers killed by handguns in America to The United Kingdom.

It is absurd to compare the number of citizens shot and killed by Police Officers in America to The United Kingdom.

Your blanket statement does not factor in the percentage of lawfully justified police shootings where citizen were shot and killed by the police. Nor does it factor in accidental or non-justified police shootings. Additionally it does not mention the number of Police Officers that were shot or killed in these encounters.

While you may have gleaned your numbers from another source the comparison is illogical.

Only an idiot or someone with a political or anti-police agenda would tweet your statement in such an irresponsible manner. I gave you three choices. Choose one.

Brian Hassett
Charlotte N.C.

The September 11th Victim Compensation Fund [has announced cuts](https://www.renew911health.org/take-action/take-action-contact-your-members-of-congress/) to pending and future awards to injured and ill 9/11 responders and survivors of 50 to 70%. This means that thousands will not get the full compensation they were both expecting and deserve. <http://action.911healthwatch.org/page/m/644780f1/4f2959df/3c3bf118/62c0d219/2091155732/VEsH/> (see page 46 for further information).

The following information was received from one of our newsletter sponsors, the law firm of Ungaro & Cifune who represent retired NYPD members filing Applications for WTC related disability pensions; and the 9/11 Community at large in filing claims with the September 11th Victims Compensation Fund.

9/11 Victim Compensation Fund - Important Update Regarding Funding Insufficiency

We were all disheartened to learn of drastic cuts being made by the Victim Compensation Fund. Due to inadequate funding, the Special Master announced on Friday that all claims still pending as of February 25, 2019, including claims and amendments filed and fully submitted years ago but not yet settled, will be reduced by 50-70%. The remedy is for Congress to reauthorize and fully fund the VCF by passing the "Never Forget the Heroes: Permanent Authorization of the September 11th Victim Compensation Fund Act," which will be reintroduced on February 25th. **To that end, we encourage our clients, particularly those that reside outside New York, to contact their elected officials and express their support for the VCF.**

A list of sitting members of Congress is available here:

<http://www.renew911health.org/take-action/take-action-contact-your-members-of-congress/>

In addition to the announced across-the-board cuts, the Special Master has redefined which non-cancer conditions will presumptively be awarded the statutory maximum award (\$90,000). In so doing, the VCF will no longer issue the top award for COPD, Chronic Bronchitis, Barrett's Esophagus, or Obstructive Sleep Apnea, without medical evidence supporting the severity of those conditions. We encourage our clients to carefully document their conditions by treating and medicating appropriately. Absent sufficient evidence, the Fund will issue awards in the ten-to-twenty thousand dollar range.

PRESIDENTS MESSAGE

The following commentary was STATEN ISLAND, N.Y. – This is what we mean when we say “never forget.”

This year will mark the 18th anniversary of the 9/11 attacks on America.

Nearly 3,000 people lost their lives that day. The World Trade Center buildings were destroyed. The Pentagon was severely damaged.

America launched a global war against terror. The attack changed the way that we travel forever.

In so many ways, the impact of 9/11 continues.

But in no way is that impact felt more keenly than by the first responders who continue to fall victim to cancers and other diseases due the rescue, recovery and cleanup work they did at Ground Zero in the aftermath of the attack.

In addition to the victims murdered on 9/11 itself, these are the people that America can never forget.

But recently we were told that the September 11th Victims Compensation Fund would cut awards to new claimants because the fund is running low on money and claims are increasing.

Fund administrator Rupa Bhattacharyya rightly admitted that this was unfair. After all, are you any less a victim of 9/11 because your cancer took longer to present itself?

Lawmakers have vowed to fix the problem, and to ensure that all claimants, present and future, are compensated in full.

They must.

In addition to giving us a heightened appreciation of all that our country stands for, 9/11 gave us a renewed veneration for the police officers, firefighters, emergency medical workers and other first responders who keep us safe every day.

They patrol the streets. They go after the bad guys and girls. They run into burning buildings. They rush over when a loved one has an accident or a medical emergency. They protect and serve.

And on 9/11 and during the days, weeks and months afterward, they went to Ground Zero. They dug through the rubble in a mostly vain attempt to find survivors. They recovered what bodies there were, so family members could have the solace of a proper burial.

And when recovery efforts were done, these first responders remained in the smoky, smoldering ruins, cleaning up the site so that it could quickly be built upon again. So New York and America could get back to business as soon as possible. So we could return to “normal,” even though normal would never be the same again.

Because that was the mission, remember? We had to show Osama bin Laden and the rest of his murderous thugs that while they'd hurt us, they hadn't destroyed us. The terrorists didn't win, on that day or any other.

And it wasn't the military that we leaned on to deliver that message. It was the NYPD. And FDNY. And EMS. And other law enforcement agencies and emergency responders. City workers. And everyday people. Volunteers.

All of them rushed to what was in reality the bloodiest battlefield in American history, to show that our flag was still there. They were told it was safe to breathe the air. Now we know that it wasn't so safe after all. And now they are sick.

How can we ever forget? How can we ever turn our backs on them? How can we ever reduce their service and sacrifice to a question of money?

They were there when we needed them. They need us now. They'll need us in the future. Some of them have already given their lives. Others have given their health.

All they're asking from us is money. How can we ever say no?

Never forget.

HELP WANTED: Are you experienced in using Microsoft Excel? Do you know how to create address labels by extracting information from “Name” and “Address” columns in a Microsoft Excel spreadsheet. Several board members, myself included, failed in our attempts to do so. If you can do this, please let me know. Presently we distribute membership cards at our membership meetings and only mail them to club members who reside outside of the Charlotte metropolitan area. Being able to create address labels will allow us to mail cards to all members,

Fraternally,



Harvey Katowitz

They Must **Never** Be Forgotten

**BLUE
LIVES
MATTER!**



They Must **Never** Be Forgotten



Det. Brian Simonsen
RIP 2/12/19

Detective Brian Simonsen was shot and killed while responding to a robbery at a cell phone store at the intersection of Atlantic Avenue and 120th Street in Richmond Hill, Queens

Detective Simonsen and his sergeant were canvassing on an unrelated case when they heard a call for a robbery in progress. They responded to the store where they encountered a subject and attempted to apprehend him. As patrol officers responded to the scene both detectives, who were in plainclothes, were struck by friendly fire as the suspect pointed what was later determined to be a pellet gun at responding officers.

Detective Simonsen succumbed to his wounds. His sergeant was transported to a local hospital with injuries.

The suspect was also shot and wounded.

Detective Simonsen had served with the New York City Police Department for 19 years and was assigned to the 102nd Precinct Detective Squad.

He leaves behind his wife Leanne.

Video By Friend Pays Heartfelt Tribute To Fallen NYPD Detective Brian Simonsen

<https://patch.com/new-york/riverhead/video-friend-pays-heartfelt-tribute-fallen-nypd-detective>

Always in our minds and hearts

Gone but never forgotten.....

They Must Never Be Forgotten



Police Officer Kevin J. Gillespie

New York City Police Department, New York
End of Watch: Thursday, March 14, 1996



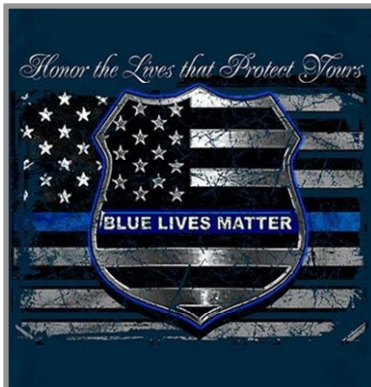
FIDELIS AD MORTEM—FAITHFUL UNTO DEATH

KEVIN J. GILLESPIE

Officer Kevin Gillespie was shot and killed by a man he had just pulled over. Officer Gillespie and his partner had stopped a BMW which had been car-jacked earlier in the evening. As the two were approaching the vehicle, the men inside opened fire. One bullet struck Officer Gillespie in the shoulder, above his vest. The bullet went straight down his torso striking many organs. He died an hour later at a local hospital.

Officer Gillespie's partner thought that he had dove for cover and pursued the suspects in a running gun battle down the Grand Concourse. One suspect was shot five times and the other was arrested at the scene. The suspect committed suicide in jail by hanging himself.

Officer Gillespie had served with the agency for 4 years and was assigned to the Special Operations Division Street Crime Unit. He was killed a few days before his 34th birthday.



Always in our minds and hearts

Gone but never forgotten.....

They **Never** Be Forgotten



Corporal Shane Totty
Baton Rouge, LA PD,
EOW: Friday, February 1, 2019
Cause: Motorcycle crash



Police Officer Matthew Rittner
Milwaukee, WI PD
EOW: Wednesday, February 6, 2019
Cause: Gunfire



Master Sgt. Daniel Duane Hinton
Florida Highway Patrol
EOW: Tuesday, February 19, 2019
Cause: Heart attack



Det. William Lee Brewer
Clermont Co., OH Sheriff's Office
EOW: Saturday, February 2, 2019
Cause: Gunfire



Det. Brian Simonsen
New York City PD
EOW: Tuesday, February 12, 2019
Cause: Gunfire



Undersheriff Monty Johnson
Pawnee Co., OK Sheriff's Office,
EOW: Thursday, February 21, 2019
Cause: Automobile crash



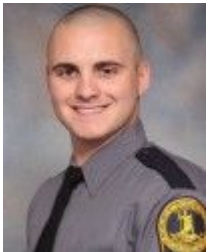
Border Patrol Agent Donna Doss
US Border Patrol
EOW: Saturday, February 2, 2019
Cause: Struck by vehicle



Agent Alfred Zanyet-Pérez
Puerto Rico PD
EOW: Friday, February 15, 2019
Cause: Gunfire



Police Officer Nicholas Galinger
Chattanooga, TN PD
EOW: Sunday, February 24, 2019
Cause: Vehicular assault



Trooper Lucas Bartley Dowell
Virginia State Police
EOW: Monday, February 4, 2019
Cause: Gunfire

REST IN PEACE



**YOUR SERVICE AND SACRIFICE
WILL NOT BE FORGOTTEN**



Sgt. Steve Hinkle
Sullivan Co, TN Sheriff's Office
EOW: Tuesday, February 26, 2019
Cause: Gunfire

BLUE LIVES MATTER

FEBRUARY MEMBERSHIP MEETING



L-R Club President Harvey Katowitz and New York Life Insurance Agent Larry Miller



L-R Former Club Trustee Frank DeMasi, Club Trustee Ian McGrouther and former Club Historian Joe Kozlowski



PRESIDENTS MESSAGE



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

531 BRENTWOOD ROAD
SUITE 150
DENVER, NC 28037



HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

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

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

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

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

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

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

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

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

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

Application must be received by April 5, 2019





NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

2019

Bob Andretta and 9/11 Memorial Scholarship Application

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

High School Attending: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Application must be received by April 5, 2019





NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

Jim Houston Memorial Scholarship Application 2019

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

High School Attending: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Application must be received by April 5, 2019



MEMBERSHIP



2019 Monthly Meeting Dates

March 12	April 9	July 9	October 8
April 9	May 14	August 13	November 12
		September 10	December 10



Feb. 6, Tomasa Rivera-Alicea, mother of Gerald Alicea

Feb. 17, William Jordan, Father of Brenda Jordan

Feb. 22, Lynne Marie Longo, wife of Dean Longo



SICK DESK UPDATE

Louie Caputo is recovering from surgery.

Dennis D'Alessio is hospitalized in FL.



Ret. Bridgeport, CN PD Sgt. James Tyler

Ret. NYPD Lt. Michael Green



We presently have 418 members, 288 from the NYPD and the remainder from 66 other law enforcement agencies.

SPRING FORWARD

DAYLIGHT SAVINGS TIME BEGINS

SUNDAY MARCH 10

Remember

**OUR MEETINGS NOW
BEGIN AT 7PM**

don't forget

BIRTHDAYS



MARCH

Jeffrey Felipe	3/1
Tony Fisher	3/1
James Hooker	3/3
Joe Calderon	3/4
Mike Lambert	3/5
Errol Wedra	3/5
Mario Erotokritou	3/6
Thomas Harter	3/8
Charles Rice	3/8
Tom Fraser	3/9
Skip Hepburn	3/10
Brian Hassett	3/11
Wanda Harris	3/16
Jim Kennedy	3/20
Michel Green	3/21
Michael O'Brien	3/22
Darcy Callahan	3/23
James Marston	3/25
Glenn Moses	3/26
Felix Sermeno	3/27
Sal Pirrello	3/29
Antonello Giudice	3/29
Jim O'Brien	3/29
Sam Reiver	3/29
Dave Schultheis	3/29
Brian Cropper	3/30
Thomas Rojecki	3/30
Frank Salamone	3/30

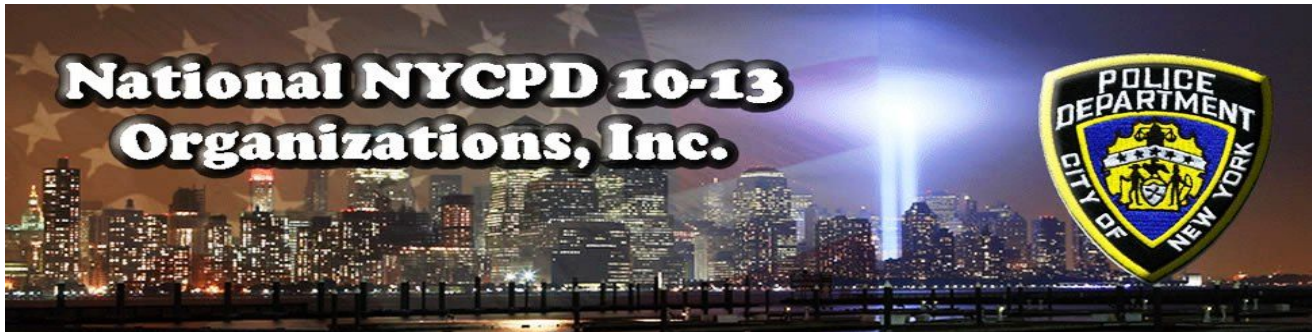


Dinner for this month's Membership Meeting will be corned beef and cabbage.

Please respond to the Evite by March 8 so that we have enough food prepared for everyone.

IF YOU HAVE NOT PAID YOUR 2019 DUES, PLEASE DO SO NOW
USING THE DUES RENEWAL FORM LOCATED AT
[HTTP://WWW.CHARLOTTE10-13.COM/WP-CONTENT/UPLOADS/2018/12/10-13-DUES-RENEWAL.PDF](http://www.charlotte10-13.com/wp-content/uploads/2018/12/10-13-dues-renewal.pdf)

NATIONAL NYCPD 10-13 ORG.



Dear Presidents and Chapter Members:

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

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

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

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

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

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

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

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

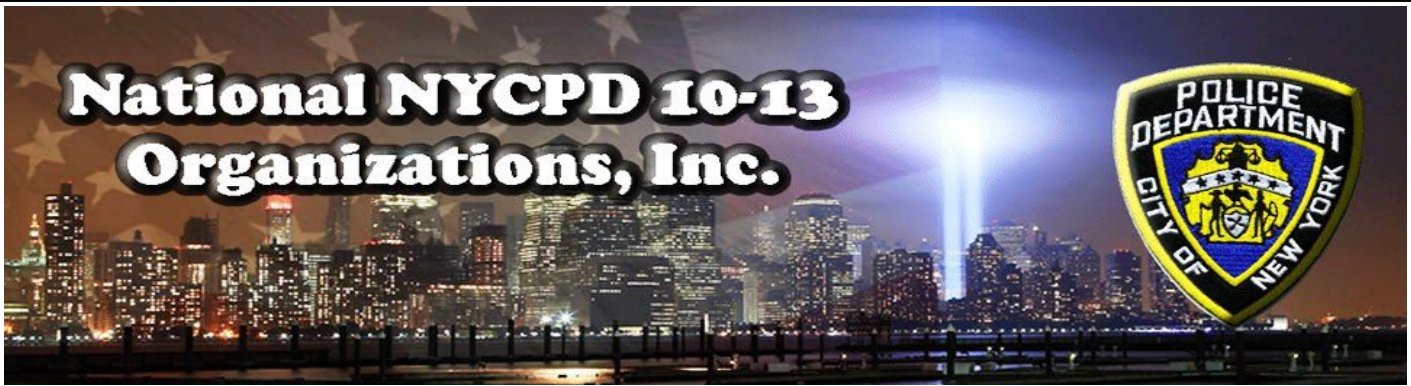
The National Chapters have been very supportive of the National and its agenda. I am very grateful for your support as it makes us a recognized force of NYPD Retirees. To be successful, you need recognition, and to be able to do that, you have to attend meetings, write letters, and get out there and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

Happy New Year to you all and your families.

Fraternally,

Frank Martarella

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG.

NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

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

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

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

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

F.A.Q.

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

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

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

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

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

Yes, If you meet all the above conditions.

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

NATIONAL NYCPD 10-13 ORG.

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #: _____

FIREARMS CODE: _____

RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: _____

FIRST NAME: _____ MI: _____

SEX: MALE FEMALE RACE: _____

TAX # _____ RETIREMENT DATE: _____

SOCIAL SECURITY #: _____ DATE OF BIRTH: _____

RANK: _____ SHIELD #: _____

PRESENT ADDRESS: _____

PHONE NUMBER: (____) _____

10-13 CHAPTER: _____

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

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

SIGNATURE

DATE

NEW ID # ISSUED: _____ ID RECEIVED BY: _____

TRUSTEE'S PAGE



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

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



Brenda Jordan



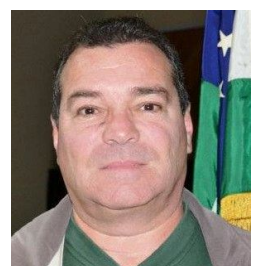
Bob Fee



Kevin Gribbon



Ian McGrouther



Chris Russo



NYPD CEA March Meeting

Day / Date	Time	Location
Wednesday, March 6	1000 hrs.	Antun's 96-43 Springfield Blvd. Queens Village, NY 11429



Orlando Vacation Discount

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



Just click below in order to access your discounts!

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

In response to many questions from our active and retired members, the NY State Police has released a field guide reference on the New York Secure Ammunition and Firearms Enforcement Act of 2013 (SAFE ACT) [Click for the Safe Act Guide: http://www.nypdcea.org/pdfs/NYSP_Safe_Act_Field_Guide.pdf](http://www.nypdcea.org/pdfs/NYSP_Safe_Act_Field_Guide.pdf)

LINE ORGANIZATIONS



Dear CEA Member, Dear CEA Member,

I wanted to give you an update on a few important items. (excerpts)

CCRB PROSECUTIONS – NOT GUILTY RECOMENDATION: In December I informed you of a Department trial prosecuted by CCRB that alleged illegal entry, illegal search, and retaliatory filing of a report of suspected child neglect by a PSA Commanding Officer. Prior to the trial, CCRB had offered the Commanding Officer a penalty of 30 days pay and a year dismissal probation. The penalty offer was flatly refused given the outrageous interpretation of law by CCRB as applied to the police action taken. Our counsel is in receipt of a NOT GUILTY recommendation on all charges by the Department’s Trial Commissioner. The decision finds the Commanding Officer’s actions “were reasonable and in good faith given the circumstances he faced” and “CCRB has not established evidence of a bad faith motive or ignorance of available facts which would be considered negligent; such a warrantless entry would not constitute actionable misconduct” by the responding police Commander or supervisors charged by CCRB. The recommendation now goes to the Police Commissioner for his approval.

More details on this outrageous prosecution can be found at: <http://www.nydailynews.com/new-york/ny-metro-brooklyn-deputy-inspector-lieutenant-accused-barging-into-home-20181203-story.html>

COPD Awareness: Ted Koppel, the broadcast journalist, is working on a project to obtain funding to treat members afflicted with Chronic Obstruction Pulmonary Disease, a serious breathing disorder. A serious hurdle to overcome is the common misconception that COPD is a “smoker’s disease” and does not merit public funds to find a cure. To assist with this project Ted Koppel has asked the CEA’s assistance in identifying active and retired members’ suffering from these ailments and highlight the diversity of COPD patients, emphasizing that many of them are men and women who not only engaged in public service, but in many instances were exposed to fires, bomb-sites and other environmental situations that afflicted them with COPD. COPD is a disease that affects 30 million Americans and is the third major chronic disease in terms of deaths, but only 160th in terms of National Institutes of Health funding. If you are interested in cooperating with this project, please contact the CEA for more details.

September 11th Victim Compensation Fund (VCF): In 2015 Congress passed into law permanent funding for the health care program that treats many first responders. However, the VCF was extended for only five years and supplied a fixed dollar amount pool of money to provide compensation to members suffering disease or death due to their exposure to toxins on and after September 11, 2001. These monies are now being exhausted and the Fund’s Special Master has announced future monetary awards will be reduced substantially. At the end of last year, bipartisan legislation was introduced in Congress, and is scheduled to be reintroduced at the end of February, which would permanently reauthorize and fund the VCF. “The Never Forget the Heroes Act” would ensure that 9/11 first responders who become sick with certified 9/11 illnesses in the future would be covered by the VCF program. The CEA supports this important legislation and is working on many levels to add the necessary support of legislators in Washington D.C. for passage this year.

CEA SCHOLARSHIP PROGRAMS:

Once again the CEA is partnering with the Steuben & Pulaski Association to offer a High School Scholarship examination. The exam will be given Saturday May 18, 2019 at St. Stanislaus School in Brooklyn. Scholarships will be awarded in the amounts of \$1,000 and \$500 depending on the participant’s test score. CEA members who are parents or grandparents of 8th grade students can register by sending an e-mail to the CEA at: aresnick@nypdcea.com.

The CEA College Scholarship program is open to high school senior/college entering children of active members and retirees in good standing, with awards that range from \$1,000 to \$2,500. The college scholarship is based upon top SAT or ACT scores, with additional random winners drawn at our June membership meeting. To enter your child, forward a copy of your child’s SAT/ACT results to the CEA by June 1st. Submissions can be directed to Ada Resnick at (212) 791-8292 or aresnick@nypdcea.com.

Our next meeting will be Wednesday, March 6, 2019 at 10:00 am at Antun’s Caterers in Queens. March 6th is also Ash Wednesday – for those member’s who celebrate this holy day, Monsignor Romano will be giving ashes at 9:30 am.

Fraternally,

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

LINE ORGANIZATIONS



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

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

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

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

When Can You Join A Medicare Drug Plan?

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

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

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

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

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

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

Continued next page.....

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

[Verizon Wireless Discount for Retirees](#)

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

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

LINE ORGANIZATIONS



RETIRED MEMBER OPTICAL BENEFIT

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

BENEFIT OVERVIEW

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

ELIGIBILITY

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

HOW TO CLAIM BENEFIT

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

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

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

NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

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

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

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

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

DAVIS VISION

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

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

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

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

LINE ORGANIZATIONS

SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

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

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

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

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

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

For more information about Medicare prescription drug coverage: Visit www.medicare.gov

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

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

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

SOC DEATH BENEFIT

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

SURVIVOR'S HEALTH BENEFITS

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

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association



EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

Login

TAMIFLU NOT COVERED BY THE SOC PRESCRIPTION DRUG PLAN

The flu season is approaching, and I want to remind our members that the name brand prescription Tamiflu is not covered by the SOC Prescription Drug Plan. However, the single source generic version of Tamiflu (Oseltamivir Phosphate) is available to our members at a discounted cost; approximately \$75: **this price can be higher based on prescription, i.e. liquid or additional dosage.** If you receive a prescription for Oseltamivir Phosphate, you should process as follows:

- Bring prescription to pharmacy to be filled.
- The pharmacist will likely inform you that the prescription is not covered by our plan. This is factually true since the prescription will be filled at 100% cost to the member at the discounted OptumRx cost.
- Request that the pharmacist fill the prescription through OptumRx.

Additional Information Regarding Tamiflu and Oseltamivir Phosphate

Tamiflu is an antiviral medication that blocks the actions of influenza virus types A and B in your body. It is used to treat influenza in people two weeks of age and older **who have had flu symptoms for two days or less.** Unfortunately, in many instances by the time flu symptoms become evident to the point where they can be accurately diagnosed this two-day threshold has been surpassed. In addition, the prescription is cost prohibitive, potentially placing an inordinate strain on the financial resources of the overall prescription drug plan. Also, the efficacy of the medication has been hotly disputed.

A contentious United Kingdom study, conducted by the Cochrane Collaboration in 2014, concluded that the drug reduced the persistence of flu symptoms from seven days to 6.3 days in adults and to 5.8 days in children."

If you are prescribed Tamiflu, we suggest you visit their website at www.tamiflu.com; you may find a coupon to assist in paying for the medication. Finally, we suggest you consider receiving an annual flu shot. The Department frequently provides this shot free of charge at specific sites throughout the City; you can contact the Medical Division at 718.760.7615 to ascertain where and when you can receive the flu shot.

THIS WAS USED IN FEB'S NEWSLETTER

2019

LBA SCHOLARSHIPS

The LBA will once again offer scholarships to children of active and retired members (grandchildren are not eligible). We have expanded the number of scholarships to be awarded from six to 10. Awards will be based upon the student's SAT scores from any single day's testing; merging scores from different days will not be counted. Due to the inability to reliably compare and convert ACT scores with SAT scores, we will only consider SAT scores in awarding the scholarships.

To be eligible, students must be high school seniors, and send a copy of their SAT score to the LBA office (Attn: Gene Loewy) by Friday, June 28, 2019. You **MUST** call the LBA Office soon after forwarding the SAT scores to confirm that we did in fact receive them. SAT scores may be emailed to LBA@NYPD-LBA.org, faxed to 212.964.4240, or mailed to Lieutenants Benevolent Association, Attn. Gene Loewy, 40 Peck Slip, New York, NY 10038.

The following scholarships will be awarded:

- Two \$3,000 scholarships. One each to the female and male student with the highest SAT scores
- Two \$2,500 scholarships. One each to the second place female and the second place male student
- Two \$2,000 scholarships. One each to the third place female and the third place male student
- Two \$1,500 scholarships. One each to the fourth place female and the fourth place male student
- Two \$1,000 scholarships. One each to the fifth place female and the fifth place male student.

Winners will be notified prior to the July LBA Meeting, at which time awards will be presented (date and location are yet to be determined). In case of ties, awards will be split among those with the highest scores achieved on any single day.



HEALTH BEAT



LINE ORGANIZATIONS

IN MEMORIAM

The Lieutenants Benevolent Association extends its condolences to the families of the following Lieutenants who have passed away since July 2018.

ACTIVE LIEUTENANT

AGY PENA

November 14, 2018
DOS: July 1, 2004 – November 14, 2018

RETIRED LIEUTENANTS

HERBERT WAICHMAN

July 11, 2018
DOS: Oct. 24, 1969 – Nov. 13, 1984

PETER J. BOTTE

September 13, 2018
DOS: Oct. 1, 1962 – Feb. 2, 1993

JOHN F. FERGUSON

September 15, 2018
DOS: Nov. 17, 1958 – Aug. 25, 1986

THOMAS J. WALSH

September 18, 2018
DOS: Jan. 1, 1954 – July 13, 1985

SEYMOUR A. JONES

October 2, 2018
DOS: June 26, 1974 – Aug. 9, 1997

WILLIAM GRAFF

October 10, 2018
DOS: March 1, 1952 – Dec. 1, 1974

NATHAN WEINBAUM

October 13, 2018
DOS: Sept. 26, 1966 – March 18, 1995

HENRY R. MURPHY

October 15, 2018
DOS: Feb. 20, 1956 – Oct. 5, 1976

SHANE W. BEATTY

October 19, 2018
DOS: Jan. 17, 1964 – Jan. 1, 1995

JOHN W. TOBIN

October 21, 2018
DOS: Oct. 24, 1956 – July 4, 1977

CHARLES A. BARDONG

October 22, 2018
DOS: Feb. 15, 1965 – Aug. 18, 1986

MICHAEL MULLARKEY

October 24, 2018
DOS: Feb. 1, 1949 – Oct. 6, 1976

VINCENT COONEY

October 27, 2018
DOS: Nov. 1, 1955 – July 31, 1978

ARTHUR J. MIKUCKI

October 31, 2018
DOS: Feb. 16, 1962 – March 10, 1991

HENRY G. KIMPEL

November 25, 2018
DOS: June 1, 1953 – Aug. 31, 1982

EDWARD McCULLOUGH

December 5, 2018
DOS: Oct. 1, 1952 – Jan. 5, 1992

MILTON KIRSCHNER

December 5, 2018
DOS: July 1, 1950 – July 2, 1981

CALENDAR OF EVENTS

JANUARY 30, 2019

Wednesday, 1000 Hours

DELEGATE AND GENERAL MEMBERSHIP MEETING

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

MARCH 27, 2019

Wednesday, 1200 Hours

DELEGATE AND GENERAL MEMBERSHIP MEETING
& LEADERS OF THE FINEST AWARDS

Villa Barone
737 Throgs Neck Expressway
Bronx, NY

FEBRUARY 27, 2019

Wednesday, 1000 Hours

DELEGATE AND GENERAL MEMBERSHIP MEETING

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

APRIL 24, 2019

Wednesday, 1800 Hours

DELEGATE AND GENERAL MEMBERSHIP MEETING

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

LINE ORGANIZATIONS



February 11, 2019

Dear Fellow Sergeant,

I am writing about a subject of great importance to you and your family. Late last week, Commissioner James O'Neill announced that he and the Mayor want to change §50-a of the New York Civil Rights Law to allow the immediate posting of police officer disciplinary records on the internet. That change would permit anyone wanting to harm individual officers or the police in general to create a social media firestorm and threaten officer safety by re-posting records out of context and without regard for truth or justice.

The Commissioner's call for "reform" is just his latest attack on rank and file police officers. Earlier this month he released a so-called "independent panel report" on police discipline written by three politically-connected lawyers who defend large corporations and rich individuals. The panel swept the Commissioner's mismanagement of discipline processes and white-shirt abuse under the rug and instead recommended repeal of §50-a as though unrestricted access to officer personnel records was the answer to all questions of so-called "police misconduct." The report was a travesty and an embarrassment to a City, where in days past—unfortunately before this administration—City Hall and NYPD management had the courage and the integrity to fight for public and police safety against enemies of fair and effective law enforcement.

What is particularly shocking is that the Mayor and the Commissioner caved to anti-police groups just after the Court of Appeals rejected the efforts of the New York Civil Liberties Union to obtain disciplinary records under the Freedom of Information Act. In accepting the arguments of the Department's lawyers, the Court refused to allow public disclosure even if records were redacted to remove all identifying information. In other words, the Commissioner turned his back on his own lawyers and, without any legal justification, grabbed defeat from the jaws of victory just to pander to opponents of fair and effective policing. His betrayal also proves what we expected all along: Appointing the panel was just a political stunt. He never wanted the panel to provide an independent analysis because he knew that any really objective report would lay responsibility for the failings and abuse of discipline in the laps of his cronies and other white-shirts.

The SBA is taking a high-profile position against this attack on effective law enforcement and on officer safety. [Click here](#) or copy the link below to see a Rebuttal to the Commissioner's so-called "independent report" and to his proposal to expose officers to vigilante vilification and violence:

<http://private.sbanypd.nyc/content/sba-rebuttal-190211.pdf>

Our Rebuttal includes an Appendix that thoroughly analyzes the Court of Appeals' decision and exposes the fallacies of arguments to repeal §50-a. Please take the time to read these lengthy but very important attachments. After you do so, please contact me, any SBA Board member, or your delegate with questions or comments. I will keep you informed as we continue to represent your interests in Albany and in the media.

Finally, let me make one thing very clear. Neither the SBA nor any responsible officer condones misconduct or wants "bad cops" in the NYPD. What we do want, and demand, is due process, fairness, and protection for our families against vilification and criminal violence. The Commissioner's "reform" must be seen for what it is: Political pandering and an immoral attempt to shift attention from his own failings as Commissioner to the officers who put their lives on the line every day to protect the citizens of New York.

Fraternally,

Ed Mullins
President
Sergeants Benevolent Association

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>



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

Other Health Forms



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



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



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



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

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

LINE ORGANIZATIONS



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

BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS

<https://www.nycdetectives.org/wp-content/uploads/2017/12/DEA-Retiree-Brochure-2017.pdf>

DENTAL DENTAL PANEL PROGRAM

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

FEE SCHEDULE (REIMBURSEMENT) PROGRAM

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

ORTHODONTIC BENEFIT

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

PRESCRIPTION DRUG

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

OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

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

LASER VISION SERVICES

- Discount program provided through Davis Vision network

HEARING AID

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

CATASTROPHIC COVERAGE

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

DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

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

FULL BODY SCAN DISCOUNT BENEFIT

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

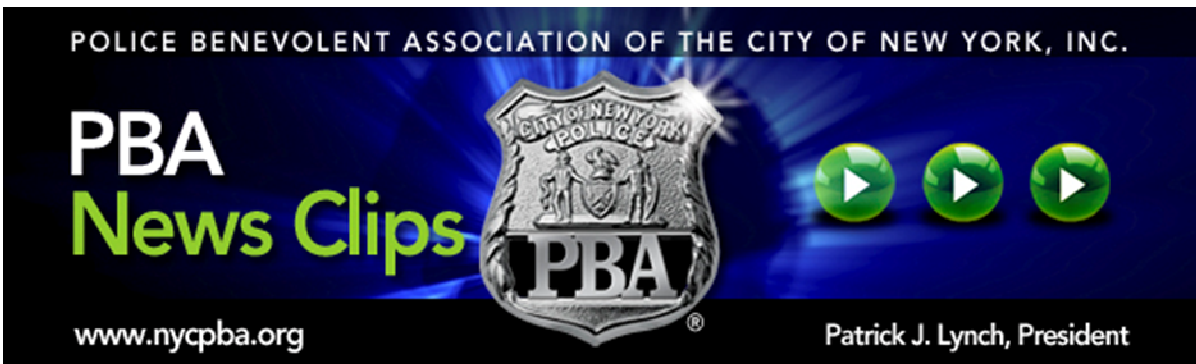
DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

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

GHI & HIP/VIP CO-PAY REFUND

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

LINE ORGANIZATIONS



February 28, 2019

PBA to Appeal BodyCam Ruling

PBA president Pat Lynch announces that the union will appeal the appellate court's decision that body cam footage should be released. Read Lynch's entire remarks [here](https://www.nycpba.org/press-releases/2019/pba-challenges-bodycam-decision/): <https://www.nycpba.org/press-releases/2019/pba-challenges-bodycam-decision/>

February 27, 2019

Annual Memorial Service for PO Byrne

PBA president Pat Lynch, members of the PBA board and active and retired MOS attended the annual memorial service in memory of PO Edward Byrne. Byrne, who was 22 years old, was assassinated while posted in an RMP protecting the home of a witness in a drug case. Former NYPD Deputy Commissioner for Legal Matters, Larry Byrne, the deceased officer brother also attended. <https://www.nycpba.org/news-items/post/2019/nypd-family-remember-cop-killed-in-line-of-duty/>

February 25, 2019

Lynch Speaks for 9/11 Survivors

Speaking on Capitol Hill alongside 9/11 responders and survivors, Congressional representatives and comedian and 9/11 activist Jon Stewart, Pat Lynch makes an impassioned case for the permanent reauthorization and funding of the 9/11 Victim Compensation Fund. <https://www.nycpba.org/news-items/pba-video/2019/lynch-speaks-for-911-victims/>

Thursday, February 21, 2019

Follow-Up Reports on Body Cam Decision Follow up reports on the body cam court decision. <https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=af68fe6418&e=3c1f4c6a08>

Wednesday, February 20, 2019

Court Rules Against Body Cam Footage Protection

Appellate Court rules that body cam footage is not protected under Civil Service law 50-A. Pat Lynch calls the decision wrong and states that it will negatively impact public and police officer safety. See the PBA press release:

<https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=6705557e8f&e=3c1f4c6a08>

Tuesday, February 19, 2019

Chief on Various Topics The Chief Leader reports on the tragic line of duty death of **Det. Brian Simonsen**:

<https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=d139758d64&e=3c1f4c6a08>

In a story regarding the City Council's bills to repeal or revise section 50-A of the Civil Rights law. Pat Lynch strenuously objects noting "... the committee's action [is] reckless... designed to once again demonize police officers, seemingly for political gain."

<https://www.nycpba.org/news-items/chief/2019/pba-rips-city-council-bill-to-reopen-police-disciplinary-records/>

Tuesday, February 19, 2019

Corey Johnson Apologizes City Council Speaker Corey Johnson apologizes for an insensitive tweet when called out by the PBA. <https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=9658b2447d&e=3c1f4c6a08>

Monday, February 18, 2019

Mourning Det. Simonsen Pat Lynch attends a memorial for Det. Simonsen at which he states the blame lies entirely with the perps. <https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=a29e68af24&e=3c1f4c6a08>

Thursday, January 31, 2019

Statement by NYC PBA President regarding preliminary hearings in the disciplinary case against P.O. Daniel Pantaleo <http://www.nycpba.org/press-releases/2019/pba-president-on-preliminary-pantaleo-hearing/>

LINE ORGANIZATIONS



Press Releases

COURT REJECTS NEW CCRB RULES

Ruling on PBA lawsuit invalidates several new CCRB rules as exceeding the City Charter

A Manhattan Supreme Court judge today issued a ruling in the Police Benevolent Association's lawsuit challenging the Civilian Complaint Review Board's (CCRB) recent rule revisions. The court struck down four of CCRB's revised rules on the grounds that the board had inappropriately granted itself powers exceeding those established by the City Charter and other legislative mandates.

PBA President Patrick J. Lynch said: "Today's ruling is a step in the right direction, because it validates what New York City police officers have always known about CCRB: it is an openly anti-police agency that views its mission as advocating on behalf of the complainant and against police officers. By striking down several of CCRB's most blatant violations of its legal mandate, the Court has sent a clear message that the board must begin adhering to the City Charter's requirement to conduct 'impartial' investigations of civilian complaints 'in a manner in which the public and police department have confidence.' However, the Court should have gone a step further to invalidate CCRB's entire package of rule revisions. We are exploring our options to continue this case and keep the out-of-control harassment of police officers by CCRB in check."

The CCRB rules struck down by the Court are the following:

- **Non-Complaint Investigations Rule** — The Court found that CCRB has improperly authorized itself to commence investigations and make findings and recommendations without any complaint having been filed by a member of the public.
- **YouTube Complaints Rule** — The Court found that CCRB has inappropriately expanded the category of individuals with standing to file a CCRB complaint beyond persons who were allegedly harmed, and with a reach so broad that it includes persons who merely viewed unauthenticated videos on the Internet.
- **Reliance on Prior Meritless Complaints Rule** — The Court found that CCRB has improperly authorized itself to consider prior unsubstantiated, unfounded, or withdrawn complaints — complaints which resulted in no finding of misconduct against the police officer — as the basis for its findings and recommendations.
- **Excessive Prosecutorial Power Rule** — The Court found that CCRB has improperly imbued its prosecutorial arm with additional powers, including the power to amend the charges against police officers and request reconsideration of unsubstantiated allegations.

A copy of the decision can be accessed from the following link

: <https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=e13b4212ef&e=06f2c9737e>



LINE ORGANIZATIONS



KEEP COP-KILLERS IN JAIL

A Message from Patrick J. Lynch, PBA President

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

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

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

Retiree Fund Plan Description

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

Links to Police Line and Fraternal Organization websites



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



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



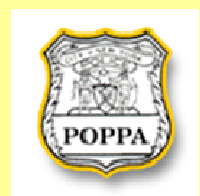
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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



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



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdsteben.org/>

Health and Welfare

TELL CONGRESS:

**“REMEMBER 9/11” SHOULD BE
MORE THAN A BUMPERSTICKER**

CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT

As you know, the September 11th Victim Compensation Fund (VCF), which is providing desperately needed financial help to thousands of injured and ill 9/11 responders and survivors has announced cuts in pending awards of 50% to 70%. This means that thousands will not get the full compensation they were both expecting and deserve.

Worse still, if Congress does not act, the VCF is set to close its doors at the end of 2020, just as thousands more are being diagnosed with 9/11 related cancers.

This cannot be allowed to happen.

9/11 victims and VCF claimants reside in every state in the United States. We need you to call your Member of Congress now and get them to co-sponsor the proposed legislation, “Never Forget the Heroes: Permanent Authorization of the September 11th Victim Compensation Fund Act.” This law would fill the funding shortfall for the VCF, reverse the cuts to awards and permanently authorize the VCF to remain open for years to come. <http://action.911healthwatch.org/page/m/644780f1/4f2959df/3c3bf118/62c0d218/2091155732/VEsE/>

Citizens for the Extension of the James Zadora Act has created a way that will make it easy for you to contact your Member of Congress.

Click here to take action: <http://action.911healthwatch.org/page/m/644780f1/4f2959df/3c3bf118/62c0d21f/2091155732/VEsF/> Type in your address and we will tell you who your Members of Congress are, if they are on the bill yet and if not, we connect you to their office.

Unless Congress acts, this program will shut down and thousands more 9/11 heroes and heroines across the country will no longer receive the compensation for their injuries that they desperately need.

This legislation will ensure the continued availability of compensation for these heroes and make sure they get the help they need, as well as ensure benefits for those that we know will be coming down with cancer in the years to come.

We need your help.

We need to get your Member of Congress and your State’s Senators to join in co-sponsoring the legislation to fully fund the VCF, reverse the cuts and keep it open.

If you have not contacted your Members of Congress yet, please do it today

If you have already, and they have not joined the bill, please call again.

If they have gone on the bill, please thank them for supporting injured and ill 9/11 responders.

Please share this email and urge your friends and neighbors to join you in contacting your Members of Congress.

If you were forwarded this email, you can sign up for updates on this issue and the progress of the legislation from the following link: <http://action.911healthwatch.org/page/m/644780f1/4f2959df/3c3bf118/62c0d21e/2091155732/VEsC/>

Background: Rescue and recovery workers [breathed in a toxic stew of chemicals, asbestos, pulverized cement, and other health hazards released into the air when the towers fell](#), and during the months long recovery effort afterwards. The dust cloud that rolled through lower Manhattan after the attacks settled in homes, offices, and buildings – exposing tens of thousands more to the same toxins.

The September 11th Victim Compensation Fund [has announced cuts](#) to pending and future awards to injured and ill 9/11 responders and survivors of 50 to 70%.

Today, more than [45,000 people](#) are struggling with illnesses or injuries caused by the attacks. They live in [every state](#) and [434 out of 435 Congressional districts](#) nationwide. Many are disabled and can no longer work. They are suffering from a host of chronic diseases: asthma, obstructive pulmonary disease, and gastroesophageal reflux disease, to name but a few. Medical research has identified more than [60 types of cancer](#) caused by 9/11 toxins [over 10,000 9/11 responders and survivors](#) have been diagnosed with cancers caused or made worse by 9/11 – a number that is sure to grow in the years to come. Over [200 NYPD officers](#) have reportedly passed away from 9/11-related illnesses, more than the number who died on 9/11 itself. Over 182 firefighters have died of 9/11 illnesses, as well. Many other responders and survivors have died from their 9/11 illnesses, are experiencing deteriorating health despite sound medical treatment, or are becoming progressively disabled.

Benjamin Chevat
Executive Director

Citizens for Extension of the James Zadroga Act, Inc.

<http://action.911healthwatch.org/page/m/644780f1/4f2959df/3c3bf118/62c0d206/2091155732/VEsHBg/>

Health and Welfare

911 HEALTH WATCH

Below are summaries with url's to news articles that appeared recently about the effort to fully fund and extend the September 11th Victim Compensation Fund and reverse the cuts in compensation that so many injured and ill 9/11 responders and survivors are now facing. An archive of past articles can be found on the Citizens for the Extension of the James Zadroga website located here:

<http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0ed8a/1675911679/VEsH/>

February 24, 2019 -- *NY Daily News* -- The continued pain and push for benefits for 9/11 survivors heads back to Congress
FBI agent Robert Roth's death sentence was written the day of the worst terrorist attack on American soil — and carried out almost seven years later. <http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0ed89/1675911679/VEsE/>

February 24, 2019 -- *NY Daily News* -- Renewing the fight for 9/11 health funds
Nearly half of the 15,000 FDNY firefighters, officers and medics who were working on 9/11 — and survived — have gotten sick from their exposure to the toxins that swirled around the World Trade center site, union officials said Friday. <http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0ed88/1675911679/VEsF/>

February 23, 2019 -- *NY Post* -- 9/11 first responders' benefits to be slashed as fund runs out of money
Retired NYPD Sgt. Andrew Nelson knows that come 9/11, politicians will “wrap themselves up in the flag and say never forget.” <https://nypost.com/2019/02/23/9-11-first-responders-benefits-to-be-slashed-as-fund-runs-out-of-money/>

February 22, 2019 -- *WLNY* -- New Yorkers Set To March On Washington To Fight For 9/11 Victim Compensation Fund
The fight for the 9/11 Victim Compensation Fund is heating up, with hundreds of New Yorkers ready to march on Capitol Hill on Monday. <http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0ed8c/1675911679/VEsB/>

February 22, 2019 -- *KUTV - Salt Lake City, Utah* -- 'It's just not right': Utah firefighters sickened after 9/11 worried funds are running out
A federal compensation fund to help first responders who got ill after going to Ground Zero during 9/11 is in danger of running out of money. <http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0edb3/1675911679/VEsO/>

February 22, 2019 -- *Fox* -- 9/11 victims fund running out of money
It's been almost 18 years since the tragic events of September 11th, but thousands of New Yorkers are still living with effects from that day. <http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0edb2/1675911679/VEsP/>

February 22, 2019 -- *Chief* -- Rise in WTC-Related Claims to Force VCF to Reduce Payouts at Least 50%
State AFL-CIO Urges Congress to Act. <http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0edb1/1675911679/VEsHBQ/>

February 21, 2019 -- *Deadline* -- Jon Stewart Heading To Fox News Channel In Support Of 9/11 First Responders
Jon Stewart will sit down with Fox News Channel's America's Newsroom on Monday to support 9/11 first responders and survivors. <http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0edb0/1675911679/VEsHBA/>

February 20, 2019 -- Governor Andrew M Cuomo Issues Open Letter Calling on Congress to Increase Funding for 9/11 Victims
Governor Cuomo: “I call on you to immediately take action to ensure full funding is available for all who need it. The American spirit is about taking care of those who answered the call, and it is our responsibility...”
<http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0edb7/1675911679/VEsHBw/>

February 19, 2019 -- *Brooklyn Eagle* -- Rose leads outreach to House freshmen in 9/11 fund fight
A rookie Brooklyn lawmaker is being tapped by his veteran colleagues to lead the effort in making the James Zadroga 9/11 Health and Compensation Reauthorization Act a permanent government fund before its 2020 expiration date. <http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0edb6/1675911679/VEsHBg/>

February 19, 2019 -- *timesunion* -- Never Forget?
“I am painfully aware of the inequity of the situation, but the stark reality of the data leaves me no choice. If there had been a different option available to me, I assure you I would have taken it.”
<http://action.911healthwatch.org/page/m/644780f0/4f2959df/3c3bc232/62c0edb5/1675911679/VEsHAQ/>

Benjamin Chevat
Executive Director
[911 Health Watch Inc.](http://911HealthWatch.org)



Health and Welfare

Citizens for the Extension of the James Zadroga Act

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

The Act

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

The Problem

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

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

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

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

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

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

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

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

(continued next page).....

Health and Welfare

Citizens for the Extension of the James Zadroga Act

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

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

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

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

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

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

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

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

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

Health and Welfare

City Coverage for Medicare-Eligible Retirees

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

Medicare Enrollment

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

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

Medicare Part B Reimbursement

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

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

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

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

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

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

2017 Medicare Part B Reimbursement Differential Request Form:

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

2016 Medicare Part B Reimbursement Differential Request Form:

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

IRMAA Medicare Part B Reimbursement

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

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

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

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

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

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



RPA LEGISLATIVE CORNER REPORT:

RPA and Alliance of Public Retiree Organizations of New York reports February 2019 Report

NEWS FLASH FIRST:

I'm very proud and honored to announce that on February 6, 2019, I was personally appointed by New York State Comptroller Thomas DiNapoli, to be a sitting board member on the NYSLRS Retiree Advisory Board which Comptroller DiNapoli oversees.

Comptroller DiNapoli appointed me to a four (4) year term and I was the only new member added this year, to the existing Retiree Advisory Board of approximately 16 New York State Labor leaders, statewide Labor Organizations and other governmental agencies along with numerous staff members of the New York State Comptroller's Office. This is a very important appointment, gives even more credibility and notoriety for the Retired Police Association of New York and the Alliance of Public Retiree Organizations of New York. This appointment also allows our groups to now have a voice in the New York State Comptroller's office, even more so in the Pension Retirement side of that office and unfettered direct contact with both offices. I do want to take a moment to reflect and remind you that the last time the RPA and the Alliance had a seat on this Retiree Advisory Board many years ago, was when the late, great Ed Curran had that seat during the tenure of Comptroller H. Carl McCall during which Ed Curran worked tirelessly with Comptroller McCall to get our present COLA Bill passed and signed into law. It's a great honor for me to follow in Ed Curran's footsteps and regain this important appointment for both of our groups and underscores how the RPA and Alliance are now perceived as a viable retiree force at the state level. I will assure you that I intend to be an active participant during the next four years on behalf of all New York State Retirees at all times.

FYI...I was just re-elected unanimously unopposed to another two (2) year term, my third term as President of the Alliance of Public retiree Organizations of New York and I'm very grateful for all the support and confidence shown to me by all the Alliance member organizations. I would be remiss to not thank RPA President Kevin Hassett for his unwavering support of my efforts, for both organizations and his continued support of my being your RPA Albany Legislative Representative. Thank you Kevin and RPA staff.

LEGISLATIVE REPORT:

The 2019 Legislative Session began in January with a new Democrat Senate majority and is already presenting new challenges which we must adapt too. The Alliance has already begun this process to promote our legislative agenda, resubmitted all our old bills for new bill numbers. At the time of this report we are still waiting for our new bill numbers and updated Actuary Fiscal Reports, which are required for any bill to move forward in committees in the Legislature. Once these fiscal reports are in, we can work in earnest to move our bills from the committees forward to the floor for a vote. I'm not going to take anything for granted, as we will be tasked to work very diligently to move any of our bills in reality. That being said, Gov. Cuomo has been getting all his pet bills passed with no problem and has been signing new bills into law on an almost daily basis. Gov. Cuomo's bills have been addressed first and foremost with such speed that one can hardly keep up with the deluge of new laws.

Our annual LOBBY DAY is already scheduled for April 9, 2019 from 12:00 pm to 4:00 pm at the 3rd floor terrace of the New York State Legislative Building. We need all available individual members from our member organizations to attend and assist us with making contact with our Legislators to foster support for our Legislative Agenda bills.

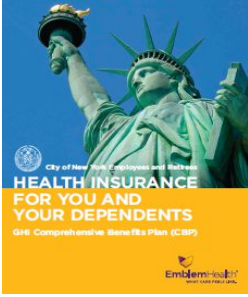
The Alliance is prepared to " FIGHT THE FIGHT " for our retirees with all our bills and we will never, ever give up ! There is strength in numbers and when we issue a " Call to Arms " to flood the specific legislators offices with telephone calls, e-mails and faxes, we need every retiree and their families to help us out by doing so. Retiree's voices are a very powerful force and will make the difference in a bill moving or dying in a committee. Please don't be complacent and assume that the other retirees will do it as we need 100% participation from all retirees when we call on you to help us in order to effect change legislatively, which will then yield a better "quality of life for all retirees statewide ".

Thank you and be safe whether retired or active...

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

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

Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

(Continued next page)

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

What's Happening

CHARLOTTE
KNIGHTS



Join us for a Night at the Knights

Our Club has reserved box seats for a Charlotte Knights baseball game against the Lehigh Valley Ironpigs, a triple A affiliate of the Philadelphia Phillies on Friday May 17, 7:00 PM.

Come out for a great night of family entertainment!

Fireworks after the game

Tickets are \$19, which includes a \$2 voucher for purchases inside the ballpark.

Contact Harvey Katowitz to order tickets or for further information: hkatowitz@charlotte10-13.com or 704-849-9234.

Last date to purchase tickets is Friday April 19.

9/11
TRIBUTE
MUSEUM

COMPLIMENTARY ONE WORLD OBSERVATORY TICKET PROGRAM

•FIRST RESPONDERS &
RECOVERY WORKERS
(FIELD OR ADMIN)
QUALIFY FOR UP TO 2
COMPLIMENTARY
TICKETS

•IMMEDIATE FAMILY
MEMBERS WHO LOST A
LOVED ONE ON 9/11 OR
DUE TO 9/11-RELATED
ILLNESS QUALIFY FOR UP
TO 4 TICKETS



REGISTER: 911TRIBUTEMUSEUM.ORG/OBSERVATORY

*** ONE WEEK ADVANCE REGISTRATION REQUIRED**

**Educate visitors from around the world with your personal 9/11 story. Become a 9/11 Tribute Museum volunteer!
Contact: 212-422-3520 x112 or kfarrar@911tributemuseum.org**



BRONX DETECTIVES

St. Patrick's Day Luncheon

Tuesday, March 12, 2019

12:00 PM - 4:00 PM

Ancient Order of Hibernians

28 Railroad Avenue

Pearl River, New York

\$40.00 per person

ALL RANKS AND ALL BOROS WELCOME
PLEASE RSVP

CONTACTS

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fmcdonagh55@gmail.com

(H) 845-735-2043

(C) 914-953-2609



THE 44TH PRECINCT CORDIALLY INVITES YOU TO ATTEND



Police Officer
Sean McDonald's
25th Anniversary Memorial Mass

THERE WILL BE A MEMORIAL MASS FOR POLICE OFFICER SEAN MCDONALD WHO WAS KILLED IN THE LINE OF DUTY ON MARCH 15, 1994. MUSTER AT THE 44TH PCT AT 9:30 AM. WE WILL THEN MARCH TO CHRIST THE KING CHURCH WHERE THE SERVICE WILL BE HELD AT 10:00 AM. IMMEDIATELY FOLLOWING, LIGHT REFRESHMENTS WILL BE SERVED AT THE 44TH PRECINCT. DRESS UNIFORM REQUIRED.

Friday, March 15, 2019 at 1000 Hours

CHRIST THE KING CHURCH 141 MARCY PLACE, BRONX, NY 10452
CONTACT COMMUNITY AFFAIRS: DET. TEJADA, DET. OVIEDO AND P.O. MCMILLAN 718-590-5524

BROTHERHOOD FOR THE FALLEN 1ST ANNUAL

GALA

APRIL 26TH



AT 7.00 PM

\$135 PER TICKET

SPONSORSHIP OPPORTUNITIES AVAILABLE

OPEN BAR, DJ, COCKTAIL HOUR AND SITDOWN DINNER

HONORING CRAIG POLEN AND LEO ONLY, THE RAMOS FOUNDATION
AND ALL OF OUR FALLEN HEROES

NICOTRA'S BALLROOM
1100 SOUTH AVE
STATEN ISLAND, NY 10314

TICKETS ARE AVAILABLE ON OUR WEBSITE @
[HTTP://WWW.BROTHERHOODNYC.ORG/2019-GALA/](http://www.brotherhoodnyc.org/2019-gala/)





BROTHERHOOD FOR THE FALLEN (NYC)

Dear Potential Sponsor,

Our **1st annual Brotherhood for the Fallen NYC Gala** will take place on **Friday, April 26, 2019** at the Nicotra's Ballroom (1100 South Avenue) in Staten Island, NY. Your support is paramount to our efforts therefore we are seeking sponsors, donations of goods, services, and gift certificates from merchants in our community to make our fundraising event a success.

You can help by becoming a sponsor or making a tax-deductible donation!

The Brotherhood for the Fallen (NYC) is a New York-based not-for-profit, run by members of the NYPD. We send active NYPD Brotherhood members to the funeral services for every confrontational line of duty fatality in America. The presence of members of the NYPD at distant locations provides emotional support for the family and colleagues of the fallen officer. In addition to our presence, we also give money directly to the family. Our organization coordinates with the department involved, we then pay for the travel expenses of those members who are able to donate their time to attend the services in uniform. Our board does not receive pay, and our members do not receive any compensation for their time. In fact, we have not one paid employee – we donate our time.

In 2018, we sent 126 members to 49 separate funerals around the United States, and gifted \$49,000 directly to those families affected. We would like to increase our per-funeral donation, and that is where your help comes into play.

Our Gala will feature both silent auctions and raffles. We are looking forward to making this our most beneficial fundraising event to date. The monies raised at this function will assist us in achieving our goal of increasing our monetary gift to \$2,500 per mourning family. This is where you can help.

Thank you for your support.

Sincerely,

James Borruso

James Borruso
*Vice President, Brotherhood for the Fallen
Gala Chair*

NY PULASKI PD
ASSOCIATION

**63rd ANNUAL
DINNER DANCE**

FRIDAY APRIL 26TH 2019

**LEONARD'S PALAZZO
555 Northern Blvd, Great Neck, N.Y.**

SAVE THE DATE

**2019 Pulaskian of the Year – Chief of
Department Terence Monahan**

Cocktail Hour begins at 6:30PM

**Dinner and Dancing at 7:30PM
Tickets \$125.00 PER PERSON**

**For Tickets Please Call:
Keith Machtel 631-433-6900
Andrew Ternes 347-831-9514
Donna Zabo 631-833-8823**

**Checks Can Be Payable To:
Pulaski Assn. NYPD
PO BOX 447
Floral Park NY, 11002**

Tickets will not be sold at the door!

What's Happening

BLUE HONOR *Gala*

*Celebrating the 35th anniversary of C.O.P.S.
and the 10th anniversary of Law Enforcement United*



Tuesday, May 14th at 7:00 p.m.

Blue or black formal/semi-formal attire
is expected, as a tribute to our fallen heroes.
Uniforms are acceptable.

\$125 per ticket/\$1,100 per table of 10

Only 1,000 tickets are available!

For questions, call the C.O.P.S. Development Office at 573-346-4911.
To reserve a table or purchase tickets, click the below link.
<https://www.concernsofpolicesurvivors.org/bluehonorgala>

Hyatt Regency Crystal City
2799 Jefferson Davis Highway
Arlington, VA 22202

Please Note:

Doors will open at 6:30 p.m..

Formal dinner will be provided.

Cash bar will be available.

Limited edition raffle items will be available.

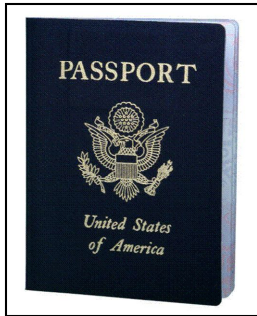
Transportation will be provided to and from this event from all official C.O.P.S. National Police Week hotels.

If you will be driving, there will be a \$20 self-parking fee.

What's Happening

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

By Shannon McMahon



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

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

U.S. Passport Changes

You Should Renew Your Passport Now

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

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

REAL ID Changes Aren't Helping

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

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

Expect New Security Features

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

Double Check Children's Passports

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

How to Renew Your Passport

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

THIS AND THAT



The next HR-218 class is scheduled for **Sunday, March 10, 2019 10am - 2pm**

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

Denver Defense is located at 1417 Highway 16 in Denver NC

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

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

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

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



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

Please contact your senator and ask him/her to support this bill.

S.69 - Constitutional Concealed Carry Reciprocity Act of 2019 116th Congress (2019-2020)

<https://www.congress.gov/bill/116th-congress/senate-bill/69/related-bills>

Sponsor: [Sen. Cornyn, John \[R-TX\]](#) (Introduced 01/09/2019)

Committees: Senate - Judiciary

Latest Action: Senate - 01/09/2019 Read twice and referred to the Committee on the Judiciary.

This bill allows a qualified individual to carry a concealed handgun into or possess a concealed handgun in another state that allows its residents to carry concealed firearms.

A qualified individual must (1) be eligible to possess, transport, or receive a firearm under federal law; (2) carry a valid photo identification document; and (3) carry a valid state-issued concealed carry permit, or be eligible to carry a concealed firearm in his or her state of residence.

Cosponsors (36)

*= Original co sponsor

Cosponsor	Date	Co-sponsor	Date
Sen. Graham, Lindsey [R-SC]*	1/9/2019	Sen. Johnson, Ron [R-WI]*	1/9/2019
Sen. Thune, John [R-SD]*	1/9/2019	Sen. Kennedy, John [R-LA]*	1/9/2019
Sen. Barrasso, John [R-WY]*	1/9/2019	Sen. Moran, Jerry [R-KS]*	1/9/2019
Sen. Blackburn, Marsha [R-TN]*	1/9/2019	Sen. Perdue, David [R-GA]*	1/9/2019
Sen. Braun, Mike [R-IN]*	1/9/2019	Sen. Portman, Rob [R-OH]*	1/9/2019
Sen. Capito, Shelley Moore [R-WV]*	1/9/2019	Sen. Risch, James E. [R-ID]*	1/9/2019
Sen. Cassidy, Bill [R-LA]*	1/9/2019	Sen. Roberts, Pat [R-KS]*	1/9/2019
Sen. Cotton, Tom [R-AR]*	1/9/2019	Sen. Rubio, Marco [R-FL]*	1/9/2019
Sen. Crapo, Mike [R-ID]*	1/9/2019	Sen. Shelby, Richard C. [R-AL]*	1/9/2019
Sen. Cruz, Ted [R-TX]*	1/9/2019	Sen. Sullivan, Dan [R-AK]*	1/9/2019
Sen. Daines, Steve [R-MT]*	1/9/2019	Sen. Tillis, Thom [R-NC]*	1/9/2019
Sen. Enzi, Michael B. [R-WY]*	1/9/2019	Sen. Wicker, Roger F. [R-MS]*	1/9/2019
Sen. Ernst, Joni [R-IA]*	1/9/2019	Sen. Isakson, Johnny [R-GA]*	1/9/2019
Sen. Fischer, Deb [R-NE]*	1/9/2019	Sen. Rounds, Mike [R-SD]	1/14/2019
Sen. Grassley, Chuck [R-IA]*	1/9/2019	Sen. Young, Todd C. [R-IN]	1/16/2019
Sen. Hoeven, John [R-ND]*	1/9/2019	Sen. Hawley, Josh [R-MO]	1/24/2019
Sen. Hyde-Smith, Cindy [R-MS]*	1/9/2019	Sen. Cramer, Kevin [R-ND]	1/25/2019
Sen. Inhofe, James M. [R-OK]*	1/9/2019	Sen. Blunt, Roy [R-MO]	1/30/2019

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

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

THIS AND THAT

6. If a veteran, notify the Veterans Administration at [\(800\) 827-1000](tel:8008271000) for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you).
If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.
7. Notify your Church or Temple for announcements.
(Funeral Director will usually do this for you).
8. Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36 months. New York State in 2001 amended the Administrative Code to continue Health Care Coverage for Surviving Spouses for Life (Download Information Regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though high, is cheaper than the non group rate.
Call: NYC Employee Benefits [\(212\) 513-0470](tel:2125130470)

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section

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

40 – Rector Street – 3rd Floor

New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

THIS AND THAT

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

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



Thinking of retiring?

www.socialsecurity.gov

Some things to consider

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

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

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

Avoid a Medicare Penalty Sign Up at Age 65

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

What is the best option for you?

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

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

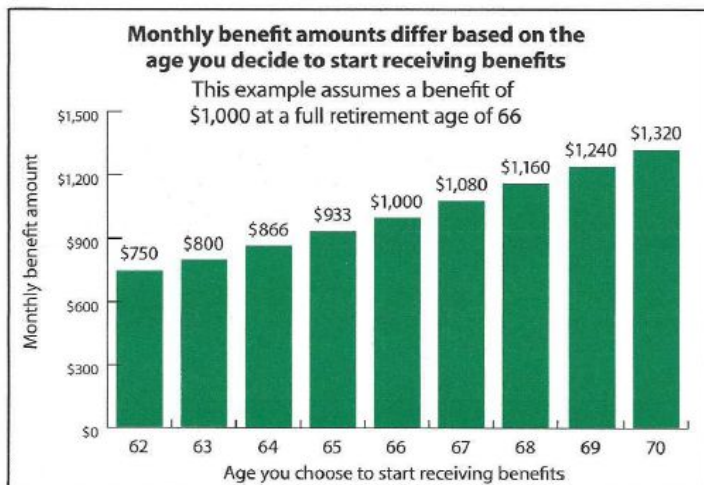
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

It's so easy to apply online for benefits

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



Receiving benefits while you work

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

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

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

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

Retirement age considerations

Full retirement age

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

Retiring early

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

If your full retirement age is 66, benefits will be reduced:

- 25 percent at age 62;
- 20 percent at age 63;
- 13½ percent at age 64; or
- 6⅔ percent at age 65.

Delaying retirement

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

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

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

Rules that may affect your survivor

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

Need more information?

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

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

Other useful websites

www.mymoney.gov

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

www.dol.gov/ebsa/pdf/nearretirement.pdf

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

www.sec.gov/investor/seniors.shtml

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

www.usa.gov/topics/seniors.shtml

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



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

NOSTALGIA

POLICEMEN NEWS

Transfers-Appointments
News pertaining to those in blue

1 March 1909

YOUNG POLICEMAN IS TODAY A HERO

Policeman Edward MACHEL, 22 years old, of 34 Hausman street, who is attached to the Greenpoint avenue station, proved himself a hero yesterday afternoon when at the risk of his life he attempted to stop a runaway horse, which dashed down Monitor street just when that thoroughfare was crowded with children coming from Public School 110.

Today the young policeman, who has been in the department not quite a year, is lying at his home in a critical condition, suffering from internal injuries.

MACHEL is detailed to the school post in the afternoon. School 110 is one of the largest in the city and has an attendance of 2,000 pupils. It is the duty of the policeman to see that the youngsters get across Nassau avenue safely. Yesterday afternoon just as the scholars were pouring from the building a big bay horse attached to a provision wagon standing in front of a grocery store at Russell street and Nassau avenue, during the absence of the driver, became frightened at a passing car and ran away.

The animal tore along Nassau avenue and turned into Monitor street, MACHEL ran up the street, allowing the horse to come alongside of him, and made a leap, grabbed the bridle and clung to it. The horse kicked the policeman in the groin. Although in terrible pain the plucky bluecoat tightened his grip on the bridle and was dragged along for more than a hundred yards.

Just as his weight began to tell on the horse, the wagon collided with another vehicle coming in the opposite direction. MACHEL was thrown between the two wagons, and the wheels passed over the prostate body. He lay on the street for about a minute before he was picked up unconscious by two teachers and carried to a nearby drug store. From there he was taken to his home, where he is being attended by the family physician.

When MACHEL was thrown to the street the horse detaching itself from the wagon, ran a half mile to Graham avenue and Frost street, before being stopped. In continuing its wild course the horse knocked down two school children. They were not hurt.

30 March 1909

SIX RETIRED CAPTAINS AND THEIR RECORDS

The six captains retired yesterday afternoon by Police Commissioner BINGHAM are: Ernest LINDEMANN, of the Richmond Hill station, appointed on the force Nov. 25, 1874. At that time he was 27 years old. He was promoted to roundsman Feb. 10, 1877, sergeant on June 22, 1890, and captain on July 8, 1902

John W. PARRETT, of the Atlantic Avenue station, appointed a patrolman on Aug. 20, 1880. He was 34 years old then. He was promoted to roundsman on Mat 11, 1894, to sergeant on Oct. 8, 1895, and made a captain on Oct. 31, 1905

William CRUISE, of the Lea Avenue station, appointed a patrolman March 20, 1873. He was 28 years old at the time. He was made a roundsman on May 25, 1880, a sergeant Dec. 3, 1889, and a captain Oct. 31 1905

Patrick SUMMERS, of the Fourth Avenue station, appointed to the force Feb. 10, 1878. He was 29 years old at the time. He was promoted to roundsman on Jan. 8, 1887, sergeant May 1, 1888, and made captain Sept. 17, 1902

John W. WORMELL, recently detailed to the Central Office, was appointed on Sept 27, 1866. He was 29 years old at that time. He was originally appointed on the Metropolitan police force and served there three years and six months and six days. He became a roundsman in 1870, a sergeant in 1875, and on Oct. 31, 1905, he was made a captain.

John COONEY, of the East Sixty-seventh Street station, Manhattan, appointed on Aug. 11, 1870. He was made a roundsman in 1882, a sergeant in 1887, and a captain in 1900.

NOSTALGIA



**Membership Meeting Minutes
February 12, 2019**

The meeting was called to order by the President at 1940hrs with the Pledge of Allegiance.

This was followed by the invocation and the reading of the names and circumstances of death of the 15 officers who died in the line of duty since last months membership meeting.

Roll Call of Officers

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

Review of January's Minutes: Available in February's newsletter. A motion to waive was made and seconded. The motion passed.

Introduction of Guests: Met Life Ins. agent Larry Miller gave a presentation about insurance services he can provide.

Sickness & Distress:

- Gerald Alicea's mother passed away in NY.
- Lou Caputo - Had surgery yesterday
- Dennis D'Alessio is hospitalized in FL.

Communications & Bills: Thank you from the family members of NYPD officer Nicholas Mencaroni for our presence at his wake and funeral.

President:

Harvey discussed having a second Chaplain to better serve the members.
An e-mail was sent to delinquent members.
Membership renewal forms will be mailed to members next year.
Donations: Brotherhood of the fallen, Have a Heart Foundation of Union Co. & Urgent Need For Assistance For Retired NYPD Sergeant. The board agreed to donate \$50 to each charity.
Dues change proposal? The Board discussed a possible change to the dues and agreed to keep the dues the same.

Vice President: Excused

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

Secretary: There were 80 Members, 04 New Members and 04 Guests present at this meeting.

Trustees:

- Bob Fee: no report
- Kevin Gribbon: excused
- Brenda Jordan: excused
- Ian McGrouther: no report
- Chris Russo: no report

Sgt. at Arms: no report

Historian: no report

Committee Reports:

- Social: Knight's baseball game: The game will be on Friday May 17th. Tickets are \$19 each, with \$2 "loaded value" which can be used towards purchases in park. There will be fireworks after the game.
- Membership: 412/285 NYPD

Old Business:

New Business:

- Proposition for Membership:
 1. Ret. Bridgeport CN PD Sgt. James Tyler
 2. Ret. NYPD LT. Michael Green
 3. Returning member, Ret. NYPD P.O. Thomas Wooding.

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

Good of the Club:

- Guest speaker for March meeting is club accountant Scott Boyar
- Corned Beef and cabbage dinner for March meeting
- 50/50 of \$200 was won by Harry Dobson.
- 2020 free membership was won by Joe Derby.
- A motion was made to have the Club donate \$50 and the Club's portion of the 50/50 (\$200) to Ret NYPD Sgt. James Vitale. The motion was seconded and passed. The Hat was passed and an additional \$421 was raised for a total donation of \$671.

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

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting
Tuesday March 12, 2018, 7pm**





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Dues Renewal



LAST NAME _____ FIRST _____ MI _____
 ADDRESS _____ CITY _____
 STATE _____ ZIP CODE _____ MALE () FEMALE ()
 HOME PHONE () _____ CELL PHONE () _____
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HARVEY KATOWITZ
PRESIDENT

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NYPD 10-13 Club of Charlotte, NC



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MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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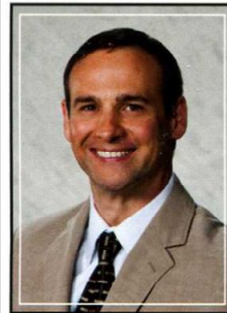
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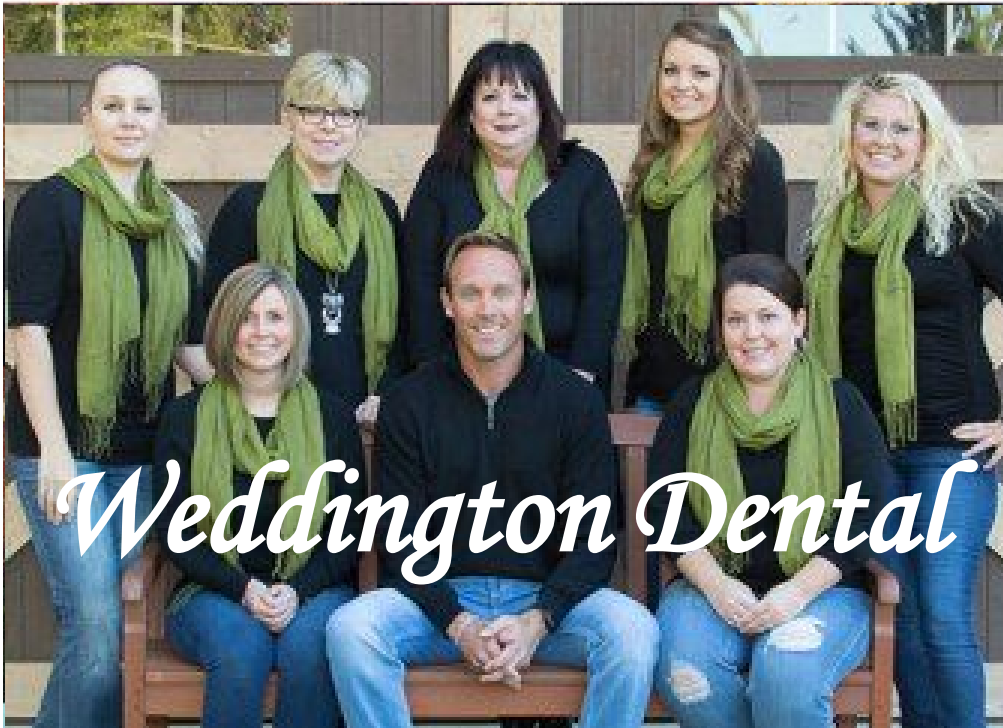
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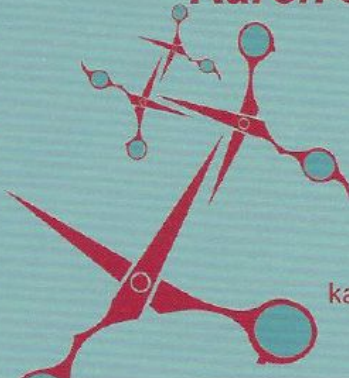
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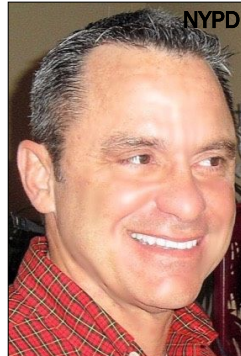
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