

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



April 2019 Volume 11 Issue 4 **Club Officers** PRESIDENT'S MESSAGE PRESIDENT HARVEY KATOWITZ 704-849-9234 Hi All. hkatowitz@charlotte10-13.com Spring has sprung, freezing temperatures are behind us (I hope) and we get to look forward to warmer weather, sunny skies, blossoming flowers and the start of the baseball season. Go Yankees, Mets & Charlotte Knights! VICE PRESIDENT Dave Schulthels 803-547-6211 We had a great turnout for our March membership meeting with over 100 people, including 3 new members, in DFSISS@aol.com attendance. Everyone was treated to a sumptuous St. Paddy's Day dinner thanks to our resident chef and caterer, Lorraine Monsanto . Also a special thanks to Jim Burchill. Though he could not attend the meeting he once again **RECORDING SECRETARY SCOTT HICKEY** provided us with Irish soda bread that he baked.

> During this month, as some of our members celebrate and remember the slavery and death of Israelites and their Passover exodus to freedom and others celebrate and remember the crucifixion and Easter resurrection of Jesus Christ, we should also celebrate and remember the deaths of our police heroes who were killed in April.

The death of one hero in particular stands out and still haunts me today as I am sure every other member of the NYCPD who was active during 1972.

On April 14, 1972 Patrolman Phillip Cardillo was assassinated inside the Nation of Islam Mosque on 116th St. and Lenox Ave. That date was one of the darkest and appalling days in the history of the NYCPD. Not just because an officer was murdered, but because his family has suffered for forty years knowing that justice was never served due to the political aspirations of a mayor and the spinelessness of some members of the upper echelon of the NYCPD. (See related stories on pgs 3 & 4).

Equally appalling is the fact that neither NYC Mayor John Lindsay nor Police Commissioner Patrick Murphy attended the funeral of hero Patrolman Phil Cardillo.

Please remember that our club's College Scholarship applications are due by April. 5. See pgs. 10 -12. Additionally, make sure you fill out an application for the National NYCPD 10-13 Org. scholarship which can be found on page. 18 or at the following link: https://www.nationalnycpd10-13.org/scholarship.html

Scholarship winners will be chosen at our April membership meeting. We will also be collecting NYPD ID cards and renewal forms from members whose cards have expired or will be expiring in the next 90 days. See pages 16 & 17.

We have 3 guest speakers for this month's membership meeting. Edward Jones financial advisor Josh Roberson, Chiropractor George Limbravanos and Orthodontist Dr. Shane Markey. See Dr. Markey's ad on page 66.

Our yearly "Night at the Knights" baseball outing is scheduled for Friday May 17. There will be a fireworks display after the game. Reservations have to be received by April 19. See pages 43 for further information.

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

704-256-3142 sfhick@icloud.com

TREASURER **BEN PEPTIONE** 704-674-7000 peppy7200@gmail.com

SGT. at ARMS HANK DOBSON 914-261-4312 bigdog054@carolina.rr.com

> TRUSTEES BOB FEE 704-220-8400 rtfvs@yahoo.com

BRENDA JORDAN 516-852-3885 brenjordan5@aol.com

KEVIN GRIBBON 803-493-3024 kgribbo@outlook.com

CHRIS RUSSO 347-886-2449 maddogcr@msn.com

Ian McGrouther 516-314-5326 woodboy@windstream.net

CHAPLAIN **DONALD SANCHEZ 7**04-654-2694 desanchez@carolina.rr.com

> HISTORIAN JIM ROCHFORD 516-819-1607 jimjack@att.net

EDITOR HARVEY KATOWITZ 704-849-9234

PRESIDENTS MESSAGE

I have received emails from several club members and other retirees expressing outrage over a news article that was emailed that stated: "A California bill that requires law enforcement officers to request permission from their shift supervisor before utilizing their service weapon."

The body of the email began with the following statement: Sounds kinda crazy, but not too hard if it really comes from Californication.

The key words here are "Sounds kinda crazy." If it sounds crazy, it probably is not true.

The article began with the following paragraph: In a recent bill presented to the Senate, law enforcement officers would be required to request permission from their shift supervisor before utilizing their service weapon. The bill, titled "A Second Chance", is geared towards "preventing police atrocities." As part of the bill, officers finding themselves in a life threatening situation would first need to call their supervisor and ask before introducing their service weapon into the scenario. Further, the supervisor would then in turn have to call a local civilian committee to discuss the matter so that a community backed decision can be made. These steps would be taken prior to drawing not only their firearm but any other weapon, including tasers, OC spray and batons.

This is not a genuine news story. <u>Blue News Network is a site that publishes satirical articles focused on law enforcement.</u> A blurb about the author of this article, "Mike The Cop," notes he writes satirical content. The articles I write for BNN are satire and it's hilarious when people don't know that. <u>https://bluenewsnetwork.com/author/mikethecop/</u> The website also carries a disclaimer clearly explaining the nature of its content:

Remember that we do ourselves and others a disservice if we forward emails that are not true or accurate.

It is that time of year when our National president, Frank Martarella, prepares to lead a contingency of retirees to Albany for Lobby Day where they will meet with NYS legislators and ask their support for legislation that benefits retirees.

LEGISLATIVE AGENDA

Lobby Day is scheduled for April 9, 2019. Presently, the National NYCPD 10-13 Association supports the below bills.

HEALTH BENEFITS PROTECTION BILL - Protects benefits we earned upon retirement

VETERANS SUPPLEMENTATION BILL (For retirees)

COLA ENHANCEMENT BILLS - Our National supports 2 of the 6 Cola Enhancement bills

Thought it is difficult for those of us living in the Carolinas to actively participate in Albany Lobby Day we can support the efforts of those in attendance by asking friends and family members who reside in NY to contact their local state legislators and ask them to support the bills. Legislator contact information and bill #'s can be found in our National President's Message on pgs. 14 & 15.

Unfortunately it is also the time of year that I have the unpleasant task of removing members from our Club who are not current with their dues. As of this writing, 38 of our 419 members have not responded to numerous reminders that they risk being dropped from the club for failing to pay their 2019 dues.

Members who rejoin the club after being removed for failing to pay their dues lose their consecutive year eligibility for club and national scholarships and life membership.

On behalf of the entire board I want to wish our members a Happy Passover and Easter.

Fraternally,

Harvey Katowitz

Harvey Katowitz

WE MUST NEVER FORGET



Patrolman Phil Cardillo



Inspector Jack Haugh holding Det. Randy Jerguson after he was struck in the head by a brick thrown from a rooftop. Ptl. Luis D'Alessio fires a shot in the air trying to protect Haugh and Jerguson.

Remembering Cardillo and the Mosque

(Excerpts from an article written by NY Post Reporter Leronard Levitt)

It is one of the most disgraceful episodes in NYPD history: the unsolved murder of police officer Philip Cardillo, shot inside a Harlem mosque.

Police brass caved in to political pressures and released a dozen suspects without first identifying them, dooming any chance of justice from the start.

As Manhattan prosecutor Robert Tanenbaum put it, "Politics was placed over justice. It's a classic case of political pressure interfering with doing the right thing."

Arriving at the 24th precinct, where the investigation was moved after the shooting, Tanenbaum found uniformed cops in tears over the suspects' release, while a group of Harlem politicians demanded the police release four other suspects they had rounded up.

"I have never seen officers in uniform so dispirited," Tanenbaum said recently. "They were stunned by the audaciousness of the Harlem politicos running around, thinking they could control a criminal investigation into the shooting of a police officer."

It's no wonder city officials feared unrest at the time of Cardillo's murder. That was an especially dangerous period for police officers. A radical group known as the Black Liberation Army had declared war on law enforcement and had masterminded the shootings of cops nationwide. Between May 1971 and January 1972, the BLA shot six cops in New York City, killing four.

The mosque incident, on April 14, 1972, began with a telephone call, falsely claiming that an officer needed assistance at 102 West 116th Street. The caller did not mention the building was Nation of Islam Mosque Number 7, headed by the notoriously anti-white minister Louis Farrakhan.

Cardillo and his partner Vito Navarra rushed inside the mosque. As other officers arrived, mosque members forced most of them outside, leaving Navarra, Cardillo and two other officers surrounded. All but Cardillo fought their way out. He was shot in the side, his service revolver taken. Police later recovered it in the reception room with a spent bullet.

Meanwhile, an angry crowd of 1,000 had gathered. For the next three hours, a riot raged.

To end it, police allowed a dozen suspects in the mosque's basement to leave without identifying them, then moved the investigation to the 24th precinct on Manhattan's West Side.

Six days later, Cardillo died. He was 32 years old, the father of three. The day of the funeral, his commander, Deputy Inspector John Haugh, resigned in disgust, blaming the NYPD for failing to affirm publicly that Cardillo had acted properly on entering the mosque.

WE MUST NEVER FORGET



Within days, the department issued written rules for 16 "sensitive locations," including Nation of Islam Mosque Number 7, forbidding officers from entering such places without a supervisor. It turned out there had been an unwritten agreement with Mosque Number 7.

So strictly did the department interpret these rules that, because of objections from the mosque, ballistics technicians were prevented for the next two years from gathering evidence from Cardillo's shooting.

In 1974, the dean of the mosque's school, Louis 17X Dupree, was indicted for Cardillo's murder. Though many have claimed credit, Dupree's indictment appears to have resulted from the efforts of two retired detectives, (NYPD 10-13 Club of Charlotte member) Edwin Gilmurray and John

Dusenchek, who, while working for Chase and Citibank, arrested an informant for fraudulent use of stolen credit cards. The informant, Foster Lee Thomas, provided evidence against Dupree.

Without ballistics evidence to refute him, Dupree claimed at trial that either another cop had shot Cardillo or Cardillo had shot himself. He was ultimately acquitted.

In 1980, a Manhattan grand jury under D.A. Robert Morgenthau issued a report on the shooting that excoriated the department. The police investigation, the grand jury said, had been "curtailed in deference to fears of civil unrest in the black community. ... The long-term interests of justice in apprehending criminals were overridden by the short-term concern of preventing civil disorder." Citing the release of the Muslim suspects, the grand jury specifically criticized the department for "inexcusable detective procedures." Within the department, blame fell upon Ward who, as Deputy Commissioner for Community Affairs, had rushed to the mosque after the shooting. Although Ward denied releasing the suspects, saying that as a civilian he had lacked the authority, no one believed him. So furious was the Patrolmen's Benevolent Association that its president, Robert McKiernan, declared in its official publication "Front and Center" that Ward "should either resign or be fired."

In 1983, after Mayor Edward I. Koch announced Ward's appointment as New York City's first black police commissioner, Newsday reporter Gerald McKelvey discovered a document known as the "Blue Book," which was the NYPD's secret report on the Cardillo shooting.

Officially entitled "Report and Analysis of Muslim Mosque Incident of April 14, 1972," it had been prepared between March and June, 1973, under James Hannon, the Chief of Operations, then the department's highest ranking uniformed officer, and had been circulated only among the top brass.

It stated that, before Seedman arrived, Ward and Farrakhan "took the position that the street would return to normal if the police were removed from the area, including the mosque."

When Seedman arrived, the Blue Book continued, he "assumed the responsibility of the investigation."

"These facts, plus uncertainty that all persons involved were in the basement, led to the reluctant decision by Chief Seedman to move the investigation to the 24th precinct on the promise of mosque officials to produce the detainees thereat," the Blue Book read. Seedman, the Blue Book added, "continued his investigation in the Mosque but after about 15 minutes either Rangel [Congressman Charles Rangel] or Farrakhan approached him and told him that they had better get out of the Mosque or there would be trouble; that they could not control the crowd outside. Seedman now felt that with the reduced uniform presence protecting the scene outside, he was in an untenable position."

Today, many police officials continue to support him and to denounce Ward. Retired Captain Ed Mamet says that, when Ward was considered for police commissioner, "Seedman told me that he was pressured by Ward and Rangel, who told him that if he didn't release the prisoners they were sure there would be a riot."





The deaths of the following NYPD members have recently been designated as 911 related.





Police Officer Anthony D'Erasmo Thursday, August 31, 2017



Captain Carmine C. Cantalino Friday, September 29, 2017



Detective Megan K. Carr-Wilks Tuesday, September 19, 2017



Detective Sixto Almonte Monday, November 20, 2017





YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN



On Saturday March 2, a street in front of the 49 Precinct was renamed in honor of P.O. Manuel "Manny" Vargas who passed away from a 9/11-related brain cancer in November.







REMEMBER 9/11 SHOULD BE MORE THAN A BUMPER STICKER



Police Officer Nathan Hayden Heidelberg Midland Police Department, TX EOW: Tuesday, March 5, 2019 Cause: Gunfire



Deputy Sheriff Jacob Howard Keltner McHenry County Sheriff's Office, IL EOW: Thursday, March 7, 2019 Cause: Gunfire



Corporal Daniel H. Groves Colorado State Patrol, CO EOW: Wednesday, March 13, 2019 Cause: Struck by vehicle



Deputy Sheriff Ryan Shane Thompson Kittitas County Sheriff's Office, WA EOW: Tuesday, March 19, 2019 Cause: Gunfire



Police Officer Paul Thomas Rutherford Phoenix Police Department, AZ EOW: Thursday, March 21, 2019 Cause: Struck by vehicle



YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN



Deputy Sheriff Peter Herrera El Paso County Sheriff's Office, TX EOW: Sunday, March 24, 2019 Cause: Gunfire



Trooper Brooke Jones-Story Illinois State Police, IL EOW: Thursday, March 28, 2019 Cause: Struck by vehicle



Trooper Gerald Ellis Illinois State Police, IL EOW: Saturday, March 30, 2019 Cause: Automobile crash



Every American should be required to view these poignant videos: https://www.youtube.com/watch?v=SGK0mTF-5Tg&feature=youtu.be https://m.youtube.com/watch?v=ubbT-DxEAVg

MARCH MEMBERSHIP MEETING













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 <u>accredited four-year college</u> 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 <u>accredited Community College</u> or a <u>post-secondary program</u> 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



N MEMORY OF	NYPD 10-13 CLUB OF CHARLOTTE NC, INC	-
SALUL	An affiliate of the National NYCPD 10-13 Organizations Inc.	
N.Y.P.D.	531 BRENTWOOD ROAD SUITE 150 DENVER, NC 28037	

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		Zip:

Application must be received by April 5, 2019



IN MEMORY OF	NYPD 10-13 CLUB OF (HARLOTTE NC. INC	-
		•	
Selfor	An affiliate of the National NY		
N.Y.P.D.	531 BRENTWOO SUITE 15 DENVER, NC	50	
ARVEY KATOWITZ			DAVE SCHULT VICE PRE
	Jim Houston Memorial Second 2019	9	
Sponsor's Name:			
Address:			
City:	St	ate: Zip:	<u></u>
Telephone:	E-Mai	l:	
Applicant's Nam	ð: 		
Relationship to S	ponsor:		
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

April 9 May 14 June 11 October 8 November 12 December 10



March 13, Frances Hickey, mother of Scott Hickey

July 9

August 13

September 10



SICK DESK UPDATE

Dennis D'Alessio is hospitalized in FL. Al Sheppard is in hospice in Tennessee



Ret. NYPD Sgt. Kevin Johnson Ret. NYCTPD Officer Floyd Wright Ret. NYCDOC C.O. Eddie Hall,



We presently have 420 members, 288 from the NYPD and the remainder from 66 other law enforcement agencies.



don't forget

OUR MEETINGS NOW BEGIN AT 7PM



BIRTHDAYS

APRIL

Fred Dusche	4/3
Elaine Cuff	4/4
Floyd Wright	4/5
Chris Burack	4/6
Michael Gould	4/6
Bob Hart	4/6
Tim McCaffrey	4/6
James Martin	4/7
Ed Moran	4/11
Kerrie Anne Nelson	4/14
Peter Cappuccilli	4/15
Dan DeLay	4/15
Steve Naegele	4/16
John Sabato	4/16
Edward Santiago	4/16
Regina Robinson-Adams	4/20
Amado Batista	4/23
Ron Nicastro	4/24
Norris Holmes	4/25
Larry Walker	4/25
Timothy Russ (RIP)	4/27
Ray Hickey	4/28
Allan Peranio	4/28
Jacqueline Rochford	4/30

IF YOU HAVE NOT PAID YOUR 2019 DUES, PLEASE DO SO NOW USING THE DUES RENEWAL FORM LOCATED AT <u>HTTP://WWW.CHARLOTTE10-13.COM/WP-CONTENT/UPLOADS/</u> 2018/12/10-13-DUES-RENEWAL.PDF







Dear Presidents and Chapter Members:

With springtime and warmer weather upon us, I hope all had a good winter. I assume all our snowbirds who travel to the warmer weather have returned home. I don't know about you, but I am looking forward to the summer and all the barbecues, picnics and other great events that we all enjoy. I'm not rushing the spring and summer time, but I always look forward to our National Convention. So, save the dates for our September 8-10, 2019, 30th Annual Convention being held at Villa Roma Resort.

Below is legislation being supported by the National NYCPD 10-13 Organizations, Inc., for the 2019-2020 legislative session. The obligation and the focus of the National is to support legislation which helps benefit our members and their families. As you are aware, for the past decade we have rigorously submitted Health Protection legislation. This is one of the most important pieces of legislation for our members and their families. Even though we are protected by NYC's Administrative Code, intro 580, which gives us protection for our Health Insurance and Medicare Reimbursement, it only takes the Mayor and the NYC Council a strike of the pen to change these laws. This has already been done to NYS retirees, by changing the Civil Service Laws. It also has been done in other states and cities throughout the country. As I have reported recently, the MLC agreed to generate Cumulative Healthcare, saving 1.1 billion over the NYC fiscal years 2019 through 2021. One of the costs saving they are discussing is Amendment of Medicare Part B Reimbursement...BEWARE!!

It's important for us to support this type of legislation, as that would set a precedent to protect retirees who were guaranteed these benefits. Upon retirement, retirees can no longer negotiate or have a voice through collective bargaining. Their only resource of protection is through their elected officials. It is important that the National be involved with the Alliance of Public Retirees of New York, which includes other NYS and NYC Retiree groups. It's also important that we visit with legislators and communicate through Memoranda of Support to make sure our voice is heard.

LEGISLATIVE AGENDA

Lobby Day is scheduled for April 9, 2019. Presently, the National NYCPD 10-13 Association supports the below bills.

HEALTH BENEFITS PROTECTION BILL - S #3854 , A # 4203 Protects benefits we earned upon retirement. SPONSORED BY:

Senator Andrew Lanza Staten Island, District 24 Albany Office Rm# 708L	(718) 984-4073 (518) 455-3215
Assemblyman David Weprin Fresh Meadows, Queens, District 24 Albany Office - Rm# 526L	(718) 454-3027 (518) 455-5806
<u>VETERANS SUPPLEMENTATION BILL</u> (Retirees) <u>S #3968</u> , <u>A #6452</u> SPONSORED BY:	
Senator John E. Brooks Massapequa, NY District 08	(516) 882-0630

Albany Office — Rm. 513L	(518) 455-2765
Assemblywoman DiDi Barrett Poughkeepsie, N.Y. District 106 Albany Office — Rm. 841L	(845) 454-1703 (518) 455-5177



COLA ENHANCEMENT BILLS (6) 1-S#'s PENDING, 1-A#'s PENDING SPONSORED BY:

 Senator Patty Ritchie
 (315) 782-3418

 Watertown. N.Y., District 48
 (315) 782-3418

 Albany Office — Rm 412L
 (518) 455-3438

 Assemblyman Phil Stec
 (518) 377-0902

 Schenectady, N.Y., District 110
 (518) 455-5931

 Albany Office — Rm 702L
 (518) 455-5931

COLA ENHANCEMENT BILLS (6) 5-S#'s PENDING, 5-A#'s PENDING SPONSORED BY:

Senator Anthony Gounardes Bay Ridge, Dyker Hgts, Bklyn, District 22 Albany Office — Rm 902L	(718) 238-6044 (518) 455-2730
Assemblyman Peter Abbate Brooklyn, District 49 Albany Office — Rm 839L	(718) 236-1764 (518) 455-3053

*NOTE: Senator Gounardes is the new Chairman of Civil Service and Pensions Committee. All the above Bills must come out if his committee to move forward.

*NOTE: Assemblyman Abbate is the Chairman of the Government Employees Committee. All our Bills must come out of his committee to move forward.

**Senate: President and Majority Leader: Senator Andrea Stewart Cousins, Yonkers Albany Office — Rm 907L	(914) 423-4031) (518) 455-2585)
** Speaker of the Assembly: Assemblyman Carl E. Heastsie, Bronx, N.Y Albany Office — Rm 932L	(718) 654-6539) (518) 455-3791
**Senator Stewart Cousins and Assemblyman Heastie r	nust approve all bills to move forward for Governor Cuomo to

sign the bills into law.

Some of the above-mentioned Bills have not yet been numbered or gone through the Committee process. At this point, the only way we will see these Bills voted on and sent to the Governor, is if we make the sponsors of the Bills aware of how important the Bills are not only tour membership but to all retirees and veterans.

WE NEED YOUR SUPPORT!! In order to make the sponsors aware, we ask that each National NYCPD 10-13 member **CALL** the individual sponsors, Senator Stewart-Cousins and Assemblyman Carl Heatsie. The call can be "short and sweet". Just mention that you are a member of the National NYCPD 10-13 Organization, as well as a member of the Alliance of Public Retirees Organization of New York. State the importance of the Bill to all retirees and veterans and the need of the sponsors' support.

In addition, we ask that you call your district Senator and Assembly Representative and ask them to co-sponsor the above Bills. Please make the calls. The more calls the sponsors receive the better chance we have in getting the Bills passed. Remember, there is strength in numbers! These Bills will benefit all of us. If we don't actively stand-up for ourselves, Who Will??

If you have any family or friends that reside in the above Senators and Assemblymen's districts, please ask them to also call them at their district offices.

Fraternally, Frank Martarella



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	. NYCP	D 10-13 0	RGANIZATIONS, IN	С.
CASE #: FIREARMS CODE:			<u>e id C</u>	ARD RENE	WAL APPLICATION	
LAST NAME: FIRST NAME:	<u> </u>					MI:
SEX: TAX # SOCIAL SECURITY #: RANK: PRESENT ADDRESS:		MALE				
PHONE NUMBER: 10-13 CHAPTER: I, PRINT NAME				, HEREI		CE RETIRING ON
RETIREMENT DATE				, I HAVE N	NOT BEEN CONVICTED	OF A CRIME.
SIGNATURE					DATE	
NEW ID # ISSUED:			ID	RECEIVED	BY:	

National NYCPD 10-13 Organizations, Inc. COLLEGE SCHOLARSHIP AWARDS

Each year at the National NYCPD 10-13 Organizations Convention, three (3) \$1,000 scholarships are awarded to the child, grandchild, great grandchild or step-child of a paid-up member of the National NYCPD 10-13 Organizations. The recipient of each scholarship is determined by a lottery drawing at the Convention.

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

- 1. The sponsor must be a member in good standing of the National NYCPD 10-13 Organizations, or a member of one of the National NYCPD 10-13 Chapters. (The term "good standing" means the sponsor must be a paid-up member for two consecutive years, or a newly retired member in good standing if retired less than one year.)
- 2. Applicant must be preparing to enter college as a Freshman in the year the scholarship is awarded.
- 3. When application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending.
- 4. Only one scholarship will be awarded per sponsor, per applicant.

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

College Scholarship Application 2019 – 2020

ity:	State:	Zip:
none #:	E-Mail:	
ational 10-13 Chapter:		
Applicant's Name:		
Relationship to Sponsor:		
Address:		
City:	State:	Zip:
Phone #:	E-Mail:	
Applicant's High School:		
College Attending:		
Address:		
City:	State:	Zip:

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

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	lan McGrouther	917-952-7427	917-952-7427	lanLizMc@hotmail.com



Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther

Chris Russo









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 1 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 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: <u>http://www.nydailynews.com/new-york/ny-</u>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: <u>aresnick@nypdcea.com</u>.

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



SOC – Superior Officers Council

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

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

SOC Health and Welfare Fund Benefits Handbook



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

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



VISIT THE DAVIS VISION WEBSITE >>

Eyecare Benefits for Active Members

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

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

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



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:

- 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.

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

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

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

- 1. You can keep your current prescription drug coverage with the Superior Officers Council Retiree Health and Welfare Fund and you do not have to enroll in a Medicare prescription drug plan.
 - If you choice 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.



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 <u>\$0 co-pay</u> 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, <u>Non-Medicare GHI CBP SO</u> members between the ages of <u>40 up to and including 64</u> <u>years</u> of age need to present their <u>Emblem Health/GHI health insurance card</u> 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 <u>enrolled in Medicare</u> or outside of the ages of <u>40 up to and including 64 years</u> 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 TABI ET

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

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.

FFICERS (COUNCIL OF NEW YORK POLICE DEPARTMENT

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.



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.



The following are excerpts from the March LBA meeting that pertains to or might be of interest to retirees

March 4, 2019

Dear Lieutenant:

The February Delegate and General Membership meeting was held on Wednesday, February 27th, 2019, at Antun's, in Queen's Village. LBA President Lou Turco chaired the meeting and the following topics were discussed:

STEVE WALLACE, MT. SINAI'S WTC HEALTH PROGRAM OUTREACH AND EDUCATION COORDINATOR: I would like to thank Steve Wallace, the new Mt. Sinai WTC Health program and Education Coordinator, for speaking with and informing our members at the meeting in regard with the importance of enrolling in several of the programs affiliated with providing services to our members who were involved with the rescue and recovery efforts on and after September 11th. Steve is a retired Police Officer having served 30 years with the Department and serving as a PBA Delegate for over 15 years. Steve reiterated to our members that they must ensure that they have filed a Notice of Participation with the Police Pension Fund. The Notice of Participation (NOP) is <u>not</u> an application for disability benefits, but merely preserves the right of the member of the service to file for a WTC disability pension if he or she becomes disabled due to a 9/11-related illness. Failure to file the NOP may preclude themember from receiving a WTC disability pension or death benefit in the future. The NOP Form can be found on the **NYPD Police Pension Fund website**. Click on the following link and look to see if your Tax# is listed as having filed a Notice of Participation: <u>http://www.nyc.gov/html/nycppf/html/wtc_information/wtc_information.shtml</u>.

If your Tax number does not appear, you must file the form (even if you currently have no symptoms of illness) by September 11, 2022, to be eligible in the future in case of illness and/or death. Some of the materials you can use to verify your Notice of Participation work claims include your memo books, DARs (Daily Activity Reports), overtime slips, detail rosters, command log entries (either still at your command or at the borough command), signed and notarized affidavits from colleagues verifying you were at the pile, the Morgue, or Freshkills Landfill, photographs taken at the locations during the rescue and recovery, and/or news articles from the rescue and recovery in which you are mentioned. The deadline to have a Notice of Participation on file with the Police Pension Fund is September 11th, 2022. Steve also informed our members that they should enroll and participate in the Mt. Sinai WTC Health Screening Program. The World Trade Center Health Program provides medical monitoring and treatment for responders and survivors who were exposed at the World Trade Center site. This includes active police officers, as well as retirees, civilian volunteers, clean-up workers, and residents who were present in the exposure zone between September 11, 2001, and July 31, 2002. Anyone who was exposed should enroll in the program for monitoring, even if they are not currently sick or experiencing any symptoms. Members who wish to enroll in the Mt. Sinai WTC Health Screening Program can call 1-888-982-4748 or 1-888-702-0630, or go online to download the enrollment form at www.CDC.Gov/wtc, and click on "Find Out How To Apply". Steve also reminded our members of the "9-11 Victim Compensation Fund" ("VCF"). The September 11th Victim Compensation Fund provides financial compensation for any individual (or a personal representative of a deceased individual) who suffered physical harm or died as a result of the terrorist-related aircraft crashes of September 11, 2001. This includes active police officers, as well as civilians, who were within the exposure zone between September 11, 2001, and May 30, 2002. The Fund can reimburse you for significant out-of-pocket medical expenses, as well as household services you are no longer able to perform due to your WTC-related conditions. The Fund can also pay for lost earnings if you suffer from a disabling WTC-related condition. All claims must be perfected by December 18, 2020, the date the Fund is set to close. If you believe you may be eligible to file a Victims Compensation Claim, we strongly urge our members to contact and confer with our Article II Disability attorney Nick Cifuni. You can call Nick at 212-766-5800. Steve welcomes members to contact him directly with questions or issues pertaining to the WTC Health Screening Program. Steve's contact information is Work#: 212-824-7059 / Cell#: 646-584-7797.



LBA SCHOLARSHIP: The LBA will once again offer scholarships to children of active and retired members (grandchildren are not eligible). 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 narrowly and reliably compare/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 28th, 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 E-mailed 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 will be awarded. One each to the first place female and first place male student with the highest SAT scores
- Two \$2,500 scholarships will be awarded. One each to the second place female and the second place male student
- Two \$2,000 scholarships will be awarded. One each to the third place female and the third place male student
- Two \$1,500 scholarships will be awarded. One each to the fourth place female and the fourth place male student
- Two \$1,000 scholarships will be awarded. One each to the fifth place female and the fifth place male student.

Winners will be notified in early July, and awards will be presented at the July LBA Family Day and Scholarships Awards event at MCU Park, in Coney Island, on Tuesday, July 30th. In case of ties, awards will be split among the highest scores achieved on any single day.

DEPT DRUG SCREENING; ANABOLIC STEROIDS AND SUPPLEMENTS:

I would like to thank Deputy Chief Surgeon, Dr. Joseph Ciuffo, of the Medical Division for speaking with the membership and providing an overview of the Department's Drug Screening Program focusing on anabolic steroids and supplements. I would also like to thank LBA Delegate Shun-Ping Mao for arranging to have Dr. Cioffi speak with the members. Dr. Ciuffo gave an informal and extremely informative presentation as to how the Department addresses instances where members may be suspected of either intentionally or accidentally using banned supplements and/or anabolic steroids.. Dr. Ciuffo informed the membership of the hazards associated with taking such agents including, High Blood Cholesterol / Severe Acne / High Blood Pressure / Liver Disorders / Impact on Fetal Development During Pregnancy / Sexual and reproductive Disorders / Mood Swings / Depression / Extreme Irritability / Increased Hostility and Aggression. He also stated the inherent perils of taking such substances and the use of supplements. Supplements are unregulated, since they are not pharmaceuticals they are not regulated by the FDA and their usefulness is questionable. Since they are unregulated you cannot rely on the ingredients listed on the container to be thorough. Dr. Ciuffo also spoke about the recent interest people have in using CBD products to address ailments or physical complaints. He cautioned that although CBD products do not contain the psycho-active agent THC, these products are supposed to have less than 3% THC, they are not classified as a pharmaceutical and therefore are not regulated. So, who knows what components are in the product and the actual THC level contained in the product. Although there is no complete list of banned supplements (due to the incredible fluidity of such products entering and leaving the market it would be nearly impossible to create and maintain such a list) Dr. Ciuffo suggested that you visit the NSF International Certified for Sport website, an online directory of certified products/supplements, to investigate the legitimacy of any supplement(s); MLB, NHL and CFL clubs are permitted to provide and recommend only products that are Certified for Sport. The website to NSF Certified for Sport is: www.nsfsport.com.



Over the past few days, several local newspapers cited "multiple sources" in reporting that a male sergeant assigned to the 75 Precinct engaged in a sexual tryst with his female driver during a midnight tour. The sources gave explicit details about the encounter and they also stated that the entire incident was captured on a body-cam recording.

After a brief but thorough investigation, this allegation proved to be false and the entire incident was deemed to be a hoax.

The press coverage of this "incident" is an egregious example of irresponsible reporting at the highest levels because the authors made no attempt to substantiate the sordid allegations. I would hope that they put their sources on notice that in the future they will not be taken at their word. All accusations, whether criminal, civil, or administrative, must be corroborated at some level – so the actions of these reporters were extremely reckless and imprudent.

The press, which is supposed to be held to the highest standards of accountability, allowed these buffoons, posing as reliable police sources, to advance its old and tired anti-police narrative. If the press is to be taken seriously when it comes to the reporting of alleged police misconduct, they must start reviewing their own protocol when it comes to taking sources at their word.

I'm sorry that you had to read these despicable articles and I remind you that you are without question the most professional and proficient frontline supervisors in the world.

On transparency report, the fix was in: The police commissioner's 'independent' panel delivered the results the mayor wanted

Police Commissioner James O'Neill, right, announces that the NYPD is accepting the Independent Panel's complete list of recommendations to improve the NYPD disciplinary system at a press conference at One Police Plaza in Manhattan on Feb. 1. (Shawn Inglima for New York Daily News)

The so-called independent panel appointed last June by NYPD Commissioner James O'Neill to evaluate department disciplinary processes, which recently issued its report, is nothing but a political tool designed to advance Mayor de Blasio's brand and ambitions at the expense of law enforcement professionals in every part of our state.

New Yorkers should see this for what it is: pandering to the same activists and litmus-test power brokers who just recklessly torpedoed the Queens Amazon deal.

Even a cursory reading of the panel's report demonstrates that its true purpose was to provide high-level political cover with antipolice groups by shifting attention from the mayor's and commissioner's failings to a false, though popular, slogan of "transparency" in a political environment where elected officials are all trying to out-left one another.

Nothing in the report addressed the commissioner's own culpability in the disciplinary process as it is now. Nor did the panel acknowledge the corrosive resentment generated by senior officer "white-shirt" privilege, especially considering recent high profile scandals in the gun licensing division.

The panel's suggestion to repeal personnel privacy protections — recently upheld by the state's highest court, the Court of Appeals — intentionally ignores the serious statewide impact on policing this would have not just in New York City, but in Long Island, West-chester, Rockland, Orange, Dutchess and every other county, town and village in New York.

The NYPD, which supported the defense of these personnel privacy protections in litigation, is calling for repeal of what they just fought to protect.

A truly independent report would have addressed both the weaknesses of the commissioner's current disciplinary regime and his failure to set appropriate standards or establish a culture of public service among the department's white-shirts.

A truly independent report would have recognized, as my union does, that no officer ultimately benefits from police misconduct, and that discipline should be fairly and promptly administered for the public good with respect for the due process rights of officers. A truly independent report would have recognized the immense complexity of evaluating the actions of police officers in always fraught situations, and how revealing personnel files only endangers a fair assessment when things do happen.

The report's failings should not come as a surprise. None of the panelists has extensive experience or expertise in the administration of an organization as vast, complex, or diverse as the NYPD. What qualifications this panel does have — a former federal judge, and two former U.S. Attorneys — are not at a senior municipal level. Do they believe their suggestions for the NYPD apply as well to the FBI or DEA?

The mayor and commissioner are using prevailing political winds to recklessly diminish, and eventually destroy, as we slide down a slippery slope, personnel file privacy for MTA workers, teachers and other hardworking New Yorkers.

The commissioner's "independent" panel delivered exactly the product it was asked to, also ignoring the many already wellestablished procedures that already generate the transparency and public disclosure purportedly sought by the commissioner and mayor. Shame on them both.

Fraternally,

Ed Mullins President Sergeants Benevolent Association





THEACHEVRON

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 PC
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, Ll	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.



SBA Retiree Forms



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



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



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



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



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



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



PDF

Adobe

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



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

Other Health Forms



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



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



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

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

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

Health Benefits Fund



Comprehensive Benefits Booklet

Retiree Benefits

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



e Detectives' Endowment Association. In 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 ٠
- No lifetime maximum
- Co-payments
 - 1. Generic – \$10 or less (not to exceed cost of medication)
 - Brand 30% plus cost of difference between brand & generic (if available) 2.
 - Psychotropic & Asthma drugs 45% co-pay 3.
- 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 ٠
- 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. 32

Monthly Union News Update - Volume 7, Number 2



Help Send the Parole Board a Message: PBA to Hand-Deliver Parole Opposition Letters



Following the discovery that the New York State Parole board has been secretly disregarding the parole opposition letters submitted via the PBA website, the PBA is continuing its fight against cop-killer parole the old-fashioned way: by printing and hand-delivering tens of thousands of letters to the board. Click Here to Keep Cop Killers in Jail:

6da689903e&id=7cc4066ed2&e=06f2c9737e https://nycpba.us7.list-manage.com/track/click?u=32027216



The PBA is once again fighting to provide permanent benefits and protections to the heroes of 9/11, and PBA members can do their part by joining the union's letter-writing campaign. Read more:

https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=dd21f9b31d&e=06f2c9737e



PBA Wins Suit Over "De-identified" Disciplinary Records

The PBA scored an important victory this month in our ongoing fight to protect the privacy and safety of our members and our families, when a state Supreme Court judge granted a permanent injunction prohibiting the NYPD from releasing "de-identified" summaries of disciplinary records, material that anti-police activists have been seeking in order to harass police officers and smear them in the press..Read more: https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=dd21f9b31d&e=06f2c9737e

PBA Appeals Body Cam Footage Ruling

The PBA is continuing to press forward with its lawsuit challenging the Department's illegal and arbitrary release of body-worn camera footage, initiating an appeal process that could make its way to the state's highest court. Read More: <u>https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=2871f2893e&</u>e=06f2c9737e

Court Strikes Down CCRB Rules After PBA Lawsuit

A state Supreme Court judge this month sided with the PBA to strike down four recently revised rules that represented an unprecedented power grab by the Civilian Complaint Review Board (CCRB). Read More:

https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=4fc8b24b74&e=06f2c9737e



It's one of the worst jobs you can roll up on: an off-duty MOS is critically injured and likely to die. But you have the power to protect the financial future of that member's family. Read More:

https://nvcpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=b49f4bc40b&e=06f2c9737e





PRESS RELEASE March 25, 2019

NEW PBA PRECINCT POSTERS CALL ATTENTION TO COUNCIL MEMBERS' POSITIONS ON POLICE PAY EQUITY

After an unprecedented super-majority of New York City Council Members came together last week to demand a fair market wage for New York City police officers, the PBA has launched a new campaign to make sure its members know which Council Members are standing with them in this fight.

Beginning today, the PBA will distribute posters (see samples below) to be displayed on union bulletin boards in every NYPD precinct, transit district and Housing police service area across the five boroughs, calling on PBA members to thank the Council Members for their support.

So far, 41 Council Members have signed letters calling on Mayor de Blasio to pay police officers a salary on par with their counterparts in other local police agencies, whose salaries are upwards of 30 percent more.

Several Council Members also joined nearly 300 police officers on the steps of City Hall last week to demand police pay equity, so that the women and men who keep NYC safe do not have to work a second job to put food on their family's table.

Precinct posters will also be on display in the districts of the Council Members who failed to support market-rate pay for New York's Finest. In addition, a social media campaign will accompany the precinct-level efforts.

PBA President Patrick J. Lynch said:

"We are grateful that the overwhelming majority of City Council Members understand that our City cannot continue to recruit or retain the finest police officers while paying them a drastically lower salary than any other police department in this area. These 41 Council Members had the courage to stand up and demand police pay equity because it is in the best interests of their constituents and the entire city. They deserve to be recognized for their efforts, and police officers deserve to know which elected officials are willing to back them up. On the other hand, PBA members also need to know which Council Members are refusing to stand with the women and men who protect their district. If any of them come to understand the importance of pay equity, we will welcome their support. But until then, they can join Mayor de Blasio on the wrong side of this issue, out of step with their colleagues, and out of touch with the best interests of the New Yorkers who elected them."

Wednesday, March 20, 2019

City Council Members Demand Fair Pay for Our Members Nearly three dozen City Council members sign a letter to the Mayor demanding a market rate of pay for NYC Police Officers. The news conference supported by hundreds of PBA members announcing the letter was held on the steps of City Hall and covered by: <u>NY 1 News</u>; <u>CBS News Radio 880</u>, and <u>1010 WINS Radio</u>. Read <u>the let-</u> <u>ter</u> signed by 37 Council members calling for a market wage for PBA members. <u>https://nycpba.us7.list-manage.com/track/click?</u> <u>u=32027216b5955c36da689903e&id=265b42dc57&e=3c1f4c6a08</u>

Tuesday, March 19, 2019

PBA Joins Council for Fair Pay Nearly 300 PBA members and their families joined members of the New York City Council today on the steps of City Hall to demand a fair market rate of pay. See **PBA-recorded video** https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=420bb26861&e=3c1f4c6a08

Monday, March 18, 2019

PBA to Hand Deliver Letters to Parole Board

Following the secret termination of a direct PBA to Parole Board link, Pat Lynch pledges that the union will hand deliver letters opposing the parole of cop killers directly to the Parole Board. Stories ran in: **Daily News**: https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=2bfc526dab&e=3c1f4c6a08, **NY Post**: https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=cefaef2827&e=3c1f4c6a08, and on **CBS Radio**: https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=cefaef2827&e=3c1f4c6a08, and on **CBS Radio**: https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=cefaef2827&e=3c1f4c6a08



NEW PBA PRECINCT POSTERS CALL ATTENTION TO COUNCIL MEMBERS' POSITIONS ON POLICE PAY EQUITY

After an unprecedented super-majority of New York City Council Members came together last week to demand a fair market wage for New York City police officers, the PBA has launched a new campaign to make sure its members know which Council Members are standing with them in this fight.

Beginning today, the PBA will distribute posters (samples attached below) to be displayed on union bulletin boards in every NYPD precinct, transit district and Housing police service area across the five boroughs, calling on PBA members to thank the Council Members for their support.

So far, 41 Council Members have <u>signed letters</u> calling on Mayor de Blasio to pay police officers a salary on par with their counterparts in other local police agencies, whose salaries are upwards of 30 percent more.

Several Council Members also joined nearly 300 police officers on the steps of City Hall last week to demand police pay equity, so that the women and men who keep NYC safe do not have to work a second job to put food on their family's table.

Precinct posters will also be on display in the districts of the Council Members who failed to support market-rate pay for New York's Finest. In addition, a social media campaign will accompany the precinct-level efforts.

PBA President Patrick J. Lynch said: "We are grateful that the overwhelming majority of City Council Members understand that our City cannot continue to recruit or retain the finest police officers while paying them a drastically lower salary than any other police department in this area. These 41 Council Members had the courage to stand up and demand police pay equity because it is in the best interests of their constituents and the entire city. They deserve to be recognized for their efforts, and police officers deserve to know which elected officials are willing to back them up. On the other hand, PBA members also need to know which Council Members are refusing to stand with the women and men who protect their district. If any of them come to understand the importance of pay equity, we will welcome their support. But until then, they can join Mayor de Blasio on the wrong side of this issue, out of step with their colleagues, and out of touch with the best interests of the New Yorkers who elected them."



Health and Welfare

9 👬 HEALTH WATCH

TELL CONGRESS: **"REMEMBER 9/11"** SHOULD BE MORE THAN A BUMPERSTICKER

CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT

Citizens for Extension of the James Zadroga Act, Inc. http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0eba6/905735503/VEsH/

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.

March 22, 2019 — *Knight Crier – Lansdale PA* — EDITORIAL: They gave their lives. Let's give them healthcare. The September 11th Victim Compensation Fund is running out of money. <u>http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0eba5/905735503/VEsE/</u>

March 21, 2019 — *silive.com* — Fighting for his life, September 11 first-responder shares an important message FDNY Firefighter Steven "Bubba" Pascale, of Westerleigh, is fighting for his life against stage 3 kidney cancer. <u>http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0ebab/905735503/VEsC/</u>

March 19, 2019 — Insider NJ — Problem Solvers Caucus Formally Supports the "Never Forget the Heroes Act" Problem Solvers Caucus Formally Supports the "Never Forget the Heroes Act," Pushes for Priority Consideration on House Floor Under New House 290 "Consensus Calendar" Rule http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0eba9/905735503/VEsA/

March 19, 2019 — Pulmonary Fibrosis News — Study Finds Increased Risk of PF Among World Trade Center Responders Exposure to dust in the aftermath of the World Trade Center attacks increased the risk of pulmonary fibrosis (PF) among responders, according to an evaluation of self-reported surveys. http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0eba8/905735503/VEsB/

March 17, 2019 - Observer-Reporter – Washington, Pennsylvania — EDITORIAL: 9/11 compensation fund should be fully funded, supported

The terrorist attacks of Sept. 11, 2001, happened close to a generation ago, yet people are still dying as a result. http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0ebae/905735503/VEsP/

March 15, 2019 — *NY Daily News* — GOP star Liz Cheney backing 9/11 Victims' Compensation Fund bill Conservative rising star Rep. Liz Cheney is signing on to the bill to compensate sick and dying 9/11 responders and their survivors, advocates told the Daily News Friday. <u>http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0ebad/905735503/VEsHBQ/</u>

March 15, 2019 — WLNY — New Green Space To Honor Those Suffering From 9/11-Related Illnesses The 9/11 Memorial and Museum is expanding to honor not only those who were killed in the terror attacks on Sept. 11, 2001, but also the thousands more who have died or gotten sick from the aftermath. http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0ebac/905735503/VEsHBA/

March 15, 2019 — *Time* — 9/11 Survivors Are Still Getting Sick. Now They're Worried They Can't Afford Their Bills On Sept. 11, 2001, Marines veteran Charles "Chuck" Flickinger walked into the local firehouse in Lake Carmel, N.Y., and volunteered to join the rescue effort. <u>http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0ebd3/905735503/VEsHBw/</u>

March 13, 2019 — Insider NJ — Kennedy, Holley & Zwicker Bill to Aid 9/11 First Responders Clears Assembly Panel Aiming to assist first responders who voluntarily participated in 9/11 rescue and recovery efforts, legislation sponsored by Assemblymen James Kennedy, Jamel Holley and Andrew Zwicker expanding eligibility for accidental disability allowance to include members or retirees of the Police and Firemen's Retirement System (PFRS) and the State Police Retirement System (SPRS) who voluntarily responded to the attack was approved Monday by the Assembly Homeland Security and State Preparedness Committee. http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0ebd2/905735503/VEsHBg/

March 13, 2019 — *Futurity* — Does PTSD put 9/11 responders at risk of dementia? There may be a link between chronic PTSD in 9/11 responders and neurodegeneration, a pilot study finds.

http://action.911healthwatch.org/page/m/644780ee/4f2959df/3c3932f0/62c0ebd1/905735503/VEsHAQ/

March 13, 2019 — *NYS AFL-CIO* — Podcast Episode 2: Benefits Set To Expire on 9/11 Victims and 1st Responders <u>https://nysaflcio.org/news/podcast-episode-2-benefits-set-expire-911-victims-and-1st-responders</u>
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/ 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."

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 cosponsors, 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).

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

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



Alliance - January 15, 2019 - Meeting Minutes

Call to order @ 12:05 pm / Pledge of Allegian

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

Attendance: Ten (10) individual members present representing Nine (9) Alliance Member Organizations.

General Meeting:

- <u>Meeting Minutes</u>: Motion made to waive reading and approve the December 18, 2018 meeting minutes as e-mailed with meeting notice, Seconded, All in favor, opposed, so carried.
- <u>Treasurer's Report</u>: Treasurer reporting balance with all bills paid. Motion to accept Treasurer's report, Seconded, All in favor, opposed, so carried.
- Legislative Report: VP Bob Perez stressed the need for more new member organizations to join the Alliance and the use of electronic media to get the word out once we have our new bill numbers.
- President's Report:
 - 1. <u>Veteran's Supplementation Bill</u> is being resubmitted for 2019 Legislative session
 - 2. Health Insurance Protection Bill is being resubmitted for 2019 Legislative session
 - 3. COLA Bills; All three COLA Bills are being resubmitted for 2019 Legislative session

NOTE: All bills must have updated Actuary Reports before moving out of committee and all bills will receive new bill numbers for the 2019-2020 Legislative session.

Old Business:

- Swearing in of President Bryant Kolner, Vice-President Bob Perez and Treasurer Peter Ruszczak for 2019-2020 terms of office.
- Discussion with regards to Senator Parker, (D) Brooklyn submitting gun legislation bills violating all the Constitutional and Civil Rights of all New York State gun owners. Especially disturbing in one of his bills is that all pistol permit holders will have to renew every two years and submit all your electronic logins and passwords so that the NYSP can check your postings and conversations to see if you are a threat or mentally unstable. It appears that Senator Parker is advancing GOV. CUOMO'S ANTI-GUN stance and leading up to eventual gun confiscation by submitting these bills. Please contact the Senator's office and tell him to stop !

Senator Parker phone numbers: Albany - 518-455-2580 / District - (718) 629-6401 / parker@nysenate.gov

New Business:

• LOBBY DAY 2019 is scheduled for Tuesday, April 9, 2019 from 12:00 pm to 4:00 pm. The Alliance will once again be located directly in front of the "Bird Lady Statue" straight ahead of the Security check-in point, next to the elevators.

Motion to adjourn @ 2:15 pm, Seconded, All in favor, So carried. / Minutes prepared by President Kolner

ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NEW YORK c/o The University Club, 141 Washington Ave., Albany, NY 12210

March 19, 2019 Meeting Notice

DATE: March 17, 2019

TO: All Alliance member units --- Presidents and Representatives

FROM: Bryant Kolner, Alliance President

RE: Alliance Meeting - Tuesday – March 19, 2019 meeting @ The University Club @ 12:00 pm

Please note; In the event of inclement weather, please verify the meeting status by calling the University Club at (518) 463-1151

*** PLEASE NOTE THAT WE WILL BE MEETING DOWNSTAIRS, TO THE LEFT IN THE LOUNGE, DUE TO MULTIPLE EVENTS ONGOING AT THE SAME TIME AS OUR MEETING. THANK YOU...

<u>GUEST SPEAKER</u>:

MEETING AGENDA: Alliance Legislative overall status report for the 2019 Legislative Session Veterans Supplementation Bill report and numbers Health Care Protection Bill report and numbers COLA bills status reports

<u>PLEASE NOTE</u>: RSVP REQUESTED...<u>New University Club procedures in place for meal calculations</u>. Please advise me of the total number of your members attending via e-mail, text or phone call as soon as possible. Thank you very much.

" UNITED WE WILL PREVAIL --- DIVIDED WE WILL FAIL

None



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. <u>http://www.emblemhealth.com/~/media/Files/PDF/NYC%20Certificate%20of%</u>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)

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

http://nycdetectives.org/index.php/heath-benefits-active-members/health-benefits-retired-members1/item/20-catastrophicmedical-expenses-retired



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.

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 <u>kfarrar@911tributemuseum.org</u>









\$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/







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,

Tames Borruso

James Borruso Vice President, Brotherhood for the Fallen Gala Chair

BROTHERHOOD FOR THE FALLEN, INC. 14 MURRAY STREET #168, NEW YORK, NY, 10007 WWW.BROTHERHOODNYC.ORG INFO@BROTHERHOODNYC.ORG





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. <u>https://www.concernsofpolicesurvivors.org/bluehonorgala</u>

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.

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



The next HR-218 class is scheduled for Sunday, April 28.

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. <u>http://stevespages.com/page7b.htm</u>

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

S.69 - Constitutional Concealed Carry Reciprocity Act of 2019116th Congress (2019-2020) https://www.congress.gov/bill/116th-congress/senate-bill/69/related-bills

Sponsor: <u>Sen. Cornyn, John [R-TX]</u> (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

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 decease'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) 693-5607/5919

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
- Detectives Detectives' Endowment Association (DEA) at (212) 587-9120
- Sergeants Sergeant's Benevolent Association (SBA at (212) 431-6555
- Lieutenants and above Superior Officers Council (SOC) at (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.
- 3. Contact the NYPD Operations Unit located at One Police Plaza at (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 (Funeral Director will usually do this for you).
- 5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

6. If a veteran, notify the Veterans Administration at (800) 827-1000 for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you). If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.

7. Notify your Church or Temple for announcements. (Funeral Director will usually do this for you).

8. Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36 months. New York State in 2001 amended the Administrative Code to continue Health Care Coverage for Surviving Spouses for Life (Download Information Regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though high, is cheaper than the non group rate. Call: NYC Employee Benefits (212) 513-0470

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 <u>pre-numbered application</u> 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. <u>Apply-ing for this must be done within 30 days</u>. 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.

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.

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 <u>www.socialsecurity.gov</u>

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.



Fhinking 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.

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*.



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.

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;

131/3 percent at age 64; or 63/3 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

APRIL 1907 14 April 1907 BROOKLYN POLICEMEN SHOT DOWN BY ITALIAN As a result of an Italian row in Washington Square Park, Manhattan,yesterday afternoon, one policeman was killed and another so seriously wounded that his death is hourly expected.

The victims were George M.SECHLER, married, 30 years old, 302 Bridge street, Alfred SELLICK, single, 39 years old, of 304 South Third street. SECHLER died a few hours after the shooting in St. Vincent's Hospital, Manhattan.

The third victim was Charles VINCENZO, 19 years old, of 163 Prince street, Manhattan. He was the innocent cause of the trouble. When he jostled against Salvatore GOVERNALE, 25 years old, single, of 23 Cornelia street, Manhattan. GOVERNALE became angry at the shoving he believed was intentional and drawing a revolver began firing. Two shots went wild, but the third struck VIN-CENZO in the groin.

GOVERNALE took to his heels and in his flight almost ran over Policemen SECHLER and SELLICK, of the Mercer street station. They followed him and were almost up to him when he turned into a dark hallway at 23 Thompson street. The Italian, crouching in the shadows could not be seen by the policemen as they entered and SELLICK received a bullet in the right lung.

SECHLER, when he saw his companion fall, grappled with the Italian and in the struggle was shot in the stomach. He did not let his man go, however, and held him until other policemen arrived.

The two wounded policemen, together with young VINCENZO, were taken to the St. Vincent's Hospital. Word was sent to police headquarters in State street and a messenger from the Adams street station conveyed the news to Mrs. SECHLER. She arrived at the hospital just before her husband died. To-day at the hospital little hopes are held out for the recovery of SELLICK.

20 April 1907

POLICE SHAKE UP--THE CHANGES MADE. Here are the inspectors upon whom the axe fell:

William W. MCLAUGHLIN, sent from the Detective Bureau to command of Westchester precinct as captain.

MURPHY, sent from the Eighth District of Brooklyn to command the Adams street station as captain.

Adam A. CROSS, sent from the Borgough Inspectorship of Brooklyn to command of the Hamburg avenue station as captain.

Donald A. GRANT, sent from the Flatbush Inspection District to the command of the West One Hundredth street station, Manhattan, as captain.

James KANE, sent form Chief Inspectorship of Queens to command of the West Twentieth street station as captain.

George MCCLUSKY, sent from the Second Inspection District to command of the West Thirtieth street station, Manhattan, as captain.

John WIEGAND, from Police Headquarters, Brooklyn, to command of City Island station.

Stephen O'BRIEN, from Coney Island Inspection District to command of the West Thirty-seventh street station, Manhattan.

The blow was hardest to MCLAUGHLIN, known as the "millionaire cop," who has been head of the Detective Bureau and was sent to command a dreary Westchester station. He has a magnificent house at 60 East Eighty-third street, Manhattan. MCLAUGHLIN was dismissed from the force on June 10, 1895, but reinstated a week Later.

Not long ago he was a deputy chief. Today he is back where he was a generation ago. He still receives the salary of a deputy chief, \$5,000 a year, as does Chief Inspector Moses CORTRIGHT. So powerful, was believed to be the position of MCLAUGHLIN that few thought BINGHAM would dare to degrade him. MCLAUGHLIN is eligible to retire on a pension.

Adam A. CROSS, who is also wealthy, lost the important Brooklyn and Queens berth. He was dismissed in 1903, but restored after a fight in the courts.

POLICEMEN NEWS Transfers-Appointments

News pertaining to those in blue

Continued.......

CROSS, it was reported, was selected at a secret meeting of the inspectors, to represent them in Albany, but he found a way of evading this duty. Up to the last moment his fellows believed he would discharge his obligation, but in his place he sent BALDWIN.

Inspector Thomas MURPHY was sent to captain's duty in the Adams street station. He swaps jobs with George R. HOLOHAN, who is regarded as a stanch friend of Senator MCCARREN.

The blow was more than heavy to Donald GRANT, in charge of a Brooklyn district. Recently his son was killed by an automobile in Manhattan. He goes to the West One Hundredth street station, across the river.

WATCHING MCCLUSKY.

MCCLUSKY takes charge of the Tenderloin, perhaps the most responsible precinct in the city. It is said that BINGHAM has put him in the Tenderloin as a final test. BINGHAM has no liking for "Velvety George."

Apart from other influencing reasons in three cases, the reduction of inspectors was inspired by the belief it would bring about their resignations. O'BRIEN, MURPHY and WIEGAND are eligible for retirement, having served the required quota of twenty-five years and having attained the age limit of fifty-five years.

WIEGAND is a veteran, but it is thought he will be ready to leave active work on a pension. MUR-PHY's and O'BRIEN's resignations are also counted as certain.

Suceeding these men deposed from their commands are: Henry BURFEIND, from the captaincy of the West 100th street station to the First inspection district; John H. RUSSELL, from the West Thirty-seventh street precinct to the Second inspection district; Joseph BURNS, from the West-chester precinct to the Third inspection district; James F. THOMPSON, from the West Thirtieth street precinct to the Seventh inspection precinct; George R. HOLAHAN, from the Adams street station to the Ninth inspection district; John J. O'BRIEN, from the Hamburg avenue station to the Eleventh inspection district. Inspector FLOOD succeds CROSS in charge of Brooklyn and Queens.

Moses W. CORTRIGHT remains as Chief Inspector, and the assignmants of WALSH, SWEENEY, DILLON, HOGAN, SCHMITTBERGER, BALDWIN and George TITUS continue as before.

SLEUTHS PUT TO WORK. The following lieutenants of the Detective Bureau were sent to Brooklyn stations: Joseph O'CONNOR, to the Fifth avenue station. John F. O'CONNOR, to the Liberty avenue station. Cornelius SULLIVAN, to the Fifth avenue station, to patrol duty. John D. MCGUINNESS, to the Amity street station, to patrol duty. William SAVAGE, to the Coney Island station, to patrol duty. William H. FUNSTON was sent to the Coney Island station. FUNSTON was assigned on several occasions to escort noted foreign dignitaries about, not only New York City, but the country at large, among them being Prince Henry of Prussia, Prince Louis of Battenberg and the Chinese Ambassador. FUNSTON was a favorite with President ROOSEVELT. Lawrence J. COLLINS, to Sheepshead Bay station. Thomas F. BRENNAN, to the Liberty avenue station, to patrol duty. Thomas J. MUNDAY, to the Snyder avenue station, to patrol duty. James MCCAFFERTY will have temporary charge of the Detective Bureau, taking the place of MCLAUGHLIN. He has a splendid record.

INSPECTOR HARKINS GETS MANY FLORAL GIFTS. Inspector Patrick J. HARKINS, who was made acting inspector of the Fifteeth Inspection District by Gen. BINGHAM yesterday, was at his headquarters at Sheepshead Bay early this morning, and received numerous congratulations and floral gifts. Last year the new inspector was captain in charge of Coney Island, and he made a host of friends while in charge of that precinct.

KNIFE CUTS END WRANGLE OVER POLICE SHAKE-UP. Otto REIMS, of West Fifth street, Coney Island, was held in \$1.000 bail in the Coney Island court today on a charge of felonious assault. Conrad RUHNETEL, of East Twenty-third street, Sheepshead Bay, told Magistrate VOORHEES that he was having a discussion with the accused early this morning over the transfers of the police captains when REIMS drew a knife and gashed his right cheek and cut his clothing. The prisoner denied the charge.



Membership Meeting Minutes March 12, 2019

The meeting was called to order at 7:45pm by the President with the Pledge of Allegiance

This was followed by the invocation, reading of the names of the 7 law enforcement officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers and our armed services personnel who died serving our country.

Roll Call of Officers

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

Review of February's Minutes: Available in March's newsletter.

Introduction of Guests: Club accountant Scott Boyar gave a presentation and answered questions about how the tax laws affect our members.

Sickness & Distress:

- Feb. 17, William Jordan, Father of Brenda Jordan passed away.
- Feb. 22, Lynne Marie Longo, wife of Dean Longo passed away.
- Dennis D'Alessio is still hospitalized in FL.
- Al Sheppard is hospitalized in TN with a 9/11 related cancer and will be going to hospice.
- Bessie Nell, wife/mother of Club members Ed and Marc Nell was seriously injured in a car accident in Waxhaw.

Communications & Bills:

- Thank you from Rob Corbett, president of the Brotherhood for the Fallen for our donation
- 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 affect our future Medicare Reimbursements and the cost of our health insurance.

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

(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.

NC House Bill 103 Equal Tax Treatment of Govt. Retirees was filed on Feb. 27. Section 3 (5c) states in calculating NC taxable income, a taxpayer may deduct from the taxpayer's adjusted gross income, the amount received during the taxable year under a state or local govt. retirement plan of a state other than NC, to the extent that other state would not subject to individual income tax the equivalent amount received under a NC State or local govt. retirement plan. It currently has 11 sponsors.

 On Feb. 12 Nebraska Congressman Don Bacon, introduced H.R. 1156, the Law Enforcement Officers Safety Act (LEOSA) Reform Act. which was sponsored by MN Rep. Pete Stauber, and FL Rep. John Rutherford. The LEOSA Reform Act expands the LEOSA exemption to allow qualified active and retired law enforcement officers to carry firearms on state, local, and private property otherwise open to the public; in national parks; of magazines not prohibited by federal law; and in Federal security level I or II public access facilities. This legislation would also allow for these qualified professionals to carry on Gun Free School Zones and reforms qualification standards to alleviate undue burdens which currently exist.

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%. This means that thousands will not get the full compensation they were both expecting and deserve.

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;

• 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 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. <u>To that end, we encourage our clients, particularly</u> 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 from a link in this month's newsletter.

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.

Report of officers

President:

- Future dues notices and membership cards will be mailed to all members thanks to the members who responded to request to convert our excel spread sheet membership data base to address labels.
- New Healthplex dentist Dr. Diego Gonzalez, Wadesboro, NC. He graduated from NYU school of dentistry and is a Boy Scout leader. He is a friend of club member Mark Skpowski.
- Applications for our club scholarships must be received by April 5.
- Members were advised contact the trustee assigned to the county they live in if they need information or assistance.

Vice President: Nothing to report

Treasurer: March treasurers report was reviewed read and approved.

Secretary: Excused.

Trustees: Nothing to report.

Sgt. at Arms: Nothing to report.

Historian: Nothing to report.

Committee Reports:

- Social: Knights Baseball game May 17 vs. Lehigh Valley Ironpigs, a triple affiliate of the Philadelphia Phillies. Tickets are \$19 which includes a \$2 voucher for purchases inside the park. Last day to purchase/reserve tickets is April 19.
- Membership: 419

Old Business: Nothing to report.

New Business: The following new members were approved for membership in our club.

- Ret. NYPD Sgt. Kevin Johnson
- Ret. NYCTPD Officer Floyd Wright
- Ret. NYCDOC C.O. Eddie Hall, NYCDOC

Good of the Club:

- Guest speakers for April Meeting Joshua Roberson, Edward Jones & Dr. George Limbonvanos, Carolina Chiropractic.
- 50/50 of \$245 was won by Eddie St. John. Free 2020 membership was won by Jim Kennedy.

Meeting was adjourned at 8:30pm.

Next Meeting Tuesday April, 9.



NYPD 10-13 CLUB OF CHARLOTTE, NC, INC 531 Brentwood Rd. Suite150 Denver, NC 28037



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

Dues Renewal



LAST NAME	FI	RST				MI
ADDRESS		СПТҮ		_		
STATE	ZIP CODE		MALE	()	FEMALE	()
		CELL PHONE (_)_			
BUSINESS PHONE ()		SPOUSE'S NAM	E			
EMAIL ADDRESS				_		
DOB						

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

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



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

531 BRENTWOOD ROAD SUITE 150 DENVER, NC 28037



HARVEY KATOWITZ PRESIDENT DAVE SCHULTHEIS VICE PRESIDENT



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

MEMBERSHIP APPLICATION

LAST NAME	MEFIRST		MI
ADDRESS		CITY	
STATE	ZIP CODE		MALE () FEMALE ()
		CELL PHONE (_)
BUSINESS PHONE (SPOUSE'S NAME	
EMAIL ADDRESS			
BIRTH DATE	LAW ENFORCEM	ENT AGENCY	
TAX # APP		RETIREME	
MODE OF RETIREMENT:		Y DISABILITY () ACCI	DENTAL DISABILITY ()
VESTED ()			
	LAST R	ANK HELD	
PREVIOUS COMMANDS	u		
l declare my desire for membership fee and regu member in good standing	larly subscribe my rene	wal fee by the 1 st of Ja	Inc. I will submit my anuary each year to remain a ed Law Enforcement Officer.
SIGNED		DATED	<u>12</u> 1
Ma	ke Check Payable To: 10	0-13 Club of Charlotte,	NC, Inc.
	MEMBERSH	IP FEE IS \$30.00	

The guy's from Brooklyn.

He knows what he's doing.

You'll be happy.

'Nuff said.







Phone: (704) 527-2725 Fax: (888) 286-0916 5200 Park Road Suite 122 Charlotte, NC 28209-3651 Web site: http://www.sboyarcpa.com/scottboyarcpa.html

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



www.zitelfamilychiropractic.com

Toringdon Market 3419 Toringdon Way, Suite 104 Charlotte, NC 28277

"Helping Your Family Lead A Healthy Life"

Phone: 704.544.8881 Fax: 704.544.2882

> Zitel Family Chiropractic

SUPER HERO PROGRAM

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

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

Who is a Fielding Homes Super Hero?

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



Charlotte-Area Communities:

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

Raleigh-Area Communities:

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

For more information, please contact: Ronnie Nicastro, Retired NYPD Detective Member, NYPD 10-13 Club of Charlotte rnicastro@fieldinghomes.com 845-282-1218

www.fieldinghomes.com Offer available in addition to other published incentives, but subject to change.



CityWide Investigations, LLC Charlotte Based Premier Private Investigation Company

> PHONE: 704.749.0296 EMAIL: INFO@CWINVESTIGATIONS.COM



Christopher W. Wasulko

Weddington Corners ~ 13721 Providence Rd • Weddington, NC 28104 (704) 849-0822 • www.weddingtondental.com

- State-of-the-art dentistry
- Smile enhancement including Zoom whitening
- Veneers, crowns, implants, bridges & many other restorative services
- Dental insurance form completion & filing
- Conveniently located at Providence Rd. & Hwy 84
- · Caring, conscientious staff
- · We welcome new patients
- 20% discount to 10-13 members and their family.





Allow me to be your Real Estate Broker As a Buyers Agent Experienced in negotiating the Offer to Purchase and Closings Knowledge of the area (Native Charlottean)

Associate Member Lodge 9 Fraternal Order of Police (I understand your needs) <u>MOST IMPORTANT</u> I'll have your back in all transactions!

> Meba Thompson Real Estate Broker Allen Tate Company Phone 704-661-0699





WEB WWW.AVOYATRAVEL.COM/EXPERT/ALANWILLMS

EMAIL Alan.Willms@AvoyaTravel.com





E

Dan McKenna Retired Nypd-NCPD

BROKER/REALTOR® NC & SC CERTIFIED LUXURY HOME MARKETING SPECIALIST®

Specializing in Waxhaw, Marvin, Huntersville, Moorseville, NC & Fort Mill, Indian Land, SC

Direct: (516) 754 - 2242 Office: (704) 441 - 4556 Email: danmckenna@kw.com DanMcKennaHomes.com

Recipient of the Keller Williams Leader and Top Producer Award in 2015 - 2016 - 2017 - 2018

KELLERWILLIAMS. Each Office is Independently Owned and Operated

Ballantyne Area Market Center 3430 Toringdon Way, Suite 200, Charlotte, NC 28277



HAVE 16 YEARS OF EXPERIENCE IN THE REAL ESTATE INDUSTRY AND WOULD LOVE THE OPPORTUNITY TO ASSIST YOU IN FINDING YOUR HOME. I WILL OFFER THE 10-13 CLUB MEMBERS A HALF OF PERCENT ON LISTINGS AND BUY-ING YOUR NEXT HOME UPON LENDER APPROVAL.



Ruth Incandela Cruise & Vacation Consultant

Mooresville, NC Office: (704) 662 9589 Mobile: (516) 380 2006

rincandela@cruiseshipcenters.com www.cruiseshipcenters.com/RuthIncandela 516-409-6200 FAX 516-409-8288 jcronin@kerleywalsh.com

JAMES P. CRONIN

ATTORNEY AT LAW NYPD 10-13 Club of Charlotte Member Former 105 Pct. Officer

KERLEY, WALSH, MATERA & CINQUEMANI, P. C. 2174 JACKSON AVENUE · SEAFORD, NEW YORK 11783



Stacey Stoeckert

Cell: 631.235.1071 Fax: 704.799.8518 sstoeckert@kw.com staceystoeckert.YourKWagent.com

LAKE NORMAN MOORESVILLE KELLERWILLIAMS. 118 Morlake Drive #100 Mooresville, NC 28117 Each Office is Independently Owned and Operated

Spouse of Retired NYPD Detective



4712 Linda Kay Drive Waxhaw, NC 28173

www.waxhawfc.com



Helping home buyers and sellers in the South Charlotte area since 1990 Proud Sponsor of the NYPD 10-13 Club of Charlotte, NC, Inc.







\$500 OFF Braces & Invisalign®

For 10-13 Members and their Families

Customized treatment. Optimal results.

With convenient hours, flexible payment options, and advanced technologies, Three Leaf Orthodontics is built around you. Contact our office today to start your journey toward the healthy, beautiful smile you deserve.

Orthodontic treatment safely and effectively resolves issues with teeth and jaw alignment. During your complimentary consultation, Dr. Markey will work with you to create a customized plan for optimal results.

- Prevention & early interceptive care One or two-phase treatments
- Braces
- Invisalign[®] & Invisalign Teen[®]
- Retainers

- Surgical orthodontics
- Accelerated treatment options

Dr. Shane Markey —Schedule your appointment today and discover — the Three Leaf Orthodontics Difference. —

www.ThreeLeafOrtho.com • (704) 727-6868 8412 New Town Road, Suite A • Waxhaw, NC 28173





We are proud to support the NYPD 10-13 Club of Charlotte. Our firm is available to 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.





The NYPD 10-13 Club of Charlotte, NC Inc. is a not for profit organization whose newsletters are distributed to over 10,000 people nationwide, including 2,000+ people in the Charlotte metropolitan area.

Advertisement space is available in our newsletter.

Business Card \$75.00 per year Quarter Page \$150.00 per year Half Page \$300.00 per year Full Page \$600.00 per year

Contact Name
Telephone
Email
Business Name
Address

Please send business card or photo-ready copy along with payment to:

Harvey Katowitz 4707 Wyndfield Lane Charlotte, NC 28270 For further information call:

704 849-9234

or

Email

hkatowitz@charlotte10-13.com

Make checks payable to NYPD 10-13 Club of Charlotte, NC