



NYPD 10-13 CLUB of Charlotte, NC Inc.

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

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

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



Club Officers

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10-13

JUNE 2019

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PRESIDENT'S MESSAGE

Hi All,

On May 10, 2019, hero NYPD 10-13 Club of Charlotte member Ed McGreal, along with 46 other NYPD heroes who died of 9/11 related illnesses, had their names added to the to the Hall of Heroes at One Police Plaza during the 2019 NYPD Police Memorial Day Ceremony. (See page 7).

Sadly the NYPD losses from 9/11 continue to mount.

On May 14 our club lost another hero. Club member Ret. NYPD Detective Al Sheppard passed away after a lengthy battle with a 9/11 related cancer. Al was living in Beaufort, NC when he joined our club in 2009 and relocated to Seveirville, TN last year.

Though he was retired and living in NC on 9/11, Al responded to the World Trade Center with members of the Beaufort fire department.

Al had a remarkable career with the NYPD and afterwards in civilian life (See page 5).

On May 25, Dave Schultheis and I travelled to Sevierville, TN to attend a memorial service for Al. Also present at the memorial service were retired ESU Detective Ed Foley who lives in TN, former 30 pct. officer Joe Sanchez, who travelled from FL and like Al is an author and a Viet Nam veteran and Al's partner in the NYPD Emergency Service Unit, retired Police Officer Gary Gorman who travelled from NY and honored Al's memory with a heartwarming eulogy. (See page 6).

On may 31 retired NYPD Sergeant Joseph Crocitto hosted on his "Building Bridges" show an informative interview of attorneys Mike Barasch, Richard Alles and Lee London during which they discussed the toxic dust that surrounded lower Manhattan on 9/11 and how first responders were affected by it then and now. They talked about the importance of registering with the World Trade Center Health Program and the lobbying effort they are doing to extend the Victim Compensation Fund past December 2019.

Unfortunately, so many people in the 9/11 community are getting sick and dying that the VCF is running out of money. When Congress passed the 9/11 Zadroga Act into law in 2011, it created the World Trade Center Health Program and the Victim Compensation Fund (VCF). But, cancers had not yet been linked to the WTC toxins by the Centers for Disease Control and Prevention (CDC) and The National Institute for Occupational Safety and Health (NIOSH). That link was made in 2013 and 2014.

(Continued on next page)

Our Next Membership Meeting Is
Tuesday June 11, at 7:00 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205

<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

When Congress reauthorized the Zadroga Act in 2015, it extended the Health Program for 75 years but the VCF for just 5 years. Billions of dollars were added to the VCF, but neither the CDC nor Congress anticipated the explosion in WTC linked illnesses and deaths, nor the subsequent claims submitted for compensation. As a result, while \$5 Billion has been awarded to more than 25,000 people, actuaries at the VCF have concluded that the VCF's Special Master must cut awards by 50-70%.

For any claim or amendment submitted on or before February 1, 2019, the calculated economic and non-economic loss amounts, before subtraction of offsets, will be reduced by 50%.

For claims or amendments submitted on or after February 2, 2019, the calculated economic and non-economic loss amounts, before subtraction of offsets, will be reduced by 70%.

Those who receive an award letter dated prior to February 25, 2019, will receive the full amount of their award.

The statute mandates that awards be cut in order to ensure that there are funds available for all claimants who file prior to the December, 2020 deadline.

If you were part of the search, rescue and/or recovery effort at the WTC it is important that you watch this informative video: <https://www.youtube.com/watch?v=np177rN7cRU&feature=youtu.be>

There is presently legislation S. 546: "Never Forget the Heroes: Permanent Authorization of the September 11th Victim Compensation Fund Act" that will extend the VCF.

Please contact your state senators and ask them to support this important legislation.

NC Senator Tom Tillis (202) 224-3154 or <https://www.tillis.senate.gov/email-me>

NC Senator Richard Burr (202) 224-3154 or <https://www.burr.senate.gov/contact/email>

SC Senator Tim Scott (202) 224-6121 <https://www.scott.senate.gov/contact/email-me>

SC Senator Lindsey Graham (202) 224-5972 or <https://www.lgraham.senate.gov/public/index.cfm?p=contact-form>

Due to the increase in spam emails, most internet service providers do not allow emails to be sent to more than 90 people at one time.

As a result of this I had to create 7 email distribution groups in order to send emails to everyone.

After doing this for the past 2 years, sending each email 7 times this has become burdensome for me so I have asked our club trustees and vice president to each create a distribution list of club members that I have assigned to them. They will be forwarding emails I send.

The guest speaker for this months membership meeting is Dr. Erin Magee with Providence Chiropractic. She will discuss the most up to date technology and practices in the chiropractic field.

Dinner for our membership meeting this month will be grilled hamburgers and hot dogs with fixin's. Please respond to the Evite in a timely manner so that we have enough food for everyone.

On Wednesday May 29 the House of Representatives passed a measure that would allow gun owners with concealed carry permits from one state to carry them in other jurisdictions.

The Concealed Carry Reciprocity Act, passed in a largely party-line vote, 231-198, sending the measure to the Senate.

The bill also contained measures requiring the Department of Justice to produce to Congress a report about bump stock modifications and another that tightens National Instant Criminal Background Check System reporting requirements.

In the Senate, the Concealed Carry Reciprocity Act will need to clear a 60-vote threshold to pass.

NC senator Tillis and SC Senator Lindsey Graham are co-sponsors of the bill. Please contact senators Burr and Scott and ask them to support this legislation

Fraternally,



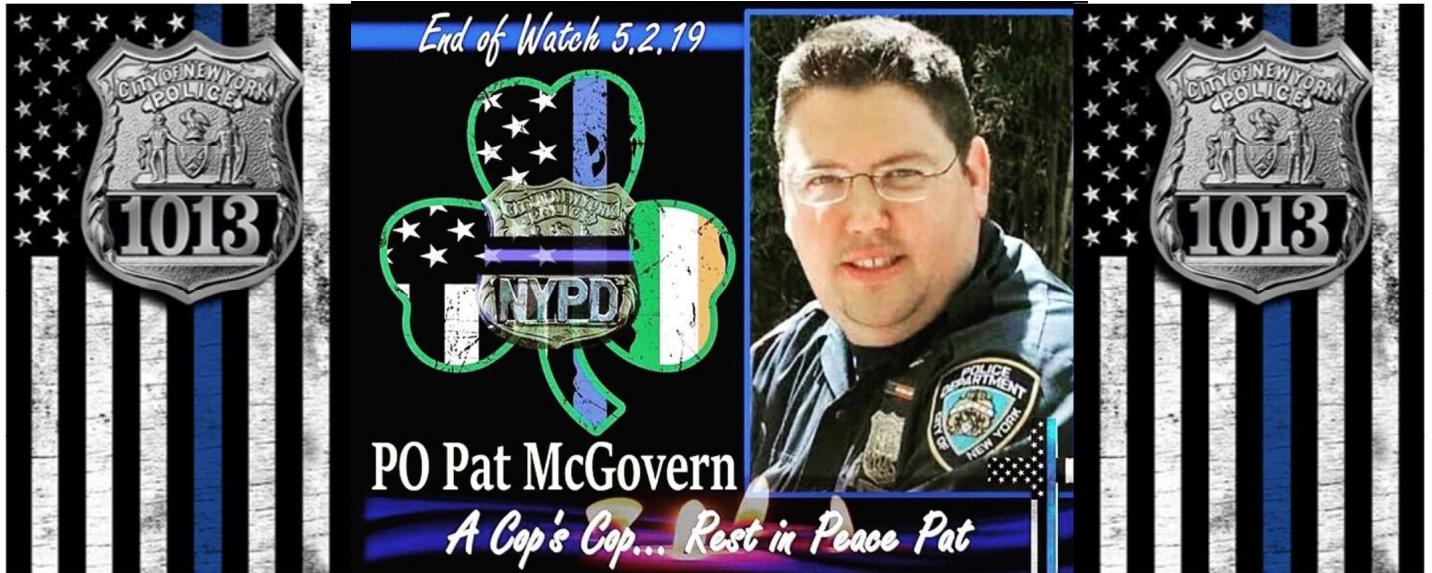
Harvey Katowitz

They Must **Never** Be Forgotten

**BLUE
LIVES
MATTER!**



They Must Never Be Forgotten



Family and friends honored the life and service of New York City Police Officer Patrick Thomas McGovern on Monday at St. Margaret Church in Pearl River.

McGovern, who grew up and still resided in Pearl River, died May 2 after a two-year battle with cancer tied to his service as a first responder in the Sept. 11, 2001 terrorist attacks. He was 43.

Funeral for NYPD Officer Patrick McGovern of Pearl River at St. Margaret Church in Pearl River May 6, 2019. McGovern died May 2 after a two-year battle with cancer tied to his service as a first responder in the Sept. 11, 2001 terrorist attacks. Peter Carr, pcarr@lohud.com



Police Officer Jordan Harris Sheldon
 Mooresville (NC) Police Department
End of Watch May 4, 2019

Police Officer Jordan Harris Sheldon was shot and killed as he conducted a traffic stop. Officer Sheldon was transported to the hospital where he succumbed to his injuries. The suspect was later found with a self-inflicted gunshot wound. Officer Sheldon is the 18th law enforcement officer to be shot and killed this year and the first officer fatality from the state of North Carolina in 2019.

They Must Never Be Forgotten



On Tuesday May 14, Club member Ret. NYPD Det. Al Sheppard passed away in Seveirville, TN. after a long battle with a 9/11 related cancer.

While on the job Al served in the 81 Pct., Mounted Unit, ESU 1, 2, 4, 6 & 8, Youth Squad, Intelligence Division and Major Case Squad. He was the recipient of Two Exceptional Merit Medals, Nine Commendations, Ten Meritorious and Forty Excellent Police Duty citations.. Al was the author of E-Man - Life in the NYPD Emergency Service Unit, a story of his heroic escapades while assigned to ESU. He was a Paratrooper with the 101st Airborne who served his country as a Combat Veteran during the Vietnam War.

As a lieutenant in the Beaufort Fire Department, Al was a first responder to the WTC after 9/11. He was a member of U.S. Marines and Coast Guard Reserves, technical advisor for the television show Law and Order, stuntman in multiple featured films, member of the Screen Actors Guild. As a private investigator he worked for and provided security for multiple dignitaries and celebrities including the Shah of Iran, Princess Diana, and Frank Sinatra.

Al's partner in ESU, Gary Gorman gave a heartfelt eulogy at his funeral. Excerpts on the next page.



L-R Ed Foley, Joe Sanchez, Gary Gorman, NYPD 10-13 Club President Harvey Katowitz and NYPD 10-13 Club Vice President Dave Schultheis.

They Must Never Be Forgotten

I want to leave you after I talk without a tear in your eye but a smile on your face for having known Al Sheppard

I must look at my notes since I am not a public speaker. You will notice that as I begin talking about Al. But this is too important not to get this right about Al Sheppard.

He was proud of being a Manhattan west side guy from Hell's Kitchen , his West Virginia roots, his Scottish and Irish background

Al may not have agreed with you, but he was fair and entitled to his opinion and he respected yours.

And helped everyone .

When he was promoted to detective every chief on the stage at the ceremony stood up clapped and shook his hand . This is not typical nor the norm.

I loved Al Sheppard . My mother had three sons, and I had not two brothers, but three . Al ranked as my brother.

Al loved the Military and those who served . He often finished his letters praising the military for dying for us like Christ and it is fitting that we have this memorial service on Memorial Day weekend.

Al was the consummate first responder; 1st as a NYPD officer, then paid firefighter lieutenant with the Beaufort, NC Fire Dept

He responded with them to the WTC right after 911 and sustained an injury in the form of an illness this and other injuries caused Al to retire from the Beaufort fire department

In the Emergency Service Unit Al was our go to guy. Problems, call Shep.

I remember a call about a child locked in UN Mission vault. Sgt Richie Young, Al , Paul Ragonese and I responded. It was a huge walk-in safe. Shep felt around and realized the metal door was impossible to breach, but the sheet rock and cinder blocks walls around it could. Paul and Al disagreed, but Al was right and the young boy called him Superman after they made the opening to get him out.

In the NYPD and many other first responder agencies it is said everyone is good on the big job, because you have sufficient resources equipment and manpower, but Al excelled not only in the big jobs, but also little jobs, the bread-and-butter jobs, lockouts, elevator jobs, pin jobs where no one else was there but Al, his partner and the victim.

Al loved his family and friends. Al belonged to numerous organizations. His obituary at the funeral home names many

He was first and foremost a Christian, American, husband, father, grandfather, soldier, comrade in arms , police officer, firefighter, writer, actor, stuntman, a technical advisor ,etc

Al was a technical advisor for some Kodak episodes, TV show The Equalizer, Prince Street about NYPD Intelligence Division, movies Splash, Ghost Busters, etc. He served his family , his county, city, and his friends.

Al had a saying "let's go for some cocktails, but then for the last several years he was drinking Orange Julius from Dairy Queen.

Oh how life can change .

Al when asked, what are you up to, he would say " about 5 foot 8 inches"

He was not tall in physical height but a giant in courage, dedication and love for his family, friends, people he knew and strangers.

I end with something I recently heard by a sensitive and intelligent person who said something to the effect, on gravestones and markers it lists the date of birth followed by a -- dash and it ends with the date of death. The most important part is that dash between the dates. It represents all the years, whether they be long or short, of what impact the person had on all of us. Al Sheppard's dash would circle the earth. Thank you.

They Must Never Be Forgotten



2019 NYPD POLICE MEMORIAL DAY CEREMONY

On Friday, May 10, 2019, the names of the following 47 members of the service were added to the Hall of Heroes at One Police Plaza. These dedicated officers died of 9/11-related illnesses contracted during the rescue and recovery efforts in the aftermath of the September 11, 2001 terrorist attacks.



**Retired Chief of Detectives
William Allee**

Retired Chief of Detectives William Allee joined the New York City Police Department in February 1963, and began his career on patrol in the Tactical Patrol Force. He also served in the 1, 7, and Midtown North and South Precincts, Detective Borough Brooklyn, the 100 Precinct Detective Squad, the Safe Loft & Truck Squad, Manhattan South Narcotics, Brooklyn North Narcotics, the Organized Crime Unit, the Brooklyn North Public Morals Division, Bronx Sex Crimes, the 12th Homicide Zone, SATCOM Brooklyn North Narcotics, and Patrol Borough Staten Island Detective Operations. He was promoted to Detective in December 1967; Detective Second Grade in March 1972; Sergeant in March 1973; Lieutenant in October 1978; Lieutenant Commander Detective Squad in May 1983; Captain in June 1989; Deputy Inspector in June 1993; Inspector in August 1995; Deputy Chief in December 1996; and to Chief of Detectives in April 1997. He served in the United States Army and National Guard from 1959 to 1963. Chief of Detectives Allee retired on February 16, 2003. He died on May 24, 2018.



**Retired Captain
Carmine Cantalino
62 Precinct**

Retired Captain Carmine Cantalino joined the New York City Police Department in November 1979, and began his career on patrol in the 77 Precinct. He also served in the 10, 26, 61, 62, and 72 Precincts, the Internal Affairs Bureau, Patrol Borough Manhattan South, and Detective Borough Manhattan South. He was promoted to Sergeant in January 1992; Lieutenant in May 1994; and to Captain in July 1998. He also served as Executive Officer of the 62 Precinct. During his 32-year career, Captain Cantalino was recognized five times for Excellent Police Duty, once for Meritorious Police Duty and was the recipient of a Commendation. Captain Cantalino retired on February 16, 2003. He died on September 29, 2017.



**Retired Captain
Edward McGreal
Housing Borough Manhattan**

Retired Captain Edward McGreal joined the New York City Housing Police Department in February 1984, and began his career on patrol in Police Service Area 8. He also served in Police Service Areas 6, 7, and 9, the 26 and 34 Precincts, and Housing Borough Manhattan. He served as the Commanding Officer of Police Service Area 6 and as Executive Officer of the 26 and 34 Precincts. He was promoted to Sergeant in December 1989; Lieutenant in December 1994; and to Captain in November 1997. During his 20-year career, Captain McGreal was recognized six times for Excellent Police Duty. Captain McGreal retired on September 29, 2004. He died on October 13, 2017.

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**Retired Lieutenant
Jeffrey Francis
69 Pct.**

Retired Lieutenant Jeffrey Francis joined the New York City Police Department on January 21, 1985, and began his career on patrol in the 10 Precinct. He also served in the 7, 63, and 69 Precincts, Narcotics Borough Manhattan South, the Vice Squad, the Manhattan South Narcotics Division, the Office of the Deputy Commissioner Management and Budget, the Payroll and Benefits Division, Central Records Division, and the Property Clerk Division. He was promoted to Detective in July 1994; Sergeant in December 1994; and Lieutenant in February 1999. During his 20-year career, Lieutenant Francis made 455 arrests, and was recognized 10 times for Excellent Police Duty and twice for Meritorious Police Duty. Lieutenant Francis retired on January 21, 2005. He died on January 31, 2018.



**Retired Lieutenant
James Russell
Narcotics Borough Brooklyn**

Retired Lieutenant James Russell joined the New York City Police Department on July 16, 1984, and began his career on patrol in the 19 Precinct. He also served in the 60, 62, and 67 Precincts, the Internal Affairs Bureau, Narcotics Borough Manhattan North, the Brooklyn South Eastern Narcotics Division, and Narcotics Borough Brooklyn South. He was promoted to Sergeant in September 1989 and to Lieutenant in November 1997. During his 20-year career, Lieutenant Russell was awarded four times for Excellent Police Duty and once for Meritorious Police Duty. Lieutenant Russell retired on October 10, 2004. He died on October 16, 2017.



**Sergeant
Christopher Christodoulou
Patrol Borough Manhattan South**

Sergeant Christopher Christodoulou joined the New York City Police Department on April 21, 1997, and began his career on patrol in the 60 Precinct. He also served in the 9 and 67 Precincts, and Patrol Borough Manhattan South. He was promoted to Sergeant in February 2004. During his 20-year career, Sergeant Christodoulou was recognized five times for Excellent Police Duty and twice for Meritorious Police Duty. He died on September 16, 2017.



**Retired Lieutenant
Paul Murphy
Patrol Services Bureau/Investigations**

Retired Lieutenant Paul Murphy joined the New York City Police Department in January 1984, and began his career on patrol in the Midtown North Precinct. He also served in the 62 and Midtown South Precincts, the Manhattan South Narcotics Division, the Internal Affairs Bureau, and the PSB/Investigations and Evaluation Section. He was promoted to Detective in February 1995; Sergeant in November 1995; and to Lieutenant in May 2000. During his 21-year career, Lieutenant Murphy made 414 arrests, and was recognized once for Excellent Police Duty. Lieutenant Murphy retired on March 4, 2005. He died on January 4, 2018.



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

Retired Lieutenant William Wanser, III, joined the New York City Transit Police Department on January 29, 1982. He served in Transit District 2, the 25 and 75 Precincts, Manhattan North Narcotics East, and the Narcotics District South East Queens Initiative. He was promoted to Sergeant in December 1990 and to Lieutenant in March 1996. During his 20-year career, Lieutenant Wanser, III, was recognized twice for Meritorious Police Duty. Lieutenant Wanser, III, retired on February 23, 2002. He died on March 25, 2018.



**Retired Sergeant
Michael Incontrera
Highway District**

Retired Sergeant Michael Incontrera joined the New York City Police Department in January 1988, and began his career on patrol in the 9 Precinct. He also served in the 62 and 120 Precincts, the Highway District, Highway Units 2 and 5, as well as Highway ESU/Staten Island, and the Leadership Training Unit. He was promoted to Sergeant in March 1997. During his 21-year career, Sergeant Incontrera was recognized once for Excellent Police Duty and once for Meritorious Police Duty. Sergeant Incontrera retired on December 1, 2009. He died on December 10, 2017.

They Must Never Be Forgotten



**Retired Sergeant
Colleen McGowan
10 Precinct**

Retired Sergeant Colleen McGowan joined the New York City Police Department in July 1981, and began her career on patrol in the 13 Precinct. She also served in the 10, 44, and 61 Precincts, and the Manhattan South Vice Squad. She was promoted to Detective in March 1987 and to Sergeant in April 1989. During her 21-year career, Sergeant McGowan was recognized once for Excellent Police Duty and three times for Meritorious Police Duty. Sergeant McGowan retired on May 1, 2002. She died on November 25, 2017.



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

Retired Detective First Grade Harry Valentin joined the New York City Police Department on January 4, 1984, and began his career on patrol in the 84 Precinct. He also served in the Narcotics Division, the Brooklyn North Narcotics Division, the Office of the Deputy Commissioner Legal Matters, the Office of the First Deputy Commissioner, Patrol Borough Queens North, Detective Bureau Criminal Enterprise Investigative Section, and the Counterterrorism Division. He was promoted to Detective in May 1990. Detective Second Grade in October 2002; and to Detective First Grade in December 2006. During his 28-year career, Detective First Grade Valentin made 70 arrests, and was recognized twice for Excellent Police Duty. Detective First Grade Valentin retired on August 1, 2012. He died on May 18, 2018.



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

Retired Detective Second Grade Thomas Barnitt joined the New York City Police Department on July 16, 1984, and began his career on patrol in the 20 Precinct. He also served in the Narcotics Division, and the Drug Enforcement Task Force. He was promoted to Detective in May 1990 and to Detective Second Grade in July 2006. During his 23-year career, Detective Second Grade Barnitt made 270 arrests. He was recognized five times for Excellent Police Duty, 10 times for Meritorious Police Duty, four times with a Commendation, and once with an award for Exceptional Merit. Detective Second Grade Barnitt retired on February 1, 2007. He died on June 11, 2018.



**Retired Sergeant
Anthony Napolitano
123 Precinct**

Sergeant Anthony Napolitano joined the New York City Police Department on January 3, 1983, and began his career on patrol in the 67 Precinct. He also served in the 73, 76, 77, and 123 Precincts, as well as the Highway District. He was promoted to Sergeant in March 1997. During his 21-year career, Sergeant Napolitano made 129 arrests, and was recognized 50 times for Excellent Police Duty, 19 times for Meritorious Police Duty, and was the recipient of three Commendations. Sergeant Napolitano retired on May 1, 2004. He died on April 3, 2016.



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

Retired Detective Second Grade Sixto Almonte joined the New York City Police Department on July 25, 1983, and began his career on patrol in the 90 Precinct. He also served in Brooklyn South/Eastern Narcotics, Narcotics District Brooklyn/Staten Island, and Gang Squad Manhattan South. He was promoted to Detective in June 2000 and to Detective Second Grade in October 2008. During his 28-year career, Detective Second Grade Almonte made 265 arrests, and was recognized five times for Excellent Police Duty. Detective Second Grade Almonte retired on September 2, 2011. He died on November 19, 2017.



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

Retired Detective Second Grade Robert Larke joined the New York City Police Department on April 3, 1968, and began his career on patrol in the 107 Precinct. He also served in the 19 Precinct, and the Employee Management Division. He was promoted to Detective in May 1988 and to Detective Second Grade in June 1997. Detective Second Grade Larke was a 38-year veteran of the Department, retired on December 12, 2006. He died on June 7, 2017.

They Must Never Be Forgotten



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

Retired Detective Second Grade Sally Thompson joined the New York City Police Department on January 3, 1983, and began her career on patrol in the 44 Precinct. She also served in the Organized Crime Control Bureau, the Narcotics Division, the Bronx Narcotics Division, and the 47 Precinct Detective Squad. She was promoted to Detective in August 1990 and to Detective Second Grade in June 1999. During her 20-year career, Detective Second Grade Thompson made 352 arrests. She was recognized four times for Excellent Police Duty and was the recipient of a Commendation. Detective Second Grade Thompson retired on January 11, 2003. She died on May 2, 2018.



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

Retired Detective Megan Carr-Wilks joined the New York City Police Department on October 15, 1990, and began her career on patrol in the 60 Precinct. She also served in Vice Enforcement Division Queens, Vice Enforcement Brooklyn South/Staten Island and the Queens Special Victims Squad. During her 20-year career, Detective Carr-Wilks made 117 arrests. She was recognized once for Excellent Police Duty and twice for Meritorious Police Duty. Detective Carr-Wilks retired on October 30, 2010. She died on September 19, 2017.



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

Retired Detective Michael Ledek joined the New York City Police Department on January 9, 1986, and began his career on patrol in the 106 Precinct. He also served in the 100 Precinct, the 63 and 66 Precinct Detective Squads, the Warrant Section, and the Fleet Services Division. During his 20-year career Detective Ledek made 100 arrests, and was recognized twice for Excellent Police Duty and once for Meritorious Police Duty. Detective Ledek retired on April 8, 2006. He died on February 9, 2018.



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

Retired Detective Second Grade Jennifer Williams joined the New York City Housing Police Department on January 9, 1986. She served in several Housing Police Department commands, including Police Service Area 9, as well as Detective Borough Queens North, and the 101 Detective Squad. She was promoted to Detective in November 1992 and to Detective Second Grade in March 2007. During her 26-year career, she made 354 arrests. Detective Second Grade Williams retired on August 1, 2008. She died on February 16, 2017.



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

Retired Detective Pedro Esponda, Jr., joined the New York City Transit Police Department on July 18, 1984. He served in Transit District 2, the Street Crime Unit, the Patrol Borough Manhattan North Street Crime Unit, and the 71 Precinct Detective Squad. He was promoted to Detective in June 1999. During his 20-year career, Detective Esponda, Jr., made 232 arrests, and was recognized five times for Excellent Police Duty. Detective Esponda, Jr., retired on August 1, 2004. He died on March 25, 2018.



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

Retired Detective Mark Mkwanzani joined the New York City Housing Police Department on July 28, 1983. He served in various Housing Police Department commands, including Police Service Area 4, as well as the Drug Enforcement Task Force. He was promoted to Police Officer Special Assignment in July 1986; and to Detective in June 1994. During his 24-year career, Detective Mkwanzani made 60 arrests, and was recognized twice for Meritorious Police Duty and was the recipient of a Commendation. Detective Mkwanzani retired on February 2, 2007. He died on February 16, 2017.

They Must **Never** Be Forgotten



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

Retired Detective John Muller joined the New York City Police Department on July 16, 1984, and began his career on patrol in the 113 Precinct. He also served in the 110 Precinct, the Police Academy, the Internal Affairs Bureau, and the 77, 90 and 94 Precinct Detective Squads. He was promoted to Detective in January 1995. During his 20-year career, Detective Muller made 171 arrests. Detective Muller retired on July 17, 2004. He died on December 23, 2017.



**Retired Detective
Basilio Simons
Brooklyn Special Victims**

Retired Detective Basilio Simons joined the New York City Police Department on January 4, 1984, and began his career on patrol in the 77 Precinct. He also served in the 63 Precinct, the 84 Precinct Detective Squad, the Narcotics Division, Special Narcotics and Guns Unit/Brooklyn North, and the Brooklyn Special Victims Squad. He was promoted to Detective in January 1991. During his 20-year career, Detective Simons made 547 arrests, and was recognized eight times for Excellent Police Duty and once for Meritorious Police Duty. Detective Simons retired on January 24, 2004. He died on January 10, 2018.



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

Retired Police Officer Curtis Bako joined the New York City Police Department on July 16, 1984, and began his career on patrol in the 41 Precinct. He also served in the 52 Precinct and Patrol Borough Bronx. During his 20-year career, Police Officer Bako made 414 arrests. He was recognized twice for Excellent Police Duty, once for Meritorious Police Duty, and was the recipient of a Commendation. Police Officer Bako retired on August 1, 2004. He died on January 27, 2016.



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

Retired Detective James Schiavone joined the New York City Police Department on July 5, 1989, and began his career on patrol in the 70 Precinct. He also served in the 105, 106 and 107 Precinct Detective Squads, Strategic Response Group 3, and the Narcotics Division/South East Queens Initiative. He was promoted to Detective in July 1999. During his 19-year career, Detective Schiavone made 413 arrests, and was recognized twice for Excellent Police Duty and once for Meritorious Police Duty. Detective Schiavone retired on March 1, 2008. He died on December 12, 2017.



**Retired Detective
Dennis Vickery
Internal Affairs Bureau**

Retired Detective Dennis Vickery joined the New York City Police Department on October 1, 1973, and began his career on patrol in the Manhattan Traffic Area. He also served in the 44 Precinct, the Public Morals Division, the Technical Assistance and Response Unit, the Bronx Task Force, the 52 Precinct Detective Squad, the Crime Scene Unit..., Detective Borough Bronx, and the Internal Affairs Bureau. During his 30-year career, Detective Vickery made 275 arrests. He was recognized 33 times for Excellent Police Duty, 16 times for Meritorious Police Duty, and was the recipient of two Commendations. Detective Vickery retired on February 1, 2003. He died on October 13, 2016.



**Police Officer
Wilfredo Carradero
Patrol Borough Bronx**

Police Officer Wilfredo Carradero joined the New York City Police Department on August 30, 1993, and began his career on patrol in the 41 Precinct. He also served in the 47 Precinct, Strategic Response Group 2, and Patrol Borough Bronx. During his 23-year career, Police Officer Carradero made 240 arrests, and was recognized once for Excellent Police Duty. Police Officer Carradero died on June 13, 2017.

They Must Never Be Forgotten



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

Retired Police Officer Anthony D'Erasmus joined the New York City Police Department on July 16, 1984, and served his entire career assigned to the 94 Precinct. During his 20-year career, Police Officer D'Erasmus made 118 arrests, and was recognized twice for Excellent Police Duty and twice for Meritorious Police Duty. Police Officer D'Erasmus retired on July 31, 2004. He died on August 31, 2017.



**Police Officer
Scott Fusco
83 Precinct**

Police Officer Scott Fusco joined the New York City Police Department on January 1, 2000, and began his career on patrol in the 83 Precinct. During his three-year career, Police Officer Fusco made 46 arrests. He was recognized once for Excellent Police Duty and was the recipient of a Commendation. Police Officer Fusco died on August 25, 2003.



**Police Officer
Anthony Giambra
20 Precinct**

Retired Police Officer Anthony C. Giambra joined the New York City Police Department on July 7, 1999, and began his career on patrol in the 19 Precinct. He also served in the 20 Precinct. During his 17-year career, Police Officer Giambra made 124 arrests. Police Officer Giambra retired on June 1, 2016. He died on May 9, 2017.



**Retired Police Officer
William Farley
28 Precinct**

Retired Police Officer William P. Farley joined the New York City Police Department on January 3, 1983, and began his career on patrol in the 25 Precinct. He also served in the 28 Precinct. During his 20-year career, Police Officer Farley made 208 arrests. He was recognized 11 times for Excellent Police Duty, four times for Meritorious Police Duty, and was the recipient of a Commendation. Police Officer Farley retired on January 7, 2003. He died on May 29, 2018.



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

Retired Police Officer Scott Gaines joined the New York City Police Department on January 26, 1982, and began his career on patrol in the 61 Precinct. He also served in the 70 Precinct, Patrol Borough Queens, the Highway District, and Highway Unit 3. During his 20-year career, Police Officer Gaines made 53 arrests, and was recognized five times for Excellent Police Duty and was the recipient of a Commendation. Police Officer Gaines retired on February 1, 2002. He died on September 28, 2017.



**Police Officer
Dave Guevara
70 Precinct**

Police Officer Dave Guevara joined the New York City Police Department on June 30, 1995, and began his career on patrol in the 78 Precinct. He also served in the 70 Precinct. During his 22-year career, Police Officer Guevara made 63 arrests, and was recognized once for Meritorious Police Duty. Police Officer Guevara died on April 7, 2017.

They Must Never Be Forgotten



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

Retired Police Officer Diane Halbran joined the New York City Police Department on July 13, 1981, and began her career on patrol in the 70 Precinct. She also served in Strategic Response Group 3, and Patrol Borough Brooklyn South. During her 20-year career, Police Officer Halbran made 19 arrests. She was recognized three times for Excellent Police Duty, twice for Meritorious Police Duty, and was the recipient of a Commendation. Police Officer Halbran retired on March 1, 2002. She died on September 6, 2017.



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

Retired Police Officer Gary Koch joined the New York City Police Department on October 15, 1990, and began his career on patrol in the 67 Precinct. He also served in the 109 Precinct, and Patrol Borough Queens North Task Force. During his 20-year career, Police Officer Koch was recognized six times for Excellent Police Duty. Police Officer Koch retired on October 24, 2010. He died on June 26, 2018.



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

Retired Police Officer Fred Krines joined the New York City Police Department on April 15, 1997, and began his career on patrol in the Transit Borough Queens Task Force. He also served in Transit District 33. During his 17-year career, Police Officer Krines made 222 arrests, and was recognized once for Meritorious Police Duty, and once for Exceptional Merit. Police Officer Krines retired on July 26, 2014. He died on July 15, 2017.



**Police Officer
Michael Hance
111 Precinct**

Police Officer Michael Hance joined the New York City Police Department on March 1, 2000, and began his career on patrol in the 105 Precinct. He also served in the 111 Precinct. During his 17-year career, Police Officer Hance made 94 arrests, and was recognized three times for Excellent Police Duty. Police Officer Hance died on March 12, 2017.



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

Police Officer Kelly Korchak joined the New York City Police Department on July 2, 2001, and began her career on patrol in the Staten Island Housing Unit. She also served in Patrol Borough Staten Island and the PBSI Evidence Collection Team. During her 16-year career, Police Officer Korchak made 72 arrests, and was recognized once for Excellent Police Duty, and once for Meritorious Police Duty. She died on June 10, 2017.



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

Retired Police Officer Andrew Lewis joined the New York City Housing Police Department on January 26, 1988, and began his career on patrol in Police Service Area 8. He also served in Police Service Areas 4 and 5. During his 20-year career, Police Officer Lewis made 158 arrests. He was recognized five times for Excellent Police Duty and was the recipient of a Commendation. Police Officer Lewis retired on May 1, 2008. He died on March 5, 2017.

They Must Never Be Forgotten



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

Retired Police Officer Richard Lopez joined the New York City Housing Police Department on January 19, 1993, and served his entire career assigned to Police Service Area 8. During his 20-year career, Police Officer Lopez made 72 arrests. He was recognized eight times for Excellent Police Duty, and once for Meritorious Police Duty. Police Officer Lopez retired on January 22, 2013. He died on June 24, 2018.



**Retired Police Officer
Mark Natale
94 Precinct**

Retired Police Officer Mark Natale joined the New York City Police Department on January 21, 1985, and began his career on patrol in the 83 Precinct. He also served in the 94 Precinct and the Patrol Borough Brooklyn North Task Force. During his 20-year career, Police Officer Natale made 72 arrests, and was recognized once for Excellent Police Duty, and twice for Meritorious Police Duty. Police Officer Natale retired on January 21, 2005. He died on May 3, 2018.



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

Retired Police Officer Marie Patterson-Bohanan joined the New York City Police Department on January 25, 1982, and began her career on patrol in the 88 Precinct. She also served in the Community Affairs Bureau, the Crime Prevention Section, the Patrol Borough Brooklyn North Task Force, and Drug Abuse Resistance Education (DARE) Unit. During her 20-year career, Police Officer Patterson-Bohanan was recognized three times for Excellent Police Duty. Police Officer Patterson-Bohanan retired on April 1, 2002. She died on August 23, 2017.



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

Retired Police Officer Eric McClain joined the New York City Police Department on August 30, 1993, and began his career on patrol in the 110 Precinct. He also served in the Queens Court Section. During his 20-year career, he made 97 arrests. Police Officer McClain retired on September 1, 2003. He died on October 30, 2015.



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

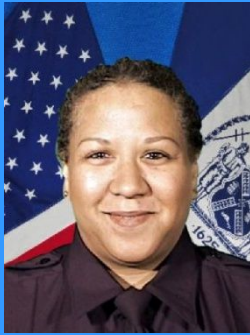
Retired Police Officer Joseph Pagnani joined the New York City Transit Police Department on January 9, 1986, and began his career on patrol in Transit District 30. He also served in the Transit Bureau Brooklyn Task Force. During his 20-year career, he made 149 arrests. Police Officer Pagnani retired on January 15, 2006. He died on July 11, 2015.



**Retired Police Officer
Frank Pizzo
105 Precinct**

Retired Police Officer Frank Pizzo joined the New York City Police Department on July 25, 1983, and began his career on patrol in the 10 Precinct. He also served in the 105 Precinct. During his 20-year career, Police Officer Pizzo made 255 arrests, and was recognized twice for Excellent Police Duty. Police Officer Pizzo retired on July 27, 2003. He died on July 14, 2017.

They Must **Never** Be Forgotten



Retired Police Officer
Cynthia Shelto-Sands
Housing Borough Manhattan

Retired Police Officer Cynthia Shelto-Sands joined the New York City Police Department on June 30, 1995, and began her career on patrol in the 110 Precinct. She also served in the 24, 28, and 33 Precincts, Housing Bronx/Queens, and Housing Borough Manhattan. During her 12-year career, Police Officer Shelto-Sands made 85 arrests. Police Officer Shelto-Sands retired on February 01, 2007. She died on January 1, 2018.



Retired Police Officer
Robert Summers
Citywide Terrorist Task Force

Retired Police Officer Robert Summers joined the New York City Police Department on January 20, 1987, and began his career on patrol in the Midtown North Precinct. He also served in the Citywide Transit Task Force. During his 20-year career, Police Officer Summers made 57 arrests. He was recognized once for Excellent Police Duty, and twice for Meritorious Police Duty. Police Officer Summers retired on February 20, 2007. He died on July 18, 2017.

Always in our minds and hearts

Gone but never forgotten.....



They Must Never Be Forgotten



K9 Officer Jordan Harris Sheldon
Mooresville, NC PD
EOW: Saturday, May 4, 2019
Cause: Gunfire



Trooper Matthew Elias Gatti
Tennessee Highway Patrol
EOW: Monday, May 6, 2019
Cause: Automobile crash



Police Officer William Buechner
Auburn, AL Police Division
EOW: Sunday, May 19, 2019
Cause: Gunfire



Police Officer Robert McKeithen
Biloxi, MS PD
EOW: Sunday, May 5, 2019
Cause: Gunfire



Constable Willie Houston "Hoot" West
Lowndes County, MS Constable's Office
EOW: Thursday, May 9, 2019
Cause: Automobile crash



Police Officer Jesus Marrero-Martinez
Manatí, PR Municipal PD
EOW: Saturday, May 25, 2019
Cause: Gunfire



Police Officer Anthony Neri
Sanibel, FL PD
EOW: Monday, May 6, 2019
Cause: Heart attack



Sergeant Kelvin Ansari
Savannah, GA PD
EOW: Saturday, May 11, 2019
Cause: Gunfire



Lieutenant Joseph Johnson
Seminole PD, TR
EOW: Thursday, May 30, 2019
Cause: Automobile crash

REST IN PEACE



Lieutenant Steven Whitstine
E. Baton Rouge, LA Parish Sheriff's Office
EOW: Thursday, May 30, 2019
Cause: Automobile crash

YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

Always in our minds and hearts

Gone but never forgotten

MAY MEMBERSHIP MEETING



Alana Pries, winner of the 9/11 Memorial Scholarship



Michael Imperato, winner of the Jim Houston Memorial Scholarship, with mom, club member Lisa Rosa



Healthplex Dentist, Dr. Diego Gonzalez



Physical Therapist, Michael Grenda - Weddington Physical Therapy



MEMBERSHIP



2019 Monthly Meeting Dates

June 11 August 13 October 8
 July 9 September 10 November 12
 December 10



IN MEMORIAM

May 4, Ret. 43 Pct. P.O. Henry Kosolski
 brother of club member Steve Kosolski

May 14, Club member Al Sheppard



SICK DESK UPDATE

Frederica Murray - Surgery to remove a growth on her thyroid.

Brunilda Derby, Wife of Club member Joe Derby - Recovering from stem cell therapy treatment for cancer.



Ret. NYPD/Lynbrook PD P.O. Daniel DiPiazza
 Returning member, Ret. NYPD P.O. Mark Skpowski



We presently have 384 members, 262 from the NYPD and the remainder from 69 other law enforcement agencies.



Thursday June 14 is Flag Day Remember to proudly fly our flag



Happy Father's Day

BIRTHDAYS



JUNE

Ronn Broadway	6/1
Jeff Dito	6/1
Sirin Ereifis	6/1
Kevin Serpico	6/1
Mike Schoomaker	6/2
Mark Reichel	6/2
Emil Deliberto	6/3
Frank DeMasi	6/3
Bill Brower	6/4
Elliott Cuff	6/5
Walt Kimble	6/5
Richard Berman	6/8
George Anarella	6/13
David Forland	6/14
Ronald Bononno	6/16
Jim Burchill	6/18
Randy Scott	6/22
Joseph Derby	6/24
Joseph Fermaint	6/25
Vincent Abbene	6/26
Geoffrey Jahn	6/26
David Clarke	6/28
Wayne Saulnier	6/29
Dennis D'Alessio Sr.	6/30
Paul Johnson RIP	6/30

Remember

**OUR MEETINGS NOW
 BEGIN AT 7PM**



September 23, 2019

7th Annual Jimmy LaRossa

Memorial Golf Tournament

Please use the donation letter on the next page to assist us in obtaining donations/gifts for the tournament

MEMBERSHIP



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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



HARVEY KATOWITZ
PRESIDENT
hkatowitz@windstream.net

DAVE SCHULTHEIS
VICE PRESIDENT
th142@aol.com

May 10, 2019

To whom it may concern,

The NYPD 10-13 Club of Charlotte, NC is an IRS not for profit 501 (c) (7) organization ,Tax ID #45 0557805, comprised of retired and active law enforcement officers, predominately from the NYPD.

Presently we have 385 members from fifty-five different law enforcement agencies

One of the objectives of the Club is to encourage charitable activities among the membership.

On Monday, September 23, 2019 the Club is hosting the Seventh Annual Jimmy LaRossa Memorial Golf Tournament.

Jimmy LaRossa, was a member of our Club who was murdered on April 10, 2012. The \$15,000 proceeds from last years tournament, were donated equally to Fisher House at Marine Corps Base, Camp Lejeune and Veterans Path Up, two non-profit organization who assist our Wounded Warriors and their families.

Proceeds from this years tournament will be donated equally to Fisher House at Marine Corps Base, Camp Lejeune, <http://lejeunefisherhouse.org>, and Base Camp Warriors in the Wild, <http://bc40hunts.org/>

In an effort to make this tournament a success we are soliciting businesses/organizations/individuals to sponsor a hole at the tournament, provide food/drink or to donate prizes that will be used for a raffle.

Any donations will be recognized in our monthly newsletter that is distributed to over 10,000 people nationwide, including over 1,000 people in the Charlotte metropolitan area. Hole sponsors will also have a sign identifying them, prominently displayed at the hole they sponsor.

We appreciate any help you can provide us.

Sincerely,

Harvey Katowitz
President
NYPD 10-13 Club of Charlotte, NC
<http://www.charlotte10-13.com>

NYPD 10-13 Club of Charlotte, NC



MEMBERSHIP



In Loving Memory of Jimmy LaRossa
09/29/60 - 04/10/12

2019 JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT

**Fundraiser for Fisher House at Camp Lejeune Marine Corps Base
and Base Camp 40 Warriors In The Wild**

WHERE: OLDE SYCAMORE GOLF PLANTATION

7500 Olde Sycamore Drive, Charlotte, NC 28227

Phone: 704-573-1000

WHEN: Monday, September 23, 2019 @ 9:00am (shot gun start)

8:00am Registration

\$125/Player - \$500/Team

Captain's Choice

Continental Breakfast

Catered luncheon & awards ceremony

CAPTAIN: _____ Phone _____

PLAYER 2: _____ Phone _____

PLAYER 3: _____ Phone _____

PLAYER 4: _____ Phone _____

ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,
PLEASE DETACH THIS FORM AND REMIT \$100.00 TO

**NYPD 10-13 Club of Charlotte, NC
4701 Wyndfield Lane
Charlotte, NC 28270**

SPONSOR _____ EMAIL _____ PHONE _____

Please indicate what you want on your sponsor sign: _____

For more information contact John Sabato

jsabbyz28@gmail.com

516-314-5326

TRUSTEE'S PAGE



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

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



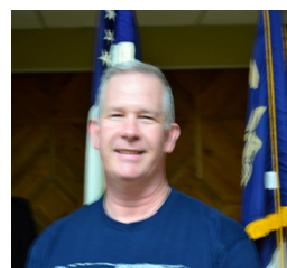
Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther



Ben Pepitone



NYPD CEA May Meeting

Day / Date	Time	Location
Tuesday, June 11	1400hrs	Hillside Swim Club 151 Signs Rd, Staten Island, NY 10314



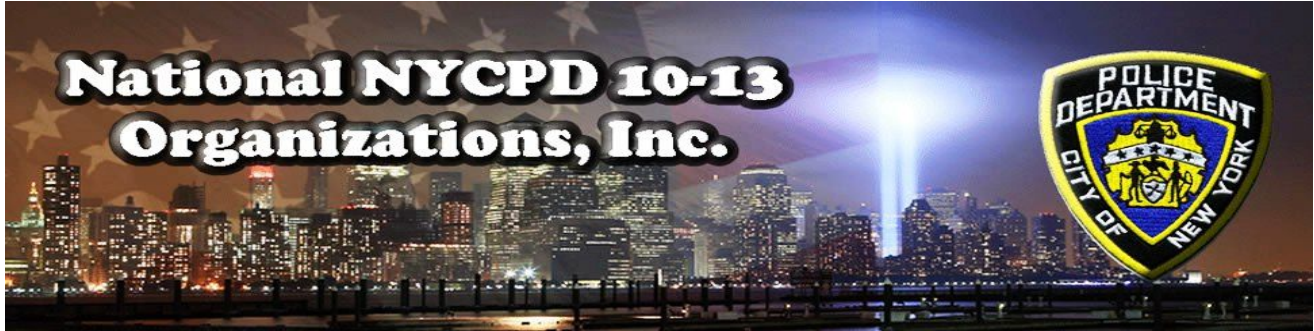
9/11 Tribute Museum Complimentary Tickets

2 Complimentary Tickets

9/11 Tribute Museum

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

NATIONAL NYCPD 10-13 ORG.



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

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

VETERANS SUPPLEMENTATION BILL(Retirees) S #3968, A #6452

SPONSORED BY:

Senator John E. Brooks

Massapequa, NY District 08
Albany Office — Rm. 513L

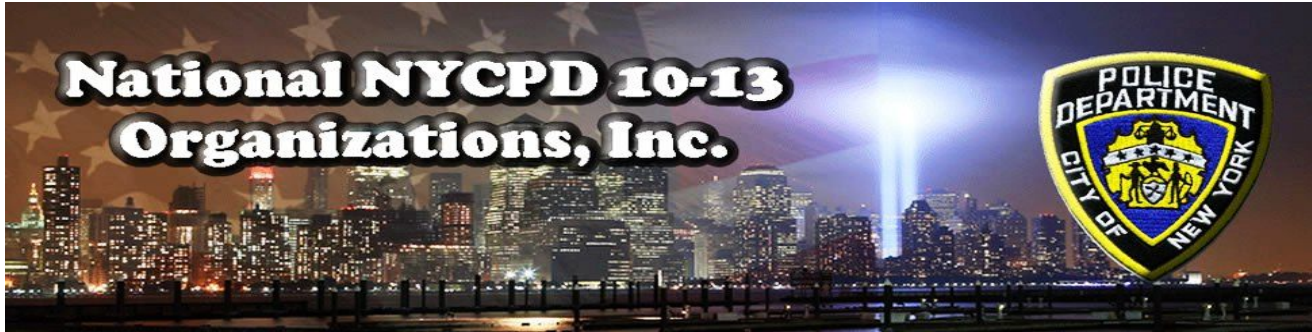
(516) 882-0630
(518) 455-2765

Assemblywoman DiDi Barrett

Poughkeepsie, N.Y. District 106
Albany Office — Rm. 841L

(845) 454-1703
(518) 455-5177

NATIONAL NYCPD 10-13 ORG.



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

Senator Patty Ritchie
Watertown, N.Y., District 48
Albany Office — Rm 412L

(315) 782-3418
(518) 455-3438

Assemblyman Phil Stec
Schenectady, N.Y., District 110
Albany Office — Rm 702L

(518) 377-0902
(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 must 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 to our membership but to all retirees and veterans.

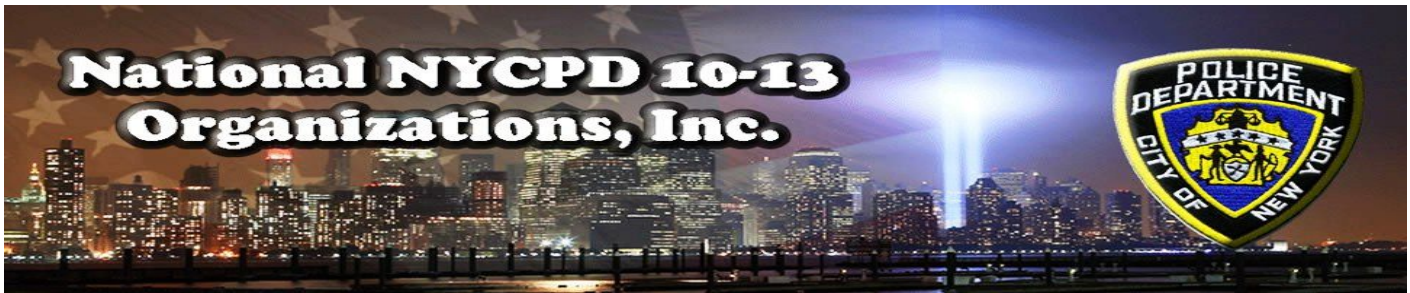
WE NEED YOUR SUPPORT!! In order to make the sponsors aware, we ask that each National NYCPD 10-13 member **CALL** the individual sponsors, Senator Stewart-Cousins and Assemblyman Carl Heastsie. The call can be "short and sweet". Just mention that you are a member of the National NYCPD 10-13 Organization, 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.

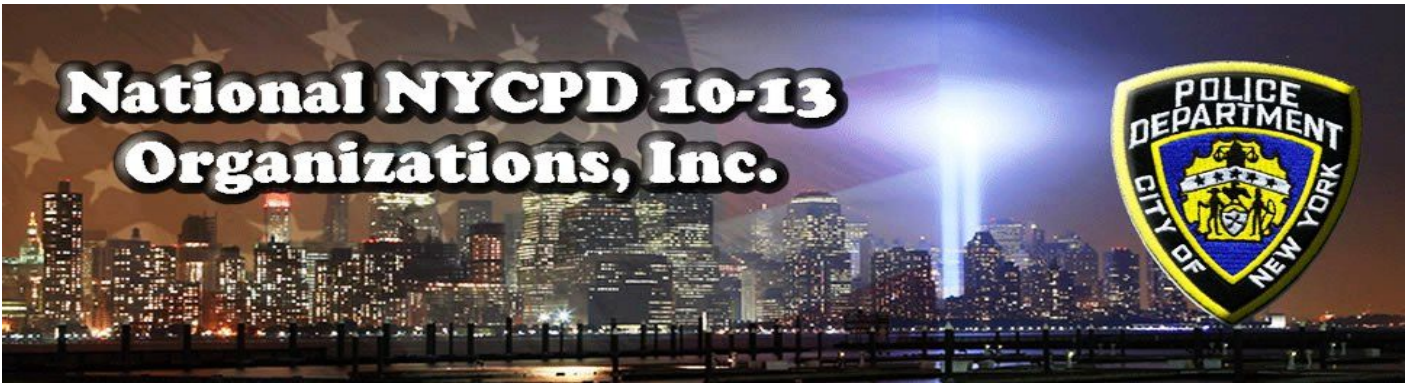
Fraternally,
Frank Martarella

NATIONAL NYCPD 10-13 ORG.



ARIZONA 10-13	<u>Frank Stoecker, Sr</u> 18526 Picacho Road Tonto Verde, AZ 85263-5015 Cell: 480-510-7333 E-Mail: Arizona1013@cox.net Website: www.Arizona10-13.org	NE PA NYPD 10-13	<u>Juan (John) Adams</u> 2261 Long Pond Road Long Pond PA ,18334. PH: 570-620-6913 Email: jadams067@gmail.com Website: www.nepa1013.com
CHARLOTTE 10-13	<u>Harvey Katowitz</u> 4701 Wynfield Lane Charlotte, N.C. 28270 PH: 704-849-9234 E-mail: hkatowitz@windstream.net Website: www.charlotte-1013.com	NORTHEAST FLORIDA 10-13	<u>Jack Houston</u> PO Box 4025 Enterprise, Florida 32725-0025 Cell Phone: 386-299-6974 Email: nypd70dt91@outlook.com Website: https://www.nefl1013.com
HUDSON VALLEY 10-13	<u>John Creegan</u> PO Box 10-13 Pearl River, New York 10956-0283 Cell Phone: 845-821-2187 Email: HudsonValley1013Association@gmail.com Website: www.hudsonvalley1013.org	RALEIGH NC 10-13	<u>Robert Young</u> 148 Tobacco Road Pittsboro, NC 27312 PH: 919 604 5188 Email: nypd1013raleigh@gmail.com Website: www.raleigh1013.com
JERSEY SHORE 10-13	<u>Salvatore V. Pepitone</u> 168 Watson Road Fanwood, N.J. 07023-0536 Phone: 516-375-0536 Email: Salvatorepepitone@comcast.com Website: www.jerseyshore10-13.com	VILLAGES 10-13	<u>Charlie Monahan</u> NYPD 1013 PO Box 654 Wildwood Fl 34785 PH: 352 205 8646 Email: CMM0138@comcast.net Website: www.villagesnypd10-13.org
MYRTLE BEACH 10-13	<u>Michael Fanning</u> 44 Shore Line Drive Pawleys Island, S.C. 29585 PH: 516 754 7287 E-mail: hntsgt@gmail.com Website: MYR1013.com	WILMINGTON NC 10-13	<u>Chuck McLiverty</u> 6224 Sweet Gum Drive Wilmington NC 28409-6201 Email: ret2ncbeach@live.com Cell Phone- 845-598-7967
NYC / BX / QNS 10-13	<u>Emmanuel Torres</u> NYC/BX/QNS 10-13 Association PO Box 428 Bronx, NY 10475 PH: 646 529 8531 Email: nycpd1013@gmail.com Website: www.nycpd1013.com	VERRAZANO 10-13	<u>Richard Comnesso</u> NYCPD Verrazano 10-13 Association, Inc. P.O. Box 061725 Staten Island, New York 10306 Ph#: (347) 216-5215, email: RichardComnesso@Yahoo.com website: www.vz1013.com
FORT MILLS SC 10-13	<u>President: Richard Bohn</u> Fort Mill, S.C.10-13 Club 3678 Jacinta Court, Tega Cay, S.C. 29708 Ph #: (631) 332-4898 Email address: FortMillSC10.13Club@gmail.com Website: www.FortMill10-13Club.com		

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG.

NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

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

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

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

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

F.A.Q.

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

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

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

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

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

Yes, If you meet all the above conditions.

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

NATIONAL NYCPD 10-13 ORG.

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #: _____

FIREARMS CODE: _____

RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: _____

FIRST NAME: _____ MI: _____

SEX: MALE FEMALE RACE: _____

TAX # _____ RETIREMENT DATE: _____

SOCIAL SECURITY #: _____ DATE OF BIRTH: _____

RANK: _____ SHIELD #: _____

PRESENT ADDRESS: _____

PHONE NUMBER: (____) _____

10-13 CHAPTER: _____

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

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

SIGNATURE

DATE

NEW ID # ISSUED: _____ ID RECEIVED BY: _____

NATIONAL NYCPD 10-13 ORG.

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

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ E-Mail: _____

National 10-13 Chapter: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ E-Mail: _____

Applicant's High School: _____

College Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

**Please Note: Applicant must be entering 1st year of college
Only one scholarship will be awarded per sponsor, per applicant.**

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

LINE ORGANIZATIONS



Dear CEA Member

HEALTHPLEX Dental Buy-Up Plan 2019: The Superior Officers Council is pleased to be able to offer our members the opportunity to enroll in our enhanced dental plan the "Healthplex Buy-Up" for 2019. This plan was introduced in July of 2018 and has been well-received by members who are currently enrolled. Look for a mailing in the next few weeks from the SOC that further describes the Plan, but we are pleased to be able to once again open enrollment in May for a two-year period with no change to premium.

CEA SCHOLARSHIP PROGRAMS:

Saturday, May 18, 2019 is the CEA High School Scholarship examination at St. Stanislaus School in Brooklyn. Scholarships will be awarded in the amounts of \$1,000 and \$500 depending on the participant's test score. CEA members who are parents or grandparents of 8th grade students can register by sending an e-mail to the CEA at aresnick@nypdcea.com.

The CEA College Scholarship program is open to high school senior/college entering children of active members and retirees in good standing, with awards that range from \$1,000 to \$2,500. The college scholarship is based upon top SAT or ACT scores, with additional random winners drawn at our June membership meeting. To enter your child, forward a copy of your child's SAT/ACT results to the CEA by June 1st. Awards will be distributed at the CEA Scholarship ballgame and barbecue at MCU Park on Tuesday, July 30, 2019. Submissions can be directed to Ada Resnick at (212) 791-8292 or aresnick@nypdcea.com.



GLS Memorial Fund

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

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

About The GLS Memorial Fund

GLS's goal is to help the people who tried to save our friends. GLS will grant scholarships to the University of Michigan for students in need of financial assistance who have a family member that is a firefighter, police officer or emergency medical technician ("EMT") or was lost in the World Trade Center attack. The GLS Memorial Fund has established and grown its endowment at the University of Michigan to over \$1 million allowing us to grant two four-year Dean's Merit Scholarships worth over \$60,000 each. In order to be considered for the scholarship, a student must first meet the above mentioned family requirements and then be accepted to the University of Michigan through the regular admissions process. For more information on the qualifications for the scholarship, please contact us at <https://www.glsmemorialfund.com/contact-us/> if you would like more information.

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

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

LINE ORGANIZATIONS

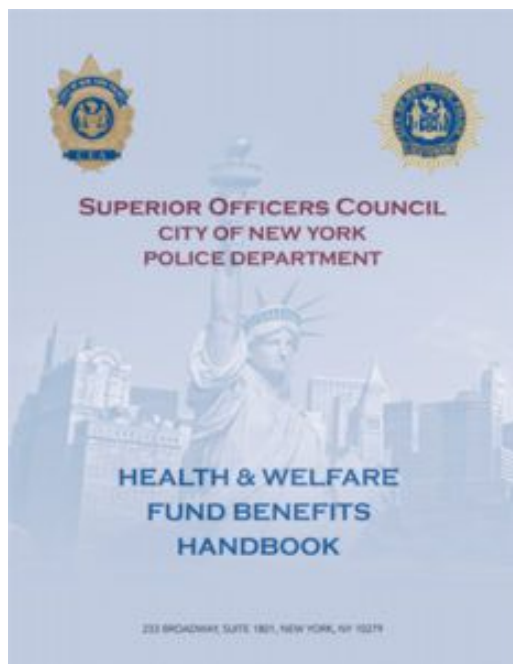
SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

SOC – Superior Officers Council

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

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

SOC Health and Welfare Fund Benefits Handbook



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

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

DAVIS VISION
EYECARE REFRAMED™

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>

LINE ORGANIZATIONS



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

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

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

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

When Can You Join A Medicare Drug Plan?

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

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
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What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

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

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

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

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

Continued next page.....

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

[Verizon Wireless Discount for Retirees](#)

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

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

LINE ORGANIZATIONS



RETIRED MEMBER OPTICAL BENEFIT

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

BENEFIT OVERVIEW

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

ELIGIBILITY

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

HOW TO CLAIM BENEFIT

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

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

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

NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

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

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

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

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

DAVIS VISION

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

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

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

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

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

SOC DEATH BENEFIT

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

SURVIVOR'S HEALTH BENEFITS

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

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

CONTACT US

Login

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.

UPCOMING EVENTS:

LBA/CEA SCHOLARSHIP AWARDS AND FAMILY DAY: On Tuesday, July 30th, the LBA, in conjunction with the CEA, will be holding our Scholarships Awards Presentation and Family Day at MCU Park (1904 Surf Avenue, Coney Island). We will recognize this year's LBA Scholarship winners and the day will end with a scheduled game of the Brooklyn Cyclones vs. the Lowell Spinners. The day starts at 1730 hours and the baseball game starts at 1900 hours. The day will also include a barbecue with hamburgers, hotdogs, chicken fingers, soda and water. We will have members of the Mounted and K-9 Units at the game for the kids. It should be a great family day, and **tickets are only \$5 per person**. Tickets will be available on our website, and your LBA Delegate will also have tickets as the date gets closer. If you have any questions or need further information, please call the LBA Office at 212-964-7500 (Option# 2).

"LT. THOMAS R. SULLIVAN" Memorial Golf Outing: On Monday, August 26th, 2019 the LBA will host the "Lt. Thomas R. Sullivan" Memorial Golf Outing at the Woodmere Country Club in Woodmere, New York. Cocktails and dinner will follow your round of golf. Proceeds from the Golf Outing will directly benefit the LBA Scholarship & Membership Assistance Fund. This Fund enables the LBA to assist members' eligible dependents to receive affordable educations and alleviate some of the unanticipated financial hardships experienced by members encumbered by catastrophic events. Visit the LBA web-site, www.nypd-lba.org, for further information, prices, and/or to print out a Reservation Form to sign up a foursome, register as a Tee Sponsor, etc. **This event fills up quickly, so we suggest you register early.**

Lou Turco

Dennis Gannon

President

Recording Secretary

LINE ORGANIZATIONS



Bail is not supposed to be punitive, but neither should reforming bail be
May 13, 2019



BY ED MULLINS & EDMUND SMALL

New York's bail system has been broken for a long time. Law enforcement professionals, well-intentioned advocates and policymakers agree that too many lives have been ruined — or lost — as a result of the travesty of languishing in jail for the wrong reasons, or no real reason at all. Enormous credit is due to those who have long carried this banner at the local, state and federal levels of government.

But recent changes to how bail works have, unfortunately, become more about politics than criminal justice policy, taking a troubling turn towards the practically unworkable. The diverse membership of the Sergeants Benevolent Association, as frontline policing leadership at the point where policy becomes on the ground practice, are well-positioned to urge caution in implementing these changes.

Judges call us to share their frustrations, shocked that they are being told by their higher-ups not to set bail for most cases, even those involving threats and violence. Terrified of being labeled “not progressive,” judges are releasing accused criminals with long rap sheets and histories of committing additional crimes between court dates.

Instead of a productive adversarial situation between assistant district attorneys and criminal defense lawyers, these two parties are tripping over each other — judges now observe — not to offend in the current political climate.

Senior Bronx, Brooklyn and Manhattan prosecutors call us, almost speechless in disbelief, that their bosses are being so overtly political. Brooklyn District Attorney Eric Gonzalez seems to be in a permanent photo op with New York City Public Advocate Jumaane Williams, many complain, despite the radically different functions and responsibilities of their offices.

Defense attorneys call us (really!) lamenting the absolute lack of regularity that has infected criminal courts throughout New York City. With no real sense of how any courtroom or situation will treat their clients, and with prosecutors now in a constant state of political stress, nobody can provide well informed advice.

Reporters call us to ask what exactly they should be looking for in these changing times, uncertain how lofty political rhetoric will translate into how cops work, what is happening in courtrooms and what will happen when a defendant released without bail commits a violent crime between court appearances, if he or she returns to court at all.

And, of course, cops of all ranks are calling us, worried that they will be scapegoated and not supported by the department when something goes wrong involving a routine stop that reveals an open warrant for failing to appear in court on an offense that used to justify bail but now doesn't.

Bail is not supposed to be a prison sentence, as it too frequently is. The numbers stopped making sense — \$1,500 might as well have been \$150,000 for many. It was unfair, our union knows, and we support practical reforms.

But there has to be an expectation of consistency around these changes, practice that is the same today and next Thursday and twenty Thursdays from now. An expectation of consistency is the foundation of fairness.

Bail must be in place for felonies. There must be immediate culpability and consequence for committing felony level offenses — a real commitment to the judicial system evaluating the alleged crime and hopefully short-circuiting other criminal activities compounding the original offense. In other words, the alleged offender has to be made to show up.

Judges should be able to exercise discretion free from the panic of their supervisors, so as to apply their own informed judgment. Prosecutors should back off the campaign politics of this issue, remembering that their offices, though local, are creations of the state — not city.

LINE ORGANIZATIONS

EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
VICE PRESIDENT



SERGEANTS BENEVOLENT ASSOCIATION
35 WORTH STREET, NYC 10013-2935

#WeAreBarry



NYPD SERGEANTS
The Toughest Job in the World!

Bail is not supposed to be punitive, but neither should reforming bail be continued.....

Judges should be able to exercise discretion free from the panic of their supervisors, so as to apply their own informed judgment. Prosecutors should back off the campaign politics of this issue, remembering that their offices, though local, are creations of the state — not city.

And we should commit to an honest data-driven evaluation of reforms as they proceed — here in New York, and in other states that have undertaken similar efforts — especially if required return appearances plummet or repeat offenses increase.

Most of all, and on this our union will not move an inch, crimes involving threats, intimidation or violence must always have bail set. Bail is not supposed to be punitive, but neither should reforming bail be. The SBA will be a willing partner in supporting policies that make sense. We look forward to the discussions to come.

Ed Mullins is the president and Edmund Small the citywide secretary of the Sergeants Benevolent Association of the NYPD



MEMORIAL COPS vs CELEBRITY
2019 TOURNAMENT

THURSDAY, JUNE 13, 2019

Boomer Esiason vs. NYPD/Celebrities

Post Game Celebration
Hosted By: **O'Neil's**
64-21 53rd Dr, Maspeth, NY 11378

\$25 Cover
Includes: Beer, Wine, Soda and Light Fare

Proceeds benefit the Joseph Lemm Memorial Foundation 501(c)3

STREET NAMING CEREMONY
In Loving Memory

NYPD SERGEANT PAUL FERRARA
JUNE 15, 2019





DELEGATE MEETING **FAMILY FUN Day**


DATE: June 27, 2019
TIME: 1100 Hrs
LOCATION: Nansen Park

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

NYPD SERGEANT'S BENEVOLENT ASSOCIATION MEMBERS

REGISTER: 911TRIBUTEMUSEUM.ORG/OBSERVATORY
* ONE WEEK ADVANCE REGISTRATION REQUIRED



LINE ORGANIZATIONS

EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
VICE PRESIDENT



SERGEANTS BENEVOLENT ASSOCIATION
35 WORTH STREET, NYC 10013-2935

#WeAreBarry

THE CHEVRON

CAN YOU CARRY?

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

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

LINE ORGANIZATIONS



SBA Retiree Forms



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



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



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



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



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



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



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



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



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

Other Health Forms



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



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



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

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

LINE ORGANIZATIONS

Renew September 11 Victim Compensation Funding

Your help is needed to extend the funding for the September 11 Victim Compensation Fund

The September 11 Victim Compensation Fund (“VCF”) was established to provide compensation for those who were killed, injured, or made ill by the 9/11 terror attacks. The \$7.3 billion fund has already paid out over \$5 billion to claimants, with an estimated 19,000 additional unpaid claims to address. With the VCF running out of money, pending claims will be paid at only 30-50% of their prior value.

On October 11, 2018, bipartisan legislation was introduced in Congress which would provide permanent funding for the VCF and keep it open through fiscal year 2090. The legislation is titled **S.546 – Never Forget the Heroes: Permanent Authorization of the September 11th Victim Compensation Fund Act** (more info at <https://www.congress.gov/bill/115th-congress/senate-bill/3591/text>)

How youCan Help

The best way you can help is to send a letter to members of the Senate Judiciary Committee, urging them to cosponsor S.546. Go to the following website <https://www.nycdetectives.org/renew-september-11-victim-compensation-funding/> and Click on each senator to print a PDF file that you can sign and mail to their address listed below their names.

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>

LINE ORGANIZATIONS



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

BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS

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

DENTAL DENTAL PANEL PROGRAM

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

FEE SCHEDULE (REIMBURSEMENT) PROGRAM

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

ORTHODONTIC BENEFIT

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

PRESCRIPTION DRUG

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

OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

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

LASER VISION SERVICES

- Discount program provided through Davis Vision network

HEARING AID

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

CATASTROPHIC COVERAGE

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

DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

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

FULL BODY SCAN DISCOUNT BENEFIT

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

DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

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

GHI & HIP/VIP CO-PAY REFUND

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

LINE ORGANIZATIONS



PRESS RELEASE

May 28, 2019

PBA President's statement on no bail for teenaged criminals:

<https://www.nycpba.org/press-releases/2019/pba-president-on-no-bail-for-teenaged-criminals/>

May 21, 2019

Trial testimony: Police Officers used textbook de-escalation method during Garner arrest:

<https://www.nycpba.org/press-releases/2019/trial-testimony-police-used-textbook-method/>

May 16, 2019

Lynch: Community complaints led to Garner arrest:

<https://www.nycpba.org/press-releases/2019/community-complaints-led-to-garner-arrest/>

May 15, 2019

City Medical Examiner: Eric Garner did not die from a chokehold:

<https://www.nycpba.org/press-releases/2019/garner-did-not-die-from-chokehold/>

May 14, 2019

Lynch: CCRB training witness will be refuted:

<https://www.nycpba.org/press-releases/2019/lynch-ccrb-training-witness-will-be-refuted/>

May 13, 2019

CCRB's star witness agrees: Garner's breathing not obstructed by chokehold:

<https://www.nycpba.org/press-releases/2019/star-witness-says-breathing-not-obstructed/>

May 10, 2019

NYPD judge: CCRB must prove crime in Garner case:

<https://www.nycpba.org/press-releases/2019/ccrb-must-prove-crime-in-garner-case/>

April 29, 2019

PBA challenges CCRB's authority to prosecute Pantaleo disciplinary case:

<https://www.nycpba.org/press-releases/2019/pba-challenges-ccrb-on-pantaleo/>

IN THE NEWS

May 18, 2019

PBA Seeks Written Explanation for Denial of LOD injuries: The New York Post reports on the PBA lawsuit seeking written explanations for the NYPD's denial of line of duty injuries:

<https://www.nycpba.org/news-items/post/2019/pba-sues-nypd-over-benefits-in-line-of-duty-injuries/>

May 5, 2019 [Op-Ed](#)

Lynch Responds to Commissioner

In a letter in the NY Post, Pat Lynch responds to Police Commissioner O'Neill's op-ed column on Civil Rights Law Section 50-a by noting that attempting to appease anti-police activists will only expose cops to more harassment and threats.:

<https://www.nycpba.org/news-items/post/2019/risky-compromise/>

May 1, 2019 [In the News](#)

PBA Challenge to CCRB

The PBA's court challenge to the authority of the CCRB to prosecute the NYPD's disciplinary case against Police Officer Daniel Pantaleo in the Eric Garner case was broadcast on WINS Radio, NBC 4 News and PIX 11 News, and covered in the NY Post.

<https://www.nycpba.org/news-items/1010-wins-radio/2019/judge-says-pantaleo-to-face-ccrb/>

<https://www.nycpba.org/news-items/nbc-4-news/2019/judge-says-pantaleo-to-face-ccrb/>

<https://www.nycpba.org/news-items/wpix/2019/judge-says-pantaleo-to-face-ccrb/>

<https://www.nycpba.org/news-items/post/2019/daniel-pantaleo-can-still-face-ccrb-trial-in-eric-garner-case-judge/>

LINE ORGANIZATIONS



World Trade Center Resources

Police Pension Fund Notice of Participation

Download the [Notice of Participation Form](http://www.nyc.gov/html/nycppf/downloads/pdf/wtc_notice_of_participation_201609.pdf): http://www.nyc.gov/html/nycppf/downloads/pdf/wtc_notice_of_participation_201609.pdf

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

World Trade Center Health Program — Monitoring & Treatment

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

Victim Compensation Fund

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

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

Links to Police Line and Fraternal Organization websites



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



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



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



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



<http://nypdpea.com/>



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



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



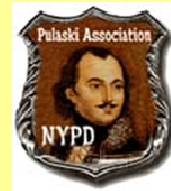
<http://www.nypdemeralds.com/>



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



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

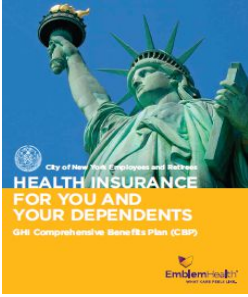


<http://ww2.nypdpulaskiassoc.org>



<http://nypdsteuben.org/>

Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

(Continued next page)

Health and Welfare

2019 Medicare Parts A & B Premiums and Deductibles

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

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

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

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

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

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

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

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

The Medicare Part A inpatient hospital deductible that beneficiaries will pay when admitted to the hospital will be \$1,364 in 2019, an increase of \$24 from \$1,340 in 2018. The Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2019, beneficiaries must pay a coinsurance amount of \$341 per day for the 61st through 90th day of a hospitalization

Part A Deductible and Coinsurance Amounts for Calendar Years 2018 and 2019 by Type of Cost Sharing

	2018	2019
Inpatient hospital deductible	\$1,340	\$1,364
Daily coinsurance for 61 st -90 th Day	335	341
Daily coinsurance for lifetime reserve days	670	682
Skilled Nursing Facility coinsurance	167.50	170.50

(\$335 in 2018) in a benefit period and \$682 per day for lifetime reserve days (\$670 in 2018). For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be \$170.50 in 2019 (\$167.50 in 2018).

Health and Welfare

Citizens for the Extension of the James Zadroga Act

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

The Act **Used in May**

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

The Problem

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

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

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

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

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

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

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

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

(continued next page).....

Health and Welfare

Citizens for the Extension of the James Zadroga Act

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

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

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

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

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

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

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

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

In the House, this bi-partisan legislation, H.R. 7062, is led by Representatives Maloney, Nadler, and King, and has 36 additional 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).

Health and Welfare

City Coverage for Medicare-Eligible Retirees

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

Medicare Enrollment

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

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

Medicare Part B Reimbursement

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

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

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

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

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

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

2017 Medicare Part B Reimbursement Differential Request Form:

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

2016 Medicare Part B Reimbursement Differential Request Form:

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

IRMAA Medicare Part B Reimbursement

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

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

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

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

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

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

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

What's Happening



NYPD FLAG: Celebrating 100 Years



About the NYPD Flag

May 17, 2019 marks the 100th anniversary of the New York City Police Department flag.

The department unveiled its official flag on May 17, 1919, at the annual police parade honoring NYPD veterans of World War I. Previous flags — such as a small blue standard with the seal of the city at its center — were carried by police regiments of the Union Army during the Civil War.

Our flag is modeled after the United States flag: The 5 white and green bars represent the boroughs of New York, while the 24 stars represent the disparate cities, towns, and villages incorporated into the City of New York in 1898.

The color green celebrates the history of New York law enforcement and can be traced back to 1658, when the New Amsterdam night watchmen — the city's first paid police force — carried lanterns with green glass.

Over the past century, the current NYPD flag has flown during the tenures of 18 U.S. presidents, 16 New York City mayors, and 31 NYPD police commissioners.



Jun 08

Street Renaming Ceremony and Memorial Mass for Det. Sean Carrington

There will be a Street Renaming Ceremony and Memorial Mass for Det. Sean Carrington, killed in the line of duty on January 19, 1998.

The Ceremony will take place on **Saturday, June 8, 2019** in front of 1660 Andrews Avenue in The Bronx, NY 10457 at 10:00 a.m.

There will be a procession to the Holy Spirit Church at 1940 University Avenue for a Memorial Mass at 11:00 a.m.

For more information, contact the 46 Precinct Community Affairs (718) 220-5234 or (929) 364-6094

Linking Effects of 9/11 to Kidney Disease

WTC-KIDNEY LINK

Tests Kidney Function

(blood & urine test)

At No Cost

Confidential

WHO IS ELIGIBLE:

Anyone 35 years or older

WTC responder

Enrolled in the Mount Sinai WTC Health Program

Clinical Center of Excellence

For questions and appointments:

212-241-4693 or

212-241-1166



Icahn
School of
Medicine at
Mount

GCO#16-0899

PI: Mary Ann McLaughlin, MD MPH

Study being done at the Icahn School of Medicine at Mount Sinai

Icahn School of Medicine at Mount Sinai

Protocol: IRB-17-01930

Approved: 07/11/2018

Expires: 07/10/2019



Join us as we celebrate the life of Giavanna, daughter of retired NYPD SDS Craig Gardella; aspiring softball player and Nurse, who lost her battle to Hodgkin's Anaplastic Large Cell Lymphoma. 100% of proceeds will go to the family to offset astronomical medical bills.



Contact Information

Ret. Asst. Chief Alfred Materasso • 917-709-6191
DC Martine Materasso • 347-931-8612
Ret. Lt. Jack Cambria • 917-991-4048
Lt. John Russo • 347-672-5746
Sgt. Jessie Guerrero-Schwarz • 646-772-9518
Det. Billy Petraglia • 917-418-1449
PO Carlos Jaramillo • 917-648-8759
PO Dawn Sprague • 914-882-9502



Tuesday, July 23, 2019

Billy's

*Across from Yankee Stadium
(856 River Ave, Bronx, NY)*

\$75PP

6:30PM-10:30PM

Open Bar/Buffer/Raffles/DJ

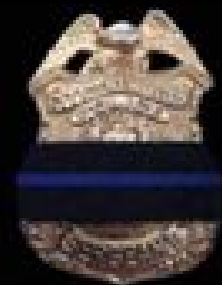
Tickets or To Donate

PayPal to:

Alfredmaterasso@gmail.com

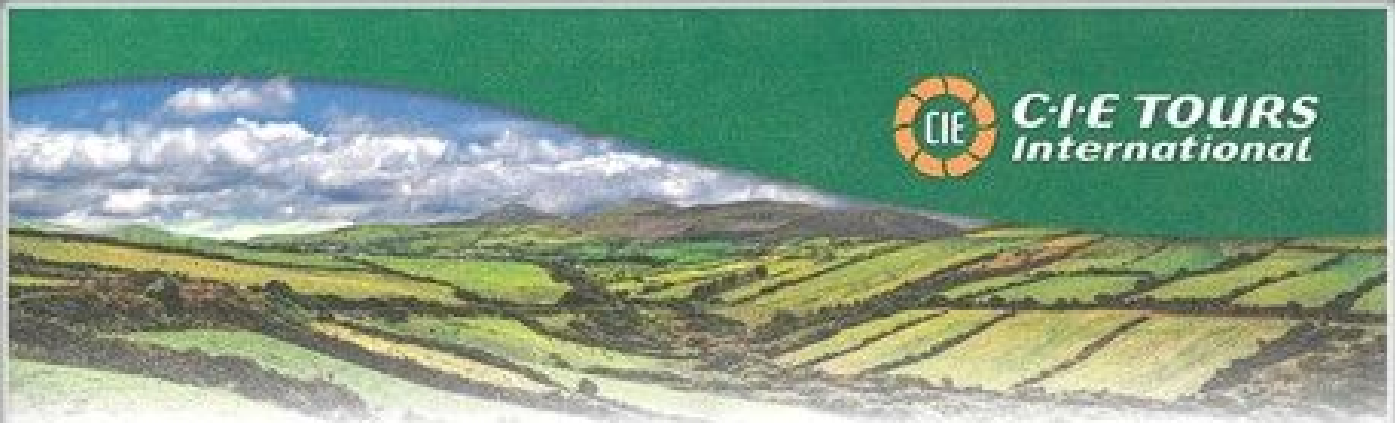
Include Full Name/

Contact Number



IAB Log# Pending

10-13 FUNDRAISER



Join the NYPD Emerald Society on a special group departure

Scenic Ireland and Small Towns July 7 – 17, 2019

\$3,300 TOTAL per person, double occupancy (minimum of 30 passengers)
Single Room Supplement \$775 (Limited)

Travel Insurance is available and recommended. Round-trip air is on Delta.

Tour Includes:

- Exclusive transport by luxury motorcoach with a driver/guide
- Meet and greet service with one group transfer upon arrival and departure at the airport
- Hotel accommodation based on twin bedded rooms with private bath as listed for 9 nights
- Full breakfasts daily (10)
- Dinners (6):
 - Table d'hôte dinners (4)
 - Greyhound Race & Dinner
 - Bunnatt Corn Barn
- Dublin open-top bus tour with a visit and drink at either Guinness Storehouse or Old Jameson Distillery
- Guided walking tour of Galway
- Day trip to Spike Island
- Excursion to Aran Islands & Dun Aengus
- Visits and admission fees to: EPIC Ireland, Dunbrody Emigrant Ship, Old Middleton Distillery, Skibbereen Heritage Centre, Bantry House, King John's Castle, Dan O'Hara's Homestead
- Hotel portorage, service charges and government taxes
- Flight bags, ticket wallets, baggage tags and identifying strap

HOTELS – 9 Nights:

- Ashling Hotel | Dublin (2)
- Clayton Hotel | Cork (1)
- Celtic Ross Hotel | Rosscarberry (1)
- Rose Hotel | Tralee (2)
- Salthill Hotel | Galway (2)
- Bunnatt Castle Hotel | Bunnatt (1)

To book or for more information, contact:

John Gerrity
631.595.2389
nypdemeralds@netzero.net

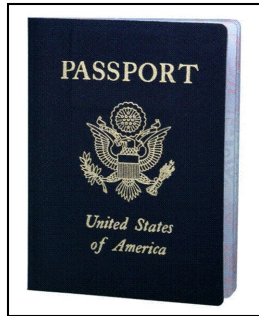
This tour is subject to CIE Tours' booking guidelines and cancellation penalties. Refer to General Conditions on website (cietours.com) or back cover of current brochure.
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IRELAND • SCOTLAND • ENGLAND • WALES

What's Happening

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

By Shannon McMahon



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

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

U.S. Passport Changes

You Should Renew Your Passport Now

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

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

REAL ID Changes Aren't Helping

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

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

Expect New Security Features

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

Double Check Children's Passports

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

How to Renew Your Passport

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

THIS AND THAT



The next HR-218 class is: Sunday, June 9, 10am-2pm

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

Denver Defense is located at 1417 Highway 16 in Denver NC

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

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

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

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



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

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

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

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

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

Committees: Senate - Judiciary

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

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

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

Cosponsors (36)

*= Original co sponsor

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

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

- Police Officers - Patrolmen's Benevolent Association (PBA) at [\(212\) 233-5531](tel:(212)233-5531)
- Detectives - Detectives' Endowment Association (DEA) at [\(212\) 587-9120](tel:(212)587-9120)
- Sergeants - Sergeant's Benevolent Association (SBA) at [\(212\) 431-6555](tel:(212)431-6555)
- Lieutenants and above - Superior Officers Council (SOC) at [\(212\) 964-7500](tel:(212)964-7500)

2. Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006 [\(212\) 513-0470](tel:(212)513-0470).

3. Contact the NYPD Operations Unit located at One Police Plaza at [\(646\) 610-5580](tel:(646)610-5580), for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.

4. Contact Social Security: [\(800\) 772-1213](tel:(800)772-1213) (Funeral Director will usually do this for you).

5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section
Att: Linda Harris (**Cobra for Life**)
40 – Rector Street – 3rd Floor
New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

- Pension Bureau
- Veterans Administration (if a veteran)
- Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy.
- Court (If probate is needed).
- Your State Department of Revenue to obtain non-tax certificate if real property is involved.
- Bank accounts held in Trust for another 1 for each account if property held in a Trust.
- Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

Social Security, (not necessary if surviving spouse already receiving benefits)
Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

Motor Vehicle Bureau, if auto is in the deceased's name.
One for each bank account
Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

DISCHARGE PAPERS: DD 214 - (Original needed)

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

PAID FUNERAL BILLS:

1 copy for Pension Bureau
1 copy for Probate Court
1 copy for IRS, if taxable estate.

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

THIS AND THAT

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

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



Thinking of retiring?

www.socialsecurity.gov

Some things to consider

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

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

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

Avoid a Medicare Penalty Sign Up at Age 65

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

What is the best option for you?

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

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

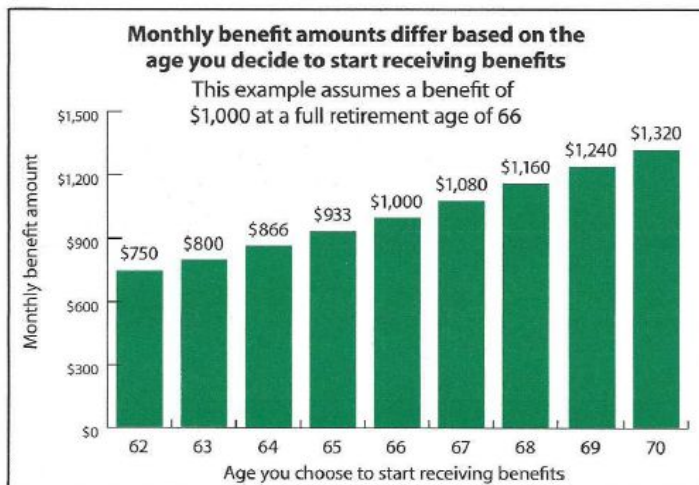
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

It's so easy to apply online for benefits

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



Receiving benefits while you work

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

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

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

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

Retirement age considerations

Full retirement age

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

Retiring early

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

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

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

Delaying retirement

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

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

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

Rules that may affect your survivor

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

Need more information?

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

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

Other useful websites

www.mymoney.gov

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

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

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

www.sec.gov/investor/seniors.shtml

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

www.usa.gov/topics/seniors.shtml

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



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

NOSTALGIA

POLICEMEN NEWS Transfers-Appointments

JUNE

1929

3 June 1929

INSPECTOR MAYER RETIRES IN MONTH

Chief of Manhattan Force Goes on Vacation First

Inspector August MAYER, chief of the detective force of Manhattan, will retire from the police force after one month's vacation starting today. He has been allotted a pension of \$2,700 a year.

Mr. MAYER, who lives at 137 Riverside Drive, is 50 years old and has been an inspector since Dec. 21, 1928. Commissioner WHALEN had promoted him from a lieutenantcy. Inspector MAYER, as a sergeant with Sergt. Grover BROWN, made sensational raids on the financial district several years ago and exposed the workings of bucket shops. They also exposed several big bond thefts.

5 June 1929

POLICE OXYGEN SAVES LIFE OF DYING WOMAN

Emergency Squad Runs Four Miles in Six Minutes

Joseph CARLIN, a factory engineer, returning home from his office late yesterday afternoon, found his wife, Anna, 39 years old, lying in an unconscious condition on the floor of the living room of their home at 6611 Fort Hamilton Parkway.

He notified the Harbor Hospital and in a few minutes an ambulance, accompanied by Dr. NOBHAN arrived at the house. After an examination, Dr. NOBHAN said one of the woman's lungs had collapsed and she had suffered a stroke. He told CARLIN that his wife was dying from lack of oxygen and advised him to call a police emergency squad. He said if the squad arrived in time there was a faint hope of saving the woman's life.

A patrolman put in a call for the police emergency squad of the Grand avenue station, which is about four miles from the Fort Hamilton Parkway address. Six minutes later the squad, headed by Sergeant Edward MOORE, brought its automobile to a halt in front of the CARLIN home.

Within the house the policemen administered oxygen to the unconscious woman and about half an hour later she was revived. Dr. NOBHAN predicted that she would live, and joined with Mr. CARLIN in praising the squad for its speed and efficiency.

6 June 1929

LIFE SAVING MEDALS GIVEN PATROLMEN

A Brooklyn patrolman, one from Queens and a Queens detective were among the sixteen members of the police force who received medals and \$25 in gold yesterday from Commissioner WHALEN for saving lives from the waters around New York during the past year.

The awards are made annually by the Life Saving Benevolent Association of Greater New York. Patrolman Henry E. CAMPING of the Empire boulevard station, and Patrolman Francis McDONALD of the Richmond Hill station, received bronze medals as did Detective Hugh SULLIVAN of Astoria. The year's gold medal went to Patrolman William NEWMAN of the Ma -. [no more of article available]

FIRING AT TARGET, SAYS ACCUSED COP

Patrolman RUSSELL Held for Shooting at Watchman

Patrolman Cornelius RUSSELL, 35, of Newtown station, was held today in Ridgewood court without bail, charged with felonious assault. The complainant was Thomas TULLY, a watchman at Mount Zion Cemetery, Maspeth, who testified RUSSELL fired three shots in his direction.

RUSSELL insisted he was merely doing some target practise in preparation for the department's required pistol practise, and that he selected the neighborhood of the cemetery as a place where he would annoy no one, but since TULLY had made an affidavit he was taken into custody by Capt. Jacob ROSS of Newtown station. He was held for examination Friday.

Continued next page.....

NOSTALGIA

POLICEMEN NEWS Transfers-Appointments

Continued.....

10 June 1929

CAPT. HAYES DIES SUDDENLY AT HOME

Commander of Fourth Avenue Station on Force Since 1896

Capt. Edward F. HAYES, commanding officer of the Thirty-second Precinct, Fourth avenue police station died suddenly shortly after 8 o'clock last night at his home, 217 Temple street, Astoria.

Capt. HAYES was commanding officer at Fourth avenue station for the past five years and was one of the most popular officers of the department. He joined the police force as a patrolman in 1896 and nine years ago became a captain. He was on duty yesterday and returned home after the close of his tour apparently in the best of health.

11 June 1929

BULLET TAKEN FROM POLICEMAN'S SPINE YEAR AFTER SHOOTING

Nassau Officer in Hospitals Since Attack on July 22 Last

On the night of July 22 last, in some underbrush at Woodmere, Policeman John KENNEDY was mysteriously shot. The bullet lodged in his spine and there it had been ever since until removed yesterday by Dr. Benjamin W. SEAMAN, of Mineola, and Dr. Carl HETTESHEIMER, of Hempstead.

KENNEDY was first in the Far Rockaway Hospital and later in the Nassau Hospital here, where the operation was performed yesterday. He had undergone several blood transfusions, fellow officers volunteering their blood. Physicians had been afraid to remove the bullet before today, fearing the man's death. Last night KENNEDY's condition was reported as "fair."

The bullet was handed over to Harold R. KING, chief of county detectives. Mrs. Rose HILKOWITZ of the Bronx, is in Queens County jail in Long Island City in connection with the case.

13 June 1929

[PATROLMAN] -.WHO SHOT AT TARGET, CLEARED OF ASSAULT

Denies Firing at Watchman in Cemetery and Court Finds No Evidence

[See June 6, 1929]

A charge of felonious assault against Patrolman Cornelius RUSSELL of the Newtown precinct was dismissed by Magistrate Thomas F. DOYLE yesterday in Ridgewood for lack of evidence. The patrolman, who is 35 years old and has been five years on the force, was accused by Thomas TULLY, of 44-15 Fifty-third avenue, Long Island City, a watchman at the Mount Zion Cemetery at Maspeth, of having fired a number of shots at him in the cemetery.

The patrolman declared that he had been shooting at a target. He brought a newspaper with a number of bullet holes in into court and exhibited this as his target. He said he was in a little frequented section of the cemetery.

Captain Jacob ROSS, in command of the Newtown precinct, appeared in court and testified to Russell's good record.

RUSSELL still faces a police trial before Deputy Commissioner John A. LEACH on the assault charge. The dismissal of the charge by Magistrate DOYLE will make this latter hearing a mere formality, however, and he will be cleared by the commissioner, it was said in police circles.



**Membership Meeting Minutes
May 14, 2019**

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

This was followed by the invocation and the reading of the names and circumstances of death of the 9 law enforcement officers who died in the line of duty since the April membership meeting.

Roll Call of Officers

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

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

Introduction of Guests:

- Alana Pries, winner of the 911 Memorial Scholarship and Micheal Imperato winner of the Jim Houston Memorial Scholarship read their essays.
- Kevin Gribbon read the essay for his granddaughter Coleen Gribbon, winner of the Bob Andretta Memorial Scholarship
- Healthplex dentist Dr. Diego Gonzalez, DDS gave a presentation and answered questions.
- Physical Therapist Michael Grenda - Weddington Physical Therapy & Wellness gave a presentation and answered questions.

Sickness & Distress:

- Club member Al Sheppard passed away last night.
- Club member Frederica Murray - Tumor on her thyroid gland..
- Ret. 43 Pct. Officer Henry Sokolski, brother of club member Steve Sokolski.
- Brunilda Derby, wife of club member Joe Derby is hospitalized being treated for cancer with stem cell therapy.

Communications & Bills:

- Medicare reimbursement amount is based on the standard Medicare Part B premiums (\$134 per month).

Make sure you compare the amount of the check you received with your 2018 Social Security Benefit Statements SSA -1099. Numerous retirees, myself included, did not receive the correct amount owed us. This is the third year in a row that I did not receive the correct amount.

If your Medicare Part B reimbursement amount was less than what you paid in Medicare Part B premiums, you may be eligible for an additional reimbursement amount referred to as a differential payment. To receive the differential payment, you must complete the Medicare Part B Differential Request form.

If you have not already done so, **also check to see if you received the correct amounts in 2016 & 2017.** You can apply for differential payment for those years.

Additionally, if you or your spouse paid more than the standard amount of \$134 per month as an Income Related Monthly Adjustment Amount (IRMAA), you may be eligible for additional reimbursement.

For information on the **2019 Medicare Parts A & B Premiums and Deductibles** see page 50 of our May newsletter.

Report of officers

President:

- Harvey thanked the members who attended the funeral services for Mooresville P.O. Jordan Sheldon funeral.
- Harvey asked membership to solicit donations from their local businesses for the Jimmy LaRossa Memorial Golf Tournament raffle.
- Chris Russo will serve the rest of Ben's term as Treasurer and will be up for election at the end of 2019. Ben Pepitone will serve the rest of Chris's term as Trustee and will be up for election at the end of 2020.
- New Club Address - 5922-5 Weddington Rd Suite 11, Wesley Chapel, NC 28104.
- Trustees new geographical areas of responsibility:

Geographical Area	Trustee
Catawba Co	Ben Pepitone
Cabarrus Co	Ben Pepitone
Gaston Co	Ben Pepitone
Iredell Co	Bob Fee
Lincoln Co	Ben Pepitone
Mecklenburg Co	Brenda Jordan
Rowan Co	Ben Pepitone
Union Co	Ian McGrouther
All other areas	Kevin Gribbon

Vice President: Excused.

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

Secretary: There were 53 members; 02 New members and 10 guests present at this meeting.

Trustees:

- Bob Fee: no report
- Kevin Gribbon: no report
- Brenda Jordan: Excused
- Ian McGrouther: no report
- Ben Pepitone: no report

Sgt. at Arms: Excused

Historian: no report

Committee Reports:

- Membership: 383

Old Business: None

New Business: Harvey presented checks to the scholarship recipients.

Good of the Club:

- New Members
 1. Ret P.O. Daniel DiPiazza, Lynbrook P.D.
 2. Ret. Det. Mark Skpowski, N.Y.P.D

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

- 50/50 & free 2020 membership - The 50/50 of \$130 was won by Frank DeMasi. The Free membership was won by Fredirica Murray.

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

Respectfully submitted by Secretary Scott Hickey.

Next Meeting
June 11, 2019, 7pm



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



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

HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

NYPD 10-13 Club of Charlotte, NC



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and members of other Law Enforcement Agencies

MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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

MEMBERSHIP FEE IS \$30.00

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

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'Nuff said.



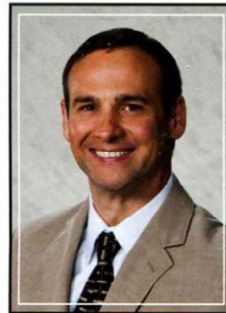
Scott Boyar, CPA, PLLC. CERTIFIED PUBLIC ACCOUNTANT

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You can reach Scott Boyar, CPA, PLLC. by our e-mail form to ensure the most prompt response to your inquiries:
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- 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 Nicasro, Retired NYPD Detective
Member, NYPD 10-13 Club of Charlotte
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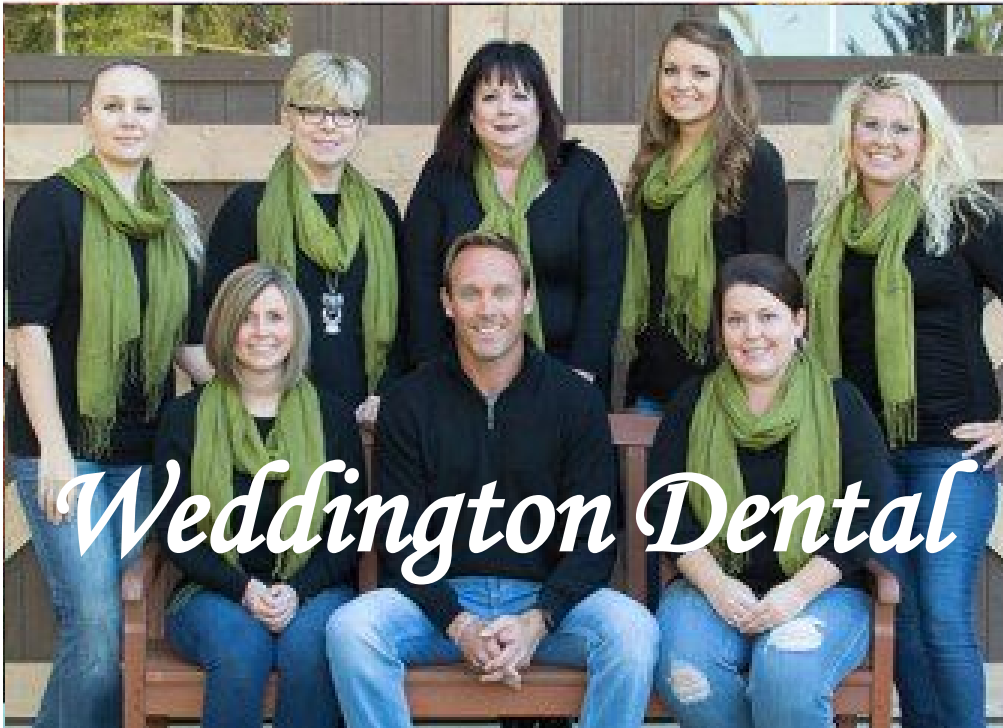


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Karen DeMasi

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JAMES P. CRONIN
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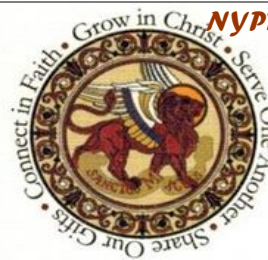


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Deacon

dcnrich@gmail.com
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cell: 732.406.2917

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