



NYPD 10-13 CLUB of Charlotte, NC Inc.

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



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

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

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



Club Officers

Volume 11 Issue 8

10-13

August 2019

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EDITOR
Harvey Katowitz

PRESIDENT'S MESSAGE

Hi All,

I have recently sent an email to all club members advising them that I have added them to the NYPD 10-13 Club of Charlotte Google Group.

I am still receiving emails from members who state that they are unable to log into the Google Group.

This group was set up as an email list so that I could email everyone in one email. It was not set up to post messages or have a discussion in a forum. I am the only one who can log in and access the site.

By now, everyone has seen or heard about the 4 videos of NYPD officers taking no action after having buckets of water poured over their heads and in one instance being struck in the head with the bucket. I watched three of the videos and read responses from some politicians and community leaders with mixed emotions, none of them good. I felt anger that these miscreants would have the audacity to do such a thing, despair and embarrassment that none of the officers took action to apprehend those involved and frustration when several politicians were quoted as saying that the officers did the right thing, they de-escalated the situation. They **did not** do the right thing, they walked away submissively, with their tails between their legs when arrests should have been made, thereby encouraging others to do similar or worse acts against police officers.

Have the politicians forgotten about the "Broken Window Theory" that was introduced in the 1980's by social scientists James Q. Wilson and George L. Kelling and espoused by major police departments around the country that stated that visible signs of crime, anti-social behavior, and civil disorder create an urban environment that encourages further crime and disorder, including serious crimes.

Sadly, NYPD officers are increasingly being subjected to vicious verbal abuse on New York City streets and doing next to nothing about it, because of a hands-off policy that's being preached from the top. See the following:

https://nypost.com/2019/07/23/video-shows-uniformed-nypd-cop-harassed-on-subway-by-foul-mouthed-rider/?utm_source=url&utm_medium=site%20buttons&utm_campaign=site%20buttons

<http://www.nydailynews.com/new-york/ny-metro-sergeant-cursed-out-police-precinct-20180815-story.html>

<https://nypost.com/2018/08/19/verbal-abuse-hurled-at-nypd-in-yet-another-videotaped-tirade/>

<https://nypost.com/2018/08/12/get-the-f-k-out-my-building-cops-harassed-after-responding-to-apartment-fight/>

<https://nypost.com/2018/03/20/nypd-cops-walk-away-from-men-trying-to-start-fight/>



USS NYPD

(Continued on next page)

Our Next Membership Meeting Is
Tuesday August 13, at 7:00 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205

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

PRESIDENTS MESSAGE

Lastly, can you imagine the uproar there would have been if these same politicians and community leaders were at work and had buckets of water poured over their heads and police officers stood by and took no action to apprehend those involved.

The following is an appeal from Ret. NYPD officer Joe Cummings who announced he is running against Alexandria Ocasio-Cortez for congress in 2020.

Friend,

[I'm a retired NYPD Cop and high school civics teacher from the Bronx and I was just on Fox and Friends announcing my run for Congress against Alexandria Ocasio-Cortez.](#)

In life we can talk about changing things or we can do something about it. I'm going to do something and stand up against socialism by running!

You know, I never in my lifetime thought I'd have to fight socialism here in the United States. I mean, we fought the Cold War to stop these guys!

Then, AOC was elected to be my Congresswoman. And oh my God, I couldn't believe what she did.

Did you hear about her "Green New Deal"?

This brilliant plan would cost \$20 trillion, all on the government's tab, and prevent you from boarding a plane or having meat or dairy from a cow.

Then she chased away Amazon, who was about to build a huge new project in the district. That project represented jobs and stability for many of my neighbors. It would have changed everything.

But she chased it away. Said those jobs were unwelcome.

Those were my neighbors that she was harming with her "democratic socialism"!

Unlike AOC, I was born and raised in my district. I followed in my father's footsteps and joined the NYPD. I worked in the South Bronx and then moved to the NYPD's Harbor Unit. I retired in 1991, went back to school and joined the faculty at my alma mater, Saint Raymond High School for Boys, just blocks from where I grew up on Metropolitan Avenue in Parkchester.

I'm as New York as it gets. I'm not some astroturf academic socialist, who never made a buck or created a job. I'm real, and I've lived the American Dream.

I've served my neighbors with distinction. I respect them, and want the best for them.

And I will bring all of this experience to Congress, but first we need to win.

This campaign is going to be about liberty vs. socialism. It's going to be about the American Dream.

Can you imagine a world where AOC is not in Congress pushing her socialist agenda? Yeah.. that's a pretty great dream.

We had that just two years ago. We can have it again.

So it's simple, AOC can be beat but not without help from around the country. I need to know that freedom-loving Americans like you are with me. With your help, we have a real shot.

AOC is deeply disliked, here in her own district. We resent her, not just for abandoning her district, but for taking away jobs that were right here to be had.

We resent her for thinking that being a twitter celeb is more important than representing us.

She will have every leftist looney wacko in the country donating to her. That's why I need you.

Please donate right now to give our campaign the resources we need to take on AOC.

Stand with me as I take a stand against socialism.

Thank you,

John Cummings



Listen to his interview on Fox News.
<https://secure.anedot.com/cummings-for-congress/ff>

(Continued on next page)

PRESIDENTS MESSAGE

Sadly during the month of July, three more retired members of the NYPD, Sgt. Thomas J. Fennessy, Det. Christopher Cranston, and Detective Thomas Santoro died of 9/11 related illnesses and another member of the NYPD, newly promoted Sgt. Terrance McAvoy committed suicide.



On July 9 former club member Thomas Weil, nephew of club member Bob Otto, passed away. Tommy joined our club in Jan. 2008 even though he lived in NY. After letting his membership lapse a few years ago, he continued to support our club by traveling to Charlotte to participate in the Jimmy LaRossa Memorial Golf Tournament.

There will be a fundraiser for Tommy's wife Leann on 9-11-19 at Mr. Putty's in Fort Mill, SC.

A flyer will be emailed when available.

I am happy to report that the US senate voted 97 to 2 to finance the September 11th Victim Compensation fund for the next 70 years. It is unfortunate that 9/11 first responders who were sick and dying were forced to drag themselves repeatedly to Washington DC along with comedian Jon Stewart to lobby and shame congress into providing them and other 9/11 first responders with medical care and compensation..

Kudos to U.S. Sen. Sheldon Whitehouse who sponsored a **Bill to prevent police officer suicides that was signed into law**

Posted Jul 26, 2019

By The Associated Press (excerpts)

PROVIDENCE, R.I. (AP) — U.S. Sen. Sheldon Whitehouse says a bill he sponsored to prevent police officer suicides has been signed into law.

The Rhode Island Democrat sponsored the Supporting and Treating Officers in Crisis Act with Missouri Republican Sen. Josh Hawley. U.S. Reps. Guy Reschenthaler, a Pennsylvania Republican, and Madeleine Dean, a Pennsylvania Democrat, sponsored companion legislation.

The lawmakers said Friday that President Donald Trump signed it into law. The legislation authorizes \$7.5 million annually for five years for law enforcement mental health and support services.

"Law enforcement officers put their lives on the line every day to protect our communities," Reschenthaler said in a statement. "But the critical work these men and women undertake does not come without cost."

Whitehouse says he's proud that communities will get more resources to help members of law enforcement deal with what they must bear to keep people safe. Hawley says it'll save lives.

Providence Police Chief Hugh Clements says the stress and trauma officers experience can become overwhelming over time.

Dean and Reschenthaler expressed hope that the measure would enable police officers to get the help they need.

"Every day, our law enforcement professionals don their uniforms, show up at work, and take on the extraordinary responsibility of keeping us safe," Dean said in a statement. "Yet that work can exact a heavy toll."

The bill has been endorsed by the [Fraternal Order of Police](#), National Sheriff's Association, [National Association of Police Organizations](#) and other law enforcement groups.

Congratulations to Chris Sprowls, son of club member Joe Sprowls, on being named No. 1 on the list of Tampa Bay's Most Powerful Politicians. See Page 4.

The entire executive board and Bob Fee's trustee position are up for re-election this year. Dave Schultheis who is chairing our nominations committee has indicated that he will be stepping down as vice president at the end of the year.

If you are interested in running for a position on the board please let Dave know. Nominations will take place during our September membership meeting and elections will take place during our October membership meeting.

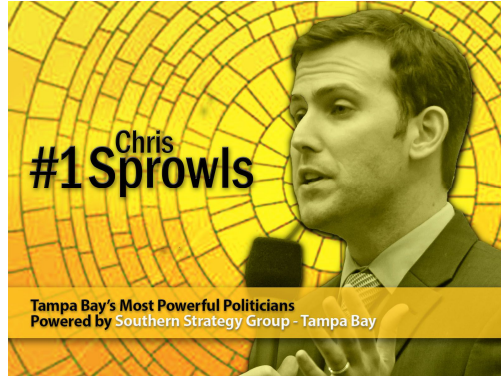
The Jimmy LaRossa Memorial Golf Tournament is scheduled for Monday, September 23. Please support our effort to raise funds for our Wounded Warriors. If you plan on playing in the tournament please remit your payment ASAP. Last year we had to turn away golfers. (See pages 13 & 14).

Fraternally,



Harvey Katowitz

PRESIDENTS MESSAGE



No. 1 on the list of Tampa Bay's Most Powerful Politicians: Chris Sprowls

We have a winner! "Chris Sprowls is a young, dynamic, direct and effective legislator."

By **Janelle Irwin Taylor**

July 12, 2019

As the incoming 2021 Speaker of the House of Florida Representatives and last year's **top Tampa Bay politico**, it's no wonder that Rep. **Chris Sprowls** again tops the list this year.

Sprowls will be the first Pinellas County-based House Speaker since Democrat **Peter Rudy Wallace** held the top legislative post in 1995. That's a huge deal for Pinellas as Sprowls' power as the state's top lawmaker will position the county and region well for funding for local projects and will allow him to target Tampa Bay-specific legislative priorities.

"Representative Sprowls hit the ground running and proved himself to be adept at the process, with an ability to get things done. His rapid ascent to important leadership roles is propelled with a thoughtful conservatism and a keen ability to build a great team. The first Speaker of the House that Pinellas County has had in decades, and only the second in history – expect a legacy leaver," said Southern Strategy Group's **Laura Boehmer**.

Sprowls will likely be able to draw down crucial transportation funds, particularly for the Interstate 275 project the Florida Department of Transportation is **moving forward with** widening the highway and adding lane continuity to portions of the highway north of downtown Tampa.

The project faces **opposition** from transit activists who argue it creates "induced demand" that encourages more drivers to take to the road and doesn't ultimately alleviate traffic congestion. But the project has broad support from the regional business community. The Tampa Bay Partnership, a coalition of local CEOs, is eyeing 2021 and 2022 when Sprowls is expected to take on House leadership as **a key opportunity** to move the project forward.

"The competition for resources is fierce in Tallahassee. You need a powerful champion to ensure your voice is heard, and we're fortunate enough to have two," said Tampa Bay Partnership President and CEO **Rick Homans**. "With Rep. Chris Sprowls and Sen. **Wilton Simpson** in line to lead the House and Senate, we've got a rare opportunity to advance our region's most important priorities, including the funding of regionally significant transportation projects. That's a game-changer for Tampa Bay." Other local political observers praise Sprowls as an astute policymaker.

"Chris Sprowls is a young, dynamic, direct and effective legislator," said Republican political consultant **Anthony Pedicini**. "Since his arrival on the political scene, Rep. Sprowls has been at the forefront of major policy initiatives and been at the heart of many legislative negotiations. Sprowls is also an astute political operative, which will enable him to lead his party effectively in what most believe will be one of the most costly battles between the parties in a decade."

With his speakership on the horizon, Sprowls played a key role legislatively in the Tampa Bay region this year. He helped usher in crucial language for the University of South Florida St. Petersburg that enshrined into law language protecting the school's autonomy as USF moves to consolidate its three regional campuses into a singular accreditation.

He also proved a key **USF ally** in obtaining funds for the St. Pete and Tampa campuses including \$12 million for the downtown Tampa medical school.

That adds to Sprowls' already established record in advocating for tough bills in a contentious political climate in Tallahassee. Two years ago, Sprowls played a key role in creating uniform policies for ride-share companies like Uber and Lyft to operate in the state, putting an end to the long battle in Hillsborough County surrounding the Public Transportation Commission that pit Uber and Lyft against taxi companies.

Sprowls' back-to-back first-place finishes come after he landed at ninth on the 2017 list and No. 14 in 2016. He replaced former Sen. **Jack Latvala** at the top of the list last year after the Clearwater Republican dropped his bid for Governor and resigned in the wake of sexual misconduct allegations.

Joe Henderson's take: That the Palm Harbor Republican is the likely House Speaker after the 2020 elections is good news for Pinellas County. There hasn't been a Speaker from there since Peter Rudy Wallace in 1995.

They Must **Never** Be Forgotten

**BLUE
LIVES
MATTER!**



They Must Never Be Forgotten



Thomas J. Fennessy, a retired NYPD sergeant who worked in the 9/11 recovery efforts at Ground Zero, died Friday, July 19 at NYU Winthrop Hospital in Mineola after a battle with the brain cancer glioblastoma. He was 64.

Born in Brooklyn in 1955, Fennessy joined the NYPD in 1982, following in the footsteps of his father, James Joseph Fennessy, and several other family members. It was the only career he ever wanted, his family said.

"It was his pride and joy. It was his calling," said his daughter, Kristen Fennessy, 29, of East Meadow. "He came from a big line of blue."

He retired in July 2002, last working for the NYPD's auto larceny unit, and went on to a second career as an insurance fraud investigator.

Fennessy was assigned to and volunteered at Ground Zero in the weeks after the Sept. 11 terrorist attacks and, family members said, the work took a mental toll on him.

"He never ever talked about it," said Elaine Fennessy, his wife of 35 years. "He couldn't talk about it."

Thousands of first responders like Fennessy have cancer and a host of other ailments as a result of breathing in toxic air in the weeks and months after the Twin Towers collapsed.

Fennessy, aware that other Ground Zero responders were falling ill, admitted later that he acknowledged every year after 2001 that he went without getting sick, according to his brother, Joseph Fennessy, 69, of Wantagh.

"He always felt he was beating it," said the older Fennessy, who serves as chairman of South Nassau Communities Hospital's board of directors.

The brain cancer diagnosis came around the 2017 holiday season.

He was misdiagnosed with a stroke in October following an episode in which he began slurring his speech. Doctors discovered the tumor after a similar event a month later.

"Tom never complained," his wife said. "He may have been frustrated by his illness, but he always worked hard to do what he had to do. Doctors' appointments, surgeries, treatments — nothing would stand in his way. He endured this journey with such strength and dignity. And had an incredible support system that battled right there with him through every step. I truly believe it extended his time here with us."

His treatment was covered by the September 11th Victim Compensation Fund, his daughter said.

Family members took care of him in his final months, much like the way he took care of his mother, Mary, who lived with him for 20 years before she died in December at age 101, his brother said. Their father died when Thomas Fennessy was 12.

On Sunday his family remembered the East Meadow father and grandfather for the passion he brought to all activities, be it sailing or serving as the unofficial neighborhood handyman. Often spotted with a signature pipe in his mouth, Fennessy loved taking his sailboat, the Wind Charmer, out on the water near the family's Sag Harbor home, tinkering with mechanics and making others laugh.

"He was the funniest person I think everybody ever knew," his daughter said. "I never heard anybody say a bad word about my dad."

Besides his wife and daughter, Fennessy is survived by his son, Scott, and daughter-in-law, Jen, of Riverdale, and two grandchildren, Sebastian and Logan.

Visiting hours will be Tuesday, 7 to 9:30 p.m., and Wednesday, 2 to 4:30 and 7 to 9:30 p.m., at Fredrick J. Chapey & Sons Funeral Home in Bethpage. A funeral Mass will be said Thursday at 9:45 a.m. in St. Raphael Roman Catholic Church in East Meadow. Burial will follow in St. Charles Cemetery in Farmingdale

They Must Never Be Forgotten



Ret. NYPD Det. Christopher Cranston
July 19, 2019

9/11-related illness takes another

WTC hero, Staten Island resident

Updated Jul 22, 2:48 PM; Posted Jul 22, 2:48 PM

By **Kyle Lawson**

STATEN ISLAND, N.Y. -- Like thousands of other emergency responders, NYPD Det. Christopher Cranston dropped everything and rushed to Ground Zero in Manhattan on Sept. 11, 2001 after learning of the World Trade Center attacks.

For six months after, he sifted through rubble at the former Fresh Kills landfill on Staten Island, amid the deadly toxins that have since caused the death of more than 2,000 people years after the national tragedy.

Cranston, 48, became the latest victim, pronounced dead Saturday of 9/11-related illness. He was diagnosed with cancer after retiring from the department in 2013.

Public records indicate he lived in New Dorp.

According to his obituary, "Chris was a passionate Jets and Mets fan who loved spending time with his large extended family and his circle of lifelong friends, who will miss him dearly."

Always in our minds and hearts

Gone but never forgotten.....

They Must Never Be Forgotten



Detective Thomas Santoro
1965 - 2019

Devoted family man, NYPD detective in counterterrorism division.

"Always remembered as the funny guy of the group" ...Tom would always manage to joke and make light of a situation no matter the circumstances. He was a testament to this in his brave fight against 9/11 related cancer, passing away at Addeo Hospice on Staten Island on Sunday, July 21, 2019. He was 53 years old.

Born in Brooklyn on Oct. 29, 1965, and raised in Sheepshead Bay, he graduated Nazareth Regional High School in 1984. From there, he went on to graduate John Jay College, entering the NYPD in 1988. Throughout his career, Tom worked in various departments and established many lasting friendships. These included Warrants, the Police Academy where he instructed many recruits, Applicant Processing Division and finally rounding out his career, retiring as a Detective in the Counterterrorism Division in 2008.

Tom was truly a family man first, devoting his time to both working and especially, after he retired, raising his two boys while his wife continued working full time. He took pleasure in being "Mr. Mom," doing all the school trips, activities and homework with them.

"What he enjoyed most of all really was our family trips, which we made sure we took annually. Either a cruise or resort, and always to our favorite place, Ocean City, N.J. Those were the times we made the most memories," his family said.

Thomas Santoro was the beloved husband of Marlena Santoro; devoted father to Jack, 17, and Michael, 15. Also survived by his sisters, Antoinette Ruberti and Maria Capobianco. He was predeceased by his parents, Dominick and Josephine Santoro

Visiting will be at Scarpaci Funeral Home on Amboy Road on Wednesday from 7 to 10 p.m. and Thursday from 2 to 5 p.m. and 7 to 10 p.m. Funeral Mass will be at St. Thomas Church on Amboy Road at 9:30 a.m. on Friday. Interment is at Resurrection Cemetery.

In lieu of flowers, kindly make donations to the DEA Widow and Children's Fund, or the FealGood Foundation, or any other 9/11 or cancer related charity in his honor.

REMEMBER 9/11
SHOULD BE MORE THAN
A BUMPER STICKER

They Must Never Be Forgotten



Sgt. Terrance McAvoy -- who authorities believe shot and killed himself in New Dorp on Saturday -- “loved being a police officer,” said Vin Nny in a Facebook post on Sunday.

The transit cop took his own life inside his Francine Court home at the Country Manor complex while he was off duty on Saturday, according to sources with knowledge of the investigation.

“For those who did not know him, Sergeant McAvoy was a highly respected veteran of the NYPD, working in the 72nd Precinct before being promoted to SGT in Brooklyn Transit,” wrote Vi Nny in a public Facebook post.

“He had made and assisted on hundreds of arrests and had made an impact on making New York City a safer place for all of us. He loved being a police officer; it was his dream job from an early age. A ‘walking patrol guide’, he was an inexorable beacon of knowledge and professionalism. He was more than just a cop, however; a deeply spiritual and intellectual person, Terrance was a once-in-a-lifetime friend.”

The Facebook poster also said McAvoy was the “happiest person” he knew.

“There were no bad days with Terrance, and to be around him was to laugh until your abdominal muscles hurt and your cheeks were sore. A deeply patriotic American, Terrance embodied what it means to be proud of one’s country. Above all else, Terrance cared immensely about his family and friends, having been the best man at three weddings and the godfather to three children. The world is a shade darker without him,” said the Facebook post.

They Must Never Be Forgotten



Deputy Sheriff Carlos A. Ramirez
Kendall County Sheriff's Office, TX
EOW: Tuesday, July 2, 2019
Cause: Struck by vehicle



Deputy Sheriff Nicholas Blane Dixon
Hall County Sheriff's Office, GA
EOW: Sunday, July 7, 2019
Cause: Gunfire



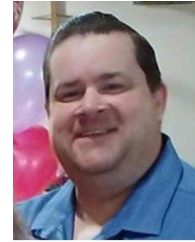
Ret. NYPD Sgt. Thomas J. Fennessey
EOW: July 17
Cause: 9/11 Related illness



Police Officer John Ralph Anderson, IV
Metro Nashville Police Department, TN
EOW: Thursday, July 4, 2019
Cause: Vehicular assault



Conservation Officer Shannon Lee
"Opie" Barron
Red Lake Nation Conservation Dept.
Tribal Police
EOW: Sunday, July 7, 2019
Cause: Heart attack



Ret. NYPD Det. Christopher Cranston
EOW: July 19, 2019
Cause: 9/11 Related illness



Deputy Sheriff Omar Diaz
Harris County Sheriff's Office, TX
EOW: Saturday, July 6, 2019
Cause: Duty related illness



Sergeant Michael Stephen
Stone County Sheriff's Office, AR
EOW: Thursday, July 18, 2019
Cause: Gunfire



Ret. NYPD Detective Thomas Santoro
EOW: July 21
Cause: 9/11 Related illness



Deputy Sheriff Benjamin Nitz
Broward County Sheriff's Office, FL
EOW: Sunday, July 21, 2019
Cause: Automobile crash

Always in our minds and hearts

Gone but never forgotten.....

BLUE LIVES MATTER

JULY MEMBERSHIP MEETING



MEMBERSHIP



2019 Monthly Meeting Dates

August 13 September 11 November 12
 October 8 December 10



IN MEMORIAM

July 9, Thomas Weil, nephew of Bob Otto

July 20, Rita Schuyler, mother/mother-in-law of
 Liz & Frank Irizarry

BIRTHDAYS



AUGUST

Carol Martin	8/1
Pat Fiorito	8/3
Steven Washington	8/3
Edward Nell	8/3
Steve Lemke	8/4
George Young	8/8
John Hennessy RIP 1/23/19	8/10
Martin Sanbria	8/10
John Van De Brook	8/10
Robert Schruhl	8/11
Walter Schmidt	8/12
Michael Conover	8/14
Butch Foley	8/14
John Vigilante	8/14
Frank Favilla	8/16
Shelley Greene	8/16
Joseph Monteleone	8/16
Mark Jones	8/17
Jim Brannick	8/18
Robert Fleckenstein	8/19
Deryck White	8/19
Robert Jones	8/19
Frank Delrossi	8/21
Billy Shepherd	8/21
Wes Wecimore	8/22
Kayvan Hazrati	8/25
Skiddie Hurd	8/25
Frederica Murray	8/25
Harvey Kippler	8/27
Thomas Banks	8/29
Kevin Gasser	8/30



SICK DESK UPDATE

Emilio D'Addio is recovering from a liver transplant

Kathleen Valerio is recovering from cancer surgery

Please keep them in your thought and prayers.



Ret. NYPD Sgt. Gerard Walker
 Ret. NYPD Det. Jeff Peck
 Ret. NYPD Officer Steven Nakelski



We presently have 391 members, 262 from the
 NYPD and the remainder from 69 other law
 enforcement agencies.

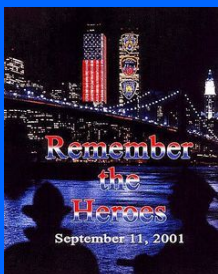


September 23, 2019

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



9/11 Memorial
 Ceremony Meeting
 Wednesday
 September 11, 7PM



Remember

**OUR MEETINGS NOW
 BEGIN AT 7PM**

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



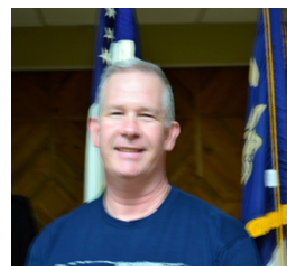
Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther



Ben Pepitone



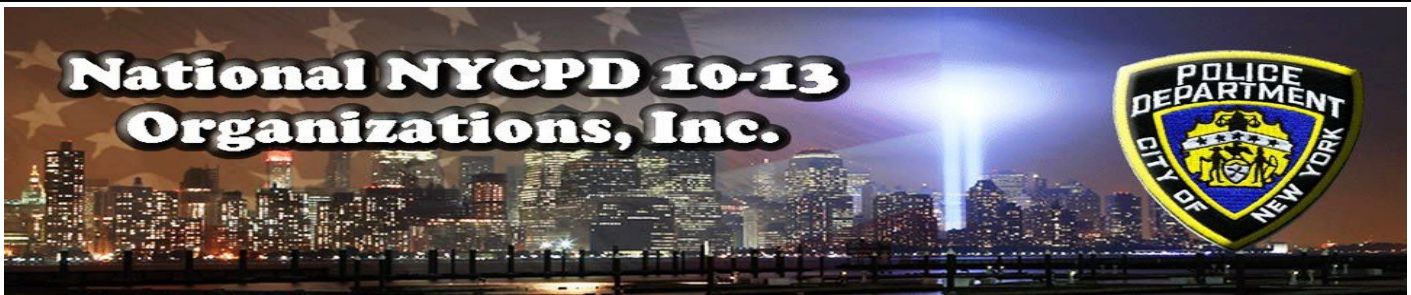
NYPD CEA May Meeting

Day / Date	Time	Location
Weds. September 4	10:00am	Villa Barone 737 Throggs Neck Expressway Bronx, NY 10465



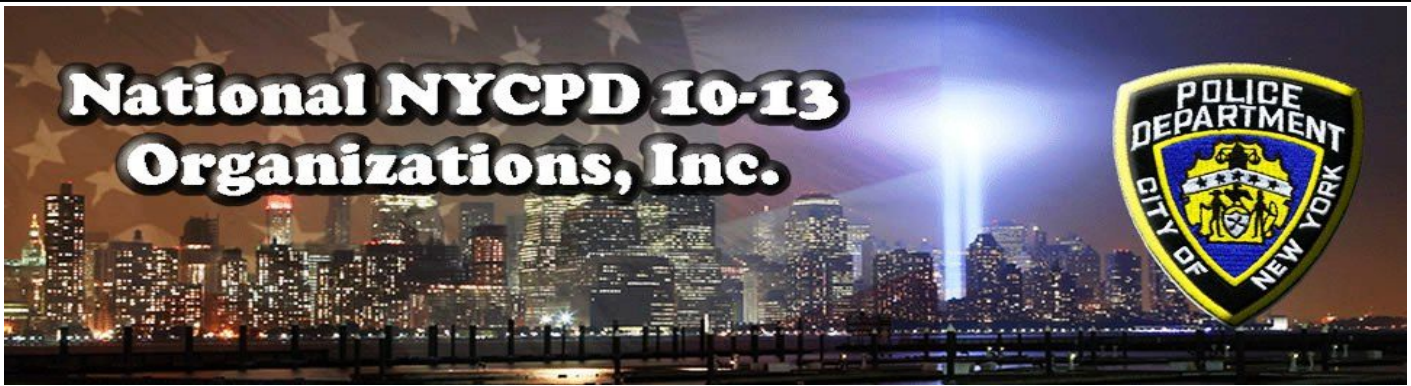
9/11 Tribute Museum
<http://nypdcea.org/wp-content/uploads/2018/08/911-tribute-museum.pdf>

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

GLS Memorial Fund

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

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



About The GLS Memorial Fund

GLS’s goal is to help the people who tried to save our friends. GLS will grant scholarships to the University of Michigan for students in need of financial assistance who have a family member that is a firefighter, police officer or emergency medical technician (“EMT”) or was lost in the World Trade Center attack.

The GLS Memorial Fund has established and grown its endowment at the University of Michigan to over \$1 million allowing us to grant two four-year Dean’s Merit Scholarships worth over \$60,000 each. In order to be considered for the scholarship, a student must first meet the above mentioned family requirements and then be accepted to the University of Michigan through the regular admissions process. For more information on the qualifications for the scholarship, please contact us at <https://www.glsmemorialfund.com/contact-us/> if you would like more information.

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

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



24/7 Telemedicine Program with Teladoc

(For Those Covered Under the EmblemHealth GHI-CBP Plan)

With Teladoc, you can talk with a doctor within minutes rather than days or hours. Teladoc doctors can diagnose, treat and prescribe medication (when medically necessary) for non-emergency medications. This includes treatments for the flu, sore throat, allergies, stomach aches, eye infections, bronchitis, and much more. The copay is \$10 per consultation. To set up your account now so you can talk with one of Teladoc’s board-certified doctors anytime when you don’t feel well, call 1-800-Teladoc (1-800-835-2362) or visit [Teladoc.com/emblemhealth](https://teladoc.com/emblemhealth)

LINE ORGANIZATIONS

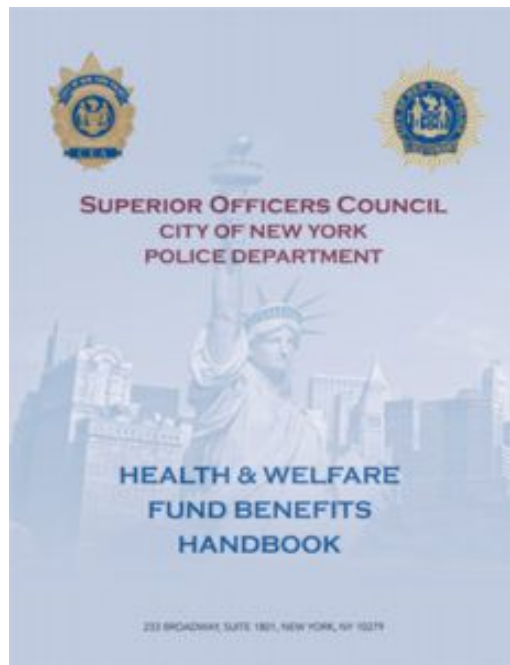
SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

SOC – Superior Officers Council

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

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.

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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.

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[Verizon Wireless Discount for Retirees](#)

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

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

# LINE ORGANIZATIONS



## RETIRED MEMBER OPTICAL BENEFIT

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

### BENEFIT OVERVIEW

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

### ELIGIBILITY

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

### HOW TO CLAIM BENEFIT

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

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

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

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

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

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

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

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

### DAVIS VISION

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

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

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

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



# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

## **SOC DEATH BENEFIT**

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

## **SURVIVOR'S HEALTH BENEFITS**

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

# LINE ORGANIZATIONS

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038  
(212) 964-7500  
lba@nypd-lba.org

CONTACT US

Login



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

Please see below for a PDF version of the Retirement Guide

Lieutenants Benevolent Association  
40 Peck Slip / New York, NY 10038  
Telephone: (212) 964-7500  
Fax: (212) 964-4240

RETIREMENT GUIDE  
(June 2019)

PRIOR TO RETIREMENT

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

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

- **Peter Thomann:** A retired NYPD Lieutenant, Peter is the retirement counselor for active members of the Lieutenants Benevolent Association. Peter has over 20 years' experience in tax preparations, is a Certified Financial Planner, has been a featured speaker at various retirement/tax planning seminars and training sessions. Additionally, Peter is the author of two previously published books: *The Road to NYPD Retirement* and *The Road to FDNY Retirement*. Peter offers a no-cost one-on-one pension and retirement consulting session for active LBA members nearing retirement. The meeting lasts for about an hour, and two locations are available; LBA office at 40 Peck Slip or 1688 Victory Blvd Staten Island. The Session will cover most of the following topics depending on time constraints:
  - Overview of pension / Taxation of the pension / Analysis of final withdrawal vs. no final withdrawal / VSF DROP / Tax issues and rollover choices of final withdrawal and VSF DROP / Overview of tax issues and distribution options of the NYC Deferred Compensation Plan and the SOC Annuity Fund
  - **PENSION OPTIONS & COSTS** (Choosing an Option provides continuing income to a beneficiary after your death): The session will include information related to the costs associated with possibly electing to take a Pension Option. The new calculations (applicable to MOS retiring on or after April 1, 2019) of estimated Pension Option costs, based on revised actuarial tables, may make taking a Pension Option more fiscally feasible

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

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

**"LT. THOMAS R. SULLIVAN" Memorial Golf Outing:** On Monday, August 26<sup>th</sup>, 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](http://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  
President

Dennis Gannon  
Recording Secretary

# LINE ORGANIZATIONS



## HISTORY

### SBA Roots

The roots of the SBA run as deep as those of the City of New York itself. In 1899, just one year following the consolidation of the city's five boroughs and the formation of the NYPD, the Department's supervisory officers formed a fraternal organization known as the Police Sergeants Endowment and Benevolent Association. The new group, led by President Oliver Tims, merged sergeants' organizations that had already existed in New York and Brooklyn for more than 10 years, and also included lieutenants and other high-ranking officers among its membership.

For the next 60 years, the SBA existed largely as an advocacy group, working on behalf of New York's sergeants, but holding no firm authority to bargain with the City or press for meaningful reforms. Union leadership was virtually non-existent; currently accepted work standards such as overtime pay, night differential pay and longevity pay were still years away, and while sergeants were entitled to participate in a single health insurance plan, they were likewise required to pay 50 percent of its premiums.

### Early Leadership

That all began to change with the election of Harold Melnick as the SBA's first modern president in 1961. Over the next 20 years, President Melnick enacted a series of sweeping innovations that would come to revolutionize municipal labor. Under his tutelage, the SBA sought and won individual collective bargaining rights, established its first self-administered health and welfare plan, obtained pay parity with fire lieutenants (who hold a comparable rank to the NYPD's sergeants), and expanded health insurance coverage and options for sergeants across the city.

### Merging with Transit and Housing

From the time of President Melnick's election, more than 30 years would pass until the SBA underwent its next substantial change. In 1995, with the consolidation of the Transit and Housing police departments into the NYPD, the association merged with the unions representing sergeants of both departments, bringing the total number of active and retired sergeants to the level at which it now stands.

### Renewing Our Vision and Commitment

Today's SBA is led by President Edward Mullins, who is dedicated to bringing a new level of commitment — and a new set of accomplishments — to a union that has an already long and glorious history. President Mullins and his executive board were elected to office in 2002 and re-elected in 2006, 2010 and 2014. They were re-elected with the promise that they would continue to set forth on an aggressive course of organization-building and advocacy for the men and women who serve as the "Finest of the Finest."



# LINE ORGANIZATIONS

EDWARD D. MULLINS      VINCENT J. VALLELONG  
 PRESIDENT                      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<br>Coney Island             | NO                    | NO                        | 60 PCT - 2951 W. 8th St.             |
| Bronx, Central Park,<br>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<br>9/11 Museum             | YES<br>NO             | YES<br>NO                 | 1 PCT                                |
| Statue of Liberty and<br>Ellis Island         | YES                   | YES                       | 1 PCT, Park Police                   |
| Paramount Theater<br>Huntington, LI           | NO                    | NO                        | SCPD                                 |
| NYCB Westbury                                 | NO                    | NO                        | NCPD                                 |
| Top of the Rock @<br>Rockefeller Center       | YES                   | NO                        | MTN PCT                              |

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

# LINE ORGANIZATIONS



## SBA Retiree Forms



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



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



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



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



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



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



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



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

## Other Health Forms



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



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



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



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

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

# LINE ORGANIZATIONS



## A Message To All Detectives Regarding Recent Disturbing Videos of Doused Cops

July 23, 2019

Regarding The Recent Videos Of Uniformed Police Officers Being Doused With Water

From DEA President Michael J. Palladino

The recent videos of civilians interfering with uniformed Officers effecting a lawful arrest in the 28th Precinct, and dousing Officers with water in the 73rd Precinct are disturbing to say the least. Even more sickening is the deafening silence from politicians in the City and State. Lawmakers with decriminalization agendas apparently have little regard for the law, so there's no reason to believe those very same politicians have any regard for us. If they did, they would publicly condemn such behavior, but instead, they condone it by remaining silent.

Make no mistake, the actions contained in these videos are a direct result of the words and actions of political leaders and their "criminal protection agenda." A fragile and dangerous atmosphere exists in some communities for Officers performing their lawful duties. The politicians created it, so they must own it and fix it now, before it escalates and someone gets injured or killed.

Uncertainty and indecision for Police Officers is risky and could result in serious injury or death; therefore, I am asking Detectives to exercise extreme caution and safety at all times while performing your investigations and enforcement. Be cognizant of all people around you, because any threat against you may not be coming directly from the person(s) with whom you are engaged. Do not hesitate to call for assistance if you need it, because fellow Officers will be more than happy to respond. Take any lawful action necessary to protect yourself and your fellow Officers.

Lastly, please advise your union representatives or call the DEA directly to report any similar situation or encounter.

Fraternally,

Michael J. Palladino

President

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 RELEASES

July 23, 2019

### **PBA DEMANDS STRONGER LAWS AFTER "WATER BUCKET" ATTACK VIDEOS**

An additional video circulating on social media today shows two police officers being verbally abused and threatened by a civilian on a subway train: <https://twitter.com/NYCPBA/status/1153710270973390849>

PBA President Patrick J. Lynch said:

"Since these outrageous videos surfaced, a chorus of lawmakers has condemned the behavior as 'unacceptable' and 'disrespectful.' We have been down this road before — words of support are meaningless if they're not backed up by concrete action to address the lawlessness on our streets."

"The NYPD has issued guidance regarding the offenses for which a police officer could make an arrest in these situations. But our District Attorneys are almost universally refusing to prosecute these same offenses, and new laws passed this year in Albany will require cops to merely issue a ticket for these and many other crimes. The chaos will continue to escalate unless something changes.

"We are calling on City Hall and Albany to roll back the existing policies that have emboldened criminals, and to create meaningful penalties for anyone who harasses or interferes with a police officer in the course of his or her official duties. At a minimum, there should be a felony charge for assaulting a police officer by throwing or spraying water or any other substance, and a misdemeanor charge for the attempt to do so. It's time for lawmakers to take a stand against disorder, on behalf of their constituents and the cops who protect them."

July 22, 2019

### **PBA STATEMENT ON "WATER BUCKET" ATTACKS ON POLICE OFFICERS**

Multiple videos circulating on social media appear to show several separate incidents in which individuals interfered with police officers performing their duties, by dousing them with water or some other liquid and/or throwing objects at them.

Video 1: <https://twitter.com/NYScanner/status/1153357145389326336>

Video 2: <https://twitter.com/NYScanner/status/1153354905761079297>

"Our anti-cop lawmakers have gotten their wish: the NYPD is now frozen. It's not the fault of these police officers. It's the end result of the torrent of bad policies and anti-police rhetoric that has been streaming out of City Hall and Albany for years now. We are approaching the point of no return. Disorder controls the streets, and our elected leaders refuse to allow us to take them back. As police officers, we need to draw a line. In situations like this, we need to take action to protect ourselves and the public. The politicians may not care about the dangerous levels of chaos in our neighborhoods, but police officers and decent New Yorkers should not be forced to suffer."

July 16, 2019

### **STATEMENT OF NYC PBA PRESIDENT ON DOJ'S DECISION NOT TO PROSECUTE PO DANIEL PANTALEO IN THE GARNER CASE**

"It is no coincidence that a Grand Jury in NYC and now DOJ, both of which had full access to all of the facts of this case, found no criminality in Police Officer Pantaleo's actions. In both cases, a careful review of the facts led investigators to the truth: although Mr. Garner's death was an undeniable tragedy, Police Officer Pantaleo did not cause it. Scapegoating a good and honorable officer, who was doing his job in the manner he was taught, will not heal the wounds this case has caused for our entire city. We firmly believe that if the NYPD decides the disciplinary case on the facts, free of improper political influence, that Police Officer Pantaleo, will be fully exonerated of any wrongdoing."

July 13, 2019

### **PBA President's statement on supporting Immigration and Customs Enforcement Agents**

We, as police officers, have a sworn duty to protect all citizens against harm and that includes all law enforcement officers as well. Our duties are dictated by the law and not by politics.



# LINE ORGANIZATIONS



## World Trade Center Resources

### Police Pension Fund Notice of Participation

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

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

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

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

### Victim Compensation Fund

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

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

## Links to Police Line and Fraternal Organization websites



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



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



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



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



<http://nypdpea.com/>



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



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



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



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



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

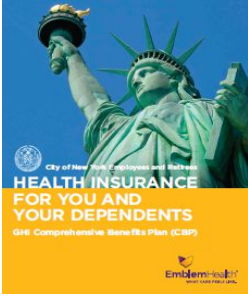


<http://ww2.nypdpulaskiassoc.org>



<http://nypdsteuben.org/>

# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

(Continued next page)

# Health and Welfare

## 2019 Medicare Parts A & B Premiums and Deductibles

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

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

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

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

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

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

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

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

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

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

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

(\$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/>

Statement from Citizens for the Extension of the James Zadroga Act, Inc. on Senate Passage of Never Forget the Heroes Act

**FOR IMMEDIATE RELEASE**

**Posted:** July 24, 2019

Today's passage of the Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act in the US Senate is 18 years of hard work, determination and courage in the making by responders, survivors and their supporters who walked the halls of Congress to get this done. After years of their pleas for help, injured and ill responders, survivors and their families will no longer be forced to beg their country to fully fund and make permanent the compensation they need and deserve.

Today's overwhelming passage with 97 to 2 votes in favor in the Senate would not have been possible without the efforts of Senator Kirsten Gillibrand (D-NY), who has been a relentless fighter for the 9/11 heroes and heroines. We also thank Democratic Leader Chuck Schumer (D-NY) who has been instrumental in this and past fights for 9/11 responders and survivors along with Senator Cory Gardner (R-CO), for his leadership in making "Never Forget" a truly bipartisan fight.

The overwhelming votes in passing this bill and defeating amendments to weaken our legislative efforts give hope that just as responders rushed to help their country that tragic day, their country will always be there for them in their time of need.

We also want to thank Representatives Carolyn Maloney (D-NY), Jerrold Nadler (D-NY) and Peter King (R-NY) for their bipartisan and relentless work that resulted in the House of Representatives passing the legislation by 402 to 12.

We also want to especially thank all those that worked to get this bill passed, the responders, survivors, family members, Unions and advocates who walked the halls, made calls and visits to their Representatives and worked with our advocates in Congress, Senators Gillibrand, Schumer and Gardner and their fellow 72 bipartisan co-sponsors and Representatives Maloney, Nadler and King and their 330 bipartisan co-sponsors and their staffs to make sure that "Remembering 9/11" would in fact be more than a Bumper Sticker.

**July 29, 2019** — Fact-Checking Trump's Claim He 'Spent a Lot of Time' With 9/11 Responders:

The president repeated claims about his presence at ground zero during the signing ceremony for legislation to ensure health care funding for emergency workers who rushed to help. <https://www.nytimes.com/2019/07/29/us/politics/trump-9-11-fact-check.html?login=email&auth=login-email>

**July 29, 2019** — *September 11th Victim Compensation Fund* — Message from Special Master Rupa Bhattacharyya

On July 29, 2019, President Trump signed into law H.R. 1327, The Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund ("VCF"). <https://www.vcf.gov/blogspecialmsgjuly2019.html>

**July 27, 2019** — *ABC* — 9/11 first responders to be honored in 'world class event,' New York City Mayor de Blasio's office says

New York City is planning to honor the first responders of the September 11th terror attacks after Congress passed the 9/11 Victim Compensation Fund bill this week. <https://abcnews.go.com/US/911-responders-honored-world-class-event-york-city/story?id=64607108>

**July 20, 2019** — *USA Today* — 343 NYC firefighters died on 9/11. Since then, 200 have died from Ground Zero-related illnesses

The 200th New York City firefighter has died from ailments stemming from working at the toxic World Trade Center site in the aftermath of the 9/11 attacks, according to city officials. <https://www.usatoday.com/story/news/nation/2019/07/19/nyfd-200th-firefighter-death-linked-9-11-related-illness-victims-compensation-fund/1776314001/>

**July 17, 2019** — *NY Post* — Sens. Mike Lee, Rand Paul are holding up 9/11 victims fund

A pair of penny-pinching Republican senators are gumming up the works on a bipartisan bill that would provide for 9/11 victims and their families, infuriating first responders who worked at Ground Zero. <https://nypost.com/2019/07/17/activists-blame-senator-mike-lee-for-holding-up-the-9-11-victims-fund/>

**For additional articles go to:** <http://action.911healthwatch.org/page/m/64478088/4f2959df/3c25f7a1/62c0dc28/3635162003/VEsB/>

# 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/health-benefits-active-members/health-benefits-retired-members1/item/20-catastrophic-medical-expenses-retired>

# Health and Welfare

## Medicare Preventive Services

Preventive & screening services

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

[Abdominal aortic aneurysm screening](#)

[Alcohol misuse screenings & counseling](#)

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

[Cardiovascular disease screenings](#)

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

[Cervical & vaginal cancer screening](#)

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

[Screening colonoscopies](#)

[Screening fecal occult blood tests](#)

[Screening flexible sigmoidoscopies](#)

[Depression screenings](#)

[Diabetes screenings](#)

[Diabetes self-management training](#)

[Glaucoma tests](#)

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

[Hepatitis C screening test](#)

[HIV screening](#)

[Lung cancer screening](#)

[Mammograms \(screening\)](#)

[Nutrition therapy services](#)

[Obesity screenings & counseling](#)

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

[Prostate cancer screenings](#)

[Sexually transmitted infections screening & counseling](#)

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

[Pneumococcal shots](#)

[Tobacco use cessation counseling](#)

[Yearly "Wellness" visit](#)

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## Medicare Part G

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

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

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

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

# What's Happening



## Law Enforcement Appreciation Night



August 8th, 2019 at Yankee Stadium  
New York City FC vs. Houston Dynamo  
Match time at 7:00pm, Gates open at 5:30pm

Each ticket donates a portion of the proceeds to the various unions' Widows' and Children's Benefit Funds.

Options for Ticket with Donation, Ticket + Donation with an 1.5 hours of all you can drink or all you can drink and eat!

<https://fevo.me/2019lawenforcementappreciation8819>

Cory Laga | 646.873.5743 | Cory.Laga@nycfc.com

[NYCFC.COM](http://NYCFC.COM)

PLEASE POST ON BULLETIN BOARD UNTIL AUGUST 21<sup>TH</sup>, 2019



## EMERALD SOCIETY

12<sup>TH</sup> ANNUAL

## WILLIAM McNEELY *Memorial Golf Outing*

WEDNESDAY AUGUST 21, 2019

SOUTH SHORE COUNTRY CLUB  
200 HUGUENOT AVENUE STATEN ISLAND, NY 10312

Breakfast - 7:00am • Shotgun Start - 8:00am

### \$160 per player

Continental Breakfast • Lunch on the Turn • 3 Hour Buffet Beer/Wine/Soda  
Raffles and Prizes (Longest Drive, Closest to the Pin Etc) • Tee Box and Green Sponsors Welcome

#### Contact Information

Scott Lloyd, Chairman  
631-445-4205 | [scott.lloyd@nypdemeralds.com](mailto:scott.lloyd@nypdemeralds.com)

Jay Teahan, President  
[WWW.NYDEMERALDS.COM](http://WWW.NYDEMERALDS.COM)

All checks should be made out & mailed to:  
NYPD Emerald Society  
104B 74TH Street, Brooklyn, New York 11228



## 10-13 FUNDRAISER FOR P.O. ERIKA GONZALEZ

Officer Erika Gonzalez,  
a 12 year veteran of  
Transit Manhattan Task Force,  
was recently diagnosed with  
Hodgkin's Lymphoma  
and is undergoing treatment.



Her husband, with whom she has two beautiful young boys,  
is a Detective in the Brooklyn Warrants Section.

We appreciate your  
support during this difficult time.

Thursday, August 22, 2019  
1900 to 2300

\$80 per ticket / \$80 at the door

Mulcahy's Pub & Concert Hall  
3232 Railroad Avenue  
Wantagh, NY 11793

To RSVP or if you have any questions,  
please contact

PO Alvarado: (718) 216-8848

PO Carrasquillo: (646) 404-3155

PO Danoy: (631) 495-9322 or  
[frank.danoy@nypd.com](mailto:frank.danoy@nypd.com)

PO Humburg: (516) 428-5146

IAB Log # Pending



# 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

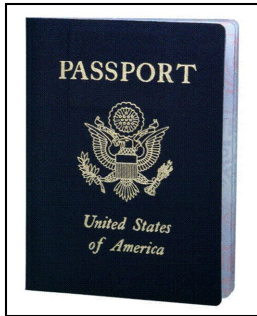
Approved: 07/11/2018

Expires: 07/10/2019

# 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, August 18, 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      |
|----------------------------------------------------|----------|-------------------------------------------------|-----------|
| <a href="#">Sen. Graham, Lindsey [R-SC]*</a>       | 1/9/2019 | <a href="#">Sen. Johnson, Ron [R-WI]*</a>       | 1/9/2019  |
| <a href="#">Sen. Thune, John [R-SD]*</a>           | 1/9/2019 | <a href="#">Sen. Kennedy, John [R-LA]*</a>      | 1/9/2019  |
| <a href="#">Sen. Barrasso, John [R-WY]*</a>        | 1/9/2019 | <a href="#">Sen. Moran, Jerry [R-KS]*</a>       | 1/9/2019  |
| <a href="#">Sen. Blackburn, Marsha [R-TN]*</a>     | 1/9/2019 | <a href="#">Sen. Perdue, David [R-GA]*</a>      | 1/9/2019  |
| <a href="#">Sen. Braun, Mike [R-IN]*</a>           | 1/9/2019 | <a href="#">Sen. Portman, Rob [R-OH]*</a>       | 1/9/2019  |
| <a href="#">Sen. Capito, Shelley Moore [R-WV]*</a> | 1/9/2019 | <a href="#">Sen. Risch, James E. [R-ID]*</a>    | 1/9/2019  |
| <a href="#">Sen. Cassidy, Bill [R-LA]*</a>         | 1/9/2019 | <a href="#">Sen. Roberts, Pat [R-KS]*</a>       | 1/9/2019  |
| <a href="#">Sen. Cotton, Tom [R-AR]*</a>           | 1/9/2019 | <a href="#">Sen. Rubio, Marco [R-FL]*</a>       | 1/9/2019  |
| <a href="#">Sen. Crapo, Mike [R-ID]*</a>           | 1/9/2019 | <a href="#">Sen. Shelby, Richard C. [R-AL]*</a> | 1/9/2019  |
| <a href="#">Sen. Cruz, Ted [R-TX]*</a>             | 1/9/2019 | <a href="#">Sen. Sullivan, Dan [R-AK]*</a>      | 1/9/2019  |
| <a href="#">Sen. Daines, Steve [R-MT]*</a>         | 1/9/2019 | <a href="#">Sen. Tillis, Thom [R-NC]*</a>       | 1/9/2019  |
| <a href="#">Sen. Enzi, Michael B. [R-WY]*</a>      | 1/9/2019 | <a href="#">Sen. Wicker, Roger F. [R-MS]*</a>   | 1/9/2019  |
| <a href="#">Sen. Ernst, Joni [R-IA]*</a>           | 1/9/2019 | <a href="#">Sen. Isakson, Johnny [R-GA]*</a>    | 1/9/2019  |
| <a href="#">Sen. Fischer, Deb [R-NE]*</a>          | 1/9/2019 | <a href="#">Sen. Rounds, Mike [R-SD]</a>        | 1/14/2019 |
| <a href="#">Sen. Grassley, Chuck [R-IA]*</a>       | 1/9/2019 | <a href="#">Sen. Young, Todd C. [R-IN]</a>      | 1/16/2019 |
| <a href="#">Sen. Hoeven, John [R-ND]*</a>          | 1/9/2019 | <a href="#">Sen. Hawley, Josh [R-MO]</a>        | 1/24/2019 |
| <a href="#">Sen. Hyde-Smith, Cindy [R-MS]*</a>     | 1/9/2019 | <a href="#">Sen. Cramer, Kevin [R-ND]</a>       | 1/25/2019 |
| <a href="#">Sen. Inhofe, James M. [R-OK]*</a>      | 1/9/2019 | <a href="#">Sen. Blunt, Roy [R-MO]</a>          | 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 – 3<sup>rd</sup> Floor  
New York, NY 10006

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

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

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

## THINGS YOU WILL NEED

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

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

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

## **MARRIAGE CERTIFICATE (With Official Raised Seal):**

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

## **LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:**

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

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

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

## **PAID FUNERAL BILLS:**

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

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

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

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

# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

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

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

### What is the best option for you?

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

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

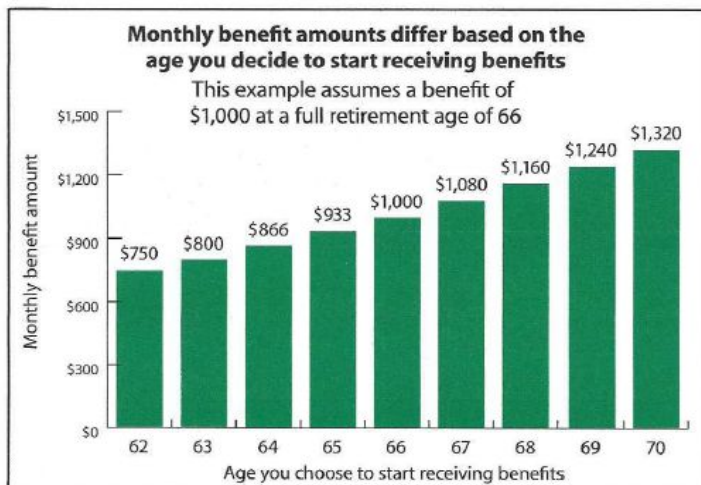
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

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

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



## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

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

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

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

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

## Other useful websites

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

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

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

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

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

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

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

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



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# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

AUGUST

1887

9 August 1887

Arthur DUGAN, who was formerly a policeman in the Seventh precinct, was arraigned before Justice NAEHER yesterday on a charge of vagrancy. He pleaded not guilty and was remanded for trial. DUGAN was expelled from the force several years ago for drunkenness. Since then he has not had any visible means of support.

10 August 1887

Arthur DUGAN, who was formerly a policeman in the Seventh precinct, was arraigned before Justice NAEHER yesterday on a charge of vagrancy. He pleaded not guilty and was remanded for trial. DUGAN was expelled from the force several years ago for drunkenness. Since then he has not had any visible means of support.

11 August 1887

Fined Five Days' Pay.

Philip DEGNAW, the Gates avenue policeman who was accused of going into a Pulaski street residence while drunk and using bad language, was to-day fined five days' pay by Commissioner CARROLL.

12 August 1887

Patrolman ROGAN, of the Eighth Sub-Precinct took to the station house last evening, an old woman named Sarah COMSTOCK, who knew she lived somewhere but was unable to definitely locate her abiding place. She is in the station house waiting to be claimed.

13 August 1887

ROCHFORD Loses His Shield.

Police Commissioner CARROLL has taken from Thomas F. ROCHFORD the special policeman's shield that the latter has worn for several years. Mr. ROCHFORD was relieved of it because he claimed to know of violations of the Telegraph Line law and made no charges or arrests, and also that he made serious allegations against members of the Police Department and failed to prove them.

14 August 1887

AN OFFICER ROBBED

Patrolman McDEMOTT, of the Twenty-fifth Precinct, New York, returned from Coney Island, yesterday, in anything but an amiable mood, and reported to the Brooklyn police that he had lost \$30. He said that he hired a bathing suit at Carney Kattin's hotel, and before entering the surf had deposited his money with a boy attached to the establishment, thinking it safer to do that than to leave it in the bathing house. When he applied for the money, however, the boy failed to give a satisfactory account of it, stating that he knew nothing of it.

Officer COLLINS, of the First Precinct, at eleven o'clock Saturday night entered No. 103 Pineapple street to quell a disturbance. He arrested Rudolph HOFFMAN, Sr., when he was set upon by Rudolph HOFFMAN, Jr., Adolph HOFFMAN, and Andrew GUNNERHARDT, who it is said, attempted to prevent his removing the prisoner. The result was that the whole party was arrested.

Continued next page.....

# NOSTALGIA

## POLICEMEN NEWS

### Transfers-Appointments

Continued.....

A WELL MERITED REWARD

It will be remembered that a man named Herbert CONBOY, rendered great assistance to Captain LEICH, of the Fourth Precinct, in securing the assailants of the murdered Officer Edward SCOTT. For this he was beaten by friends of the implicated parties. As a reward for his services the Commissioners appointed him a special policeman in order that he may have the protection of a shield. He will probably, sooner or later, be appointed on the regular force.

16 August 1887

Constable Edward J. MURTAGH, of the Fourteenth ward, had Emil NORTGANER before Justice NAEHER this morning on a charge of assaulting him on last Friday, while in the performance of his duty, and threatening to blow his head off with a revolver. NORTGANER, it is alleged, also set a huge bloodhound on the constable. The defendant pleaded not guilty, and was admitted to bail until the 19th.

25 August 1887

Delinquent Policemen.

Some Officers Who Are Not a Credit to the Force. Police Commissioner CARROLL gives his decisions to-day in the cases of the delinquent policemen who were before him for trial yesterday. Benjamin Mc MAHON, who on the 19th inst. got very drunk and tried to clean out several saloons on Myrtle avenue, was fined ten days' pay. This unusual clemency is due to the fact that the policeman was not on duty at the time and did not wear his uniform, and pleaded as his excuse that he was very sick and had been advised by friends to drink blackberry brandy. He was dismissed from the force about eighteen months ago for a similar offense, but was reinstated last January.

John BENNETT, of the Second precinct was fined five days pay for being off post on the 13th inst.

Robert PHELPS, of the same precinct, was fined one day's pay for conversing with a citizen while on duty.

Vasca DICKERSON, of the Ninth, was fined two days' pay for being found in a liquor store.

Isaac TICHNOR, of the same precinct (???) to pay a debt of \$72.50. His case was adjourned until the 31st.

Louis ULRICH, of the Tenth, was absent from roll call. It will cost him five days' pay.

James B. REILLY, of the Thirteenth, left his post and was found in a liquor store. He was fined two days' pay.

John LOCKE, of the Fourteenth, for being absent from roll call, was fined five days' pay.

Charles NICHOLS, of the Sixteenth, for being absent from relieving post, lost two days' pay.

29 August 1887

Blue-Coated Brutality.

The Officer Was Insulted Mrs. ARMSTRONG Restored to Duty Pending His Trial. Patrolman James J. CONNORS, of the Seventeenth precinct, over whose head is suspended the serious charge of having insulted Mrs. George D. ARMSTRONG, of Vermont avenue, on the 27th ins, has been restored to duty until the charges against him have been investigated. Capt. FRENCH made a report in which the alleged facts are set forth, to Acting Superintendent MACKELLAR, who handed it to Deputy Commissioner DALLON this morning. The latter has ordered the officer to answer for trial on Wednesday, and has notified (rest cut off)



**Membership Meeting Minutes  
July 9, 2019**

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

There were 50 members, 2 new members and 3 guests present.

This was followed by the invocation, the reading of the names and circumstances of death of the 21 law enforcement officers who died in the line of duty since the June membership meeting and a moment of silence for these officers and the 4 NYPD officers who committed suicide in June.

**Roll Call of Officers**

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

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

**Review of June's Minutes:** Available in July's newsletter.

**Sickness & Distress:**

- Emilio D'Addio is recovering from a Liver transplant
- Former club member Tom Weil, nephew of club member Bob Otto passed away at his home in NY.

**Communications & Bills:** The Medicare Part B Differential payment originally scheduled to be paid in the first quarter of 2020 will be paid in October of 2019.

**Report of officers**

President:

- POPPA (Police Organization Providing Peer Assistance) operates a helpline for Retirees 24 hours a day/7 days a week. POPPA is a free and confidential program which helps individuals cope with a wide range of personal issues, including depression, anxiety, family situations, alcohol and pain medication abuse, and even suicidal thoughts or intentions. Retirees can call and speak to another retiree and if needed receive a referral to mental health professional. POPPA has peer volunteer in many states including NY, MD, VA, SC, NC, GA, FL, CA, NV, AZ, NE. One of our club members is a Retiree Peer Support Officer.
- HR - 218 - July 21 at Denver Defense.
- Newsletter will be shortened for the summer months.

Vice President: Dave Schultheis announced that he is chairing the nominations committee and he will not be running for re-election. Any member interested in running for a club officer position should contact him.

Treasurer: A motion was made and seconded to accept the treasurers report. Motion passed.

Secretary: Excused.

Trustees:

- Bob Fee: Nothing to report.
- Kevin Gribbon: Nothing to report.
- Brenda Jordan: Nothing to report.
- Ian McGrouther: Nothing to report.
- Ben Pepitone: Nothing to report.

Sgt. at Arms: Nothing to report.

Historian: Excused

**Committee Reports:**

Membership: 388

**Old Business:**

- Until email addresses for all members are entered into Google Group some members may receive duplicate emails.
- Samantha LaRossa, daughter of murdered club member Jimmy LaRossa will be starting her Junior year at Michigan State University this fall. We will be sending her the third installment of funds from the trust fund we established after Jimmy's death.

**New Business:** The entire executive board and Bob Fee's trustee position are up for re-election for the term beginning January 2020.

According to our by-laws, a nominating committee will be formed in **August** and nominations for officers will be accepted at the **September** membership meeting . Only Regular Members can be nominated for an Officers position. Elections will take place at the **October** membership meeting and those elected will take office on January 1<sup>st</sup>, and serve in that post for a term of two (2) years for Executive Board members and (3) three years for Trustees.

**Good of the Club:**

- New Members
  1. Ret. NYPD Officer Steven Nakelski
  2. Ret. NYPD Sgt. Gerard Walker
  3. Ret. NYPD Det. Jeff Peck

A motion was made and seconded to accept them as members. Motion passed.

50/50 of \$120 was won by Dave Schultheis and the free membership for 2020 was won by Steven Nakelski.

A Motion to adjourn the meeting was made and seconded at 8:30pm. Motion passed.

**Next Meeting  
August 13, 2019,  
7pm**



The New York City Police Department flag represents a century of pride, valor, and sacrifice. The department unveiled its official flag on May 17, 1919, at the annual police parade. Since that day, our flag has flown over New York City, been carried across foreign battlefields, and covered the remains of our fallen brothers and sisters

History of the NYPD flag: <https://youtu.be/X1CeKoC6yj4>



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



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

**HARVEY KATOWITZ**  
PRESIDENT

**DAVE SCHULTHEIS**  
VICE PRESIDENT

*NYPD 10-13 Club of Charlotte, NC*



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

## MEMBERSHIP APPLICATION

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

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

STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )

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

BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

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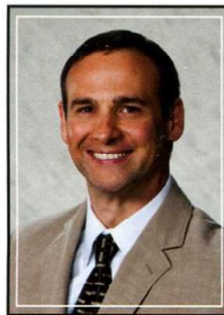
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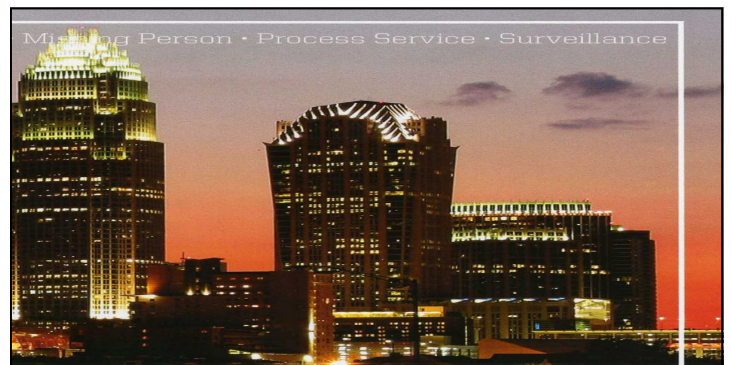
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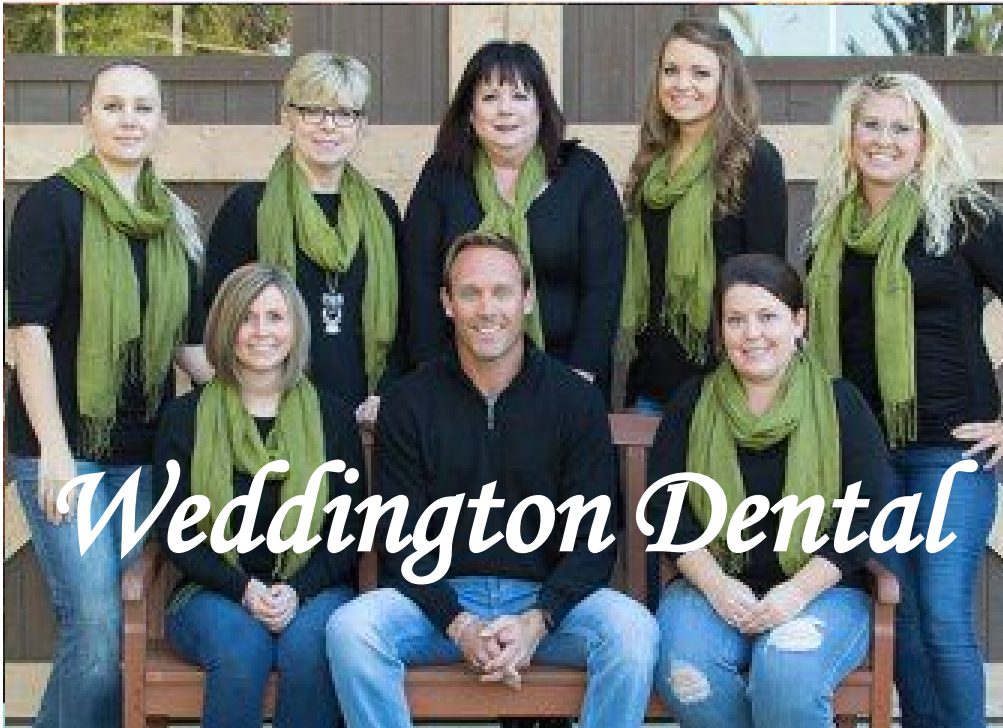


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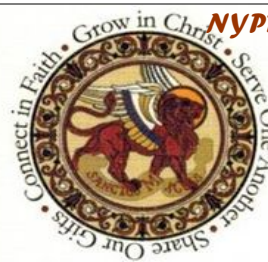


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