



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 9

10-13

September 2019

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Harvey Katowitz

PRESIDENT'S MESSAGE

Hi All,

It has been 18 years since that tragic day when 60 police officers and 343 firemen perished while saving the lives of those trapped in the fire and collapse at the WTC towers.

Sadly, the death toll continues to mount with the additional deaths of 276 law enforcement officers and 200 firefighters who have died from 9/11 related illnesses.

At last years ceremony we added two of our club members, retired NYPD Captain Ed McGreal and retired NYPD ESU Police Officer Paul Johnson to the growing list and this year we add club member retired NYPD Detective Al Sheppard.

Please keep Al's family in your thoughts and prayers

To honor these heroes and the memory of the 23 NYPD officers, 37 NY/NJ PAPD officers, 343 NYFD firemen, 2 paramedics and the other 2,612 victims who perished that day, our Club will be holding a 9/11 Memorial Ceremony during our September 11 membership meeting. (See pages 10-17 for the 9/11 program).

Please continue to pray for our heroes who are battling 9/11 related illnesses.

On page 3 is an excellent article written by retired NYPD Sgt. Jeanne Woods in response to Senator Paul Rand's attempt to block the senate passage of the Never Forget the Heroes Act, a bill that ensures a victims' compensation fund related to the September 11 attacks never runs out of money.

During our September membership meeting we will be taking nominations for executive board positions and Bob Fee's trustee position. Club vice president, Dave Schultheis has notified the board that he will not be running for re-election. If you will not be at the meeting, but are interested in running for a board position notify one of our board members.

During the meeting we will also be taking up a collection for Daniel Pantaleo who was unfairly fired from the NYPD. (See Pg. 4 for an email I received from Arnie Dansky, President of Florida FOP Lodge NY 3100).

Our golf tournament is a three weeks away (See pgs. 20 & 21). If you will be playing in the tournament and have not yet paid, please bring a check to this months membership meeting. Additionally, if you will not be at the tournament, but want to participate in the 50/50 or be entered in our prize drawings, you will be able to purchase raffles at the September 11 meeting.

(Continued on next page)

Our Next Membership Meeting Is
Wednesday September 11, at 7:00 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

Last week I received an invitation that is extended to all Charlotte10-13 Club members.

On Wednesday, September 18 at 9:15am, Christ Covenant Church and Day School, 800 Fullwood Lane, Matthews, NC, will be honoring law enforcement and other emergency service personnel during their annual “**Community Heroes Celebration and Service.**”

Prior to the service there will be a “**Community Heroes Breakfast**” at 8:30am in the church’s worship center.

This will be my fifteenth year attending and it is something that I look forward to each year. The celebration and the appreciation expressed by the students, faculty and congregants of the School and Church towards emergency service personnel is heartwarming and uplifting.

Please let me know if you will be attending so that I can RSVP with the number of our members who will be there.

Club members are still contacting me looking for Emblem Health/GHI participating providers in the Charlotte area. There is a list of doctors on our website that can be accessed from the following link: <http://www.charlotte10-13.com/ghi-doctors/>.

The list has not been updated in over 2 years because I have been unable to access the GHI website since switching over to Aetna when Aetna became available to Medicare retirees in NC. I have to rely on members to notify me of changes.

Below are notifications that I recently received from club members.

Carolina Rehab is now an Emblem Health participating provider. They have 2 offices in Iredell Co.

Mooresville
363 Williamson Rd., Suite 101
Mooresville, NC 28117

[P] 704-660-7070
[F] 704-664-5575

Hours:
Monday – Thursday
8:00 a.m. – 5:30 p.m.

CAROLINA REHAB & PHYSICAL THERAPY

Carolina Rehab was established in 1994 by Jeffrey Faulk, PT, CHT.

Their practice specializes in orthopedic physical therapy including post operative and non-operative spinal and joint rehabilitation, hand therapy, and sports injuries. They also offer specialized programs including vestibular and dizziness therapy and balance restoration therapy.

Statesville
889 Sherwood Lane
Statesville, NC 28677

[P] 704-881-0088
[F] 704-881-0087

Hours:
Monday-Friday
8:00 a.m. – 6:00 p.m.

Dr. Ronald Huffman, Tall Oaks Family Practice, 798 Oak Ridge Farm Hwy, Ste A, Mooresville, NC - (704) 658-0011 is an Emblem Health/GHI participating provider. None of the other doctors in the practice participate with GHI.

When making an appointment with any of the doctors on the list, verify that they are still a GHI CBP provider.

To see if new Doctors have become participants go to <http://www.emblemhealth.com>, sign in and click on “Find a Doctor”.

I again chaired the Charlotte-Mecklenburg FOP Lodge 9 Political Action Endorsement Committee.

For the past two weeks the committee members consisting of myself, Randy Hagler, State President, NC FOP and Yvette McNeill a 25 year veteran of the Charlotte-Mecklenburg PD interviewed 21 candidates who are running for office in Charlotte and are seeking the endorsement of FOP Lodge 9.

The committee will be making their endorsement recommendations at the September 3 FOP Lodge 9 membership meeting. After the meeting I will notify our club members of the names of the candidates that the FOP membership voted to endorse.

September 10 is primary election day. Go to the polls and make your vote count.



Covenant Day School
invites you to join us at our
Community Heroes
BREAKFAST & CELEBRATION

For 20 years, we have joined together to celebrate and remember our heroes from the Greater Charlotte Metro area and beyond. We are grateful for your service and look forward to seeing you!

Wednesday, September 18

Breakfast	Celebration Service
8:30 AM - 9:15 AM	9:15 AM - 10 AM

Covenant Day School

Community Life Center (800 Fullwood Lane, Matthews, NC 28105)

RSVP www.covenantday.org/heroes

PRESIDENTS MESSAGE

A lesson in service and sacrifice for Rand Paul: An up-close and personal look at what Ground Zero workers did in the recovery effort — and the cost it took

New York Daily News | Jul 21, 2019

By Jeanne Woods



Everybody knows about Sept. 11.

Everybody knows how the buildings fell, how thousands were killed, how emergency responders ran in, and how those emergency responders died. You know that day, Rand. That's the day you talk about never forgetting.

But you don't really know about Sept. 12, Sept. 13, Sept. 14. You don't understand the October, the November, the 2002, the beyond. You don't know the cost we paid for all those days past 9/11.

I'm here to make sure you do.

On Sept. 12, 2001, after working 18 hours the day before, I woke up and went to work. Every single cop in this city went to work. That's 40,000 of us.

Add in every firefighter. Every EMT. Every one of us who could walk or crawl went to work, because we had to, because we wanted to. As the city was in ruins, as the world was in slow motion turmoil, we went to work out of duty, not to our departments, but to our fellow man.

We didn't worry about the cost.

Then, after work, after we'd spent 16 straight hours answering calls from scared New Yorkers and standing guard on foot posts and supporting distraught families and looking for missing people and investigating anthrax reports, those of us who could took off our uniforms and hung our shields around our necks, and went back down to Ground Zero as volunteers.

The world was falling down, and people needed help, help that we could give. We were willing and qualified, and we were told it was safe.

In 2001, I was 28 years old. I was young, I was lithe, and I was smaller than most of the men on the bucket brigade. I wasn't as strong, or as knowledgeable, or as experienced as them. But I did what I could, because I could. I carried buckets, I dug holes, and when the cadaver dogs took a break, I crawled into the smaller spaces, my nose touching the ground, checking for life, checking for the remains of life.

For those of you who have only seen death in a casket, understand it isn't always like that.

It's terrible, it's horrific, and it's sometimes grisly. We didn't find everybody we wanted to, or in the ways we wanted to. But we accounted for everyone we found, even when I quite literally held what was left in the palm of my hand. I put parts of people into blue latex gloves and tied knots in the top, securing remains for families, for salvation.

The rescue, the digging, the sacrifice and the honor went on for weeks. For months. For those assigned to Fresh Kills, it went on for years.

We never asked the cost.

Each day, after hours of work and hours of volunteering, we went home, to rest our bodies, if not our minds. We went home exhausted and grey with dust and smelling of Ground Zero.

That smell. If you weren't there, you wouldn't understand that smell, which rose from the rubble and carried through the city, rising up the rivers to the outer boroughs. That smoke and that scent filled our nostrils and permeated our clothes, and wound through our internal organs in the fingers of the nightmare we now live.

That smell is killing us now. It killed my academy friend Sgt. Christopher Christodoulou, with an aggressive Glioblastoma tumor that took the kindest man I've known. That smoke wove through Lt. Chris Pupo, infecting his blood with multiple myeloma. Pupo and I worked together on 9/11, and all those days after. His laughter was contagious, his spirit more so.

All of the rest of us are scared, not just of nightmares from the past, but from the possibilities of the future. Every cough, every lump, every odd heartbeat is cause for concern, cause to either run to the doctor or willfully ignore in an attempt to deny reality. This was the cost of our actions, the cost of doing what was right.

We didn't ask cost then. You don't get to ask it now.

At the bottom line, it all comes down to saving just **ONE** life.

Jeanne Woods is a retired NYPD Sgt.

PRESIDENTS MESSAGE

Email from Arnie Dansky, President of Florida FOP Lodge NY 3100)

Below is an email I received from the squad commander in the 122 Detective Squad. He is the point person for the Daniel Pantaleo fund raiser. I am asking you all if you can dig down and send whatever you feel is appropriate to aid this unfairly fired officer in his quest to not only get his job back but more importantly to help his family survive during this difficult period. All checks should be made out to **Daniel Pantaleo** and forwarded to the address listed below. The lodge will forward its own donation as well as dedicating our meeting donations, normally for Health and Welfare, to this fund.

Arnie,

Great talking to you, thank you for reaching out on behalf of your FOP Lodge. I originally started a collection for active and retired Lieutenant's as the LBA Director for Staten Island but my e-mail went further than I anticipated and I started getting calls from individuals such as yourself. What I decided to do is act as a post office for Danny for our of state or retired members of law enforcement who do not want to utilize Venmo or GoFund Me. I ask that you make the check out directly to Danny Pantaleo and you can forward it to me at the following address:

Charlie Francis
47 Rochelle Street
SI NY 10304

I've also been asking everyone to send a note of encouragement or card to Danny to show him he is not alone.

Feel free to forward this message to any other FOP Club, 10-13 Group or retired LEO who wishes to donate.

I can be reached at the 122 Squad (718)-667-2250 if anyone wants to reach out to me before donating or via E-Mail at Charlie29005@msn.com

Fraternally

Charlie Francis
LBA Director
Staten Island

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In what amounts to a loss of privacy for retired NYPD officers, a judge ruled last Monday that the public has a right to NYPD pension information.

Manhattan Supreme Court Justice Melissa Crane wrote, "Public employees do not enjoy the same privacy rights as private-sector employees."

As a result, the NYPD must cough up the names of almost all of its retirees and their pensions so the information can be published online by a watchdog group that tracks tax spending, a Manhattan judge has ruled.

The order marked a major victory for the conservative Empire Center for Public Policy, which previously obtained data for seven years-worth of NYPD pension amounts in 2014 — but without the identities of the ex-cops receiving the money.

In her ruling Monday, Manhattan Supreme Court Justice Melissa Crane wrote, "Public employees do not enjoy the same privacy rights as private-sector employees."

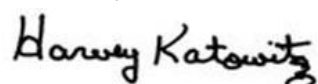
Crane also noted that "concerned taxpayers have played a crucial role in identifying pension abuse," citing media reports that revealed former cops scamming disability pensions based "on information the public provided."

The justice's ruling exempted the Police Pension Fund from releasing the names of former undercover officers but ordered it to turn over the remaining data for fiscal year 2017.

A spokesman for the city Law Department, which represents the pension fund, said, "We are studying the opinion and reviewing our legal options."

With the change in the path of hurricane Dorian now threatening the coast of SC and NC please keep the members of the Myrtle Beach and Wilmington NC 10-13 clubs in your thoughts and prayers.

Fraternally,



Harvey Katowitz

They Must **Never** Be Forgotten

**BLUE  
LIVES  
MATTER!**



# They Must Never Be Forgotten



Ret. NYPD Officer Raymond G. Harris

Ret. NYPD Officer Raymond Harris died in the line of duty on Aug. 4, following a lengthy battle with a devastating illness that developed following his service at the World Trade Center attacks on Sep. 11, 2001.

Officer Harris joined the New York Police Department (NYPD) on Oct. 15, 1990, and was assigned to the agency's 77th Precinct, the department said in a Facebook post on Aug. 6.

"He quickly became a fixture, a leading figure, a voice of reason, and a source of great advice and knowledge," the agency wrote. "If you had any question or any problem, Ray would be the first person most other officers would turn to."

He was one of thousands of first responders who were "exposed to the toxic dust and debris that blanketed lower Manhattan and blew across the region" following the 9/11 terrorist attacks, the post read.

In 2002, Officer Harris began suffering frequent upper respiratory problems and colds, his wife of 25 years, LaSharn Harris, told WPIX.

In 2009, he was diagnosed with Sarcoidosis, an inflammatory disease that primarily affects the lungs, but can also impact many other organs.

"Unfortunately for my husband, it spread through his body like cancer," LaSharn explained.

"The effects of 9/11 would go on to ravage Ray's body in unimaginable ways but Ray fought this horrible disease for years, proclaiming to the world that he would fight until he won," his precinct said.

Officer Harris' heart was weakened by the disease, followed by his kidneys, his wife told WPIX.

Eventually, he was removed from transplant lists due to horrific toll the disease took on his body.

"He fought, and fought hard until the very end," his department said. "His battle was an inspiration to his friends and former co-workers... Sadly, his body could fight no longer and we lost this gentle giant, a true gentleman, on August 4, 2019."

LaSharn described the heartbreaking conversation she had with her husband that final day.

"He said to me that day, 'I need to let go and I need my dignity,' she told WPIX. "I had to make the hardest decision of my life, and I had to tell him he was ok."

Officer Harris' widow said that he was always the strongest member of their family.

# They Must Never Be Forgotten



Ret. NYPD Sgt. Jeremiah J. Hunt

Tappan, NY - Jeremiah (Jerry, Butch) Hunt, a prince among men, 50 of Tappan, NY passed away after a brave and prolonged battle with cancer on Wednesday, August 7, 2019. Jerry died at his home in the loving and comforting embrace of his family.

Jerry was born on January 19, 1969 in New York, NY to Jeremiah and Monica (Cannon) Hunt. He was raised and educated in the Bronx, at St. Philip Neri and Cardinal Spellman High School. Jerry also met the love of his life, Sarah Ernau in the Bronx in 1986 and they would later marry in 1994.

Jerry and Sarah were fortunate to have recently renewed their wedding vows and celebrate their 25th Anniversary surrounded by family and loved ones.

After high school, Jerry worked in construction, often working alongside his father. In 1994 Jerry joined the NYPD Transit Division and was promoted to the rank of Sergeant in 2001. Jerry retired from the job he loved in 2011. Jerry later was employed as a Special Inspector for the MTA on the Select Service bus line, where he remained until his illness prevented him from continuing in 2018.

Jerry is predeceased by his beloved mother, Monica and is survived by his devoted father, Jeremiah, his loving wife, Sarah, his cherished children, daughters Miah and Julia and sons Liam and Ronan, his devoted siblings, Ann and Vinny Polimeni, Brendan and Juliet Hunt, Larry and Jennifer Hunt and Christine Arellano, as well as his dedicated in-laws, Jessica Ernau, Katey and Jim Fleig, Robby and Carolyn Ernau, Matthew Ernau and adoring mother-in-law Kathleen Carroll.

Jerry was also very proud of all 18 of his wonderful nieces and nephews. Jerry will be sadly missed and fondly remembered by

**Always in our minds and hearts**

**Gone but never forgotten.....**

# They Must Never Be Forgotten



Sergeant Jeffrey M. Cicora, 54, of Baldwinsville, NY a former New York state trooper died Saturday August 10, 2019 after a lengthy and courageous battle with a 9/11 illness stemming from his assignment at the World Trade Center site following the terrorist attack on September 11, 2001.

Jeff was born in Auburn, NY, the eldest of four children of Michael A. Cicora Jr. and the late Sherry E. Cicora. Jeff graduated from Auburn High School in the class of 1983. Jeff attended Cayuga Community College where he attained his A.A.S. in Criminal Justice and later transferred to Oswego State University, where he attained his B.S. in Public Justice.

On 10/12/1992, Jeff's dream became reality as he was sworn in as a New York State Trooper. Jeff worked the majority of his career in Onondaga County at SP Baldwinsville. Throughout that time, he worked at Ground Zero as well as was deployed to John F. Kennedy and LaGuardia airports after the attacks. Jeff and his K9 partner, Devitt, searched planes, luggage, motorcades and airplane terminals for explosives for nearly six months.

In 2014, he received a Superintendent's Commendation Award for his and his K9 partner, McGinn's, work in the arrest of David Renz, which was later aired on ABC's "20/20".

Jeff continued his career to become Sergeant and Commander of the department's Troop D barracks in Lysander.

Jeff is survived by his wife of 21 years, Valerie Cicora; son, Jack Cicora of Baldwinsville; sister-in-laws, Audrey (Rudy) Burian of Brewerton and Kelly (Gary) Way of Minoa; siblings, Lynn (Ed) Cuff of Auburn, Mark (Judy) Cicora of Auburn, Michelle (Rod) Ames of Auburn; and several nieces, nephews, cousins, aunts and uncles.

Jeff loved boating and fishing and spending time with Jack, his nieces, Abby, Chloe and Sara, as well as his "River Family" at his summer home in Clayton, NY. He also enjoyed playing guitar and entertaining all of those that were willing to listen. His quiet time included the love and adoration of his two Bassett Hounds, Moosey and Sophie.





# They Must Never Be Forgotten



Correctional Officer Pedro J. Rodríguez-Mateo  
Puerto Rico Department of Corrections and Rehabilitation,  
EOW: Thursday, August 1, 2019  
Cause: Assault



Deputy Sheriff Stephanie Schreurs  
Lyon Co, IA Sheriff's Office  
EOW: Tuesday, August 13, 2019  
Cause: Automobile crash



Deputy Sheriff Jose Luis Blancarte  
Kinney Co, TX Sheriff's Office  
EOW: Friday, August 23, 2019  
Cause: Heart attack



Police Officer Raymond Harris  
New York City Police Department,  
EOW: Sunday, August 4, 2019  
Cause: 9/11 related illness



Deputy Sheriff Carlos Cammon  
Orange Co, CA Sheriff's Dept.  
EOW: Friday, August 23, 2019  
Cause: Duty related illness



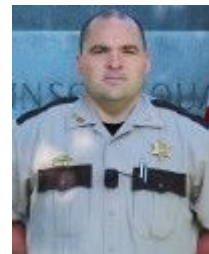
Trooper Moises Sanchez  
Texas Highway Patrol  
EOW: Saturday, August 24, 2019  
Cause: Gunfire



Correctional Administrator Debra Johnson  
Tennessee Department of Correction  
EOW: Wednesday, August 7, 2019  
Cause: Assault



Trooper Nicholas J. Hopkins  
Illinois State Police  
EOW: Friday, August 23, 2019  
Cause: Gunfire



Deputy Sheriff Jeremy Voyles  
Chickasaw Co. MS Sheriff's Dept  
EOW: Wednesday, August 28, 2019  
Cause: Automobile crash



Sergeant Jeffrey Cicora  
New York State Police  
EOW: Saturday, August 10, 2019  
Cause: 9/11 related illness



Officer Andre Maurice Moye, Jr.  
California Highway Patrol  
EOW: Monday, August 12, 2019



Always in our minds and hearts

Gone but never forgotten.....



**2019 NYPD 10-13 CLUB OF CHARLOTTE  
9/11 MEMORIAL CEREMONY**



**WEDNESDAY SEPTEMBER 11, 2019**



Presentation of colors.....Club Honor Guard

America The Beautiful.....Bagpiper Club Member Jim Brennan

Pledge of Allegiance

Invocation.....Club Chaplain Deacon Rich McCarron

*Dear Lord, we ask for your blessings for our members, their families, all law enforcement officers and all service men and women. Please protect them and be with them during their tours of duty, and when their tours are completed and the day is over, guide them safely home to their loved ones. We are eternally indebted to all of our brothers and sisters who have sacrificed their lives in the performance of their duties. Give to their loved ones the peace and strength to bear the anguish of their loss. Help them to remove all resentment from their hearts, knowing that peace that you offer is a peace that endures forever. This we ask in your name, forever and ever, Amen.*

Opening Remarks.....Pres. Harvey Katowitz

World Trade Center Roll Call of Honor

NYPD.....Club Member Frank DeMasi

NYNJ PAPD.....Club Member John Cannizzo

Bell Tolling.....Club Treasurer Chris Russo

NYPD 9/11 Related Illness Roll Call of Honor

Supervisors.....VP Dave Schultheis

Detectives.....Club Member John Sabato

Police Officers.....Club Trustees Brenda Jordan & Ian McGrouther

Non-NYPD 9/11 Related Illness Roll Call of Honor

All Officers.....Club Member Lisa Rosa

Taps.....Stephen Fadero

Benediction.....Club Chaplain Deacon Rich Mcarron

### **9/11/01 WORLD TRADE CENTER NYPD ROLL CALL OF HONOR**

|                      |                       |                      |
|----------------------|-----------------------|----------------------|
| Sgt. John Coughlin   | P.O. Jerome Dominguez | P.O. John Perry      |
| Sgt. Michael Curtin  | P.O. Stephen Driscoll | P.O. Glenn Pettit    |
| Sgt. Rodney Gillis   | P.O. Mark Ellis       | P.O. Moira Smith     |
| Sgt. Timothy Roy     | P.O. Robert Fazio     | P.O. Ramon Suarez    |
| Det. Claude Richards | P.O. Ronald Kloepfer  | P.O. Paul Talty      |
| Det. Joseph Vigiano  | P.O. Thomas Langone   | P.O. Santos Valentin |
| P.O. John Dallara    | P.O. James Leahy      | P.O. Walter Weaver   |
| P.O. Vincent Danz    | P.O. Brian McDonnell  |                      |

### **9/11/01 WORLD TRADE CENTER NYNJ PAPD ROLL CALL OF HONOR**

|                          |                      |                        |
|--------------------------|----------------------|------------------------|
| Supt. Fred Morrone       | P.O. Donald McIntyre | P.O. Maurice Barry     |
| Insp. Anthony Infante    | P.O. George Howard   | P.O. Michael Wholey    |
| Chief James Romito       | P.O. Gregg Froehner  | P.O. Nathaniel Webb    |
| Capt. Kathy Mazza        | P.O. James Lynch     | P.O. Paul Jurgens      |
| Lt. Robert Cirri         | P.O. James Nelson    | P.O. Paul Laszczynski  |
| P.O. Alfonse Niedermeyer | P.O. James Parham    | P.O. Richard Rodriguez |
| P.O. Antonio Rodrigues   | P.O. John Lennon     | P.O. Robert Kaulfers   |
| P.O. Bruce Reynolds      | P.O. John Levi       | P.O. Steve Huczko      |
| P.O. Christopher Amoroso | P.O. John Skala      | P.O. Thomas Gorman     |
| P.O. Clinton Davis       | P.O. Joseph Navas    | P.O. Uhuru Houston     |
| P.O. David LeMagne       | P.O. Kenneth Tietjen | P.O. Walter McNeil     |
| P.O. Domonick Pezzulo    | P.O. Liam Callahan   | P.O. Walwyn Stuart     |
| P.O. Donald Foreman      |                      |                        |

### **THE FOLLOWING NYPD HEROES HAVE DIED AS A RESULT OF 9/11 ILLNESSES**

|                              |                             |                           |
|------------------------------|-----------------------------|---------------------------|
| Ch. Of Det. William Alee     | Lt. Luis A. Lopez           | Sgt. Patrick Boyle        |
| Dep. Ch. Steve Bonano        | Lt. S/A Jacqueline McCarthy | Sgt. Charles Clarke       |
| Dep. Ch. James Molloy        | Lt. Brian S. Mohamed        | Sgt. Chris Christodoulou  |
| Asst. Chief Michael V. Quinn | Lt. Paul Murphy             | Sgt. Patrick Coyne        |
| Insp. Donald G. Feser        | Lt. S/A Carlos Ocasio       | Sgt. Garrett Danza        |
| Insp. James Guida            | Lt. Christopher M. Pupo     | Sgt. Paul Ferrara         |
| Insp. Richard D. Winter      | Lt. Gerald Rex              | Sgt. Michael Galvin       |
| Capt. Carmine Cantalino      | Lt. John Roland             | Sgt. Charles R. Gunzelman |
| Capt. Barry Galfano          | Lt. James Russell           | Sgt. Claire T. Hanrahan   |
| Capt. Edward C. Gilpin       | Lt. Marci Simms             | Sgt. Jeremiah J. Hunt     |
| Capt. Edward McGreal         | Lt. Kenneth W. Rosello      | Sgt. Michael Incontrera   |
| Capt. Dennis Morales         | Lt. Robert Rice             | Sgt. Wayne A. Jackson     |
| Capt. Ronald G. Pfeifer Sr.  | Lt. William H. Wanser III   | Sgt. SD Mark Lawler       |
| Capt. Peter L. Pischera      | Sgt. Alex W. Baez           | Sgt. Colleen McGowan      |
| Capt. Scott V. Stelmok       | Sgt. SD Gerard Beyrodt      | Sgt. Ray McGowan          |
| Lt. Rebecca A. Buck          | Sgt. Patrick Boyle          | Sgt. Michael J. McHugh    |
| Lt. Steven L. Cioffi         | Sgt. Charles Clarke         | Sgt. Patrick J. Murphy    |
| Lt. Jeffrey W. Francis       | Sgt. Chris Christodoulou    | Sgt. Edmund P. Murray     |

P.O. Gary Mausberg  
P.O. Vito Mauro  
P.O. Eric McClain  
P.O. Pat McGovern  
P.O. Denis R. McLarney  
P.O. Christopher S. McMurry  
P.O. Mark J. Natale  
P.O. Robert Nicosia  
P.O. Patricia Ott  
P.O. Robert V. Oswain  
P.O. Joseph Pagnani  
P.O. Marie Patterson-Bohanan

P.O. Allison M. Palmer  
P.O. Angelo Peluso  
P.O. Francis T. Pitone  
P.O. Frank Pizzo  
P.O. Christine Reilly  
P.O. Peter O. Rodriguez  
P.O. Synthia Sands  
P.O. Wayne Sblano  
P.O. Peter Sheridan, Jr  
P.O. Edward Stewart  
P.O. Robert Summers

P.O. Martin Tom  
P.O. Steve Tursellino  
P.O. Reginald Umphery  
P.O. John Vierling, Jr.  
P.O. Perry T. Villani  
P.O. Andrew Waring  
P.O. Thomas Waterman  
P.O. Ronald E. Weintraub  
P.O. Kenneth W. Wolf  
P.O. George Wong  
P.O. Robert A. Zane

**THE FOLLOWING NON-NYPD HEROES HAVE DIED AS A RESULT OF 9/11 ILLNESSES**

|                                |                         |                           |                     |
|--------------------------------|-------------------------|---------------------------|---------------------|
| FBI Special Agent in Charge    | David J. LaValley       | NY State Trooper          | Robert E. Nagle     |
| FBI Supervisory Special Agent  | Brian L. Crews          | NY State Trooper          | Covel Chase Pierce  |
| CUNY PD Deputy Chief           | John P. McKee           | NYNJ PAPD P.O.            | Charles Barzydlo    |
| Suffolk Co. Deputy Chief       | John Haugh              | Nassau Co. P.O.           | Charles D. Cole     |
| Middletown PD Det. Lt.         | Joseph C. Capriotti     | Englewood Cliffs, NJ P.O. | James Colon         |
| NJ State Police Lt.            | William G. Fearon       | NYNJ PAPD P.O.            | John M. Cortazzo    |
| Yonkers PD Lt.                 | Roy D. McLaughlin       | Nassau Co. P.O.           | Waldemar Freyre     |
| NYNJ PAPD Lt.                  | John J. Bryant          | NYNJ PAPD P.O.            | James Kennelly      |
| NYNJ PAPD Sgt.                 | Lawrence A. Guanieri    | Newton, NJ P.O.           | Stephen A Ketchum   |
| NYNJ PAPD Sgt.                 | Vincent J. Oliva        | NYNJ PAPD P.O.            | William Leahy       |
| Suffolk Co. Sgt.               | Dennis W. Reichardt     | Yonkers, NY P.O.          | Anthony Maggiore    |
| NY State Police Sgt.           | JeffreyCicora           | Nassau Co. P.O.           | Peter Martino       |
| NY State Police Sgt.           | Charles R. Salaway      | Nassau Co. P.O.           | Paul J. McCabe      |
| Triboro Bridge & Tunnel Sgt.   | Gary L. Kamertz         | Nassau Co. P.O.           | Robert Negri        |
| Montclair, NJ State Univ. Sgt. | Christopher A. Vidro    | New Rochelle P.O.         | Kathleen Funigiello |
| New Rochelle PD Det.           | Mark S. Gado            | Nassau Co. P.O.           | Luis Palermo Jr.    |
| Suffolk Co. Det.               | Stephen J. Mullen       | Nassau Co. P.O.           | Thomas P. Schubert  |
| NYNJ PAPD Det.                 | Bruce J Viania          | NYNJ PAPD P.O.            | Patrick A Versge    |
| NY State Police Senior Inv.    | Thomas G. Moran, Jr     | Deputy US Marshal         | Kenneth J. Doyle    |
| NY Co. DA's Senior Inv.        | Fred Ghussin            | Deputy US Marshal         | Zacarias Toro, Jr   |
| NY State Police Inv.           | Paul R. Stuewer         | NYC DOC Officer           | Larry Adler         |
| ASPCA Special Agent            | Diane DiGiacomo         | NYC DOC Officer           | John Baez           |
| FBI Special Agent              | Dennis P. McCarthy      | NYC DOC Officer           | Antonio Clark       |
| FBI Special Agent              | Melissa S. Morrow       | NYC DOC Officer           | Fernando Gonzalez   |
| FBI Special Agent              | Gerard D Senatore       | NYC DOC Officer           | Michael Muzio       |
| Bureau of ATF Special Agent    | William C. Sheldon      | NYC DOC Officer           | Antolino Rexach     |
| Conn. Trooper                  | Walter Greene           | NYC DOC Officer           | Robert Schor        |
| NJ State Trooper               | Michael J. Anson        | NYC DOC Officer           | Michael J Swetokos  |
| NY State Trooper               | Darryl J. Burroughs, Sr | NYC DOC Officer           | Jeffery Taylor      |
| NY State Trooper               | Brian S. Falb           |                           |                     |



## THE FOLLOWING NYPD HEROES HAVE DIED AS A RESULT OF 9/11 ILLNESSES

|         |                       |        |                       |      |                      |
|---------|-----------------------|--------|-----------------------|------|----------------------|
| Sgt.    | Anthony Napolitano    | Det.   | Robert a. Montanez    | P.O. | Anthony DeJesus      |
| Sgt.    | Terrence S. O'Hara    | Det. 2 | Michael Morales       | P.O. | Anthony D'Erasmus    |
| Sgt.    | Donald O'Leary        | Det.   | John Muller           | P.O. | Terrence J Devlin    |
| Sgt.    | Louis R. Pioli        | Det.   | Edwin Ortiz           | P.O. | Renee Dunbar         |
| Sgt.    | Michael W. Ryan       | Det.   | EAndrea Rainer        | P.O. | Robert M. Ehmer      |
| Sgt. SD | Stephen P. Scalza     | Det. 2 | Ronald A. Richards    | P.O. | Otto R. Espinoza     |
| Sgt.    | Jacqueline Schaeffer  | Det. 1 | Roberto L. Rivera     | P.O. | William P. Farley    |
| Sgt.    | Harold J Smith        | Det.   | George Remouns        | P.O. | Edward Ferraro       |
| Sgt.    | Edward D. Thompson    | Det. 1 | John A. Russo         | P.O. | Alexander Figueroa   |
| Sgt.    | Michael Wagner        | Det.   | James Schiavone       | P.O. | Nicholas G. Finelli  |
| Det. 2  | Sandra Y. Adrian      | Det.   | Joseph Seabrook       | P.O. | Michael G Flaherty   |
| Det. 1  | Gerard Ahearn         | Det.   | Basilio Simons        | P.O. | Scott Fusco          |
| Det.    | James A. Albanese     | Det.   | Andrew L. Siroka      | P.O. | Scott Gaines         |
| Det.    | Sixto Almonte         | Det. 2 | Christopher Strucker  | P.O. | Judt Ghany-Barounis  |
| Det.    | Luis Alvarez          | Det.   | Traci Tack-Czajkowski | P.O. | Deborah Garbutt-Jeff |
| Det.    | Thomas J. Barnitt     | Det.   | Sally A. Thompson     | P.O. | Matthew J. Gay       |
| Det.    | Aslyn Beckles         | Det.   | William B Titus       | P.O. | Anthony Giambra      |
| Det.    | Megan Carr-Wilks      | Det.   | Harry Valentin        | P.O. | James Godbee         |
| Det. 1  | Joseph Cavitolo       | Det.   | Dennis Vickery        | P.O. | Robert Grossman      |
| Det.    | John Coggin           | Det. 2 | Thomas Ward           | P.O. | Dave Guevera         |
| Det.    | Angel A. Creagh       | Det.   | Charles J. Wassil     | P.O. | Diane Halbran        |
| Det. 1  | Kevin Czartoryski     | Det. 2 | Thomas Weiner         | P.O. | Michael Hance        |
| Det.    | Annetta G. Daniels    | Det.   | Richard H. Wentz      | P.O. | Raymond G. Harris    |
| Det.    | Michael K. Davis      | Det.   | Jennifer Williams     | P.O. | Murtain Haskin       |
| Det. 1  | Cory Diaz             | Det.   | Robert W. Williamson  | P.O. | Robert B. Helmke     |
| Det.    | Leroy Dixon           | Det.   | John T. Young         | P.O. | Richard Holland      |
| Det.    | Pedro Esponda, Jr.    | Det.   | James Zadroga         | P.O. | Demetrius Hopkins    |
| Det.    | Louis G. Fernandez    | P.O.   | Christine Ade         | P.O. | Richard Jakubowsky   |
| Det. 2  | Carmen M. Figueroa    | P.O.   | Curtis Bako           | P.O. | Cheryl D. Johnson    |
| Det.    | Stuart F. Fishkin     | P.O.   | Karen E. Barnes       | P.O. | Paul Johnson         |
| Det.    | James Fogg            | P.O.   | Ronald G. Becker, Jr. | P.O. | Louise M. Johnston   |
| Det.    | James Giery           | P.O.   | James A. Besto        | P.O. | Robert W. Kaminski   |
| Det.    | Steven Hom            | P.O.   | Scott Blackshaw       | P.O. | Charles M. Karen     |
| Det.    | Robert Larke          | P.O.   | Frank M. Bolusi       | P.O. | William King         |
| Det.    | Michael Incontrera    | P.O.   | Cesar A. Borja        | P.O. | Andrew Lewis         |
| Det.    | William Kinane        | P.O.   | Thomas G. Brophy      | P.O. | Gary L. Koch         |
| Det.    | Steven Kubinski       | P.O.   | James M. Burke        | P.O. | Kelly Korchak        |
| Det.    | Michael L. Ledek      | P.O.   | Audrey Capra          | P.O. | Fred Krines          |
| Det.    | Christian Lindsay     | P.O.   | Madeline Carlo        | P.O. | Jeffrey E. Lee       |
| Det.    | John Kristoffersen    | P.O.   | Wilfredo Carradero    | P.O. | Richard Lopez        |
| Det.    | John J. Marshall      | P.O.   | John Cedo             | P.O. | Frank Macri          |
| Det. 1  | Tommy L. Merriweather | P.O.   | Dennis Chrostowski    | P.O. | David Mahmoud        |
| Det.    | Mark Mkwanzi          | P.O.   | Peter D. Ciaccio      | P.O. | Shaun M. Mahoney     |
| Det.    | James W. Monahan      | P.O.   | Daniel C. Conroy      | P.O. | Anthony Mangiaracina |

# OUR NYPD HEROES



**Always in our minds and hearts**

**Gone but never forgotten.....**

# OUR NYNJ PAPD HEROES



P.O. Christopher Amoroso



P.O. George Howard



P.O. James Lynch



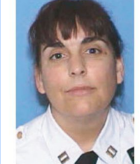
P.O. Dominick Pezzulo



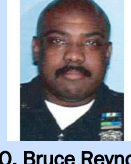
P.O. Maurice Barry



P.O. Stephen Huczko, Jr.



Capt. Kathy Mazza



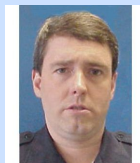
P.O. Bruce Reynolds



P.O. Liam Callahan



Insp. Anthony Infante, Jr.



P.O. Donal McIntyre



P.O. Antonio Rodrigues



Lt. Robert Cirri, Sr.



P.O. Paul Jurgens



P.O. Walter McNeil



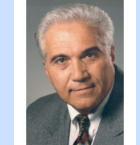
P.O. Richard Rodriguez



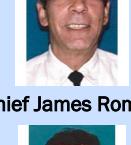
P.O. Clinton Davis, Sr.



Sgt. Robert Kaulfers



Dir. of Public Safety Fred Morrone



Chief James Romito



P.O. Donald Foreman



P.O. Paul Laszczynski



P.O. Josep Navas



P.O. John Skala



P.O. Gregg Froehner



P.O. David LeMagne



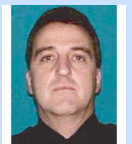
P.O. James Nelson



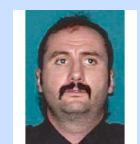
P.O. Walwyn Stuart, Jr.



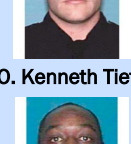
P.O. Thomas Gorman



P.O. John Lennon



P.O. Alfonse Niedermeyer III



P.O. Kenneth Tietjen



P.O. Uhuru Houston



P.O. John Levi



P.O. James Parham



P.O. Nathaniel Webb



P.O. Michael Wholey



In Memory To Our Fallen Heroes  
September 11, 2001



Always in our minds and hearts  
Gone but never forgotten.....

*NYPD 10-13 Club of Charlotte, NC*



# AUGUST MEMBERSHIP MEETING



Club members Derek & Michelle Partee



L-R Front Club members Gary McDonald & Rich Dalton

L-R Rear Club members Bill Glasser & Jack Hawthorne



# MEMBERSHIP



## 2019 Monthly Meeting Dates

September 11  
October 8

November 12  
December 10



IN MEMORIAM

Nothing to report



## SICK DESK UPDATE

John Krohn has a cancerous tumor on his lung



Ret. NYPD Sgt. Laurence Dargon  
Ret. NYPD Det. Waverly Busby  
Ret. NYPD P.O. Steven Mercedes  
Ret. NYPD P.O. Richard Zapata



We presently have 395 members, 271 from the NYPD and the remainder from 69 other law enforcement agencies.

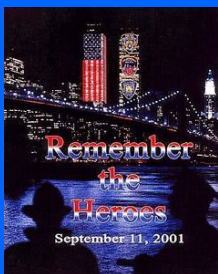


September 23, 2019

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



## BIRTHDAYS



## SEPTEMBER

|                     |      |
|---------------------|------|
| Steven Luisa        | 9/2  |
| Kevin Stoeckert     | 9/6  |
| Vinnie Orsini       | 9/7  |
| Stanley Pimble      | 9/8  |
| Vernon Lewis        | 9/9  |
| Ben Pepitone        | 9/9  |
| Bruce Conway        | 9/11 |
| Thomas O'Rourke     | 9/11 |
| Rocky Flowers       | 9/12 |
| Scott Goldstein     | 9/12 |
| Brian Kentler       | 9/12 |
| Joe McAllister      | 9/13 |
| Daniel DiPiazza     | 9/14 |
| John Hamberger      | 9/14 |
| Paul Magee          | 9/14 |
| Lucius McMillon     | 9/14 |
| Kevin Smith         | 9/14 |
| Darrin Owens        | 9/16 |
| Chris Matthews      | 9/17 |
| Vic Mele            | 9/17 |
| Ken McAnuff         | 9/19 |
| Vinnie Recher       | 9/19 |
| Joe Trippodo        | 9/19 |
| Neil Sullivan       | 9/20 |
| Kevin Conn          | 9/22 |
| Fred Layne          | 9/23 |
| Tom Luisa           | 9/23 |
| Gregory Maxwell     | 9/25 |
| Dale Carnegie       | 9/26 |
| Ray Lechner         | 9/26 |
| Jack Hawthorne      | 9/27 |
| Philip Hirt         | 9/27 |
| Jimmy LaRossa (RIP) | 9/29 |
| John Lotti          | 9/30 |



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>



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



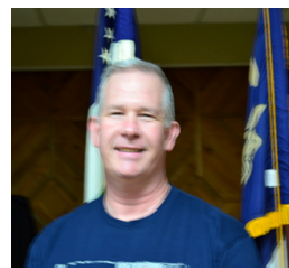
Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther



Ben Pepitone



### NYPD CEA May Meeting

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

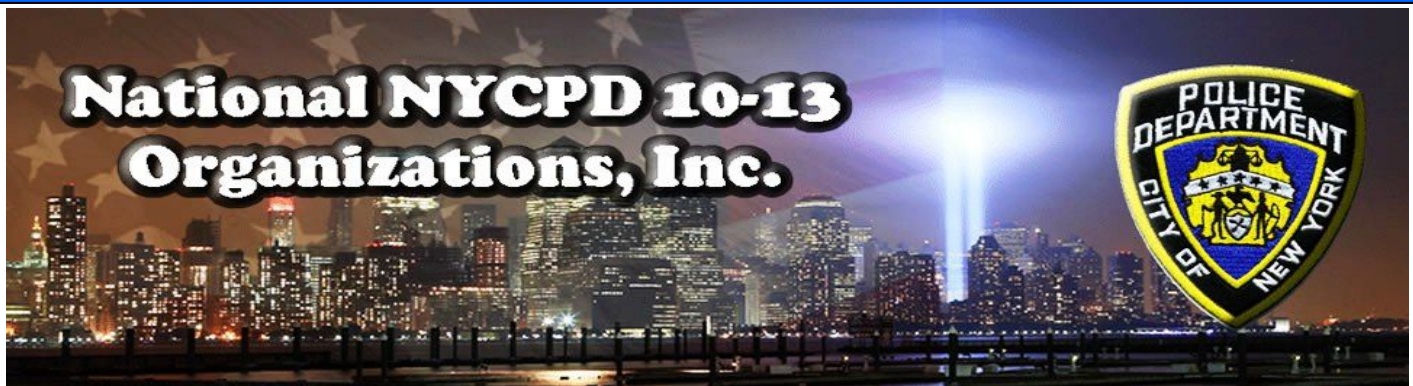


**9/11 Tribute Museum  
Complimentary  
Tickets**

**2 Complimentary  
Tickets**

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

# NATIONAL NYCPD 10-13 ORG.



## *National NYCPD 10-13 Organizations, Inc.*



The President has scheduled the National Board of Directors meeting. It is set for **Monday, September 9th, 2019, at 4:00 P.M.** The meeting will be held at the National NYCPD 10-13's 30<sup>th</sup> Annual convention at Villa Roma Resort Hotel, 356 Villa Roma Road, Callicoon, New York.

The following items are on the Meeting Agenda:

1. Legislation
2. National 2020 election.
3. 2019 Mega Raffle
4. 2020 National Annual Convention
5. Courtesy Cards for 2020
6. Chapter Dues, Membership List, Data Forms
7. PBA Convention Donation, Widow & Children's Fund
8. NYPD ID Card Renewal Program
9. National Bi-Laws

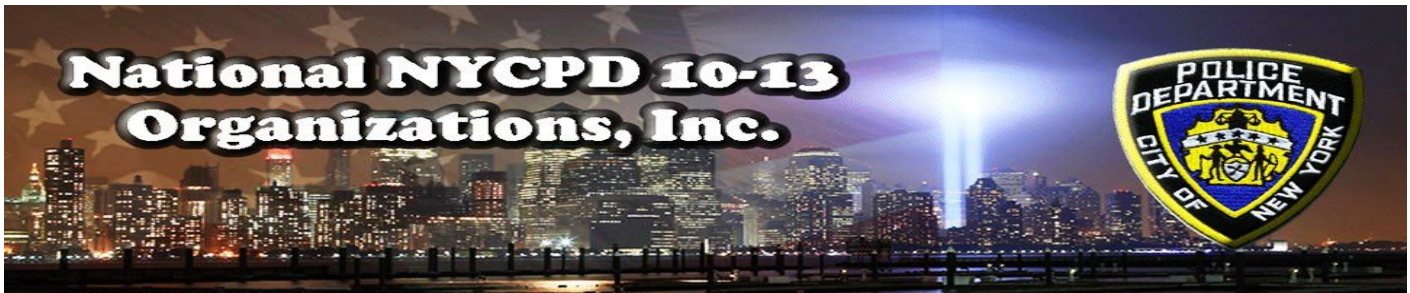
If any Board members are unable to attend, please send in your suggestions or comments to the National prior to the meeting. Please see web-site and make recommendations to be added.

Submitted by,

Marie Zolfo, National Secretary

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

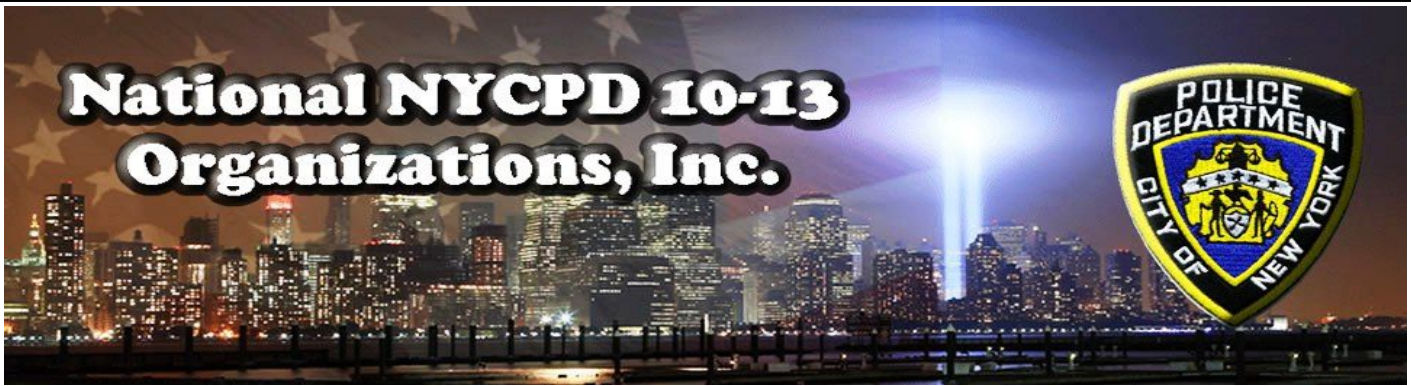
# NATIONAL NYCPD 10-13 ORG.



|                                 |                                                                                                                                                                                                                                                                                                                                   |                                    |                                                                                                                                                                                                                                                                                                         |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ARIZONA<br/>10-13</b>        | <b><u>Frank Stoecker, Sr</u></b><br>18526 Picacho Road<br>Tonto Verde, AZ 85263-5015<br>Cell: 480-510-7333<br>E-Mail: <a href="mailto:Arizona1013@cox.net">Arizona1013@cox.net</a><br>Website: <a href="http://www.Arizona10-13.org">www.Arizona10-13.org</a>                                                                     | <b>NE PA NYPD<br/>10-13</b>        | <b><u>Juan (John) Adams</u></b><br>2261 Long Pond Road<br>Long Pond PA ,18334.<br>PH: 570-620-6913<br>Email: <a href="mailto:jadams067@gmail.com">jadams067@gmail.com</a><br>Website: <a href="http://www.nepa1013.com">www.nepa1013.com</a>                                                            |
| <b>CHARLOTTE<br/>10-13</b>      | <b><u>Harvey Katowitz</u></b><br>4701 Wynfield Lane<br>Charlotte, N.C. 28270<br>PH: 704-849-9234<br>E-mail: <a href="mailto:hkatowitz@windstream.net">hkatowitz@windstream.net</a><br>Website: <a href="http://www.charlotte-1013.com">www.charlotte-1013.com</a>                                                                 | <b>NORTHEAST FLORIDA<br/>10-13</b> | <b><u>President Marty Syken</u></b><br>P.O. Box 291862<br>Port Orange, Fl. 32129<br>Cell Phone: 904-461-7381<br>Email: <a href="mailto:martins0004@yahoo.com">martins0004@yahoo.com</a><br>Website: <a href="https://www.nefl1013.com">https://www.nefl1013.com</a>                                     |
| <b>HUDSON VALLEY<br/>10-13</b>  | <b><u>John Creegan</u></b><br>PO Box 10-13<br>Pearl River, New York 10956-0283<br>Cell Phone: 845-821-2187<br>Email: <a href="mailto:HudsonValley1013Association@gmail.com">HudsonValley1013Association@gmail.com</a><br>Website: <a href="http://www.hudsonvalley1013.org">www.hudsonvalley1013.org</a>                          | <b>RALEIGH NC<br/>10-13</b>        | <b><u>Robert Young</u></b><br>148 Tobacco Road<br>Pittsboro, NC 27312<br>PH: 919 604 5188<br>Email: <a href="mailto:nypd1013raleigh@gmail.com">nypd1013raleigh@gmail.com</a><br>Website: <a href="http://www.raleigh1013.com">www.raleigh1013.com</a>                                                   |
| <b>JERSEY SHORE<br/>10-13</b>   | <b><u>Salvatore V. Pepitone</u></b><br>168 Watson Road<br>Fanwood, N.J. 07023-0536<br>Phone: 516-375-0536<br>Email: <a href="mailto:Salvatorepepitone@comcast.com">Salvatorepepitone@comcast.com</a><br>Website: <a href="http://www.jerseyshore10-13.com">www.jerseyshore10-13.com</a>                                           | <b>VILLAGES<br/>10-13</b>          | <b><u>Charlie Monahan</u></b><br>NYPD 1013<br>PO Box 654<br>Wildwood Fl 34785<br>PH: 352 205 8646<br>Email: <a href="mailto:CMM0138@comcast.net">CMM0138@comcast.net</a><br>Website: <a href="http://www.villagesnypd10-13.org">www.villagesnypd10-13.org</a>                                           |
| <b>MYRTLE BEACH<br/>10-13</b>   | <b><u>Michael Fanning</u></b><br>44 Shore Line Drive<br>Pawleys Island, S.C. 29585<br>PH: 516 754 7287<br>E-mail: <a href="mailto:hntsgt@gmail.com">hntsgt@gmail.com</a><br>Website: <a href="http://MYR1013.com">MYR1013.com</a>                                                                                                 | <b>WILMINGTON NC<br/>10-13</b>     | <b><u>Chuck McLiverty</u></b><br>6224 Sweet Gum Drive<br>Wilmington NC 28409-6201<br>Email: <a href="mailto:ret2ncbeach@live.com">ret2ncbeach@live.com</a><br>Cell Phone- 845-598-7967                                                                                                                  |
| <b>NYC / BX / QNS<br/>10-13</b> | <b><u>Emmanuel Torres</u></b><br>NYC/BX/QNS 10-13 Association<br>PO Box 428<br>Bronx, NY 10475<br>PH: 646 529 8531<br>Email: <a href="mailto:nycpd1013@gmail.com">nycpd1013@gmail.com</a><br>Website: <a href="http://www.nycpd1013.com">www.nycpd1013.com</a>                                                                    | <b>VERRAZANO<br/>10-13</b>         | <b><u>Richard Comnesso</u></b><br>NYCPD Verrazano 10-13 Association, Inc.<br>P.O. Box 061725<br>Staten Island, New York 10306<br>Ph#: (347) 216-5215,<br>email: <a href="mailto:RichardComnesso@Yahoo.com">RichardComnesso@Yahoo.com</a><br>website: <a href="http://www.vz1013.com">www.vz1013.com</a> |
| <b>FORT MILLS SC<br/>10-13</b>  | <b><u>President: Richard Bohn</u></b><br>Fort Mill, S.C.10-13 Club<br>3678 Jacinta Court,<br>Tega Cay, S.C. 29708<br>Ph #: (631) 332-4898<br>Email address: <a href="mailto:FortMillSC10.13Club@gmail.com">FortMillSC10.13Club@gmail.com</a><br>Website: <a href="http://www.FortMill10-13Club.com">www.FortMill10-13Club.com</a> |                                    |                                                                                                                                                                                                                                                                                                         |



# NATIONAL NYCPD 10-13 ORG.



## NATIONAL NYCPD 10-13 ORG.

### NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

# LINE ORGANIZATIONS



Dear CEA Member

## GLS Memorial Fund

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

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



## About The GLS Memorial Fund

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

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

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

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



## 24/7 Telemedicine Program with Teladoc

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

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

# LINE ORGANIZATIONS

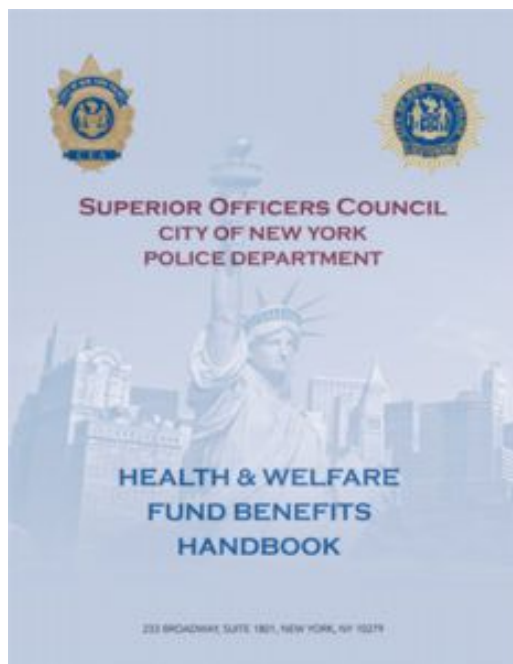
## SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

### SOC – Superior Officers Council

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

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

### SOC Health and Welfare Fund Benefits Handbook



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

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

**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](mailto:maryann@nypdsoc.com).

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## [Verizon Wireless Discount for Retirees](#)

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

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

# LINE ORGANIZATIONS



## RETIRED MEMBER OPTICAL BENEFIT

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

### BENEFIT OVERVIEW

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

### ELIGIBILITY

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

### HOW TO CLAIM BENEFIT

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

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

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

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

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

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

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

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

### DAVIS VISION

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

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

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

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

# LINE ORGANIZATIONS

## SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

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

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

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

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

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

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

Lou Turco  
President

Dennis Gannon  
Recording Secretary

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

40 Peck Slip

New York, NY 10038

# LINE ORGANIZATIONS



Dear Fellow Sergeant,

The month of August has just begun, but it has already been a long, hot summer. Eleven people were shot at a Brooklyn block party, one fatally, and scores of thugs, emboldened by the lack of leadership and see-no-evil, hear-no-evil attitude of Mayor de Blasio and Police Commissioner O'Neill have been assaulting police officers throughout the city by drenching them with water.

This abhorrent behavior continues even as the mayor continues his laughable quest to become the next President of the United States. This is due to a phenomenon known as the Pantaleo Effect that has overtaken the NYPD.

Having seen how PO Daniel Pantaleo and Sgt. Kizzy Adonis were railroaded by the department after the Eric Garner incident, police officers are wary of taking lawful police action when it might involve physical force.

In the aftermath of several water incidents, Chief of Department Terence Monahan talked tough as he wondered aloud how the officers could have chosen the path of least resistance. He even questioned their worthiness to wear the NYPD uniform.

However, prior to these egregious incidents, which have a great chance of becoming more dangerous, Chief Monahan and his ilk were all preaching restraint and de-escalation strategies instead of actual enforcement.

Rather than encouraging cops to be cops, the administration was urging them to play basketball and sing karaoke with neighborhood gangbangers.

Particularly galling was the fact that in the Garner debacle, officers were specifically sent to Staten Island by a high-ranking police official to arrest street vendors for selling loose cigarettes. This order was based on complaints from neighborhood merchants. When things got out of hand, PO Pantaleo and Sgt. Adonis, who acted lawfully and ethically, were scapegoated in the most reprehensible fashion.

I have criticized the department mightily for this travesty, as well as the water dousings, and will continue to do so with all the energy I can muster.

On a more positive note, President Trump signed into law the 9/11 Victim Compensation Fund bill despite the efforts of several lawmakers to see it discontinued. As controversial as President Trump is, there is no doubt that he and his administration are stalwart supporters of the law enforcement community. In these trying times, that goes a long way so we should be thankful for that.

The latest NYPD suicide victim was newly promoted Sgt. Terrance McAvoy, who was assigned to Transit District 32. From outward appearances, Sgt. McAvoy, who was just 30 years old, had so much to live for. We might never know what propelled him to take his own life, but the SBA is actively involved in the formulation of a mental health program to combat these tragic deaths by providing much-needed services. We extend our heartfelt sympathy to all of Sgt. McAvoy's family members, friends, and colleagues.

I realize this is a very daunting time to be a law enforcement officer. I promise that we are doing our best to fight for your interests and safety despite many obstacles, most of which begin and end with our local elected and appointed officials, specifically Mayor de Blasio and Commissioner O'Neill.

Please always continue to be vigilant and remind yourselves that going home safely is more important than anything else. Thank you for your exemplary service, as well as the privilege of serving as your President.

Fraternally,

Ed Mullins

# LINE ORGANIZATIONS

EDWARD D. MULLINS  
PRESIDENT

VINCENT J. VALLELONG  
VICE PRESIDENT



**SERGEANTS BENEVOLENT ASSOCIATION**  
35 WORTH STREET, NYC 10013-2935  
**#WeAreBarry**

## THE CHEVRON

### CAN YOU CARRY?

| VENUE / ARENA                                 | ACTIVE NYPD           | RETIRED NYPD              | NEAREST PRECINCT                     |
|-----------------------------------------------|-----------------------|---------------------------|--------------------------------------|
| Radio City Music Hall                         | YES                   | NO                        | MTS PCT - 357 W. 39th St.            |
| Madison Square Garden                         | YES                   | NO                        | MTS PCT - 357 W. 39th St.            |
| Barclay Center                                | YES - Dean St. Gate   | NO                        | 78 PCT - 65 6th Ave.                 |
| Yankee Stadium                                | YES - Gate 4          | YES - Gate 4 - HR218 Req. | Transit 11 - E. 161 St. & River Ave. |
| Citi Field                                    | YES - Gil Hodges Gate | YES - Gil Hodges Gate     | 109 PCT - 37-05 Union St.            |
| Kings Theater                                 | NO                    | NO                        | 67 PCT - 2820 Snyder Ave.            |
| Prudential Center                             | YES                   | YES - HR218 Required      | Newark PD                            |
| Nassau Coliseum                               | YES - Gate 5          | YES - Gate 5              | NCPD                                 |
| USS Intrepid Museum                           | YES                   | YES                       | MTN PCT - 306 W. 54th St.            |
| NY Aquarium Coney Island                      | YES                   | YES                       | 60 PCT - 2951 W. 8th St.             |
| Museum of Natural History                     | YES                   | YES                       | 20 PCT - 120 W. 82nd St.             |
| Ford Amphitheater<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>



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



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



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



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

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

# LINE ORGANIZATIONS



## Go Fund Me Campaign for Det. George Moreno

August 26, 2019

Det. George Moreno of the Chief of Detectives Office was recently diagnosed with 9/11 cancer and is currently "out sick" while undergoing treatment.

George and his wife recently celebrated the birth of their beautiful baby girl.

If possible, please donate to help George and his family through this difficult time. The donation link can be found at:

<https://www.gofundme.com/f/1qi6ksu0g0>

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## DEA Jack Healy College Scholarships

August 22, 2019

The deadline for the **2019 DEA Jack Healy College Scholarships** for the sons and daughters of active and retired DEA members in good standing is **Friday, September 29, 2019**.

The Scholarship Application can be found here: <C:\Users\hkatowitz\Documents\Cmpd District Map & Baby Betty>  
Don't forget to get your application in on time!

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## A Message to All Detectives from the DEA President

August 20, 2019

A Message To All DEA Members from President Michael J. Palladino,

On August 19, 2019, Police Commissioner James P. O'Neill fired Police Officer Daniel Panteleo, in effect, blaming him for Eric Garner's death during a lawful arrest. The politically motivated decision touches each and every one of us, because we all know that on any given day we could be in the very same position that Officer Panteleo and his fellow cops found themselves in; dealing with an uncooperative suspect who is resisting arrest.

Recent criminal justice reforms by City and State legislators clearly indicate what they want: a less engaged NYPD. And the Panteleo decision solidified that in the minds of most cops. If it's not true, then the NYPD needs to communicate this immediately to the rank and file.

Once the decision was made yesterday, I felt a myriad of emotions ranging from demoralized to absolute anger, leaving me totally troubled about where we go from here as law enforcement professionals and no doubt you felt the same way.

The common denominator with most controversial police incidents is resisting arrest, which is a subject anti-police politicians steer clear from, because they would have to admit what I have always said: "Show me a resisting arrest and I will show you an ugly video, plain and simple." Absent political support and clear direction from the NYPD, we find ourselves in "self-preservation mode," because you have too much to lose and little to gain.

Therefore, until further notice, or until clear direction from the NYPD, if the suspect you are engaging with willingly submits, then affect the arrest. But if you are given the least bit of resistance, either verbal or physical, get your covering supervisors to the scene and let them make the call. If a covering Detective Bureau supervisor is unavailable or delayed, call for a uniformed patrol supervisor and be guided by his or her instructions. If the responding supervisor can't or won't make a decision, that supervisor can call the next rank above them to respond.

If the subject refuses to remain on the scene while you await the supervisor, use your discretion as to whether to detain the individual or not by assessing the safety of the situation around you and the crime for which the individual is wanted. As absurd as this sounds, we must proceed this way at this time.

Please remember to be aware of what's going on around you. In light of the recent water dousing and debris throwing incidents, the threat against you may be coming from someone other than the person with whom you are engaging.

Fraternally,  
Michael J. Palladino  
President

# 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

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AUGUST 2, 2019

LYNCH BLASTS PANTALEO DECISION: "PURE POLITICAL INSANITY"

PBA President Patrick J. Lynch said:

"This decision is pure political insanity. If it is allowed to stand, it will paralyze the NYPD for years to come. This judge ignored the evidence and trampled P.O. Pantaleo's due process rights in order to deliver the result that the grandstanding politicians and protesters demanded. The only hope for justice now lies with Police Commissioner O'Neill. He knows the message that this decision sends to every cop: we are expendable, and we cannot expect any support from the city we protect. He knows that if he affirms this horrendous decision, he will lose his police department."

~~~~~  
August 5, 2019

**NYC PBA RESPONDS TO GOVERNOR CUOMO'S STATEMENTS ON WATER BUCKET ATTACKS ON NYPD MEMBERS**

PBA President Patrick J. Lynch said:

"Governor Cuomo apparently wants the New York State Police to know that he has their backs. Unfortunately, New York City police officers have nothing even remotely close to that kind of support from our city's elected leaders. State Troopers may be patrolling city streets in increasing numbers, but they do not have to deal with a mayor who demonizes them for his own political gain, a City Council that imposes new burdens and second-guessing at every turn, or NYPD bosses who look to protect their own careers at the expense of the men and women they lead. It also doesn't hurt that State Troopers are paid about 30% more than NYPD cops. Governor Cuomo is right: the NYPD is frozen, but don't blame the cops. Instead, blame the complete lack of leadership from City Hall."

~~~~~  
August 19, 2019

PBA STATEMENT ON POLICE COMMISSIONER O'NEILL'S DECISION TO FIRE P.O. PANTALEO

PBA President Patrick J. Lynch said:

"Police Commissioner O'Neill has made his choice: he has chosen politics and his own self-interest over the police officers he claims to lead. He has chosen to cringe in fear of the anti-police extremists, rather than standing up for New Yorkers who want a functioning police department, with cops who are empowered to protect them and their families. With this decision, Commissioner O'Neill has opened the door for politicians to dictate the outcome of every single NYPD disciplinary proceeding, without any regard for the facts of the case or police officers' due process rights. He will wake up tomorrow to discover that the cop-haters are still not satisfied, but it will be too late. The damage is already done. The NYPD will remain rudderless and frozen, and Commissioner O'Neill will never be able to bring it back. Now it is time for every police officer in this city to make their own choice. We are urging all New York City police officers to proceed with the utmost caution in this new reality, in which they may be deemed 'reckless' just for doing their job. We will uphold our oath, but we cannot and will not do so by needlessly jeopardizing our careers or personal safety."

~~~~~  
August 28, 2019

The NYC PBA's delegate assembly today unanimously approved resolutions of no confidence in Mayor Bill de Blasio and Police Commissioner James O'Neill, calling for Commissioner O'Neill's resignation and Mayor de Blasio's removal by the governor. See copies of the approved resolutions on [de Blasio](#) and on [O'Neill](#).

PBA President Patrick J. Lynch said:

"Today's votes are an unequivocal indictment of our failed leaders in City Hall and 1 Police Plaza. For years, Mayor de Blasio has demonized police officers and undermined our efforts to protect our city. For years, Commissioner O'Neill has cravenly acquiesced to the Mayor and his anti-cop allies. The unjust termination of P.O. Daniel Pantaleo was merely the final straw: both men have displayed an appalling pattern of malfeasance and nonfeasance that disqualifies them from continuing to serve in their current offices. Neither can hope to regain the trust or confidence of New York City police officers. They must resign or be fired."

The NYC PBA's nearly 400 delegates are the directly elected precinct- and command-level representatives of nearly 25,000 active NYPD members in the rank of police officers.

# LINE ORGANIZATIONS



## World Trade Center Resources

### Police Pension Fund Notice of Participation

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

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

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

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

### Victim Compensation Fund

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

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

## Links to Police Line and Fraternal Organization websites



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



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



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



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



<http://nypdpea.com/>



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



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



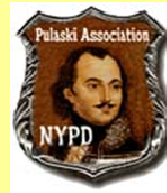
<http://www.nypdemeralds.com/>



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



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



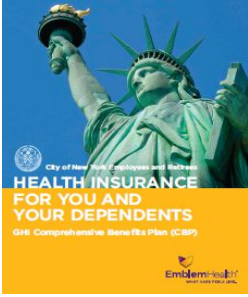
<http://ww2.nypdpulaskiassoc.org/>



<http://nypdsteuben.org/>



# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

(Continued next page)

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

# Health and Welfare

## 2019 Medicare Parts A & B Premiums and Deductibles

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

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

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

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

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

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

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

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

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

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

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

# Health and Welfare

## City Coverage for Medicare-Eligible Retirees

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

### Medicare Enrollment

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

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

### Medicare Part B Reimbursement

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

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

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

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

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

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

2017 Medicare Part B Reimbursement Differential Request Form:

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

2016 Medicare Part B Reimbursement Differential Request Form:

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

### IRMAA Medicare Part B Reimbursement

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

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

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

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

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

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

# 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](#)

---

## 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

Friday, September 6, 2019 COPS vs FIRES

The poster features a background image of the Statue of Liberty and the New York City skyline. At the top, the Queensland Police and Queensland Fire and Emergency Services logos are displayed. The title 'COPS VS FIRES RUGBY LEAGUE' is prominently displayed in the center. Below the title, the date and location are specified. A paragraph explains the memorial nature of the event. At the bottom, match details and a post-match celebration function are listed, along with a row of logos from various police and fire departments.

## COPS VS FIRES RUGBY LEAGUE

Friday September 6th 2019  
New York City

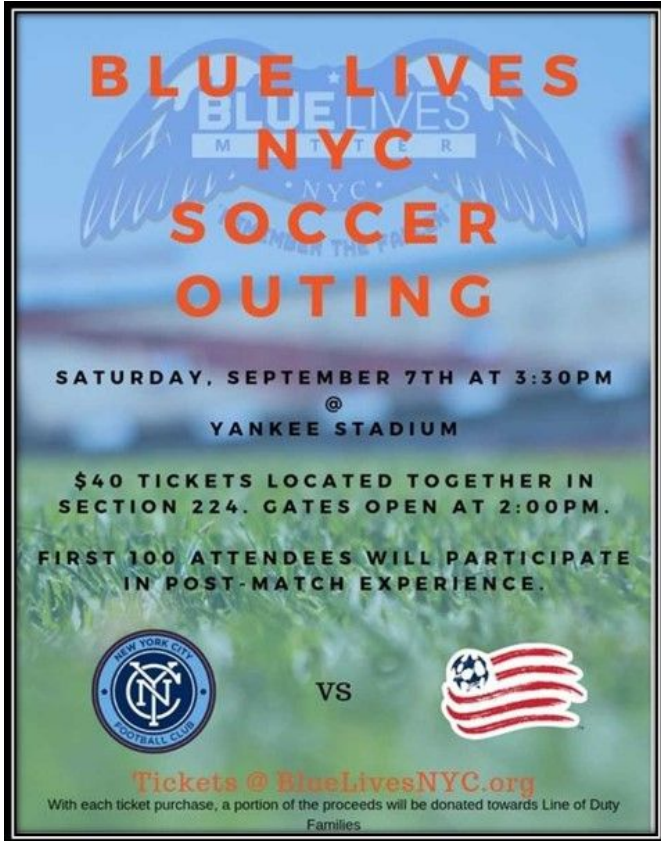
The game is played as a memorial to the New York First Responders who made the ultimate sacrifice on September 11, 2001. In 2019 the game will be played in Brooklyn, all are invited to attend and support the Aussie First Responders.

**Match Details**  
1:30pm, 6th September 2019  
Aviator Sports and Events Center  
3159 Flatbush Ave, Brooklyn, 11234.

All are invited to the post match celebration function at 6pm at the Australian Hotel, 20 W 38th St, Manhattan, 10018.

# What's Happening



Saturday, September 7, 2019 BLM NYC Soccer Outing



**BLUE LIVES NYC SOCCER OUTING**

SATURDAY, SEPTEMBER 7TH AT 3:30PM  
@  
YANKEE STADIUM

\$40 TICKETS LOCATED TOGETHER IN SECTION 224. GATES OPEN AT 2:00PM.  
FIRST 100 ATTENDEES WILL PARTICIPATE IN POST-MATCH EXPERIENCE.

 VS 

Tickets @ [BlueLivesNYC.org](http://BlueLivesNYC.org)  
With each ticket purchase, a portion of the proceeds will be donated towards Line of Duty Families

Sunday, September 8, 2019 Motorcycle Run for Richie



**ANNUAL "RUN FOR RICHIE" 9/11 MOTORCYCLE RUN**  
IN MEMORY OF RICHARD ALLEN PEARLMAN  
SUNDAY, SEPTEMBER 8, 2019

Registration Opens 8am / K.S.U. 1pm  
AQUEDUCT RACETRACK PARKING LOT  
110-00 Rockaway Blvd, Ozone Park, NY

Registration: \$40 (Rider & Passenger)  
Pre-Registration Gets You a Guaranteed Challenge Coin & Priority Parking to be in the front of the Ride.  
If You Don't Attend the Ride Your Coin Will Be Shipped to You!!!

[www.FHVAC.org](http://www.FHVAC.org)  
[www.NYCPUNISHERSLEM.org](http://www.NYCPUNISHERSLEM.org)

@nyc911run #NYC911RUN

The FIRST 411 Pre-Registered Will Receive a Numbered Coin in Memory of All Police, Fire & EMS We Lost That Day.

FULL NYPD ESCORTED RIDE

Proceeds to benefit the **Forest Hills Volunteer Ambulance Corps**

Challenge Coin Trade Show • 9am-5pm  
Trade \*Buy\* Sell • Vendor Tables Available

**ALL EMS / FIRE / POLICE VEHICLES ARE WELCOME TO BE IN PARADE FOR FREE!**

Thursday, September 12, 2019 Columbia Association Cigar Night



The NYPD Columbia Association is Proud to Present the Detective Anthony DiCarlo "Cigar Night"

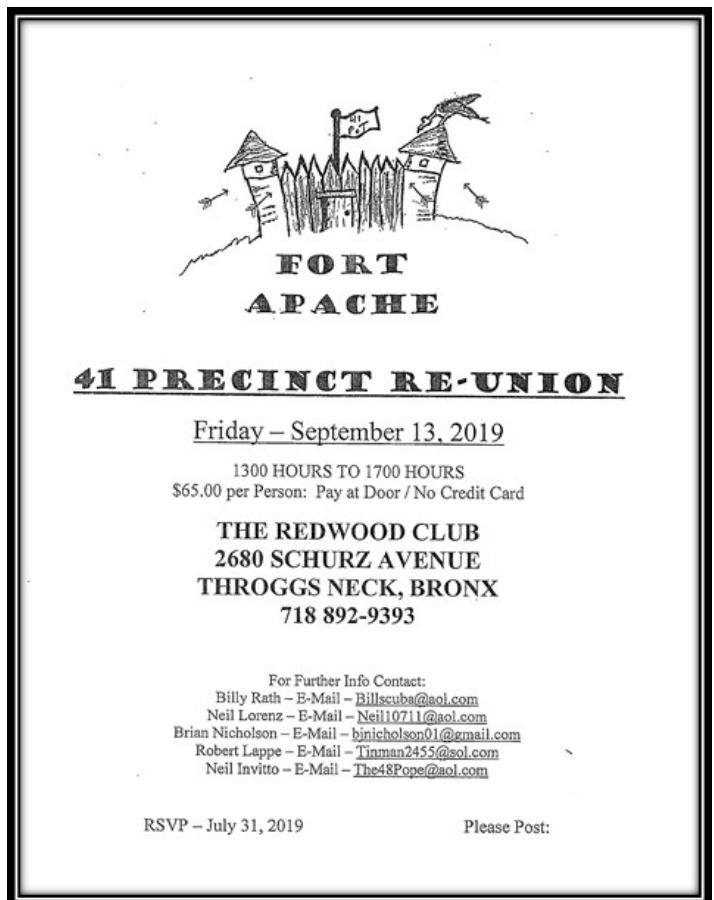
Please join us  
Thursday, September 12th, 2019 - 6:30pm  
Vetro's by Russo's on the Bay  
164-49 Cross Bay Blvd.  
Howard Beach, NY 11414

\$150 per person



For tickets please contact the following:  
Louis J. Balsamo - (516)-369-2325 - MrtalyNYPD@gmail.com  
John Bellico - (646)-208-3101 - JB927917@gmail.com  
Anthony Cannata - (718)-877-6024 - Acannata50@gmail.com  
Michael Russo - 347-668-4626 - MichaelRusso@yahoo.com  
Christopher J. Pizzo - (516)-318-3545 - CJPizzo@gmail.com

Friday, September 13, 2019 - 41 Precinct Reunion



**FORT APACHE**

**41 PRECINCT RE-UNION**

Friday – September 13, 2019

1300 HOURS TO 1700 HOURS  
\$65.00 per Person: Pay at Door / No Credit Card


**THE REDWOOD CLUB**  
2680 SCHURZ AVENUE  
THROGGS NECK, BRONX  
718 892-9393

For Further Info Contact:  
Billy Rath – E-Mail – [Billscuba@aol.com](mailto:Billscuba@aol.com)  
Neil Lorenz – E-Mail – [Neil10711@aol.com](mailto:Neil10711@aol.com)  
Brian Nicholson – E-Mail – [binicholson01@gmail.com](mailto:binicholson01@gmail.com)  
Robert Lappe – E-Mail – [Tjnman2455@aol.com](mailto:Tjnman2455@aol.com)  
Neil Invitto – E-Mail – [The48Pope@aol.com](mailto:The48Pope@aol.com)

RSVP – July 31, 2019 Please Post:

# What's Happening


Sunday, September 14, 2019  
5<sup>th</sup> Annual Det. Liu and Ramos Community Day



New York City Police Department

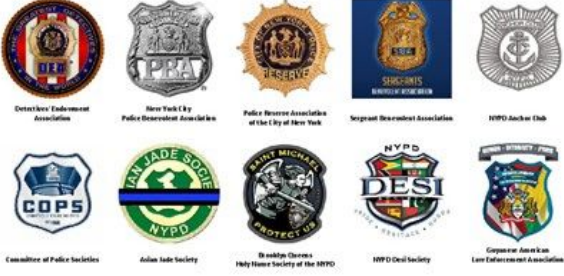
79<sup>th</sup> Precinct 84<sup>th</sup> Precinct PSA 3  
Police Reserve Association of the City of New York  
79<sup>th</sup> Precinct Community Council  
NYC Parks Department

with




PRESENTS  
**THE 5<sup>th</sup> ANNUAL  
Detective Liu & Detective Ramos  
Basketball Tournament of Champions**  
Saturday, September 14, 2019

Opening Ceremony - 10:00 A.M.  
Basketball Tournament - 12:00 P.M.  
Marcy Playground  
Brooklyn, New York




Sunday, September 15, 2019 Christopher Hoban Memorial Run

**31<sup>st</sup> Annual Police Officer  
CHRISTOPHER HOBAN '80  
MEMORIAL RUN**  
SEPTEMBER 15, 2019 • 10:30 am (Rain or Shine)



**5-MILE or 5K**  
Adult Entry Fee \$25 (Day of Race \$30)  
13-19 yrs Entry Fee \$20 (Day of Race \$25)  
12 and Under \$15 (Day of Race \$20)

"Lest We Forget"

**HOBAN CUP  
In Memory of  
KEVIN FAY**

Teams of Three Runners  
Male or Female  
May Compete  
In Either 5M or 5K

NOT UP FOR THE RUN? COME DOWN FOR THE FUN!  
BBQ, Beverages, Children's Activities,  
Music, Raffles and More!

Registration, Information, Directions  
[www.hobanrun.com](http://www.hobanrun.com) #HOBAN2019

Sunday, September 14, 2019 Gaelic Football Match



**NYPD vs. FDNJ**

**Gaelic Football Match**  
Entertainment by The Narrowbacks

**SATURDAY SEPTEMBER 14, 2019 @  
5PM ROCKLAND GAA FIELD**  
160 OLD ORANGEBURG ROAD, ORANGEBURG NY 10962

PROCEEDS FROM THE MATCH WILL BE DONATED TO THE FAMILY OF  
**POLICE OFFICER CHRIS "CLYDE" KONECNI  
WHO PASSED AWAY IN 2019**

**CONTACTS:**  
Detective Brian Green ..... 845-325-3941  
Detective Mike Greaney ..... 914-469-1620  
Sergeant Bill Dooley ..... 845-416-4689

**FOLLOW US ON FACEBOOK-INSTAGRAM & TWITTER**  
**\$10. IN ADVANCE** IAB LOG #018/2019 **\$15. AT GATE**

Wednesday, September 18, 2019 Det. Brian Moore Memorial Golf Outing



**BRIAN MOORE**  
1989-2015  
DET. 1ST GRADE BRIAN MOORE  
Our Home Town Hero

**BRIAN MOORE  
MEMORIAL  
GOLF OUTING  
& DINNER**

Texas Scramble - Best Ball  
Wednesday, September 18,  
2019  
Bethpage State Golf Course

**DEADLINE FOR PAYMENT IS: AUG 28, 2019**  
To register go to:  
[BrianMooreFund.com](http://BrianMooreFund.com)

Visit Us On Facebook:  
<https://www.facebook.com/BrianMooreGolfOuting/>

Any questions contact Committee members:

**Board of Directors:**  
Richard Gertie  
Raymond Moore  
Don Parrinetti  
Ralph J. Raymond

**Committee Member**  
Sophia Aidiniou  
Joe Antonacci  
Liz Franks  
Jack Mitgang  
Joe Pappalardo  
Peter Vogelberg

**TEXAS SCRAMBLE - BEST BALL  
OUTING SCHEDULE**  
9:00 am Registration, Breakfast  
& Bloody Mary Bar  
11:15 am Reading of the Rules,  
Shotgun Start  
11:30 am Lunch  
**Open Bar ALL DAY**  
3:30-5:30 Raw Clam Bar  
3:30-5:30 Hand Rolled Cigar Bar  
5:30 pm Cocktail Hour  
6:30 pm Followed by Reception

**\$250 PER PERSON**  
Entries will be accepted as  
singles, two, three or four person  
groups.

Includes:  
Breakfast, Lunch, Cocktail Hour,  
Dinner, Open Bar all day, Golfing 18  
holes on Blue Course, balls, tees, &  
gift bag  
**DINNER ONLY \$125**

**Sponsorship Opportunities**

- \$150: Tee Sign
- \$250: Hole Flag (All Other Holes)
- \$500: 1st Hole Flag (First Come)
- \$500: Closest to Pin Sponsor
- \$500: Longest Drive Sponsor
- \$750: 18th Hole Flag (First Come)
- \$800: Hand Rolled Cigar Bar Sponsor
- \$850: Beverage Cart Sponsor
- \$1000: Dinner Table of 10
- \$1500: Hole Flag with Boom Cup  
Babes & Mobile Boom Cup Beer Cart
- \$1600 Breakfast Sponsor & Bloody Mary Bar
- \$1700: 9th Hole Flag with Boom Cup  
Babes & Bar
- \$2500: Golf Cart Sponsor (1st Come)
- \$3500 Halfway House Lunch Sponsor

The following all include:  
a Tee Sign & Plaque Recognition  
\$1750 Bronze Sponsor  
1 Twosome, Additional Dinner for 2  
\$2500 Silver Sponsor  
1 Foursome, Additional Dinner for 4 & Ze-  
gal Rae Clam Bar Sponsor  
\$4000 Gold Sponsor  
2 Foursomes and Golf Towel Sponsor  
\$5,500 Diamond Sponsor  
2 Foursomes and Golf Hat Sponsor  
\$8,000 Platinum Sponsor EVENT SPONSOR  
3 Foursomes, Additional Dinner for 20

100% of Proceeds go directly to the  
Brian Moore Memorial Fund.





# What's Happening

WTC  
HEALTH  
PROGRAM

9.11

WTC Health Program

## 9/11 Were You There?

**18** years later, we are still seeing the health effects of 9/11.

If you responded following the 9/11 attacks, call us today to learn more about the  
**World Trade Center Health Program.**

You may be eligible for medical monitoring and treatment for WTC-related conditions.

*Are You Enrolled In the WTC Health Program?  
Have you been seen for your monitoring appointment?  
Are you up to date with your appointments?*

[We are here to help with any WTC Health Program questions!](#)

***Steven A. Wallace (NYPD PBA Delegate, Retired)***

Outreach & Education Program Coordinator

WTC Health Program Clinical Center of Excellence at Mount Sinai

**Office:** [\(212\) 824-7059](tel:(212)824-7059)      **Cell:** [\(646\) 584-7797](tel:(646)584-7797)

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

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

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


***World Trade Center Health Program***

Phone Number: (888) 982 4748

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

# What's Happening

Thursday, Sept. 19, 2019 Arms Wide Open Dinner



**NYPD With Arms Wide Open**  
Requests the pleasure of your company at

The Annual Dinner Dance and Awards Night Honoring  
**Mr. Patrick J. Lynch, NYC PBA President**  
Humanitarian of the Year 2019

And The Detective Steven McDonald Memorial Scholarship Recipients

**Thursday, September 19, 2019**  
Cocktails at six-thirty in the evening  
Dinner and Dancing from seven thirty to eleven o'clock  
at  
Antun's of Queens  
96-43 Springfield Boulevard  
Queens Village, New York

Entertainment by The NYPD Jazz Ensemble  
and  
The NYPD Emerald Society Pipes and Drums

Tickets are \$150 per person or \$250 per couple. Tables of ten may also be purchased at a discount. For further inquiries, contact our events team at [events@nypdswavo.org](mailto:events@nypdswavo.org) or visit our website [www.nypdswavo.org](http://www.nypdswavo.org) to make an online purchase today.

Journal advertisements and congratulatory notes are available for purchase by contacting Jennifer McCarthy via email at [jmccarthy@nypdswavo.org](mailto:jmccarthy@nypdswavo.org) or call 914-525-2836

NYPD With Arms Wide Open is a 501(c)(3) tax exempt organization that is available to all ages, active or retired, regardless of rank, that have a child with special needs.

Saturday, Sept. 21, 2019 Steuben Association Parade




**Steuben Association**  
Police Department ~ City of New York  
Sgt. James Roscher, President

**GERMAN~AMERICAN  
STEBEN PARADE**

**Saturday, September 21, 2019**

Muster is at 1100 hrs on East 67<sup>th</sup> Street  
(between 5<sup>th</sup> Ave & Madison Ave)


By Popular Demand,  
this Year's Post-Parade Assembly will  
Remain in Manhattan at  
Summer Stage - Central Park  
(Enter 72nd St at 5th Avenue)

Admission is \$35 at the following link:  
<http://germanparade.nyc.org/event/new-york-city-oktoberfest/>  
Food & Beer are pay-as-you-go

For Additional Information contact:

|                                  |                               |                                |
|----------------------------------|-------------------------------|--------------------------------|
| Patrick Steffens<br>646-208-6915 | James Roscher<br>917-596-4423 | Marc Burkhardt<br>212-760-8301 |
|----------------------------------|-------------------------------|--------------------------------|

Wednesday, Sept. 25, 2019 BLM - PO Anthony Dwyer Memorial Game



**BLUE LIVES MATTER - NYC**

Remembering the 30 year Anniversary of  
**POLICE OFFICER ANTHONY DWYER**  
Family to throw out ceremonial 1st Pitch

**Wednesday September 25<sup>th</sup>**  
**7:10 P.M. at CITI FIELD.**

M&M Party Deck. \$165  
(includes ticket, Unlimited food, softdrinks, and beer. Beginning 1hr prior until 5th inning.)

Purchase tickets at  
[www.bluelivesmatternyc.org](http://www.bluelivesmatternyc.org)

## 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**



GCO#16-0899  
PI: Mary Ann McLaughlin, MD MPH  
Study being done at the Icahn School of Medicine at Mount Sinai

Protocol: IRB-17-01930  
Approved: 9/11/2018  
Expires: 07/10/2019



## **NYPD With Arms Wide Open**

Requests the pleasure of your company at

The Annual Dinner Dance and Awards Night Honoring

### **Mr. Patrick J. Lynch, NYC PBA President**

Humanitarian of the Year 2019

**And The Detective Steven McDonald Memorial Scholarship Recipients**

**Thursday, September 19, 2019**

Cocktails at six-thirty in the evening

Dinner and Dancing from seven thirty to eleven o'clock

at

Antun's of Queens

96-43 Springfield Boulevard

Queens Village, New York

**Entertainment by The NYPD Jazz Ensemble  
and  
The NYPD Emerald Society Pipes and Drums**

Tickets are \$150 per person or \$250 per couple. Tables of ten may also be purchased at a discount. For further inquiries, contact our events team at [events@nypdwawo.org](mailto:events@nypdwawo.org) or visit our website [www.nypdwawo.org](http://www.nypdwawo.org) to make an online purchase today.

Journal advertisements and congratulatory notes are available for purchase by contacting Jennifer McCarthy via email at [jmccarthy@nypdwawo.org](mailto:jmccarthy@nypdwawo.org) or call 914-525-2836

*NYPD With Arms Wide Open is a 501(c)(3) tax exempt organization that is available to all cops, active or retired, regardless of rank, that have a child with special needs.*

# What's Happening

**THE DETECTIVE WENJIAN LIU FOUNDATION**  
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# 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, September 22, 10am-3pm

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

Denver Defense is located at 1417 Highway 16 in Denver NC

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

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

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

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



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

## New York's 'red flag' gun-control measure goes into effect this weekend

By Ruth Weissmann and Bernadette Hogan

August 22, 2019

New York's "red flag" law goes into effect Saturday, making the Empire State the 17th to put the gun-control measure in place. The regulations prevent people who show signs of being at risk to themselves or others from purchasing or owning a firearm, rifle or shotgun.

"Saturday is a very big day for saving lives in New York," said bill sponsor state Assemblywoman Jo Anne Simon (D-Brooklyn) Thursday at a Manhattan rally.

National cries to strengthen gun laws resurfaced after the massacres in El Paso, Texas, and Dayton, Ohio, earlier this month. "It's no comfort to deal with a case after someone's been shot," Manhattan DA Cyrus Vance Jr. said at a press conference with his Bronx counterpart, Darcel Clark.

"As a district attorney, lowering gun violence is really one of my highest priorities. This is going to save lives, and New York is going to lead the way."

Starting Saturday, relatives, household members, school administrators or a designee, cops and DAs have the right to file a petition with the state Supreme Court reporting individuals.

Petitioners must provide evidence that individuals own, possess or have access to a firearm and pose a threat to themselves or others.

Applications will be heard and a decision to move forward with a hearing will be made on the same day a petition is filed.

If a person is found "likely to engage in conduct that would result in serious harm to himself, herself, or others," a temporary "extreme-risk protection order" can be immediately issued, effectively blocking the individual from firearm possession or purchase, according to the legislation.

Such an order would allow law enforcement to immediately remove any guns from the person's home.

A follow-up hearing would be held within three to six days to decide whether to keep the weapons out of the home for up to a year. Such orders can be renewed after that.

"We are pulling together a task force to monitor this process," said state Senate sponsor Brian Kavanaugh (D-Manhattan/Brooklyn), noting cohesion among the Legislature, Gov. Andrew Cuomo's office, district attorneys' offices and school superintendents.

"If an order is being granted, from my perspective that's a good thing," he added. "We don't think it's going to be a very high volume.

The Office of Court Administration hasn't asked us for additional funding."

Cuomo signed the legislation in February.

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### **I. PREPARATIONS BEFOREHAND**

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

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

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

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

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

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

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

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

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

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

## **PAID FUNERAL BILLS:**

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



# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

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

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

# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

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

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

### What is the best option for you?

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

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

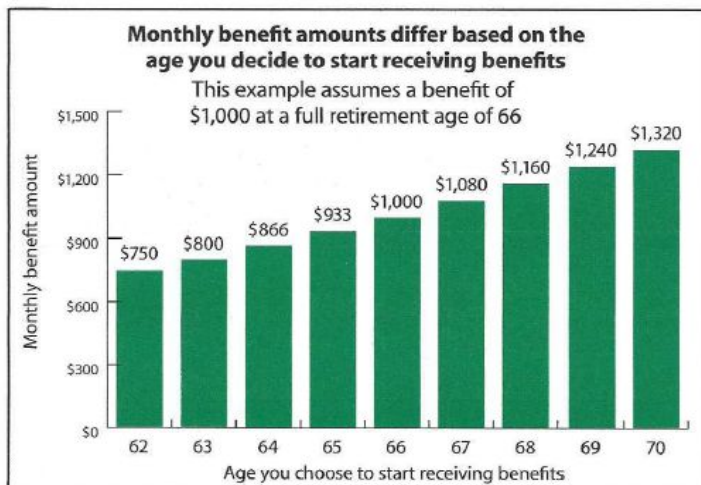
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

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

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



## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

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

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

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

## Other useful websites

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

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

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

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

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

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

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

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



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

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

September

16 September 1898

Bicycle Policeman John G. KRUEGER was seen on Leonard street on Thursday afternoon. He is regularly attached to the bicycle squad of the Police Department, main headquarters, 1786 Broadway, Manhattan and Brooklyn headquarters at the Fifty-fifth Precinct Station House. Thursday was Officer KRUEGER's first trip on Leonard street. He says there are eighty five men in the squad. In Brooklyn there are now twenty-four men and one roundsman, LAKE. Ten of these men were detailed from Manhattan Borough and he is one of them. He says that there are two details of duty for the bicycle policemen, 10 am to 5 pm and 5 to 11 pm. Mr. KRUEGER's uniform is a very neat and attractive one. Duties will be continued during the winter.

28 September 1898

Officer Henry F. BUSCHMANN, who was one of the two Long Island City policemen transferred to Jamaica in the shakeup the other day, is sick with typhoid fever at his home on East avenue.

### **“New York’s Bicycle Policemen”**

Before there were cop cars and surveillance cameras, NYPD patrolmen walked their beat or kept an eye out via bicycle.

“Bicycles a great help,” reads a *New York Times* headline from 1896. The story goes on to cite their use in catching runaway horses and preventing cyclists from reckless riding. “More bluecoats a-wheel recommended by the head of the force to the police board.”



This group of bike police, from an 1899 NYPL photo, looks ready to ride.



**Membership Meeting Minutes  
August 13, 2019**

The meeting was called to order with the Pledge of Allegiance at 7:45pm. There were 58 members, 4 new members and 6 guests present.

This was followed by the invocation, the reading of the names and circumstances of death of the 8 law enforcement officers who died in the line of duty since the July membership meeting and a moment of silence for these officers.

**Roll Call of Officers**

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

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

**Sickness & Distress:** Nothing to Report.

**Guest Speaker(s):** CEO Cindy High-Fischmann and Office & HR Manager Karen Grape, United Water Restoration Group gave a presentation about their company and job opportunities for club members.

**Communications & Bills:**

- The Senate, with a vote of 97-2, voted affirmatively to extend the September 11<sup>th</sup> Victim Compensation Fund until 2092.
- Ft. Mill 10-13 Club will be holding a fundraiser for the family of Ret. Det. Thomas Weil on 9-11-19 at Mr. Putty's in Fort Mill. Tommy was a member of our club and is the nephew of club member Bob Otto.
- Another NYPD cop took his own life early Tuesday, shooting himself inside his Yonkers home, sources said. The off-duty seven-year veteran of the department left a note when he shot himself in the head about 3:30 a.m., sources said. He is the eighth NYPD cop to take his own life this year.
- Board members of our National Org. were invited to attend the PBA convention on Aug. 29. A motion was made and approved to donate \$1,000 to the PBA Widow's and Children's fund.

**Report of officers**

President:

- 9/11 Memorial Ceremony meeting will be on Wednesday Sept. 11.
- Dr. Usman Ahmad (Carolina Sport and Spine), 8035 Providence Rd suite 340, Charlotte, NC, 28277 - 704-542-3988 is a new Emblem Health/GHI participating provider.
- The Sept. 23 golf tournament was discussed. Raffle tickets can be purchased ahead of time for those who will not be at the tournament. Members were asked to solicit hole sponsors and donations.
- Members were reminded that the club collects and mails ID card renewals to our National president in January, April, July and October and pays for the postage.
- After holiday party - Jan. 18, 2020 at FOP Lodge 9.

Vice President: Dave announced he would not be running for re-election. He discussed upcoming club nominations and elections.

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

Secretary: Nothing to report.

Trustees:

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

Sgt. at Arms: Excused.

Historian: Nothing to report.

**Committee Reports:**

- Membership: 391
- Honor Guard: Frank Irizarry announced there would be an honor guard for our 9/11 memorial ceremony

**Old Business:** Nomination for Executive Board and Bob Fee's trustee position will be accepted at the **September** membership meeting. 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.

**New Business:** Nothing to report.

**Good of the Club:**

- New Members
  1. Ret. NYPD Sgt. Laurence Dargon
  2. Ret. NYPD Det. Waverly Busby
  3. Ret. NYPD P.O. Steven Mercedes
  4. Ret. NYPD P.O. Richard Zapata

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

- 50/50 of \$155 was won by Glenn Galanos and the free membership for 2020 was won by Dan McKenna.

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

**Next Meeting**  
**Wednesday September 11, 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/X1CeKoC6vj4>



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



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

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

BIRTH DATE \_\_\_\_\_ LAW ENFORCEMENT AGENCY \_\_\_\_\_

TAX # \_\_\_\_\_ APPOINTMENT DATE \_\_\_\_\_ RETIREMENT DATE \_\_\_\_\_

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

VESTED ( )

LAST COMMAND \_\_\_\_\_ LAST RANK HELD \_\_\_\_\_

PREVIOUS COMMANDS \_\_\_\_\_

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

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

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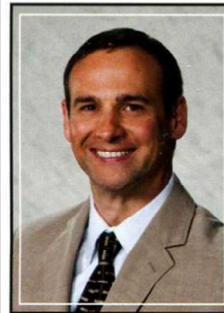
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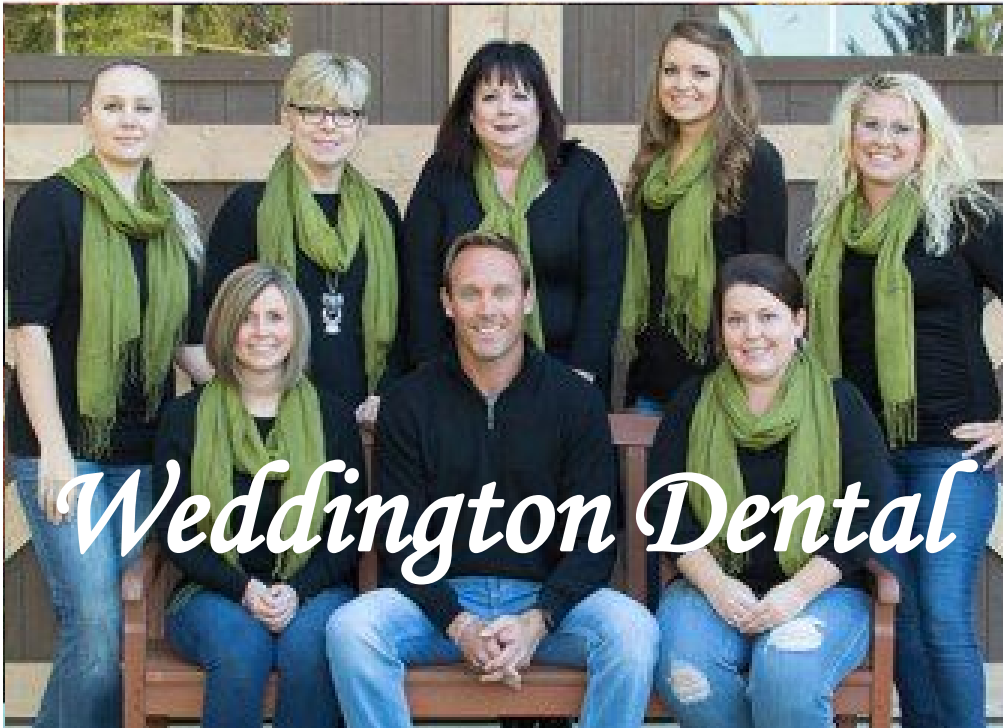
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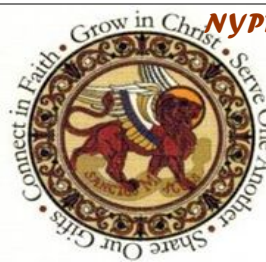


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