



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 12 Issue 10

10-13

October 2020

PRESIDENT
HARVEY KATOWITZ
704-849-9234

hkatowitz@charlotte10-13.com

VICE PRESIDENT

Bernard Roe

704-241-8002

b.eph.roe@gmail.com

RECORDING SECRETARY

SCOTT HICKEY

704-256-3142

sfhick@icloud.com

TREASURER

CHRIS RUSSO

347-886-2449

maddogcr@msn.com

SGT. at ARMS

HANK DOBSON

704-261-4312

hdobson054@gmail.com

TRUSTEES

BOB FEE

704-220-8400

rtfvs@yahoo.com

BRENDA JORDAN

516-852-3885

brejordan5@aol.com

KEVIN GRIBBON

803-493-3024

kgribbo@outlook.com

Ian McGrouther

516-314-5326

woodboy@windstream.net

BEN PEPTIONE

704-674-7000

peppy7200@gmail.com

CHAPLAIN S

DONALD SANCHEZ

704-654-2694

desanchez@carolina.rr.com

DEACON RICH McARRON

732-406-2917

dcnrich@gmail.com

HISTORIAN

JIM ROCHFORD

516-819-1607

jimjack@att.net

EDITOR

Harvey Katowitz

PRESIDENT'S MESSAGE

Hi All,

It has been 6 long months since our last in-person membership meeting.

Now that NC has moved into phase 3 of the COVID-19 protocol the board has decided to resume our in-person meetings with some restrictions.

In order to maintain social distancing in the FOP lodge tables have been moved further apart and seating will be limited to 4 people per round table and 6 people per long table. We will also limit the number of people who can sit at the bar.

With the new configuration of tables and seating limit, we can accommodate approximately 60 people. I will be sending out an Evite next week. The first 60 members to respond "yes" to the Evite will be allowed to attend the meeting.

To accommodate members who cannot attend in person we will set up a virtual meeting via Zoom to run concurrently with our in-person meeting. Information on how to participate in the virtual meeting will be emailed to members.

In an effort to minimize the risk of contracting or spreading COVID-19, dinner will be served and members will be asked to wear a mask at all times except when eating and drinking.

We will begin collecting 2021 dues at the meeting. If you will be attending the meeting please bring a check with you, otherwise mail a check and a dues renewal form that can be found on page 73.

On September 11, approx. 40 members participated in our virtual 9/11 Memorial Ceremony. For those of you who could not participate in the ceremony I have included a copy of the memorial program in the newsletter beginning on page 13.

On September 12, 13 club members attended a Back The Blue Rally at Chestnut Square Park in Indian Trail NC. NC Back The Blue President Gadi Alderman gave an informative speech during which he talked about 9/11 and terrorism. See pages 4 & 5.

With the loss of revenue and tax money due to COVID-19, NYC will be facing a budget shortfall. There has already been a push by a NYC citizens group to reduce or eliminate retiree benefits to help balance NYC's budget and a news editorial highlighting the soaring pension costs. (See pages 2-4).

Now more than ever it is important that we support the NYCPD National 10-13's efforts to elect NY legislators who support the police and to lobby legislators to prevent the erosion of our retiree benefits.

Please contact your friends and relatives in NY and ask them to vote for the candidates that have been endorsed by our National Organization. See page 27 for the list of candidates.

On September 20, the NC FOP State Lodge issued a press release listing the NC candidates they voted to endorse in the upcoming elections. See page 33 for the list of candidates.

Our Next Membership Meeting
Tuesday October 13 at 7:00 PM
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

The latest hit to New York governments: soaring pension costs

By Post Editorial Board

September 5, 2020 | 8:42pm

As if New York government budgets weren't suffering enough amid the pandemic, news from **state Comptroller Tom DiNapoli** just made the picture worse.

DiNapoli announced that local governments and the state will have to pony up more taxpayer cash to keep the pension system sound: Their contributions to the state's police and fire fund (as a share of their payrolls) will spike 16 percent and to the Employees' Retirement System, 11 percent.

That could translate into hundreds of millions of dollars — that they don't have.

The (semi-)good news? Payments aren't due until Feb. 1, 2022 (or Dec. 15, 2021, to qualify for a discount). And if markets do better than expected or payrolls shrink, things could improve, eventually.

Yet, as DiNapoli suggests, those are big ifs: "The economic backdrop," the funds' actuary wrote, "is one of turmoil and extraordinary uncertainty."

The comptroller blames longer lifespans and faster retirements for the bump-ups, which come after years of flat or declining contributions. He also notes "slightly lower than expected investment results averaged over the last five years."

True, those results include the massive falloff in the markets in March, when the pandemic broke out, and since then, they've rebounded considerably. Yet given their volatility — and the enormous uncertainty in the economy and in state and local budgets — higher contributions are wise.

DiNapoli's order doesn't cover New York City's pension funds, but they face the same environment. City Hall, which shelled out \$9.7 billion for its pension funds last year, or about 33 percent of payroll, should also be prepared for the worst.

The first step for all governments: Get a grip on benefits, most of which are fully guaranteed (unlike in the private sector) and backed by taxpayers.

Just as DiNapoli dropped his news, the Empire Center reported a whopping 6,178 state and local retirees were eligible for six-figure pensions last year, more than double the number in 2015. Many collect more than \$200,000 a year.

Last year, a Post exposé revealed how some workers, particularly at the LIRR, wildly pad overtime before retiring, helping to inflate their pensions. State lawmakers need to rein in such largesse — but instead keep adding new sweeteners to buy unions' support.

Equally critical: Get the economy going. That will gin up more tax revenue to cover higher pension costs and bolster the markets, helping to reduce those costs. How? By keeping tax rates down — and letting businesses open, open, open.

~~~~~  
The Citizens Budget Commission has recently published a report on how NYC can make \$1 billion in labor savings real & recurring.

Although a lengthy and unsettling report, every active/retired NYC employee should read this report. [http://www.thomanntax.com/wp-content/uploads/2020/09/CBCREPORT\\_NYC-Labor-Savings\\_09022020\\_1.pdf](http://www.thomanntax.com/wp-content/uploads/2020/09/CBCREPORT_NYC-Labor-Savings_09022020_1.pdf)

The following are the relevant part for law enforcement retirees.

CBC's Hard Choices That Can Balance New York City's Budget recommended premium contributions that are based on salary and type of premium. Fully implemented, employees with salaries below \$65,000 would pay 6 percent of single coverage and 8 percent of family coverage (about \$21 or \$72, per pay period, respectively). Employees with salaries of \$65,000 or more would pay 14 percent for single coverage and 16 percent for family coverage (about \$48 or \$144, per pay period, respectively.) Total savings to the City would be about \$675 million. CBC previously recommended employees contribute 10 percent for single coverage and 25 percent for family coverage based on private sector and State averages. Employees would contribute \$34 per pay period for single coverage and \$225 per pay period for family coverage, garnering City savings of \$1.1 billion annually. Initially implementing rates at half that amount—5 percent for single coverage and 12.5 percent for family coverage—would yield savings of \$531 million.

### *Health Insurance for Retirees*

After 10 years of full-time service, City employees are eligible for pre-Medicare retiree health insurance benefits with no responsibility for any of the premium cost, as well as Medicare Part B reimbursement and supplemental Medicare policies at no cost.<sup>18</sup> The annual cost of these benefits was \$2.2 billion in fiscal year 2020.<sup>19</sup> Most private sector employers no longer offer any retiree health insurance, and state and local governments offering the benefit require significant premiumsharing or graduate the benefit based on length of service. That is, employees with 30 years of service are required to pay less of the premium than those with 10 years of service.

A contribution of 16 percent of the premium for pre-Medicare retirees in fiscal year 2021 would save about \$224 million. CBC has previously recommended retirees contribute 50 percent of the premium for pre-Medicare health insurance, which would save \$700 million. Contribution rates could also be scaled based on years of service; for example, retirees with 10 years of service could be asked to contribute 75 percent, while those with 20 years would contribute 50 percent and those with 30 years would contribute 25 percent.

Continued next page.....

# PRESIDENTS MESSAGE

Retirees age 65 and over are eligible for Medicare. Part A covers inpatient services and hospital care; it is provided by the federal government at no cost to individuals who have contributed payroll taxes for at least 10 years. Part B covers medically necessary and preventative services, including doctor visits, as well as other services not covered by Part A. Part B premiums are set by the federal government on a sliding scale based on income; annual retiree costs range from \$1,735 to \$5,899.<sup>20</sup> The City provides a full reimbursement of all Part B costs, including to high-income retirees with more than \$100,000 in income. City retirees can also enroll in supplemental Medicare policies offered by GHI or HIP with no employee premium share; in fiscal year 2021 these policies are estimated to cost the City approximately \$2,370 per person.<sup>21</sup> Elimination of Medicare Part B premium reimbursement and the income-related monthly adjustment amount (IRMAA) would save the City about \$400 million a year. If 50 percent premium contribution was also required for Medicare Supplemental health plan policies, the City would save about \$250 million. If Medicare Part B and IRMAA are eliminated and a 50 percent premium contribution is required, a single retiree enrolled in Medicare would be paying \$2,885 year, while a retired couple would pay \$5,770 per year. Contribution rates could also be scaled based on years of service.

Other changes to retiree health insurance also could be considered. For example, the City could require pre-Medicare retirees who are eligible for insurance through an employer (either their own or their spouses') to enroll in that plan. The years of service required to be eligible for health insurance could be increased for current employees, as was negotiated with the United Federation of Teachers (UFT), which now requires 15 years of service.

## *Consolidation of Welfare Funds*

The City makes per employee (and often per retiree) contributions to 73 distinct welfare funds administered by individual unions.<sup>22</sup> These funds most commonly provide prescription drug coverage and offer medical and dental plans, but also provide a variety of other benefits, such as scholarships, determined by each collective bargaining unit. Prior CBC work found many funds incur excessive administrative expenses, build unnecessary reserves, or suffer from mismanagement, including running deficits.

The City should work with the MLC to consolidate welfare funds to leverage economies of scale for prescription drugs and other medical benefits. City payments to welfare funds are projected to exceed \$1.3 billion in fiscal year 2020; CBC previously estimated consolidation could reduce costs by \$164 million without a benefit cut. Members could opt for other nonmedical benefits under a cafeteria plan.<sup>24</sup> As part of modernizing its health insurance arrangements, the City also could explore offering health insurance plans that include prescription drug coverage

## *Elimination of City Contribution to Union Annuity Funds*

Unions for uniformed employees, skilled trade workers, and some others manage annuity funds to which the City contributes per member annually. These contributions totaled \$124 million in fiscal year 2020 in addition to the nearly \$10 billion in pension contributions made to the City. The City offers its employees defined benefit pension plans that are relatively generous, even as compared to those provided to State workers. Pension benefits are constitutionally protected and can only be modified for future employees; however, City contributions to annuity funds are negotiated with each union, and should be reduced or eliminated.

## *Elimination of Variable Supplement Funds*

Uniformed employees of the New York Police Department, the Fire Department, and the Department of Correction who retire for service are eligible to receive an annual statutorily defined Variable Supplement Fund (VSF) payment in addition to their pensions. In addition, members in Police and Fire department who remain on active duty after 20 years and ultimately retire for service may 10 also be entitled to the VSF DROP (Deferred Retirement Option Plan), guaranteeing a lump sum payment. VSF payments are not constitutionally protected and can be modified or eliminated by the New York State Legislature

VSFs are distinct from pension funds and have their own significant assets, estimated at \$4.9 billion for the police, \$842 million for fire, and \$416 million for corrections. When these assets are insufficient to make payments to retirees, the VSFs are funded with a transfer from the pension funds, effectively reducing the investment return of the pension funds. The transfers totaled \$1.5 billion in fiscal year 2018 and \$500 million in fiscal year 2019, and \$552 million in VSF payments were made to retirees in fiscal year 2019.

The City should seek State legislation to eliminate the VSFs and have the assets transferred to the main pension funds. In addition to short-term budget savings, the long-term benefit include an improvement of the funding ratio of the uniformed pension funds and preservation of core retirement benefits. Currently, the FIRE pension fund has the lowest funded ratio of 65.4 percent; the POLICE pension has a higher ratio of 82.2 percent as of fiscal year 2019.

Reform or Elimination of the TDA Teachers and other pedagogical employees can deposit funds into a tax-deferred annuity (TDA) that offers a fixed return investment option, guaranteeing either a 7.0 percent or 8.25 percent return.<sup>25</sup> The fund is similar to a money market account that allows participants to withdraw money freely, but the returns paid are immensely larger than would typically be paid for such an account in this persistently low interest rate environment. CBC estimates the value of this taxpayer-provided guarantee is approximately \$1.2 billion annually.

## *Productivity and Civil Service Reform Extend Overtime*

### *Cap to Skilled Trades and Uniformed Employees*

The City has an "overtime cap" for civilian employees excluding skilled trades; those whose compensation reaches \$87,860 instead receive compensatory time for overtime hours worked.<sup>27</sup> In recent years overtime hours and pay among uniformed and skilled trades employees has increased substantially. Furthermore, including overtime earnings in pension calculations provides an incentive for senior, more highly paid employees to seek overtime work as they near retirement.

Continued next page.....

# PRESIDENTS MESSAGE

The Office of Management and Budget has worked with agencies to make operational changes to limit overtime. Absent greater changes to work rules or staffing models that drive some of need for overtime, the City could reduce overtime for skilled trades and uniformed employees through the implementation of overtime caps. Uniformed overtime was \$1.1 billion in fiscal year 2019, while employees in skilled trades earned about \$100 million in overtime. On average, uniform employees work 234 hours of overtime, earning nearly \$16,000; for employees in the trades, overtime hours average 250 annually, with overtime earnings exceeding \$19,000.28 In fiscal year 2019 uniformed and skilled trade employees earned about \$360 million of overtime in excess of 15 percent of their salaries; reducing the overtime hours could generate substantial savings.

Most of the uniformed worker contracts include night shift differentials, many instituted in the early 1970s, to increase pay for work between the hours of 4 p.m. and 8 a.m. Some of these payments have already been scaled back for newly hired employees, especially in their early years of service. The CBA for firefighters, where many firefighters swap shifts to have two back-to-back shifts covering 24 hours, converted the differential to a lump sum payment equal to 5.7 percent of base salary, recognizing that overnight work is standard for this title. These differentials should be eliminated where facilities and services are provided around the clock; the higher salaries and benefits afforded to most uniformed workers already reflect the expectation for working on nights, weekends, and holidays.

## Conclusion

The City is in the midst of an historic fiscal crisis—the speed and trajectory of the recovery is uncertain and substantial downside risk remains. It is imperative for labor unions to negotiate savings with the City. There are numerous avenues that could be explored to secure the \$1 billion in labor savings and avert layoffs, including premium-sharing for employee and retiree health insurance, changes to welfare fund benefits, modifications to work rules, such as ambulance and fire engine staffing, and modernizing productivity differentials for sanitation workers.

~~~~~  
The following is the speech given by Back The Blue President Gadi Alderman at the Back The Blue Rally in Indian Trail

2,977,2977, that is the number of people that were murdered on 9/11, 2001.

Over 105,000 total people have enrolled in the WTC Health Program and that accounts for only a quarter of the estimated population exposed to toxic dust after the attacks. Of those tracked, 55% have developed a 9/11-related illness and 3496 have died. 3496, that is more people than those that we lost on 9/11 itself.

More than 58,000 survivors and first responders enrolled in the WTC Health Program have wrestled with 9/11's after-effects: respiratory problems, pulmonary disease and a higher rate of cancer than the general population.

An estimated 400,000 people were exposed to 9/11 toxic dust, of whom only a quarter have been screened for 9/11-related illnesses. The long-term effects of the exposure are still being understood.

Never forget. Never forget. That is what we heard after 9/11, then, the never forget was only heard once a year, on the anniversary of 9/11.

We all remember 9/11. We remember where we were and what we were doing. It was our Pearl Harbor.

Do you remember September 12th? You couldn't buy an American flag anywhere. They were sold out, everywhere. You couldn't find anything Patriotic, no hats, no shirts, even red, white and blue ribbon was sold out everywhere.

They were on the cars, trucks, vans and motorcycles. You couldn't go down any street in America without seeing flags for as far as the eye could see.

Police, firefighters and first responders, especially in NY, couldn't walk two feet without being stopped, thanked, and hugged by total strangers.

Now? Now people are burning our flag in the streets. Our Police and their families are being attacked, ambushed and killed in the name of their social justice.

Now, during our National Anthem people take a knee.

When I came back to America in 1981, I knew that Islamic terrorism would hit us here at home. I knew Jihad and Sharia were threats, and although almost no one here knew those words, I knew that unfortunately they would become known and America would learn the hard way.

What I didn't know, what never crossed my mind, what I never thought, is that someday fellow Americans would be calling for the defunding and even the abolishment of the police.

I have taught, lectured and trained both local and Federal law enforcement and members of our military.

Let me explain something. It's bad enough that people are calling for the defunding of the police, but here's what I've yet to hear anyone explain. Local police don't deal with just local crime. Our local police and Sheriff departments are the tip of the spear when it comes to counter terrorism.

They work with the Federal government, most departments have liaisons that work with the Department of Homeland Security and the Joint Terrorism Task Force. If cities cut their budgets what do you think would be the first thing to go?

Continued next page.....

BACK THE BLUE

Look at NYC, a 1 billion dollar budget cut. NYC is the number one Islamic terrorist target in the world right behind Israel.

Islamic terrorists still want to kill us. Do you understand the weakness they see? They see our police being humiliated, they see that people are calling for doing away with our police departments.

Are social workers are going to protect us against terrorists? This isn't political. This is about the safety of the nation!

There have been 893 terrorist plots and attacks in the United States between January 1994 and May 2020. Right now there are over 850 open domestic terrorism investigations in the United States, and there are at least 26 terror training camps here on US soil.

Islamic terror groups are helping fund domestic groups that are the ones right now rioting, looting, tearing down our statues, burning our cities and calling for the abolishment of our police.

To quote the Islamic expert and best-selling author, Ayaan Hirsi Ali, who wrote just yesterday, "Both ideologies aim to tear down the existing system and replace it with utopias that always turn out to be hellish anarchies: Islamic State in Raqqa, the Capitol Hill Autonomous Zone in Seattle. Both are collectivist: Group identity trumps the individual. Both tolerate—and often glorify—violence carried out by zealots."

Do you want to cut the law enforcement budget?

We HAVE forgotten!

Do you know who Leila Khaled is? She is a member of the Popular Front for the Liberation of Palestine. The PFLP has been designated a terrorist organization by the State Department.

She was part of the TWA Flight 840 hijacking in 1969. She was the first woman to hijack an airplane, then, on September 6, 1970, Khaled and a Nicaraguan-American, attempted to hijack El Al Flight 219 from Amsterdam to New York City.

The plane was diverted and she was captured in England and less than a month later, on October 1, the British government released her in exchange for hostages taken in another hijacking.

Why am I bringing her up? Because she is due to be a headline speaker in less than 2 weeks, on September 23rd at a virtual roundtable discussion titled "Whose Narratives? Gender, Justice and Resistance," at San Francisco State University.

We HAVE forgotten!

I want to read just part of something that was just written last week on September 6th.

"Two hundred and forty-four years ago, the resolve, courage, and wisdom of your Founding Fathers forever changed the course of history. For the first time, with the ratification of your Declaration of Independence, mankind was offered an unmatched societal ideal and dignified way of life. Human beings were recognized for what we truly are by nature: all created free and equal, endowed with unalienable rights which do not derive from any government, but from our Creator. With your Constitution, your Founders sealed these God given rights, and protected them by instituting a limited form of self-government along with a robust justice system. This combination keeps the promise of freedom for future generations alive and allows for human injustices to be rectified. This, America, is what makes your nation exceptional.

Watching the gratuitous violence, streets burn, buildings and statues being defaced in America over these past months, I am heart-broken to see how an entire generation was successfully brainwashed into hating the very nation that has yielded the most freedom, justice and equality anywhere in the world.

I am also highly distressed by the blatant erosion at various levels of your most basic individual rights and freedoms as guaranteed by your Bill of Rights, from arbitrary censorship of speech to unlawful, politically motivated abuses of justice.

America, you are at the very edge of the precipice. Please wake up! Take hold! Fight for your country, and be proud of your roots! Uphold your values. Stand for your flag and your anthem. Defend your history. Don't relent in the face of those who seek to re-write it to serve their narrative and justify the destruction of your nation. You have much to cherish and protect for your sake, and ours.

We need you to stay the course, America. You are our last safeguard from an imminent civilisational collapse and if you lose, all humanity loses."

Do you know who wrote these words? Noor Bin Ladin, the niece of Osama Bin Ladin. She gets it.

We have forgotten.

We need to stand up and speak out! If you hear someone saying we need to defund or abolish the police, I don't care if they use fancy words like reallocating, if you reallocate you are still taking funds away from our police, say something! Get involved, call your representatives.

Back the blue NC is a non-partisan group, but I will say this... Research those that are running and make sure you choose those that want to support, defend and fund our police.

Vote as if your life counts on it, because it does!

PRESIDENTS MESSAGE

Health Benefit Changes - Retiree Transfer Period

The Retiree Health Benefits Transfer Period is held every other year, in even-numbered years.

During this period, all retirees may transfer from their current health plan to any other plan for which they are eligible, or they may add Optional Rider coverage to their present plan (the Optional Rider can be dropped at any time).

The transfer period for 2021 is Nov. 1 – Nov. 30, 2020

Health plan changes requested during the Transfer Period will be effective January 1, 2021 and the new payroll deduction, if applicable, will begin with your pension check in January 2021.

You can view the health plan rate charts for Retirees at the following link: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/retiree-rates-july2020.pdf>

Health plan change forms can be downloaded from the following link: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/health-benefits-application.pdf>

It is highly recommended that retirees and their spouses who are on Medicare and live in NC, SC & FL switch to AETNA Medicare Advantage Plan PPO/ESA (All Other Areas). With the Aetna plan you are not subject to the annual per person deductible of \$198. Aetna is also the only plan that covers you if you travel out of the country.

As I mentioned in last month's newsletter, I will be including a riddle with my presidents message. The first member to correctly answer the riddle and identify the page containing the answer will receive a free membership for the following year.

October's Riddle: A woman shoots her husband. Then she holds him underwater for over 5 minutes. Finally, she hangs him. But 5 minutes later they both go out together and enjoy a wonderful dinner. How can this be?

NFL hypocrisy: The NFL has recently allowed football players to honor unarmed people killed by the police by wearing their names on the back of players helmets after having previously denied a request by some players to do the same to honor police officers killed in the line of duty.

This hypocrisy infuriates me. Last year 39 unarmed individuals, some who were assaulting officers, were shot and killed and 48 police officers were shot and killed. Using these figures a police officer is 579 times more likely to be shot and killed than an unarmed individual is likely to be shot and killed by the police.

Equally infuriating is the continuous anti-police protests as assaults and killings of police officers continue an upward trend throughout the country.

These are some of the September headlines of shooting and assaults of police officers and anti-police vitriol:

Seattle cop hit on head with baseball bat as 13 arrested in protests

Two Los Angeles officers cling to life after ambush shooting

Nebraska police officer dies two weeks after being shot

Man arrested after opening fire on officers during chase on Yonkers street

Two Louisville police officers were shot during a night of protests.

New Mexico State Police Officer Shot During Traffic Stop

Florida Sheriff's Deputy Shot, Saved by Ballistic Vest.

2 gunmen shoot up home of officers in Camden County, New Jersey

NYPD: Officers Responding To Domestic Incident In Queens Shot At By Man In Building Wielding Rifle

Henderson County, NC Sheriff's Office Deputy shot and Killed

Search continues for suspect who shot at Delaware officers

Cleveland Division of Police Detective shot and killed

NYPD line-of-duty injuries skyrocket amid violent anti-police protests

Syracuse University professor: 'Police are unnecessary, inept, lethal, violent' who 'need to go down'

BLM Protesters to Police: 'Y'all Are the Murderers ... Y'all Need to Start Being Killed like Y'all Kill Us'

I MISS 9/12

I would never ever want another 9/11, but I miss the America of 9/12.

Stores ran out of flags to sell because they were being flown everywhere.

People were Americans before they were upper or lower class, Jewish or Christian, Republican or Democrat.

We hugged people without caring if they ate at Chick-Fil-A or wore Nikes.

ON 9/12, WHAT MATTERED MORE WAS WHAT UNITED US, THAN WHAT DIVIDED US.

Stay healthy and stay safe!

Harvey Katowitz

Harvey Katowitz

BACK THE BLUE



9/12/20 - 10-13 Club of Charlotte contingent at Back The Blue rally in Indian Trail, NC



Melody Joyce FOP Lodge 9 auxiliary secretary with Harvey Katowitz

THEY MUST **NEVER** BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN

DETECTIVE



PETER GIANFRANCESCO
SEPTEMBER 2, 2020



Nearly 19 years after the 9/11 terrorist attack on New York City and the United States, the incident is still taking first responders' lives. Officials were saddened to announce another New York City Police officer's loss, who has passed away due to long term health hazards raised by 9/11.

Detective Peter "Pietro" Gianfrancesco passed away from cancer that developed from exposure to toxic air and chemicals released from the fall of the Twin Towers. Detective Gianfrancesco passed away on September 2, 2020, just days before the attacks' 19th anniversary.

Gianfrancesco served with the New York City Police Department for over 20 years. At the time of the terrorist attacks, he was assigned to the search and recovery efforts following the World Trade Center attack.

After many years of suffering from health conditions brought on by the U.S. attacks, Detective Peter Gianfrancesco succumbed to cancer brought on by the debris in the air after the incident. He leaves behind his wife and daughter. Many friends, coworkers, and neighbors join his family in remembering his life and his commitment to the community.



THEY MUST NEVER BE FORGOTTEN

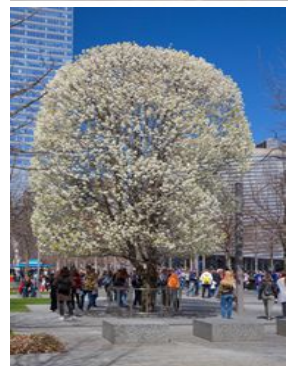
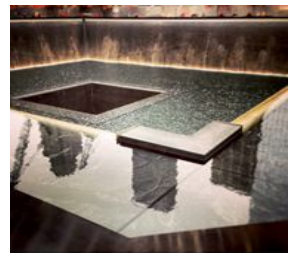
The Art of Remembrance

9/11 Memorial and Museum: Five Facts

In August 2006, construction began on the 9/11 Memorial and Museum, designed by architect Michael Arad. A 10-year anniversary ceremony was held on September 11, 2011, and the memorial opened the next day. In May 2014, the museum opened its doors.



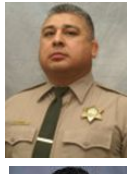
1. The memorial has the largest man-made waterfall in North America.
2. Architects from 63 nations participated in the memorial competition, with a total of 5,201 design submissions.
3. The names are not organized alphabetically, but placed "...next to each other in a meaningful way...family and friends together, as they had lived."
4. The Survivor Tree, a Callery pear tree found in the rubble at Ground Zero, was severely damaged. It was sent to the New York City Department of Parks and Recreation for rehabilitation, and in 2010, it was replanted at the memorial, where it thrives.
5. The majority of the museum is underground. The entrance ramp leads 70 feet down to a large hall within the footprint of the North Tower.



THEY MUST NEVER BE FORGOTTEN



Cpl. Charles E. Holt
Tarrant Co. TX Sheriff's Office
EOW: Tuesday,
Sept. 1, 2020
Cause: COVID19



Det. Jose Mora
Fresno CO, CA Sheriff's Office
EOW: Monday,
Sept. 7, 2020
Cause: COVID19



Sgt. Charles Edward Norton
Richmond CO, GA Sheriff's
Office
EOW: Sunday,
Sept. 20, 2020
Cause: COVID19



Cpl. Bryant Searcy
Wayne CO, MI Sheriff's Office
EOW: Wednesday,
Sept. 2, 2020
Cause: Assault



Investigator Luis "Mario" Herrera
Lincoln, NE PD,
EOW: Monday,
Sept. 7, 2020
Cause: Gunfire



Dep. Sheriff Christopher Smith
McLennan Co, TX Sheriff
EOW: Monday,
Sept. 21, 2020
Cause: COVID19



Det. Pietro Gianfrancesco
NYPD
EOW: Wednesday,
Sept. 2, 2020
Cause: 9/11 related cancer



Deputy Sheriff Ryan Phillip Hendrix
Henderson CO, NC Sheriff's Office
EOW: Thursday,
Sept. 10, 2020
Cause: Gunfire



Master Jail Officer
Robert Charles Sunukjian
Hampton Rds. Regional Jail, VA
EOW: Thursday,
Sept. 24, 2020
Cause: COVID19



Capt. Stanley Curtis Elrod
GA Dept. of Natural Resources
EOW: Thursday,
Sept. 3, 2020
Cause: Vehicular assault



Deputy Sheriff Angela Chavers
Palm Beach Co, FL Sheriff's Office
EOW: Saturday,
Sept. 12, 2020
Cause: COVID19



Sgt. Ethan Kaskin
Anderson, SC PD
EOW: Friday,
Sept. 25, 2020
Cause: Automobile crash



Trooper Thomas William Devlin
Massachusetts State Police
EOW: Thursday,
Sept. 3, 2020
Cause: Struck by vehicle



Corrections Off. Susan Ann Roberts
Williamson Co, TX Sheriff's Office
EOW: Saturday,
Sept. 12, 2020
Cause: COVID19



Deputy Sheriff Kenny Ingram
Fulton Co, GA Sheriff's Office
EOW: Tuesday,
Sept. 29, 2020
Cause: Automobile crash



Det. James M. Skernivitz
Cleveland, OH Div. of Police
EOW: Thursday,
Sept. 3, 2020
Cause: Gunfire



Senior Airman Jason Khai Phan
US Air Force Security Forces
EOW: Saturday,
Sept. 12, 2020
Cause: Automobile crash



Deputy Sheriff Anthony White
Fulton Co, GA Sheriff's Office,
EOW: Tuesday,
Sept. 29, 2020
Cause: Automobile crash



Police Officer Sean C. Peek
Bridgeton, NJ PD
EOW: Sunday,
Sept. 6, 2020
Cause: Duty related illness



Sgt. Alvin R. Sugrañes-Lebrón
Puerto Rico Dept. of Corrections
EOW: Wednesday,
Sept. 16, 2020
Cause: Gunfire



THEY MUST NEVER BE FORGOTTEN



**2020 NYPD 10 -13 CLUB OF CHARLOTTE
9/11 MEMORIAL CEREMONY**



FRIDAY SEPTEMBER 11, 2020

THEY MUST NEVER BE FORGOTTEN



Presentation of colors.....

America The Beautiful.....US Coast Guard Band

Pledge of Allegiance

Invocation.....Club Chaplain Deacon Rich McCarron

God of consolation, overwhelmed by the magnitude of the tragedy we experienced in 2001, we seek your light and guidance as we remember these terrible events. Grant that those whose lives were spared may live in such a way that the lives lost may not have been lost in vain. Comfort and console those who have lost loved ones, especially the families of the men and women of law enforcement, firefighters and all first responders who selflessly gave their lives so that others might live. Strengthen us in hope, and give us the wisdom and courage to work tirelessly for a world where true peace and love reign in the hearts of all. We ask this in your name, you who are lord for ever and ever, Amen

Opening Remarks.....Harvey Katowitz

Keynote Speaker.....Frank DeMasi

World Trade Center Roll Call of Honor

NYPD..... Frank DeMasi

NYNJ PAPD.....Bernard Roe

Bell Tolling.....Brenda Jordan

Taps.....US Marine Corp Band

Benediction.....Club Chaplain Donald Sanchez

Amazing Grace.....Pipers of the World

THEY MUST NEVER BE FORGOTTEN

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

THEY MUST NEVER BE FORGOTTEN

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

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

THEY MUST NEVER BE FORGOTTEN

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

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

THEY MUST NEVER BE FORGOTTEN

P.O. Charles M. Karen	P.O. Denis R. McLarney	P.O. Peter Sheridan, Jr
P.O. William King	P.O. Christopher McMurry	P.O. Edward Stewart
P.O. Gary L. Koch	P.O. Mark J. Natale	P.O. Robert Summers
P.O. Kelly Korchak	P.O. Robert Nicosia	P.O. Martin Tom
P.O. Jeffrey E. Lee	P.O. Patricia Ott	P.O. Steve Tursellino
P.O. Andrew Lewis	P.O. Robert V. Oswain	P.O. Reginald Umpthery
P.O. Richard Lopez	P.O. Joseph Pagnani	P.O. John Vierling, Jr.
P.O. Frank Macri	P.O. Marie Patterson-Bohanan	P.O. Matthew S Von Seydewitz
P.O. David Mahmoud	P.O. Allison M. Palmer	P.O. Andrew Waring
P.O. Shaun M. Mahoney	P.O. Angelo Peluso	P.O. Andrew Waring
P.O. Anthony Mangiaracina	P.O. Francis T. Pitone	P.O. Thomas Waterman
P.O. Gregory V. Melita	P.O. Frank Pizzo	P.O. Ronald E. Weintraub
P.O. Gary Mausberg	P.O. Christine Reilly	P.O. Kenneth W. Wolf
P.O. Vito Mauro	P.O. Peter O. Rodriguez	P.O. George Wong
P.O. Eric McClain	P.O. Synthia Sands	P.O. Robert A. Zane
P.O. Patrick T. McGovern	P.O. Wayne Sblano	

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

ASPCA Special Agent	Diane DiGiacomo	NJS Police Lt.	William G. Fearon
Bureau of ATF Special Agent	William C. Sheldon	NJS Police Staff Sgt.	Bryan U. McCoy
Conn. Trooper	Kenneth E. Barron	NY Co. DA's Senior Inv.	Fred Ghussin
Conn. Trooper	Walter Greene	NYS Trooper	Darryl Burroughs, Sr
CUNY PD Deputy Chief	John P. McKee	NYS Trooper	Brian S. Falb
Deputy US Marshal	Kenneth J. Doyle	NYS Police Insp.	Ryan D. Fontini
Deputy US Marshal	Zacarias Toro, Jr	NYS Police Inv.	Paul R. Stuewer
Englewood Cliffs, NJ P.O.	James Colon	NYS Police Senior Inv.	Thomas G. Moran, Jr
FBI Special Agent	Dennis P. McCarthy	NYS Police Sgt.	Jeffrey Cicora
FBI Special Agent	Melissa S. Morrow	NYS Police Sgt.	Charles R. Salaway
FBI Special Agent	Gerard D Senatore	NYS Trooper	Covel Chase Pierce
FBI Special Agent in Charge	David J. LaValley	NYC DOC Officer	Larry Adler
FBI Supervisory Special Agent	Brian L. Crews	NYC DOC Officer	John Baez
Middletown PD Det. Lt.	Joseph C. Capriotti	NYC DOC Officer	Antonio Clark
Montclair, NJ State Univ. Sgt.	Christopher A. Vidro	NYC DOC Officer	Fernando Gonzalez
Nassau Co. P.O.	Waldemar Freyre	NYC DOC Officer	Michael Muzio
Nassau Co. P.O.	Charles D. Cole	NYC DOC Officer	Antolino Rexach
Nassau Co. P.O.	Peter Martino	NYC DOC Officer	Robert Schor
Nassau Co. P.O.	Paul J. McCabe	NYC DOC Officer	Michael J Swetokos
Nassau Co. P.O.	Robert Negri	NYC DOC Officer	Jeffery Taylor
Nassau Co. P.O.	Luis Palermo Jr.	NYNJ PAPD Det.	Bruce J Viania
Nassau Co. P.O.	Thomas P. Schubert	NYNJ PAPD Lt.	John J. Bryant
New Rochelle P.O.	Kathleen Funigiello	NYNJ PAPD P.O.	Charles Barzydlo
New Rochelle PD Det.	Mark S. Gado	NYNJ PAPD P.O.	John M. Cortazzo
Newton, NJ P.O.	Stephen A Ketchum	NYNJ PAPD P.O.	James Kennelly
NJ State Trooper	Michael J. Anson	NYNJ PAPD P.O.	William Leahy

THEY MUST NEVER BE FORGOTTEN

NYNJ PAPD Lt.	Michael E. Teel	Suffolk Co. Det.	Stephen J. Mullen
NYNJ PAPD P.O.	Patrick A Versge	Suffolk Co. Sgt.	Dennis W. Reichardt
NYNJ PAPD Sgt.	Lawrence A. Guanieri	Triboro Bridge & Tunnel Sgt.	Gary L. Kamertz
NYNJ PAPD Sgt.	Vincent J. Oliva	Yonkers PD Lt.	Roy D. McLaughlin
Suffolk Co. Deputy Ch.	John Haugh	Yonkers, NY P.O.	Anthony Maggiore

OUR NYPD HEROES



Always in our minds and hearts

Gone but never forgotten.....

THEY MUST NEVER BE 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. Donald McIntyre



P.O. Antonio Rodriguez



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. Nathaniel Webb



P.O. Uhuru Houston



P.O. John Levi



P.O. James Parham



P.O. Michael Wholey

THEY MUST NEVER BE FORGOTTEN



MEMBERSHIP



2020 Monthly Meeting Dates

Oct. 13

Nov. 10

Dec. 8



IN MEMORIAM

Sept. 4 club member Robert Garrett passed away

Sept. 19 Ret. NYPD Officer Bill Mulvey father-in-law
of club member Rick Rojas



SICK DESK UPDATE

Kevin Gribbon is recovering from a knee transplant



Ret NYPD Officer Marty Wynne
Ret NYNJ PAPD Officer Vincent Morelli



We currently have 416 members, 292 from the NYPD
and the remainder from 64 other law enforcement
agencies.

Remember

**OUR MEETINGS NOW
BEGIN AT 7PM**



2020 Membership Dues are due now

BIRTHDAYS



OCTOBER

Patricia Lewis	Oct. 01
Don Schappert	Oct. 01
Joe Racicot	Oct. 05
Jay Garbus	Oct. 06
William Hassler	Oct. 08
Nancy Rosario	Oct. 09
Richard Gundacker	Oct. 10
Kenny Bernard	Oct. 10
Anthony Magliulo	Oct. 11
Bill Krebs	Oct. 12
Keith Rand	Oct. 13
Marc Nell	Oct. 14
Courtney Simuel	Oct. 14
Robert Fee	Oct. 15
Ron Olszewski	Oct. 16
John Cosh	Oct. 17
Tony Cuccia	Oct. 17
Jack Miller	Oct. 17
Carroll Best	Oct. 19
John Evrard	Oct. 19
Charles Dittrich	Oct. 20
Lisa Rosa	Oct. 20
Duane Shepherd	Oct. 21
David Conrad	Oct. 22
Theresa Freeman-Ginsberg	Oct. 22
John Mc Laughlin	Oct. 22
Stacy Washington	Oct. 24
John Agati	Oct. 26
Dan McKenna	Oct. 26
Derrick Jackson	Oct. 28
Harold Berg	Oct. 29
Greg Brown RIP 5/29/15	Oct. 29
John Cannizzo	Oct. 30
James Cuesta	Oct. 31

NYPD



RETIREES

10-13

CLUB



Virtual Membership Meeting Minutes September 11, 2020

The meeting was called to order at 7:10 pm with the pledge of allegiance. This was followed by the 9/11 Memorial Ceremony.

After a 10 minute break the meeting resumed with the reading of the names and circumstances of the death of the 23 officers who died in the line of duty since last month's membership meeting. This was followed by a moment of silence for these officers.

Roll Call of Officers

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

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

Introduction of guest speakers: None

Sickness & Distress:

- September 4, club member Robert Garrett passed away
- James Jones is recovering from cervical surgery and COVID 19

Communications & Bills: Health plan transfer period - Nov. 1 - Nov. 30

Report of officers

President:

- October membership meeting

Vice President: Nothing to report

Treasurer: Report given. A motion to accept the report was made, seconded and approved.

Secretary: Excused

Trustees:

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

Sgt. at Arms: Excused

Historian: Excused

Committee Reports

- Membership: 417

- Socials: Nothing to report.

Old Business

- National raffle tickets
- Support The Blue Rally - Sept. 26 Veterans Park in Mooresville.

New Business

- Nominations were opened for Brenda Jordan and Ben Pepitone's trustee positions. Dennis Cirillo was nominated. No other nominations were made and nominations were closed..

Good of the Club

New Members:

- Ret NYPD Officer Marty Wynne
- Ret NYNJ PAPD Officer Vincent Morelli

A motion was made, seconded and approved to accept them as members.

50/50 - Suspended

A motion was made, seconded and approved to adjourn the meeting.

Next Meeting
October 13

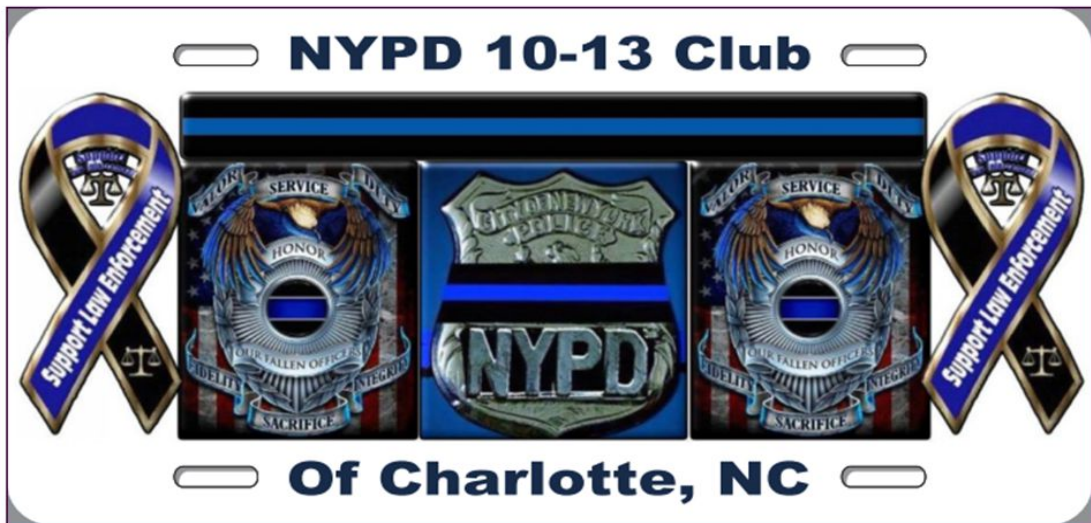
NYPD 10-13 Club of Charlotte, NC



CLUB MERCHANDISE

These license plates will be available for purchase at our monthly membership meetings.

\$10 per plate or \$20 for the 3 plate set.



TRUSTEE'S



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

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



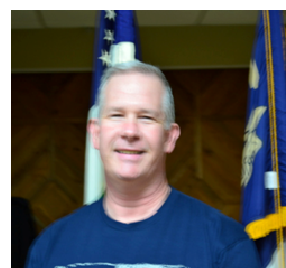
Brenda Jordan



Bob Fee



Kevin Gribbon



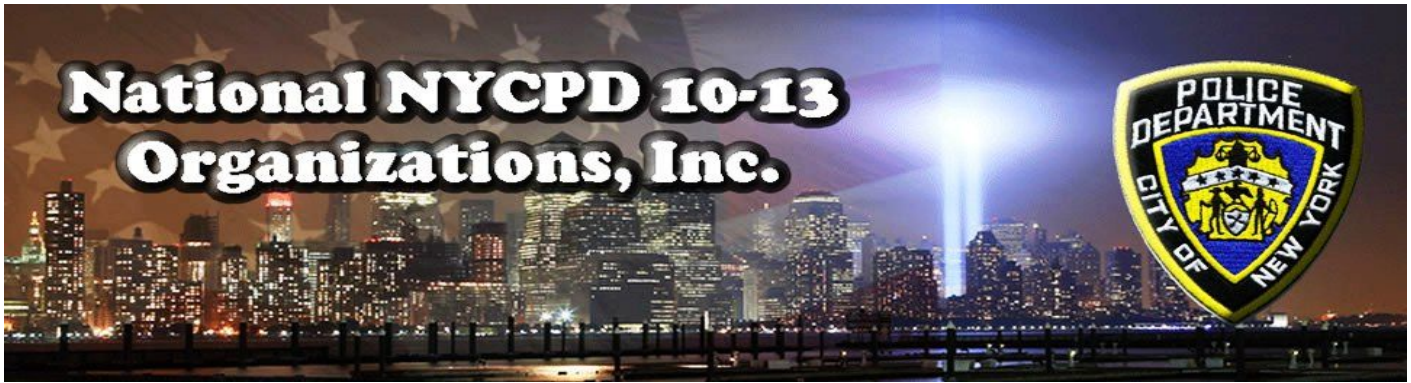
Ian McGrouther



Ben Pepitone



NATIONAL NYCPD 10-13 ORG.

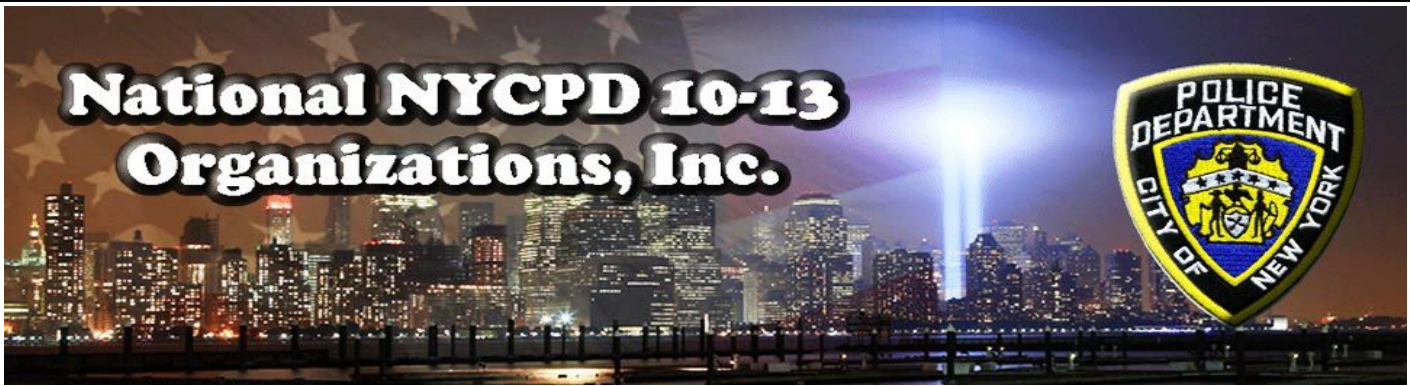


The National NYCPD 10-13 Org., is happy to endorse the following candidates. Please be sure to **GET OUT AND VOTE ON NOVEMBER 3rd!** Tell your family and friends to also vote. The candidates listed below support the National 10-13 Org. and we must support them!

CONGRESS	DISTRICT
Nicole Malliotakis	11th
John Cummings	14th
Maureen McArdleSchulman	17th
Chele Farley	18th
SENATE	DISTRICT
Andrew Gounardes	22nd
Diane Savino	23rd
Andrew Lanza	24th
Bill Weber	24th
Andrea Stewart Cousins	35th
James Skoufis	39th
Neil Breslin	44th
John Brooks	8th
ASSEMBLY	DISTRICT
Eugene Murray	11th
David Weprin	24th
William Colton	47th
Peter Abbate	49th
Anthony De Guere	63rd
Michael Tannousis	64th
Carl Heatsie	83rd
Kenneth Zebrowski	96th
Aileen Gunther	100th
Didi Barrett	106th
Phil Steck	110th

Frank Martarella
National President

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL

For those members that reside locally, the ID Card Section (646-610-5150) is now on 2nd floor at 1PP, opposite the Operations Unit.

They will only renew a retiree ID card that has less than 3 months before expiration date or already expired

Please do not go at the end of month due to numerous active MOS retiring and it is very crowded.

Using the above number, call beforehand to make sure there is no promotion on the day you are going because it can get crowded and active will have priority.

For those out of state members, please follow the instructions when mailing in ID cards. I have received ID cards mailed to me using regular first-class mail. The issue with this is that it is not tracked and, therefore, not guaranteed that I will receive it. The Priority Mail procedure provides a tracking number so that the ID card can be accounted for throughout the entire mailing process.

If your ID card is lost or stolen, you must make a police report with your local precinct or police department for lost or stolen property and a copy of the report must accompany the ID card application. **The application will not be processed without a report.**

The NYPD card section uses the photo that is in their system since November of 2002. If your ID card was issued prior to this period, you will have to appear at the ID Card Section in person to take a new photo. You cannot send in a passport photo or a jpeg file photo to update the picture.

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.

Regarding HR218/LEOSA qualifications, if your ID card does not have an expiration date, it does qualify as a valid ID card under the provisions of the laws. Unless you want to get a current photo on your ID card, you are not required to do so in order to satisfy the qualification. Also remember that out of state, some police departments that do the qualifications will require a current ID card so make sure that you check your expiration dates.

A completed PD form **MUST** accompany the card. The form is on the accompanying page of this procedure, and can be downloaded from our website; National NYCPD10-13.org

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

If your card has no expiration date, you do not need to have a new card issued. Your card is perpetually current. Keep it.

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 \$7.75.

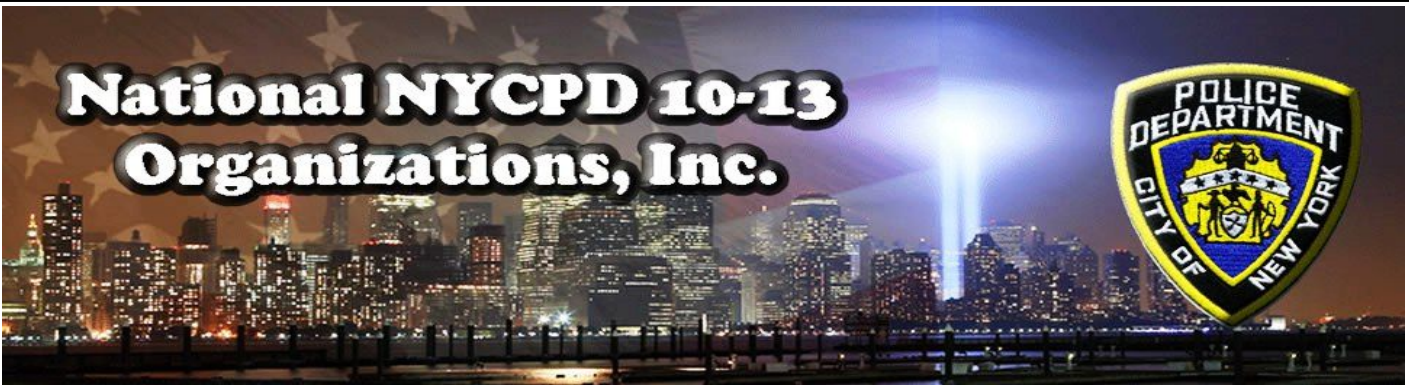
Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.75 made out to National NYCPD 10-13 Org.(to cover the cost of priority mail return of your new card).

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

You can contact me at cicheech@aol.com or call (718) 637-1684.

Continued next page.....

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL – May 14, 2020

Continued.....

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.

****** 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.**

There is a new procedure for pre-merger Transit and Housing Police retirees.

The below information was received in an email from the NYCPD Transit Bureau Personnel Unit and has been verified.

Renewal of Transit ID card that is expired or nearing expiration.

For the retirees that live out of state, they can email a copy of their driver's license and id card and in the body of the email they can put their name, address and a phone number where they can be reached. We run a background check to make sure no one is wanted (you'd be surprised).

Also they need to attach a digital photo of themselves from the waist up in front of a neutral colored wall (please no hats or sunglasses).

We need a digital photo, not a photo of a photo, to put on a new id card that we mail certified.

Please tell your members they can call the Personnel Unit at 1-718-610-4660 and we will be more than happy to walk them thru the process.

Be well and keep collecting those retirement checks.

PO Georges Bazile

New York City Police Department
Transit Bureau Personnel Unit
130 Livingston Street, 3rd Floor
Brooklyn NY 11201
718-610-4660

718-610-4555 Fax

Email: tbhqpersonnel@nypd.org

This procedure only applies to pre-merger Transit and Housing ID cards which works on a different system than the NYPD ID Card Section.

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: _____

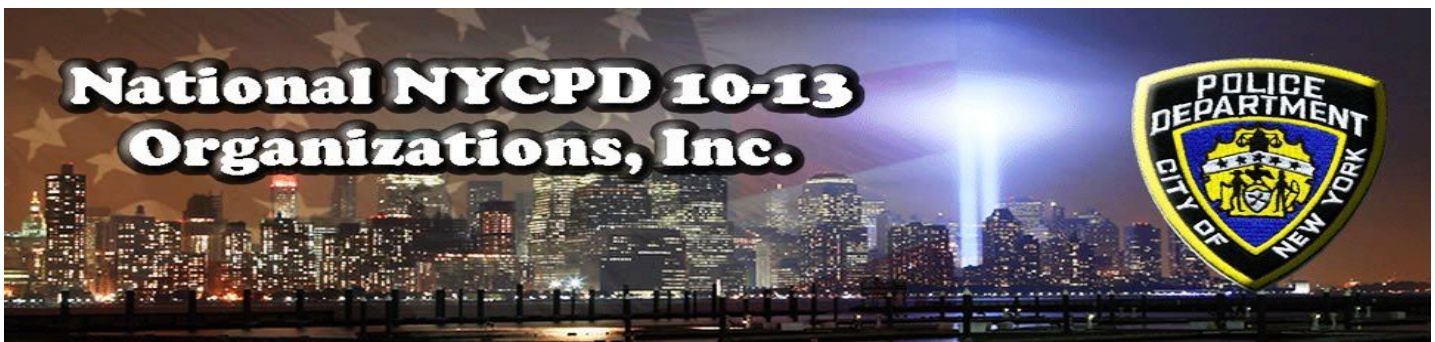
I, _____, HEREBY CERTIFY THAT SINCE RETIRING ON
PRINT NAME

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

SIGNATURE

DATE

NEW ID # ISSUED: _____ ID RECEIVED BY: _____



ARIZONA 10-13	Frank Stoecker, Sr 18526 Picacho Road Tonto Verde, AZ 85263-5015 Cell: 480-510-7333 E-Mail: Arizona1013@cox.net Website: www.Arizona10-13.org	NE PA NYPD 10-13	Juan (John) Adams 2261 Long Pond Road Long Pond PA ,18334. PH: 570-620-6913 Email: jadams067@gmail.com Website: www.nepa1013.com
CHARLOTTE 10-13	Harvey Katowitz 4701 Wyndfield Lane Charlotte, N.C. 28270 PH: 704-849-9234 E-mail: hkatowitz@windstream.net Website: www.charlotte-1013.com	NORTHEAST FLORIDA 10-13 Applications and any payments are to be sent to 10-13 Club of Northeast FL P.O. Box 291862 Port Orange FL. 32129	President Marty Syken 712 El Vergel Lane St Augustine, FL 32880 Cell Phone: 904-461-7381 Email: martins0004@yahoo.com Website: https://www.nefl1013.com
FORT MILLS SC 10-13	President: Richard Bohn Fort Mill, S.C.10-13 Club 3678 Jacinta Court, Tega Cay, S.C. 29708 Ph #: (631) 332-4898 Email address: FortMillSC10.13Club@gmail.com Website: www.FortMill10-13Club.com	RALEIGH NC 10-13	Robert Young 206 Brookbank Hill Place Cary, NC 27519 PH: 919 604 5188 Email: nypd1013raleigh@gmail.com Website: www.raleigh1013.com
HUDSON VALLEY 10-13	John Briganti PO Box 10-13 Pearl River, New York 10956-0283 Cell Phone: 845-821-2187 Email: HudsonValley1013Association@gmail.com Website: www.hudsonvalley1013.org	VILLAGES 10-13	Charlie Monahan NYPD 1013 PO Box 654 Wildwood Fl 34785 PH: 352 205 8646 Email: CMM0138@comcast.net Website: www.villagesnypd10-13.org
JERSEY SHORE 10-13	Salvatore V. Pepitone 168 Watson Road Fanwood, N.J. 07023-0536 Phone: 732-849-5249 Email: Salvatorepepitone@comcast.com Website: www.jerseyshore10-13.com	WILMINGTON NC 10-13	Chuck McLiverty 6224 Sweet Gum Drive Wilmington NC 28409-6201 Email: Ret2ncbeach@gmail.com Cell Phone- 845-598-7967
MYRTLE BEACH 10-13	Michael Fanning 44 Shore Line Drive Pawleys Island, S.C. 29585 PH: 516 754 7287 E-mail: hntsgt@gmail.com Website: MYR1013.com	VERRAZANO 10-13	Joseph Molloy NYCPD Verrazano 10-13 Association, Inc. P.O. Box 061725 Staten Island, New York 10306 Ph#: (347) 276-0924, email: jmolloy62@verizon.net website: www.vz1013.com

Medicare Part B Reimbursement Form: https://www.nationalnycpd10-13.org/forms/Medicare_Part_B_.pdf

Medicare Part B IRMAA Reimbursement Form: <https://www.nationalnycpd10-13.org/forms/irmaa-form-2015-2017.pdf>

New NYPD ID Card Renewal Form (updated 2019) and NYPD Retiree Application: https://www.nationalnycpd10-13.org/forms/NYPD_Renewal_Retiree_Application_ID_Card_2019.docx

CCW SAFE Nationwide Gun Protection Coverage: <https://www.nationalnycpd10-13.org/forms/CCW.pdf>

WTC Notice of Participation: https://www.nationalnycpd10-13.org/forms/WTCNoticeofParticipation_withcoverletter_201609.pdf

WTC HEALTH PROGRAM APPLICATION: https://www.nationalnycpd10-13.org/forms/WTC_Application_2019.pdf

9/11 Victims Fund: https://www.nationalnycpd10-13.org/forms/911_Victims.pdf



THE BEST FOR THE BEST

NYPD 10-13 PLANS <https://ccwsafe.com/page/10-13>

The CCW Safe NYCPD 10-13 Plus Plan covers members for any criminal, civil or administrative legal action stemming from a self-defense incident (for OFF-DUTY incidents only). This plan is non-transferrable. The Primary member must either carry under HR218 for Law Enforcement members or have a concealed carry permit. LEOSA annual status and All permits must remain valid. Will need to submit proof to verify eligibility for this plan.

The Primary member will be covered for all defense costs with no caps or limits for criminal, civil and administrative cases regarding legal use of force responses to life threatening attacks where covered under HR218, where your permits are honored or on premises in which possession of a firearm is not illegal (all legal weapons covered).

No additional discounts codes shall be applied to this special price plan and annual payments only. Remember CCW Safe is a "Legal Service Plan" and is not an "Insurance Company." No policies are sold in the member's name in association with plans that have civil liability coverage benefits. Members are beneficiaries of the coverage of CCW Safe who is the insured.

CCW SAFE **10-13 PROTECTOR BASIC PLAN**

\$134ANNUALLY

- 24-hour emergency hotline patched through to attorney
- Critical Response Team on site for all deadly force
- Appeals/Mistrials/Retrials
- \$500,000 bail coverage
- Vetting of hired Attorneys by National Trial Counsel
- No caps on Attorney Retainer/fees
- No caps on Investigators costs/fees
- No caps on Expert Witnesses expenses
- All trial fees and cost mentioned above covered up front
- Firearm Replacement during trial
- Spouse and children under 18 covered in home only
- Up to \$250 a day work loss while in criminal or civil trial
- up to 10 sessions (\$150/session) for a licensed counselor
- \$3k crime scene clean-up (home)
- Criminal Record expungements

CCW SAFE **10-13 PROTECTOR PLUS PLAN** **MOST POPULAR**

\$335 ANNUALLY

- 24-hour emergency hotline patched through to attorney
- Critical Response Team on site for all deadly force incidents
- Appeals/Mistrials/Retrials
- \$500,000 bail coverage
- Vetting of hired Attorneys by National Trial Counsel
- No caps on Attorney Retainer/fees
- No caps on Investigators costs/fees
- No caps on Expert Witnesses expenses
- All trial fees and cost mentioned above covered up front
- Firearm Replacement during trial
- Up to \$250 a day work loss while in criminal or civil trial
- up to 10 sessions (\$150/session) for a licensed counselor
- \$3k crime scene clean-up (home)
- Criminal Record expungements
- Dedicated \$1MM Civil Liability coverage.

NC STATE LODGE FOP

These are the candidates that the NC State FOP voted to endorse in the upcoming elections.

All the races are important, especially the judicial races



Randy L. Hagler
State President

NORTH CAROLINA STATE LODGE FRATERNAL ORDER OF POLICE

1500 Walnut Street
Cary, NC 27511
800-628-8062
Fax 919-461-4958



Lynn S. Wilson
State Secretary

PRESS RELEASE

September 20, 2020

FOR IMMEDIATE RELEASE

Cary, NC – North Carolina Fraternal Order of Police held our 2020 Fall Board of Directors Meeting on September 18-19 and proudly voted to endorse the following candidates for office in North Carolina.

United States Senate **Thom Tillis**
NC Governor **Dan Forest**
NC Lieutenant Governor **Mark Robinson**
NC Attorney General **Jim O'Neill**
NC Treasurer **Dale R. Folwell**
NC Secretary of State **E.C. Sykes**
NC Supreme Court Chief Justice **Paul Newby**
NC Supreme Court Associate Justice Seat 2 **Lucy Inman**
NC Supreme Court Associate Justice Seat 4 **Mark Davis**
NC Court of Appeals Judge Seat 4 **Tricia Shields**
NC Court of Appeals Judge Seat 5 **Fred Gore**
NC Court of Appeals Judge Seat 6 **Chris Dillion**
NC Court of Appeals Judge Seat 7 **Reuben F. Young**
NC Court of Appeals Judge Seat 13 **Jefferson G. Griffin**

The Fraternal Order of Police is the largest and oldest law enforcement officer's organization in the country with over 355,000 members nationwide and 6,000 members in North Carolina. We encourage every citizen of North Carolina to join us as we vote to support the candidates who will lead our country and our state in making North Carolina the best and safest place to call home.

Puzzle answer: The woman was a photographer. She shot a picture of her husband, developed it, and hung it up to dry.

For more information contact:

Randy Hagler, State President
1-919-461-4939

LINE ORGANIZATIONS



Details

Date: October 7

Time: 10:00 am

[General Membership Meeting](#)

Venue: Villa Barone
737 Throggs Neck Expressway
Bronx, NY 10465



**9/11 Tribute Museum
Complimentary
Tickets**



9/11 Tribute Museum

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

LINE ORGANIZATIONS September



Dear CEA member:

The below article states that the information was obtained by the CCRB. This article contains a searchable link which contains CCRB FADO records of NYPD Members of the Service of all ranks.

<https://www.propublica.org/article/nypd-civilian-complaint-review-board-editors-note>

In releasing these records the CCRB has chosen to violate the Court's order in the case of UFOA v DiBlasio et.al (we are named as plaintiffs in the suit).

In that case, on July 22 2020, the Court (Judge Katherine Polk Failla) granted petitioners (the unions) a Temporary Restraining Order (TRO) from the release of certain personnel records including but not limited to, information relating to unsubstantiated CCRB allegations against our members.

We believe that the information contained in this article is in direct violation of the Court's Order and TRO and her position is that no information should have been released by the CCRB pending the preliminary injunction hearing scheduled for August 18, 2020 before US District Court Judge Katherine Polk Failla.

We will not stand idly!

Rest assured that the CEA together with our brother and sister unions will do everything in our power to call out the CCRB on its contemptuous and unlawful actions to the fullest extent of the law and to see to it that Court's orders are adhered to.

We will continue to work in solidarity with the other unions to fight for our members and I will keep the membership informed of all developments relating to this latest attempt to smear us as professionals-

Stay Safe and Strong

Chris

VCF Update - Non-Economic Loss Claims and Appeals for Non-Cancer Conditions

UNGARO CIFUNI & JAFFE proudly serves as General Counsel to the New York City Police Department Superior Officers Council, and as disability counsel to the NYPD Captains Endowment Association, the NYPD Lieutenants Benevolent Association, the NYPD Sergeants Benevolent Association, and as of January 2020, the NYPD Detectives' Endowment Association.

The VCF has further revised its policy with regard to non-economic loss claims for non-cancer conditions, and our ability to appeal those awards.

Since the VCF was reauthorized last year, claims for non-cancer conditions have routinely been awarded the lowest possible amount, absent medical records to support the severity of the condition. Chronic rhinosinusitis has typically been awarded \$10,000, and aerodigestive disorders (GERD, Asthma, Sleep Apnea) bring the award up to \$20,000. The conditions that (up until last year) had been presumptively treated as severe (COPD, Chronic Bronchitis, Barrett's Esophagus) are also typically awarded \$20,000.

When we are able to provide medical evidence in support of these claims, the awards have been as high as \$40,000. We have not seen a single award for more than \$40,000 (for these types of conditions), since the VCF was reauthorized. Further, the presence of non-cancer conditions, even those with significant impact on claimants' quality of life, have not enhanced cancer claims that were otherwise awarded \$250,000.

The appeals process has been frustrating. Appeals typically take several months to resolve, and we have seen only modest increases, with no awards higher than \$40,000. Up until recently, the VCF has allowed us to submit additional medical evidence in support of our appeals, but will no longer. Award letters issued the past week do not even give us the opportunity to appeal, unless medical records were previously provided as part of the claim. Accordingly, we strongly recommend that our clients provide us with any relevant medical records, including test results, treatment notes, operative reports and prescription records, so that we can incorporate that evidence into the claim and hopefully see higher awards.

Medical evidence can be sent to our office by email to tkreisberg@nycdisabilitylaw.com, or by fax to (212) 766-6200. Our mail service has been inconsistent due to the pandemic, so please refrain from mailing medical records until we are able to return to the office.

While these awards are dramatically lower than they once were, the trade off is that the VCF has been extended through our lifetimes. Non-cancer conditions have been radically devalued, but claimants can rest assured that they and their families are protected going forward in the event they are diagnosed with cancer.

LINE ORGANIZATIONS



The World Trade Center Health Program Is Still Accepting Appointments & Registration

The Mt. Sinai Health Care System is still open and actively assisting members with appointments and registration for the **World Trade Center Health Program** during this COVID-19 pandemic.

If you have any questions or need assistance with your 9/11 health issues, please feel free to call, text, or email Police Officer Steven Wallace, a retired NYPD PBA Delegate, a 9/11 first responder, and the WTC Health Program Outreach and Education Coordinator. He will be able to assist you in filling out your paperwork.

P.O. Wallace can be reached at **646-584-7797**.

Or email him at steven.wallace@mssm.edu

Visit their Facebook page at --

<https://www.facebook.com/WTCHealthProgram/posts/515608802445616>

LINE ORGANIZATIONS



Due to the Corona Virus the staff of the SOC Health and Welfare are working remotely. All phone calls to the SOC are being forwarded to a single dedicated cell phone. Therefore, we ask that you only call the SOC with matters that need immediate attention. The preferable and best way for our members to contact the SOC staff is via e-mail. Please e-mail the following SOC staff directly based on the topic of your inquiry:

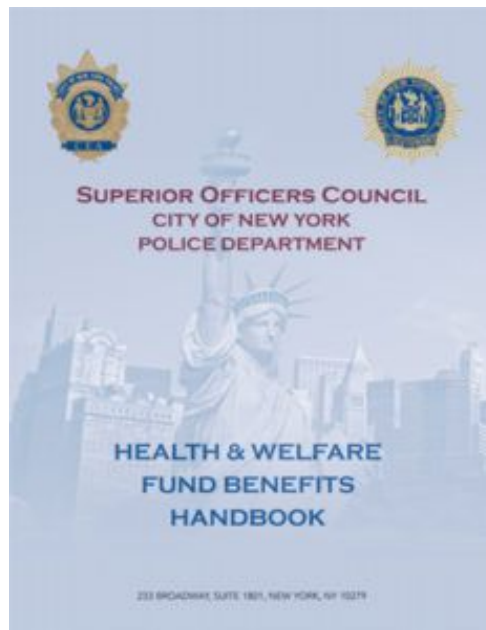
Prescription Matters: Jennara Cobb E-Mail - JCobb@nypd-lba.org or MaryAnn Pelligruti E-Mail - MaryAnn@NYPDSOC.com

Optical and Dental Matters: Elaine Pieszchata E-Mail - Elaine@NYPDSOC.com

Annuity Matters: Mayra Restrepo E-Mail - Mayra@NYPDSOC.com

The staff of the SOC Health and Welfare are available to assist our members. Please e-mail the respective member directly with your questions or issues and they will get back to you.

Members with urgent matters that need immediate attention may still call the SOC at 212-964-7500 (Option# 1). Thank you for your cooperation during these uniquely difficult times. Stay safe, stay healthy, wash your hands often and practice social distancing.



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 REFRAMEDSM

VISIT THE DAVIS VISION WEBSITE >>

Eye care Benefits

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 Dec. 31st. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

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

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

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

1. **You can keep your current prescription drug coverage with the *Superior Officers Council Retiree Health and Welfare Fund* and you do not have to enroll in a Medicare prescription drug plan.**
 - If you choose to enroll in a Medicare prescription drug plan, Medicare's annual enrollment period is (October 15th - Dec. 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.

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://www.Teladoc.com/emblemhealth)

LINE ORGANIZATIONS



RETIRED MEMBER OPTICAL BENEFIT

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

BENEFIT OVERVIEW

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

ELIGIBILITY

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

HOW TO CLAIM BENEFIT

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

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

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

NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

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

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

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

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

DAVIS VISION

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

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

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

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

LINE ORGANIZATIONS

SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

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

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

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

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

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

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

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

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

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 Dec. 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 Dec. 31, 2009, you were offered the choice to convert the \$5,000 Death Benefit during a One-Time Enrollment Period to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death Benefit, your named beneficiary(s) is entitled to this amount.

SURVIVOR'S HEALTH BENEFITS

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

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

CONTACT US



Login

September 2, 2020

Dear Lieutenant:

Some politicians, specifically Brooklyn Borough President Eric "Fireworks" Adams and Bronx Councilman Ritchie Torres, along with some media outlets, have accused the members of the New York City Police Department of participating in a coordinated "Slow Down". This is a ludicrous assertion by self-serving, disingenuous and opportunistic politicians and profit driven media companies. These are the same politicians that have decriminalized quality of life offenses, fought to cease Stop / Question and Frisk, have passed legislation to criminalize the police and protect the criminals, to empty out the prisons, who have voted to reduce the size of the Department and Defund the Police, and who malign the police at every turn. These politicians are disingenuously attempting to once again blame the police for the consequences of their irresponsible, ill-conceived and criminal coddling policies.

What exactly do They Want?

- More Stops and Frisks = No!
- Quality of Life Enforcement = No!
- More Summonses Issued = No!
- More Arrests Made = No!

Somehow, you miraculously continue to proactively do your job even in these incredibly adverse, restrictive and dangerous conditions created by these useless politicians. These self-centered and hypocritical politicians want to blame the police for the results of their failed policies.

Fraternally

Lou Turco
President

September 4, 2020

Dear Lieutenant:

Over the upcoming holiday weekend, you will be called to respond to numerous quality of life conditions, i.e. large gatherings, loud music, community members not social distancing. Please use the utmost discretion when enforcing these infractions. The following is how such a scenario will more than likely play out:

1. Police respond to a minor criminal offense or quality of life complaint.
2. Police engage with the individual(s) perpetrating the offense(s)
3. Perpetrator(s) is/are now emboldened to combat police officers as a result of a catastrophically created and imposed criminal justice reform agenda.
4. A so called "innocent by-stander" will film the interaction between the officer(s) and the offender(s) and immediately post the video on social media
5. If the offense leads to an arrest, the District Attorney will more than likely decline to prosecute on all the charges; including resisting arrest.
6. The perpetrator(s) will claim to have received a phantom injury if physical force was used to effect the arrest.
7. The now exonerated perpetrator will then file a Civilian Complaint against the officer(s) and, in addition, will file a civil suit against the City and potentially the officers(s).
8. The Officer(s) will not be indemnified by the city because there is an open Civilian Complaint on the Officer(s).
9. The "ATM", AKA - City of New York, will settle and pay the claimant without even employing a good faith attempt to refute the claim and you may be required to pay a portion of the settlement out of your own pocket.
10. Now, with the repeal of 50-a, your CCRB and Civil Lawsuit records will be made public for everyone to see.

If you need proof of this, ask yourself how many people were actually prosecuted for violating the curfew during the riots.

Lou Turco
President

Christopher Cantelmi
Recording Secretary

LINE ORGANIZATIONS September



Honoring Our Fallen Heroes from 9/11

EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
VICE PRESIDENT

Dear Sergeant,

The following NYPD Sergeants lost their lives while responding to the 9/11 terrorist attacks. We will never forget their selfless sacrifice or their tremendous legacy and owe them and their loved ones a debt of gratitude that can never be repaid.

Sgt. John G. Coughlin
Sgt. Michael S. Curtin
Sgt. Rodney C. Gillis
Sgt. Timothy A. Roy, Sr.

The following Active or Retired Sergeants passed away from illnesses related to their selfless service in the 9/11 rescue and recovery efforts. Their monumental display of dedication, gallantry, and perseverance while battling tremendous obstacles will never be forgotten.

Sgt. Alex W. Baez
Sgt. Gerard T. Beyrodt
Sgt. Patrick J. Boyle
Sgt. Christopher M. Christodoulou
Sgt. Charles J. Clark
Sgt. Patrick T. Coyne
Sgt. Garrett S. Danza
Sgt. Paul M. Ferrara
Sgt. Gary M. Franklin
Sgt. Michael J. Galvin
Sgt. Charles R. Gunzelman
Sgt. Claire T. Hanrahan
Sgt. Michael V. Incontrera
Sgt. Wayne A. Jackson
Sgt. Scott Johnston
Sgt. Mark Lawler
Sgt. Robert P. Masci
Sgt. Colleen A. McGowan
Sgt. Michael J. McHugh
Sgt. Patrick P. Murphy
Sgt. Edmund P. Murray
Sgt. Anthony Napolitano
Sgt. Terrence S. O'Hara
Sgt. Donald J. O'Leary, Jr.
Sgt. Louis R. Pioli
Sgt. Michael W. Ryan
Sgt. Stephen P. Scalza
Sgt. Jacqueline C. Schaefer
Sgt. Harold J. Smith
Sgt. Barbara J. Sullivan
Sgt. Edward D. "Ned" Thompson
Sgt. Michael B. Wagner

Fraternally,

Mullins

Ed

LINE ORGANIZATIONS September



Honoring Our Fallen Heroes from 9/11

EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
VICE PRESIDENT

As hard as it is to believe, today is the 19th anniversary of the 9/11 terrorist attacks on the United States. On September 11, 2001, nineteen Islamic extremists hijacked four jetliners that had taken off from Boston, Newark, and Washington, D.C. Two of the planes were flown into the twin towers of the World Trade Center in New York while another crashed into the Pentagon in our nation's capital.

The four hijackers on United Flight 93, from Newark to San Francisco, were overtaken by brave passengers and the aircraft, believed to be headed for the White house, crashed in a field in Shanksville, Pennsylvania.

Nearly 3,000 people perished that day, including 343 FDNY members, 23 NYPD members, and 37 members of the Port Authority Police Department. Among the casualties were four NYPD Sergeants. Since then, hundreds of first responders, rescue and recovery workers, and others who were at the scene have died from 9/11 related ailments – with no end in sight.

Despite the devastation, the terrorists did not succeed in breaking America's spirit. As a nation, we soldiered through our sense of overwhelming anguish, loss, and heartbreak. While our enemies tried to weaken us, they only made us more determined and steadfast in our commitment to American ideals. As a nation we showed that we are both resilient and unconquerable.

If you look toward downtown Manhattan today, you will see the Tribute in Light, an annual commemoration of all that was lost on 9/11. If the day is clear, the lights can be seen for 60 miles in all directions. They represent the courage, fortitude, resilience, morality, and selflessness of our great country.

There had been talk of the Tribute in Light not shining this year due to concerns about the pandemic, but the collective voices of the people we lost, spoken through the voices of their surviving loved ones, would not allow that to happen.

Special thanks to Frank Siller, the CEO of the Tunnel to Towers Foundation, for his efforts in ensuring that the Tribute in Light shines brightly this year.

Wherever you are today, please say a prayer for both the dead and the living, and vow that you will never forget what amounted to the boldest attack ever on American soil, as well as the greatest rescue effort in our nation's history.

Today is as much of a day of grieving and remembrance as it is a day of hopefulness and optimism – for the present and the future.

More than anything else, please don't ever forget any of the fallen heroes, as well as the families, friends, and colleagues they left behind. They are proof that our country and our flag is worth dying for, and we owe them all a debt of gratitude that can never be repaid.

Fraternally,

Ed Mullins

Ed Mullins

LINE ORGANIZATIONS September



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

Dear Fellow Sergeant,

In light of the attempted assassination of two police officers in Los Angeles, as well as the continued civil unrest around the country, the SBA sent out the following press release. It is a letter to all elected officials in the country, demanding to know where they stand during these troubling times.

Please read the press release below.

Fraternally,

Ed Mullins
President
Sergeants Benevolent Association

September 14, 2020

AN OPEN LETTER TO ALL NATIONWIDE ELECTED OFFICIALS FROM THE NYC SERGEANTS BENEVOLENT ASSOCIATION

Dear Elected Officials,

As the President of the 13,000 member NYC Sergeants Benevolent Association, I am aghast at the unbridled violence plaguing our nation. It continued unabated this weekend with the attempted assassination of two police officers in Los Angeles. As they were battling for their lives, scores of protestors descended on the hospital, blocked entrances, and chanted that the officers should die.

Despite the barbarism of these actions, there was no public outcry from elected officials. I realize we are living in a time of dueling political ideologies, but common decency would suggest that elected officials take a stand on such crimes against humanity. Instead, they are still pandering to any mobs masquerading as peaceful protestors, and causing physical harm and mayhem in cities throughout the country.

By any standard, what happened in Los Angeles constitutes terrorism, and the American people deserve to know if elected officials, regardless of their party affiliation, stand with the angry mobs or with law enforcement, who are perilously on their own in this battle against American ideals.

I urge all law enforcement organizations across the country to take their purported leaders to task for being unwilling or unable to lead during these tumultuous times. We need to know who is with us, who is against us, and who is spinelessly sitting on the fence to see which way the political winds are blowing.

The stakes are high because lawlessness breeds anarchy and lack of leadership brings chaos and pandemonium. The police serve as the first line of defense against such disorder, but have been vilified, pilloried, and denigrated for the sake of political expediency.

We cannot effectively do our jobs in this climate of hate, where politicians vote to defund and devalue us, only to then turn around and blame us for spikes in crime.

We live in a complex world but we expect our elected officials to navigate us through difficult times, not propel fear, hate, and dissension in order to promote their own radicalized agendas.

We urge all law enforcement organizations to call out their elected officials and demand a response to the unyielding violence, as well as the acts of domestic terrorism that took place in Los Angeles. The American public deserves to know unequivocally who represents them. They deserve nothing less.

Sincerely,

Ed Mullins
President
Sergeants Benevolent Association

LINE ORGANIZATIONS



SEPTEMBER 30, 2020

SBA SCHOLARSHIP AWARDS

The 2020 SBA Scholarship Awards were presented to 23 children or dependents of active or retired Lifetime members in September. The winners were judged by the highest SAT scores, plus ties, and each received a check for \$2,500 and a Certificate of Achievement.

The Scholarship Fund is made possible by the sale of SBA cards and donations from the private sector. We could not be prouder of the program and the recipients.

Scholarship applications for 2021 will soon be on the SBA website and in upcoming publications. The tentative deadline is April 2021.

This year's recipients are:

Hannah Indiviglio, daughter of retired Sgt. Chester Indiviglio, Transit Bureau 33. Hannah will be attending Boston University.

Ryan Norris, son of retired Sgt. George Norris, 113 Precinct. Ryan will be attending Northeastern University.

Ryan Polesovsky, son of Sgt. Maria Polesovsky, Police Academy. Ryan will be attending Northeastern University.

Andrew Carr, son of retired Sgt. Edward Carr, Bronx Warrant Squad. Andrew will be attending Siena College.

Patrick Mulvey, son of retired Sgt. Francis Mulvey, Queens Warrant Squad. Patrick will be attending the University of Delaware.

Kathryn McHugh, daughter of retired Sgt. Thomas McHugh, 10 Precinct. Kathryn will be attending Boston University.

John Torpey, son of Sgt. Michael Torpey, PSA 8. John will be attending Middlebury College.

Joseph Owens, son of retired Sgt. Roger Owens, MTN Precinct. Joseph will be attending Stony Brook University.

Samantha Cueto, daughter of retired Sgt. Miguel Cueto, 69 Precinct. Samantha will be attending the University of Pennsylvania.

Darius Fratila, son of retired Sgt. Marius Fratila, MISD. Darius will be attending St. John's University.

Patrick Delaney, son of retired Sgt. Patrick Delaney, Queens Gang Squad. Patrick will be attending North Carolina State University.

Madeline Colvin, daughter of retired Sgt. Thomas Colvin, 100 Precinct. Madeline will be attending Baylor University.

Michael Hevaghan, son of retired Sgt. Michael Hevaghan, PBMS Borough Crime Unit. Michael will be attending Fairfield University.

Ava Wilkinson, daughter of Sgt. Kenneth Wilkinson, PBQS. Ava will be attending Stony Brook University.

Samantha Barbera, daughter of retired Sgt. Jack Barbera, 63 Squad. Samantha will be attending Hofstra University.

Matthew Murphy, son of retired Sgt. William Murphy, Property Clerk. Matthew will be attending Binghamton University.

Mia Powell, daughter of retired Sgt. Alan Powell, IAB. Mia will be attending Lafayette College.

Christopher Seychell, son of retired Sgt. Joseph Seychell, 114 Precinct. Christopher will be attending Long Island University.

Logan Masters, son of retired Sgt. Edward Masters, Forensic Investigations. Logan will be attending the University of Maryland.

Travis Visco, son of retired Sgt. Mickey Visco, PSA 2. Travis will be attending Suffolk County Community College.

Jack Kid, son of Sgt. Thomas Kid, Detective Bureau. Jack will be attending Penn State University.

Jack Morrissey, son of Sgt. Stephen Morrissey, Firearms and Tactics Section. Jack will be attending Iona College.

Recipient of the Lillian Gearon Memorial Scholarship is **Taylor Duffy**, the daughter of retired Sgt. Patrick Duffy, 34 Precinct. Taylor will be attending Quinnipiac University.

LINE ORGANIZATIONS September



SERGEANTS BENEVOLENT ASSOCIATION

35 Worth Street
New York, NY 10013
(phone) 212-431-6555 (fax) 212-431-6487
(email) healthandwelfare@sbanyc.org



DEPENDENT STUDENT CERTIFICATION FORM

Section One: To Be Completed By Member

Member Information:

Tax ID #: _____

Name: _____
Last Name First Name MI

Address: _____
Street Number and Name
City State Zip

Email: _____

Student & School Information:

Name: _____
Last Name First Name MI

Date of Birth: _____
Month Day Year

Name of School: _____

School Phone Number: _____

I certify that my dependent, _____, meets all of the requirements for eligibility as a dependent student.

- A. 19 years of age or older Yes ____ No ____
- B. Unmarried Yes ____ No ____
- C. Full-time student in an accredited secondary, preparatory school, or college Yes ____ No ____
- D. Semester (Circle One): Fall / Spring Year: _____

I fully understand that a failure to notify the SBA Health & Welfare Fund Office of a change in my child's dependent status will result in my being personally responsible for all expenses and/or costs incurred by the Fund retroactive to the effective date of the status change.

Member's Signature Date

Section Two: To Be Completed By Authorized Person in the Registrar's Office of the Educational Institution

The student named in this form may be eligible for SBA Health & Welfare Benefits. In order for the SBA to determine a student's eligibility, please complete the following information:

1. Is the student enrolled full-time? Yes ____ No ____
2. Is your institution accredited: Yes ____ No ____
3. Registrar's Telephone number _____
4. Authorized Signature/Title: _____

Mail, Fax or Email Validated Form to: SBA Health & Welfare Office
35 Worth Street
New York, NY 10013
(fax) 212-431-6487
(email) healthandwelfare@sbanyc.org

Affix Institution Seal/Stamp Here

It is a crime to provide false or misleading information or to conceal information for the purpose of defrauding the SBA Health & Welfare Fund.

In lieu of this form, we will accept your dependent's Current Enrollment Verification Certificate from the National Student Clearinghouse.

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>



Other Health Forms

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.
Disregard until further notice.

All inquiries to the SBA Union office and the Health & Welfare office should be directed to **FrontDesk@sbanyc.org** or (212) 226-2180 during the regular business hours of 8:00 am – 6:00 pm Monday – Friday.

LINE ORGANIZATIONS September



EXECUTIVE BOARD

PAUL DIGIACOMO
President

PAUL E. MORRISON
Vice President

KEN SPARKS
Secretary

JEFFREY A. WARD
Treasurer

BRIAN HUNT
Borough Director
Manhattan/Bronx/Headquarters

FRANK CICCONE
Borough Director
Brooklyn/Queens/Staten Island

SCOTT MUNRO
Sergeant at Arms

JOHN J. COMER
Chairman, Board of Trustees

TRUSTEES

PATRICK J. DONOHUE
Headquarters

STEVEN NIEVES
Manhattan South

JOHN F. HOURICAN
Manhattan North

TONY CASILLA
Bronx

CHRISTOPHER J. SCHILLING
Brooklyn North

TIMOTHY O'BRIEN
Brooklyn South

JOHN J. COMER
Queens

GREGORY W. SILVERMAN
Staten Island

WELFARE OFFICERS

BRIAN P. MAGUIRE
Headquarters

ANTONIO ESPOSITO
Manhattan South

PATRICK K. PURCELL
Manhattan North

RICK SIMPLICIO
Bronx

JOSEPH R. TALLARINE
Brooklyn North

BRIAN MEYERS
Brooklyn South

NICHOLAS MASI
Queens

RAYMOND L. WITTICK
Staten Island

LOU MATARAZZO
Legislative Director



DETECTIVES' ENDOWMENT ASSOCIATION, INC.

POLICE DEPARTMENT • CITY OF NEW YORK

26 THOMAS STREET • NEW YORK, NEW YORK 10007

(212) 587-1000 • FAX (212) 732-4863

www.nycdetectives.org

The Hon. Ron DeSantis

Governor

The State of Florida

The Capitol

400 S. Monroe Street

Tallahassee, FL 32399-0001

September 22, 2020

Dear Governor DeSantis:

On behalf of the members of the Detectives' Endowment Association, Inc. (DEA) — the labor union of 19,000 active and retired New York City Police Department Detectives — we thank you for your staunch support of your State's Law Enforcement Officers.

The DEA has many retirees who live in the State of Florida: from Jacksonville to Miami, and from Tampa to Ft. Lauderdale. I am sure I echo their appreciation for your unwavering defense of the men and women on the front lines of the efforts to deter, prevent, and solve crime. If only our own Governor in New York would take a similar stance, we'd all be much better off and infinitely safer. We couldn't agree with you more that with safety and security comes prosperity, and it has been refreshing to see a Governor stand up for his blue collar employees and enact laws that will protect them on the job.

Again, we simply wish to extend our thanks and grateful appreciation for your standing with your Law Enforcement Officers in solidarity and support for the incredibly hard work they do every day.

With all good wishes, I am,

Sincerely,


Paul DiGiacomo

President

PDG/sfk

THE POLICE UNION REPRESENTING THE GREATEST DETECTIVES IN THE **WORLD**
AFFILIATIONS — NATIONAL ASSOCIATION OF POLICE ORGANIZATIONS (NAPO)
NEW YORK STATE ASSOCIATION OF PBAs

LINE ORGANIZATIONS



September 29, 2020

50-a Update—Litigation against NYC Regarding Disclosure of Disciplinary Records

On September 17, the Second Circuit Court of Appeals granted a stay preventing the NYPD from releasing our members' disciplinary records pending further proceedings before the federal courts. As you know, soon after Civil Rights Law section 50-a was repealed by the Governor and the State legislature, the Mayor and the NYPD announced plans to create a public, online database of Officers' disciplinary records, including not only fully adjudicated Trial Room decisions, but also pending cases, as well as prior exonerated, unfounded, and unsubstantiated allegations against members. We immediately went to court and successfully obtained a Temporary Restraining Order blocking the Department from releasing the records. The City – and countless progressive organizations, such as the Civil Liberties Union – have fought us “tooth and nail” over these last several months to get this injunction vacated. Our attorneys have tirelessly fought this battle arguing that such a release is a violation of our members' Constitutional rights, collective bargaining rights, and is simply unfair. The order ensures that as we continue to fight this battle the Department cannot publish these records. Furthermore, the CCRB cannot release or publish any further records, including pending cases, against our members.

September 29, 2020

Update on Lawsuit Challenging (10-181) Diaphragm Compression Bill

Arguments were held on September 22nd before Justice Laurence Love on our motion for a preliminary injunction, blocking the enforcement of NYC Administrative Code 10-181 (the City's Diaphragm Compression law), pending the full and final disposition of our lawsuit challenging that dangerous law. After hearing from all sides, and indicating that he has read all of the numerous written submissions by the parties, the Court marked our motion as “fully submitted” and indicated that it would issue a decision “as soon as possible.” Our arguments are clear: 1). the City law is preempted by already existing State laws prohibiting “chokeholds” and governing the force allowed to be utilized by Police Officers in effecting arrests; and 2). the law is so vague and ambiguous as to violate the Due Process clause of the State and federal Constitutions. The fact that there is no intent requirement, and no requirement that any injury be caused, makes the law fatally flawed. The law has clearly already had a chilling effect on Police Officers' performance of their duties. The Court appeared particularly concerned about that effect and the public safety implications of the ambiguous “diaphragm compression” language. While it is always a dangerous and difficult task to read a Judge's mind, it certainly appeared he was weighing towards granting the injunction.

September 6, 2020

Sunday night and Monday, Labor Day, historically mark some of the most violent days in New York City. Please use your training, protect yourself and your fellow cops at all costs — and the DEA will always protect you.

Although there are no planned events around the holiday, many Detectives will be detailed to locations across the city to help prevent violence and fight crime — what you do best.

The DEA wants to remind you to use every bit of caution during any enforcement interaction. Know that elected officials continue to NOT support the police. They think nothing of publicly indicting those in blue based on seconds-long viral video.

These are unprecedented times we are in, but the DEA will continue to be in your corner fighting for your rights. In unity there is strength.

Faternally,

Paul DiGiacomo,
President, and the DEA Board of Officers

LINE ORGANIZATIONS September



On August 25, 2020, leaders of the five police unions and their counsel met with Chief Pontillo from the First Deputy Commissioner's Office, and NYPD Labor Commissioner John Beirne, to discuss the Department's new "Disciplinary System Penalty Guidelines." As you know, in accordance with the legislation put forth by the New York City Council which the Mayor signed into law earlier this year, the Department was mandated to develop and publish presumptive penalties in NYPD disciplinary cases.

Please be advised that this proposed "disciplinary matrix" has been placed on the Department's website and is available for all to see, including members of the service and the general public. It lists, by category of infraction, the penalties to be imposed. For example, one can go to "Firearms Related Incidents," "Failure to Safeguard Firearm" (resulting in its loss), where it lists "20 Penalty Days" as the "Presumptive Penalty." There are literally hundreds of infractions listed, for every conceivable case of misconduct, and the presumptive penalty to be imposed for such misconduct.

Generally speaking, this proposed matrix will not change the way in which our attorneys negotiate and attempt to resolve cases with the Department Advocate's Office. The vast majority of these presumptive penalties have already been in place for some time. What the matrix clearly shows is what we have always known: that members of the NYPD are some of the most highly scrutinized and disciplined public employees in the nation — contrary to the false narrative that the Department doesn't "discipline its own." What has changed is that the information contained in the matrix will now be public. Any deviation from the matrix will therefore require an explanation and a clear articulation of mitigating circumstances to justify the deviation; otherwise a negotiated plea agreement will not be approved by the Police Commissioner. Members with charges will continue to work with our attorneys to obtain the best possible disposition of their cases in light of these presumptive penalties, and where appropriate, we can proceed to trial, where we will vigorously contest the charges.

The matrix is currently still in draft form. But, per the newly enacted law, the matrix must be posted on the NYPD website and subject to a period of public commentary before this version of the matrix is made permanent. **Members of the service, their friends, and family are all allowed and indeed encouraged to access the draft online and submit any comments they deem appropriate.** All comments must, of course, remain professional at all times. You can find the matrix and the link for comments on the NYPD home page at <https://www1.nyc.gov/site/nypd/index.page>

Click the tab "Draft Policies" and you will be re-directed to the correct page. **Please take a moment to weigh in on this very important issue.** We will continue to keep you apprised of any changes regarding this disciplinary matrix and we will continue to monitor its effects on our members' lives.

Paul DiGiacomo, President
The DEA Board of Officers
DEA Counsel, Karasyk & Moschella

Draft Policies for Public Comment

Welcome to the New York City Police Department's Policy Review webpage. We welcome public comments on any of the proposed policy changes listed below. The comment period deadline for each respective proposal is displayed in its summary page. Once the comment period has ended, the NYPD will review the submitted comments and consider their inclusion in the final policy. Please click the link(s) to the policy you wish to review and send us your comments.

The following policies are currently open for public comment:

POLICY	SUMMARY	POLICY LINK	COMMENT SUBMISSION LINK	DEADLINE
Discipline Matrix	This discipline matrix provides an overview of the goals of internal discipline, defines the presumptive penalties for specific acts of substantiated misconduct by officers and outlines potential aggravating and mitigating factors that may be considered when assessing a disciplinary penalty.	<p>HTML https://www1.nyc.gov/site/nypd/about/about-nypd/discipline-policy-matrix.page</p> <p>PDF https://www1.nyc.gov/assets/nypd/downloads/pdf/public_information/nypd-discipline-matrix-draft-for-public-comment-2020-08-31-w-message.pdf</p>	<p>Click here to submit response https://www.research.net/r/XY7NJCM</p>	09/30/2020

LINE ORGANIZATIONS



Please be advised that the Detectives' Endowment Association, Inc. is available for you now and throughout the remainder of the COVID-19 pandemic emergency restrictions.

Although our staff is not in the office, they are working remotely from home and our phone lines will be open from 9:00 a.m. to 5:00 p.m. weekdays.

You can reach the Union by calling **(212) 587-1000** or DEA Health Benefits at **(212) 587-9120**.

Alternatively, you can email any questions or concerns to info@nycdetectives.org or Health Benefits at deabenefits@nycdetectives.org.

Our staff will get back to you as soon as possible.

For active Detectives, in case of an emergency and the need to reach a specific DEA Board Officer arises, you can contact our pager service by calling **1 (800) 88-DEA-88**.

We will also continue to keep members apprised of the latest Union news and information on the DEA Website

Message from DEA Disability Attorneys Regarding COVID-19 and
WTC-Related Disability and Death Benefits

Many of our members, both active and retired, are at heightened risk of suffering severe complications or death from COVID-19 due to underlying medical conditions related to their World Trade Center exposure, including respiratory disorders and compromised immune systems from cancer.

Consequently, we believe that Retired Members may be eligible for reclassification of their pensions in the event they suffer from permanently disabling effects of the virus. We also believe that the surviving spouses, children, and parents of those who die of COVID-19 may be eligible for Line-of-Duty Death benefits under the World Trade Center bill.

In addition to showing disability or death due to COVID-19, we would likely need to establish the presence of the underlying WTC condition (with medical records or certification by the WTC Health Program), as well as fulfill other statutory requirements (a Notice of Participation must be filed with the NYC Police Pension Fund, and we must be able to verify the member's participation in WTC rescue, recovery and clean-up operations).

We are hopeful that the NYS Legislature will pass a new presumptive bill qualifying active members to benefits due to COVID-19. However, the World Trade Center bill may protect those members, both active and retirees, that were active in 2001. Please keep yourselves, your families, and your coworkers safe. If you have any questions regarding the disability process or eligibility for World Trade Center benefits, please reach out to our disability attorneys at (212) 766-5800, or see their website, www.nycdisabilitylaw.com, which is regularly updated.

Important Information for Retirees Who Did Not Get Their Full Medicare Part B Reimbursement

If you retired prior to 2016, you may not have received the full amount for your Medicare Part B reimbursement. If so, you will have to fill out the "differential form" each year.

Why is it necessary to fill out the Medicare Part B Differential Form every year?

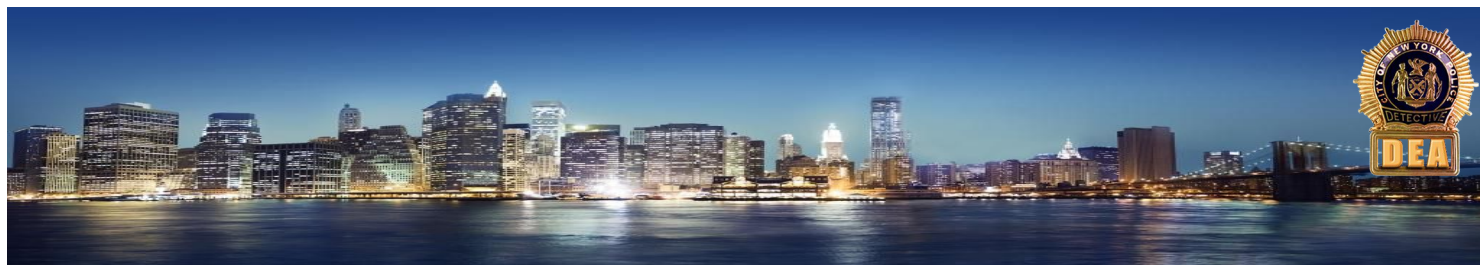
For Retirees whose Medicare Part B effective date is prior to 2016, the amount may change, because of how much a Retiree pays for his or her premiums. It could be an amount in addition to the base amount of between \$1 to \$26.50 per month (\$12 to \$318 per annum) per each individual. Therefore, the Medicare Part B Differential Form is required so that the Office of Labor Relations Health Benefits Program processes the differential amount.

Please see the link below for the Medicare Part B Differential Form for 2019 (Retirees Medicare Part B effective date prior to 2016): <https://www.nycdetectives.org/wp-content/uploads/2020/05/Medicare-Part-B-Differential-Form.pdf>

Please see the link below for additional Medicare Part B differential information, including a video: <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page>

Please submit forms and documents to the Employee Health Benefits Program via the following e-mail address: NYCRetireesHBP@emblemhealth.com

LINE ORGANIZATIONS



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

POLICE BENEVOLENT ASSOCIATION OF THE CITY OF NEW YORK, INC.

PBA
News Clips



www.nycpba.org

Patrick J. Lynch, President



Keep Cop-Killers in Jail

In multimedia ad campaigns launched last May the PBA is thanked every New Yorker who helped us deliver over 800,000 petitions against the parole of cop-killers to the Parole Board in Albany. The PBA is encouraging the public to keep up the support by using the [Keep Cop-Killers In Jail](#) tool on this website.

Thank you for helping us
HOLD THE LINE

The NYC PBA
just delivered
816,725 petitions
to the New York
State Parole
Board opposing
the release of
cop-killers.



**But make no mistake:
WE ARE IN DANGER OF LOSING THIS BATTLE**

We have already seen **SEVEN** cop-killers paroled in the past year and a half, including two who will walk out of prison doors next month. We need every law-abiding New Yorker to tell the Parole Board that an attack on a police officer is an attack on all of us.

Visit www.nycpba.org & click:
KEEP COP-KILLERS IN JAIL



Police Benevolent Association of the City of New York, Inc.
125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531

Patrick J. Lynch, President

www.nycpba.org

LINE ORGANIZATIONS September



PRESS RELEASE
SEPTEMBER 25, 2020

POLICE UNION COALITION DOUBLES DOWN ON REPUBLICANS FOR STATE SENATE *Fifteen new endorsements in races from Long Island to Lake Erie*

A statewide police union coalition today doubled down on its campaign against the New York State Senate's anti-police, pro-criminal Democratic conference, issuing 15 new endorsements of Republican incumbents and challengers in contested races across the state

Law Enforcement-Endorsed State Senate Candidates

District 2 – **Mario Mattera**, running to replace retiring Senator John Flanagan
District 4 – **Senator Phil Boyle**
District 7 – **David Franklin**, challenging Democratic incumbent Anna Kaplan
District 9 – **Victoria Johnson**, challenging Democratic incumbent Todd Kaminsky
District 38 – **William Weber**, running for seat vacated by Democratic incumbent David Carlucci
District 39 – **Steve Brescia**, challenging Democratic incumbent James Skoufis
District 41 – **Senator Sue Serino**
District 45 – **Dan Stec**, running to replace retiring Senator Betty Little
District 46 – **Richard Amedure Jr.**, running to replace retiring Senator George Amedore
District 50 – **Angela Renna**, running for seat vacated by Robert Antonacci
District 51 – **Peter Oberacker**, running to replace retiring Senator James Seward
District 55 – **Christopher Missick**, running to replace retiring Senator Rich Funke
District 56 – **Michael Barry**, running to replace retiring Senator Joseph Robach
District 60 – **Joshua Mertzlufft**, running for seat vacated by Chris Jacobs
District 61 – **Edward Rath III**, running to replace retiring Senator Michael Ranzenhofer

These joint endorsements follow last week's announcement of six joint police endorsements in Long Island and Hudson Valley battleground districts:

District 1 – **Anthony Palumbo**, running to replace retiring Republican Senator Ken LaValle
District 3 – **Alexis Weik**, challenging Democratic incumbent Monica Martinez
District 5 – **Edmund Smyth**, challenging Democratic incumbent James Gaughran
District 6 – **Dennis Dunne, Sr.**, challenging Democratic incumbent Kevin Thomas
District 40 – **Rob Astorino**, challenging Democratic incumbent Peter Harckham
District 42 – **Mike Martucci**, challenging Democratic incumbent Jen Metzger

The unions may announce additional joint endorsements in the near future.

Full List of Unions Co-signing the Endorsements

Affiliated Police Associations of Westchester
Council 82 – NYS Law Enforcement Officers Union
MTA Police Benevolent Association
NYC Captains Endowment Association
NYC Detectives' Endowment Association
NYC Lieutenants Benevolent Association
NYC Sergeants Benevolent Association
NYC Police Benevolent Association
Nassau County Detectives Association
Nassau County PBA
Nassau County Superior Officers Association
New York State Association of PBAs
New York State Police Investigators Association
New York State Union of Police Associations, Inc.
Police Conference of New York
Port Authority Sergeants Benevolent Association
Port Authority Lieutenant Benevolent Association
Port Authority Detective Endowment Association
Rochester Police Locust Club
Suffolk County PBA
Suffolk County Superior Officers Association
Suffolk Detectives Association, Inc.
Syracuse Police Benevolent Association
Yonkers PBA

LINE ORGANIZATIONS September



September 25, 2020

Interview with Pat Lynch

Click [here](#) to view the interview on Newsmax .

<http://www.nycpba.org/news-items/newsmax/2020/interview-with-pat-lynch/>

September 24, 2020

More Reports on Planned Cop-Killer Release

Coverage continues on planned cop-killer release, including interviews with PO Piagentini's widow, Diane.

<http://www.nycpba.org/news-items/nbc-4-news/2020/cop-killer-to-be-released/>

September 23, 2020

Double Cop-Killer Anthony Bottom Paroled: <http://www.nycpba.org/press-releases/2020/double-cop-killer-anthony-bottom-paroled/>

An article in the **NY Post** quotes Pat Lynch: "Gov. Cuomo and the State Legislature have spent years torturing crime victims, especially the hero families of fallen police officers. They knew that changing the parole guidelines would unleash more vicious killers like Anthony Bottom back onto our streets."

<http://www.nycpba.org/news-items/post/2020/convicted-nypd-cop-killer-anthony-bottom-scheduled-to-be-released-on-parole/>

September 18, 2020

Appeals Court blocks release of Police personnel records.

<http://www.nycpba.org/news-items/cbs-2-news/2020/appeals-court-blocks-release-of-personnel-records/>

September 11, 2020

Remembering 9/11

This **poster** appeared today in numerous NYC publications to mark the 19th anniversary of the September 11th terrorist attacks.

<http://www.nycpba.org/media/36735/wtc-2020.pdf>

September 1, 2020

Pat Lynch Slams NYPD's New Guidelines for Disciplining Officer Misconduct: The NYPD released guidelines Monday to govern how officers found guilty of misconduct would be penalized as part of the latest effort to increase transparency in policing, officials said.

Read more: <http://www.nycpba.org/news-items/newsday/2020/nypd-releases-guidelines-on-penalizing-officers-for-misconduct/>

PBA STATEMENT ON DIAPHRAGM COMPRESSION LAW REVISIONS

PBA President Patrick J. Lynch said:

"Nothing short of a full repeal can repair the damage from this insane law. That won't happen, because the Mayor and City Council have no intention of actually fixing this problem. They are content to blame cops for the mess they created. If they wanted us to be able to do our job safely and effectively, they would never have passed it in the first place."

LINE ORGANIZATIONS



World Trade Center Resources

Police Pension Fund Notice of Participation

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

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

World Trade Center Health Program — Monitoring & Treatment

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

Victim Compensation Fund

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



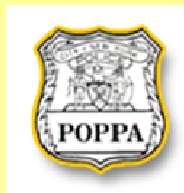
<http://www.nypd-lba.org/>



<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/>

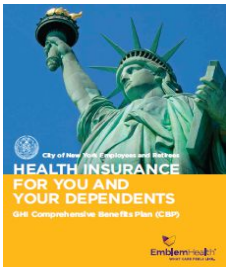


<http://ww2.nypdpulaskiassoc.org>



<http://nypdsteuben.org/>

Health and Welfare



I continually receive inquiries from members who are unsure of what medical coverage they have through Emblem Health/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 - Dec.) 100% of GHI reasonable and customary charges based on the current profile.

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

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>

9/11 HEALTH WATCH

WTC
HEALTH PROGRAM

Understanding Different September 11th Assistance Programs

The James Zadroga 9/11 Health and Compensation Act of 2010 (Zadroga Act) authorized the World Trade Center (WTC) Health Program and the September 11th Victim Compensation Fund (VCF) to serve the 9/11 responder and survivor communities. Both programs have their own distinct mission, eligibility criteria, and enrollment process.

Enrolling in one program does not automatically enroll you in the other.



World Trade Center (WTC) Health Program

Provides: Medical monitoring and treatment of WTC-related health conditions for 9/11 responders and survivors.

Administered by: National Institute for Occupational Safety and Health (NIOSH), part of the Centers for Disease Control and Prevention (CDC), part of U.S.

Department of Health and Human Services (HHS)

Serves: Responders at the WTC and related sites in New York City. Responders to the Pentagon and Shanksville, Pennsylvania sites. Survivors who were present in the dust or dust cloud, and/or lived, worked, or went to school in the WTC Health Program's New York City Disaster Area.

Get more detailed information on Responder and Survivor date, time, and location requirements—including a map of the New York City Disaster Area—at www.cdc.gov/wtc/eligiblegroups.html

Deadline: None. The WTC Health Program is authorized until 2090.

More info: Care is provided through Clinical Centers of Excellence (CCEs) in the New York metropolitan area and a Nationwide Provider Network (NPN). Each CCE employs 9/11 health experts who have been diagnosing, treating, and linking conditions to 9/11 exposures since 2001. The NPN provides care through local medical providers across the country.

Questions about the WTC Health Program? www.cdc.gov/wtc or call 1-888-982-4748



September 11th Victim Compensation Fund (VCF)

Provides: Financial compensation for physical injuries, illnesses, or deaths that happened as the result of the 9/11 attacks.

Administered by: U.S. Department of Justice

Serves: Responders and survivors who were present at a 9/11 crash site (New York City, the Pentagon, Shanksville, Pennsylvania), on routes of debris removal, or at any location within the VCF's New York City Exposure Zone at any point from September 11, 2001, through May 30, 2002. Families of deceased individuals may also apply. The VCF does not distinguish between responders and survivors when evaluating eligibility and calculating awards.

See the VCF's New York City Exposure Zone at www.vcf.gov/nycExposureMap.html

Deadline: Yes. The VCF is authorized to accept claims through 2090, but you must meet your registration deadlines based on individual circumstances. Learn more at www.vcf.gov/pdf/RegisterChart.pdf

More info: VCF registration is different than filing a claim. Registration preserves your right to file a VCF claim in the future. You do not have to be sick or injured to register. WTC Health Program members with a certified condition have two years after the date on the certification letter to register with the VCF.

Questions about the VCF? www.vcf.gov or call 1-855-885-1555 (1-855-885-1558 for the hearing impaired)

Health and Welfare



WORLD
TRADE
CENTER
HEALTH REGISTRY

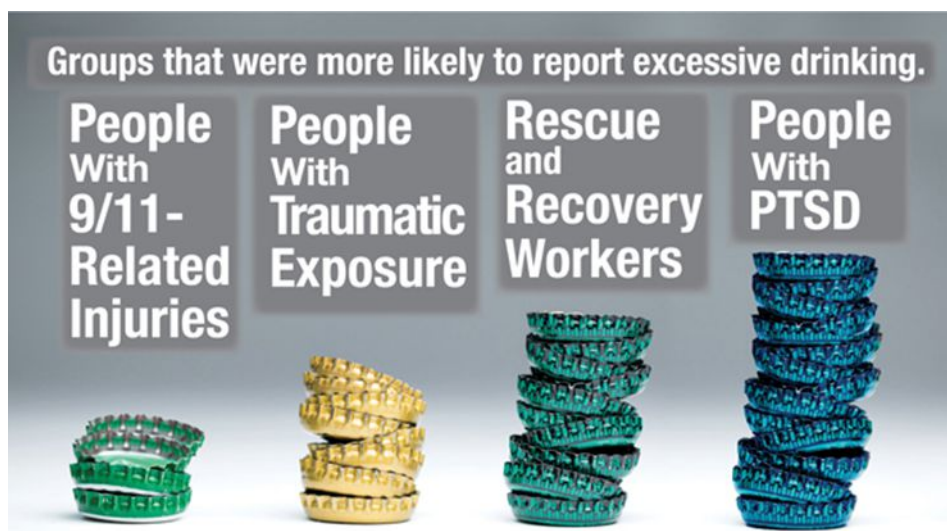
9/11 and Beyond

Fall 2020 Research Findings

Exposure to the 9/11 Disaster More Likely to Lead to Binge Drinking*

The relationship between traumatic exposure, post-traumatic stress disorder (PTSD) and excessive drinking is well-documented. However, little is known about these relationships in the long term. This study examines factors that increased binge drinking risk among exposed individuals a decade after 9/11. Watch the video:

<http://info.health.nyc.gov/t?r=6184&c=2209&l=256&ctl=25AA:DDEA73F33384E4F835F711F7EB7221B449CA475AD5540ABF&>



*See: <https://doi.org/10.1016/j.amepre.2016.10.034>.

The Continued Health Impacts of 9/11

The Registry's health materials are one of our most popular sources of information. They describe symptoms and treatments for some of the 52 conditions (melanoma, sinusitis, sleep apnea) covered by the World Trade Center (WTC) Health Program.

See: <https://www1.nyc.gov/site/911health/researchers/health-materials.page>

The WTC Health Registry is the largest health registry in U.S. history to track the health effects of a disaster. The Registry has begun planning for a COVID-19 supplemental survey and encourages all Registry enrollees to ask their doctor if they should get tested for COVID-19. To find New York City testing sites, visit nyc.gov/covidtest.

Need Care?

If you are a WTC Health Registry enrollee and think you may have a 9/11-related health condition, email the Registry's Treatment Referral Program at trp@health.nyc.gov. When you reach out, one of our multilingual staff members will respond with questions about your health conditions. Depending on your needs, eligibility and how you were affected by 9/11, we will refer you to the WTC Health Program for Survivors or the WTC Health Program for Responders.

Resources

The federal WTC Health Program provides monitoring and treatment, including medications for physical and mental health conditions related to 9/11. Services are offered at no cost to you, no matter where you live now. Apply online at cdc.gov/wtc or call 888-982-4748 and we will mail you an application

Health and Welfare



NYC Health Benefits Program 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 2019. When you receive your Medicare reimbursement check in the spring of 2020 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 reimbursed for your spouse's 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 for Medicare Part B premiums paid, 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 a Medicare Part B Differential reimbursement. To receive the differential reimbursement, 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](#)

[Medicare Part B Reimbursement Program Application](#)

[2019 Medicare Part B Reimbursement Differential Request Form](#) - Reimbursement for 2019 will be issued in March 2021

[2018 Medicare Part B Reimbursement Differential Request Form](#)

[2017 Medicare Part B Reimbursement Differential Request Form](#)

2019 Medicare Part B Premium Reimbursement ANSWERS TO FREQUENTLY ASKED QUESTIONS

The standard reimbursement amount for Calendar Year 2019 is \$109.00 per person, per month. For those newly enrolled in Medicare in 2019, currently, the standard amount is \$135.50. The reimbursements will be issued in April. If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your Medicare Part B reimbursement will be deposited directly into your bank account. This will be a separate payment from your pension payment. If you don't have EFT or direct deposit, you will receive a check in the mail in April.

Question: How do I enroll for the Medicare Part B reimbursement?

Answer: Complete the Medicare Part B Reimbursement Program Application and return it with a copy of your Medicare card to the address listed above, Attention: Medicare Unit.

Question: I am a City retiree. Is my spouse/domestic partner/Medicare-eligible dependent entitled to the Medicare Part B reimbursement?

Answer: Yes. They are eligible if they are covered under your City health plan and enrolled in Medicare Part B Reimbursement and the health plan has the dependent in Medicare status. Complete the Medicare Part B Reimbursement Program Application and return it with a copy of their Medicare card to the address listed above, Attention: Medicare Unit.

Question: I received the standard premium amount of \$109.00 per month for 2019 for the Medicare Part B reimbursement. However, I paid more than the standard amount. Can I be reimbursed for the difference?

Continued next page.....

Health and Welfare



NYC Health Benefits Program

Answer: Yes. If your 2019 monthly Medicare Part B premium was between \$110.00 and \$135.50, you may be eligible for an additional reimbursement amount referred to as a differential payment. In order to receive the differential payment, the retiree and/or dependent must submit a copy of proof of this additional payment (for example, the Form SSA-1099, bank statements, CMS-500 Notice of Medicare Payment Due) to our office for review. If approved, you will receive the differential payment during the first quarter of 2021. For further information and to download the Medicare Part B Differential Request form, visit our website at nyc.gov/hbp.

If, however, you are enrolled in Medicare Part B as of 2016, you should have received reimbursement of \$135.50 per month automatically and no action will be required on your part.

Question: Many people received their reimbursement and I didn't get mine yet. What should I do?

Answer: Medicare reimbursements were deposited directly into the same account that you use for your pension payment. Please check your bank statement.

Question: I don't have direct deposit for my pension payment and still have not received my Medicare reimbursement. What should I do? Answer: You should write to the address listed above, Attention: Medicare Unit. Please include your name, retiree spouse's name (if applicable) retiree's Social Security number, agency from which the retiree retired, current address, telephone number, and a copy of your Medicare card/ your spouse's Medicare card (if applicable). This review process may take up to 8 weeks from receipt of the above information. Question: The reimbursement I received is not the correct amount. What should I do?

Answer: You should write to the address listed above, Attention: Medicare Unit. Include your name, Social Security number, current address and telephone number, and a copy of your Medicare card. State the reason you believe the amount is incorrect. This process may take up to 8 weeks from receipt of the information.

Question: The check that I received is torn/ripped and the bank will not cash it. What should I do?

Answer: You should return the check to the address listed above, Attention: Medicare Unit. Include your name and Social Security number. It may take up to 8 weeks for a replacement check to be issued.

Question: I am the retiree and received a reimbursement for my spouse/domestic partner/Medicare- eligible dependent who died during the reimbursement year. What should I do?

Answer: Contact the Health Benefits Program in writing. Include both the retiree's and deceased individual's name, both Social Security numbers, address, phone number and a copy of the death certificate. Mail the information to the address listed above, Attention: Medicare Unit.

Question: My spouse/dependent was a City retiree who died before the reimbursements were issued. How do I claim the reimbursement?

Answer: You should write to the address listed above, Attention: Medicare Unit. Include the retiree's name and Social Security number, your name, your address, phone number and a copy of the death certificate. Upon receipt of the death certificate, we will contact you if further documentation is required.

Question: Do I have to re-enroll every year for the Medicare Part B Reimbursement?

Answer: No, but if you change your address, or if one of the eligible Medicare Part B recipients dies, you must notify the Health Benefits Program, in writing.

Question: What if my bank account information changes?

Answer: Please notify your pension system directly of any bank account changes. The changes will be automatically used for the Medicare Part B reimbursements.

Question: I paid more than the standard premium for Medicare Part B. Am I entitled to the higher premium reimbursement (IRMAA)?

Answer: You may be entitled to the higher reimbursement through Income Related Monthly Adjustment Amount (IRMAA). Visit our website at nyc.gov/hbp for further information.

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 2019, 2018 & 2017) - Reimbursement for 2019 will be issued in October 2020

IRMAA Medicare Part B Reimbursement Application (2016) - This form must be submitted by December 31, 2020

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.



INTEL ALERT OFFICER SAFETY

BLUE LIVES MATTER OR OTHER POLICE INSIGNIA



**MEMBERS OF THE SERVICE ARE REMINDED TO BE
VIGILANT AT ALL TIMES, AS L.E.O. SYMBOLS MAY
DRAW NEGATIVE ATTENTION and / or
INTERACTIONS FROM PERSONS WHO DO NOT
VIEW POLICE OFFICERS FAVORABLY**

**Any MOS who does become the subject of a hostile encounter
while off duty or experiences vandalism to personal property
should contact the Intelligence Bureau.**

**646.805.6400
NYCSAFE@NYPD.org**

**N.Y.P.D.
LAW ENFORCEMENT SENSITIVE**

THIS AND THAT

Qualification classes will be conducted on Fridays at Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027.

Due to COVID-19 qualification spots are limited.

Contact Mike Boger: wrtawg@yahoo.com for further information.



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

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/>

Concealed Carry Reciprocity Map & Gun Laws By State - https://www.usconcealedcarry.com/resources/ccw_reciprocity_map/



The NYPD Crime Prevention Division is now on Twitter: <https://twitter.com/NYPDCPD> This is a great resource for current and topical crime information, including scams involving Personal Protective Equipment (PPE); fraudulent COVID-19 test kits, stimulus payments, etc.



Green Book Online

The Green Book is the official directory of the City of New York. It is an indispensable reference guide for anyone living or working in New York City. The Green Book includes detailed listings of contacts within each agency.

CITY - NEW YORK CITY GOVERNMENT

<http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/City>

COUNTY - CITY OF NEW YORK COUNTY OFFICES

<http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/County>

STATE - NEW YORK STATE AGENCIES

<http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/State>

COURTS CITY, STATE AND FEDERAL

<http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/Courts>

FEDERAL—THE UNITED STATES GOVERNMENT

<http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/Federal>

INTERNATIONAL - INTERNATIONAL ORGANIZATIONS

<http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/International>



NYC Pension Funds' Return Was a Subpar 4.4% in FY 2020

E.J. McMahon

New York City's five municipal public pension funds ended their 2020 fiscal year with a net investment gain of 4.44 percent, well below their 7 percent assumed rate of return. That shortfall, reflecting the pandemic recession and its impact on financial markets, is expected to drive up the city's annual tax-funded pension costs by up to \$200 million within the next three years.

Read more: <https://empirecenter.us9.list-manage.com/track/click?u=53df267ce8a623c9b36c8c2e0&id=2c9240909e&e=3660175550>

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

1. NYC Police Pension Fund (either in writing or by telephone)

233 Broadway, 25th Floor

New York, New York 10279

Attention: Retiree Death Benefits Unit

Telephone [212\) 693-5607](tel:212-693-5607)/5919

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

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

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section

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

40 – Rector Street – 3rd Floor

New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

THIS AND THAT

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

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



Thinking of retiring?

www.socialsecurity.gov

Some things to consider

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

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

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

Avoid a Medicare Penalty Sign Up at Age 65

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

What is the best option for you?

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

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

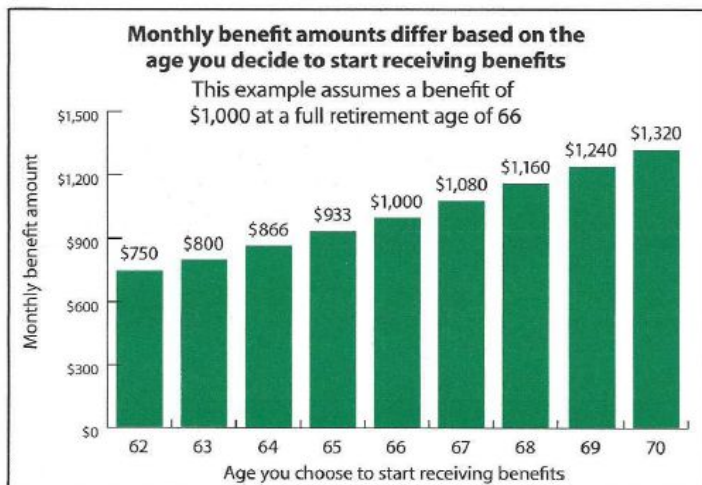
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

It's so easy to apply online for benefits

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



Receiving benefits while you work

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

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

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

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

Retirement age considerations

Full retirement age

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

Retiring early

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

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

- 25 percent at age 62;
- 20 percent at age 63;
- 13 1/3 percent at age 64; or
- 6 2/3 percent at age 65.

Delaying retirement

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

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

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

Rules that may affect your survivor

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

Need more information?

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

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

Other useful websites

www.mymoney.gov

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

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

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

www.sec.gov/investor/seniors.shtml

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

www.usa.gov/topics/seniors.shtml

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



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

NOSTALGIA

POLICEMEN NEWS Transfers-Appointments

7 October 1922

Capt. Martin J. ROWE, commanding the Wilson Avenue stations is away on his vacation. Lieut. CONNORS is acting captain during his absence.

Patrolman August RUEDI of the Wilson avenue station is the "Beau Brummel" of the Bushwick section according to the bluecoats of the Wilson avenue precinct.

Patrolman William DEHNKERT, attendant at the Glendale station is busy filling in the ground in the front of the stationhouse.

Patrolman Richard E. DALTON, attached to the Traffic Squad E, has not been seen around the Ridgewood court in weeks. Dalton is a terror to all who violate the highway laws in Richmond Hill.

Lieut. Henry EBERT, attached to the Glendale station is back from a vacation spent motoring in Canada.

Patrolman William F. MAHONEY, of the Wilson Avenue station, spent his vacation at home.

Patrolman BIERMAN attached to the Glendale station is going to take the next examination for sergeant according to reports.

Patrolman Frederic YOUNG, of Glendale station had his hands full early the other morning when a trolley car jumped the rails and plunged into a cigar store in Ridgewood. After extricating the victims. YOUNG send a call for an ambulance.

Sergt. Charles MAURER attached to the Glendale station is one of the best like bosses in the department. It is said that MAURER has never filed a complaint against any of his men.

Detective Sergt. Michael STIENLE of the Eleventh Branch Detective Bureau, is back on the job again after enjoying a honeymoon up-State.

Patrolman George SWEENEY, who for many years did detective work in the Eastern Ditriect, is now attached to the Staggy street station.

Detective Charles BATTALORA, of the Clymer street station is still bring them in. Last week he arrested three men for grand larceny and one for felonious assault.

21 October 1922

POLICE NOTES

Sergt SCHIEFFER, attached to the Wilson avenue station, is some orator, according to is associates.

Sergt. Charles MAURER, attached to the Glendale station, is one of the best liked bluecoats in the department.

Patrolman Henry FORST, of the Wilson avenue station, is one of the old Vernon avenue men and is well known in the Broadway section, where his post is located.

Detectives Leonard WOODLE and James DRUM, of the Wilson avenue station, recovered some automobile accessories stolen from a garage in the precinct the other morning.

Sergt. Arthur WAGNER was received with open arms by the attaches of the Wilson avenue station the other day, when he reappeared for duty after an absence on sick leave.

Lieut. Rudolph E. SCHALLOW, the smiling desk man at the Wilson avenue station, is one of the most studious men in the department.

Mounted Patrolman Edward RECKMAN of the Glendale station appeared at the Ridgewood Court the other day with his right arm in a sling. He refused to be interviewed.

Dick DALTON, of Traffic E, one of the athletic policemen of Queens, has begun training to compete in the police games in Madison Square Garden in February.

Lieut. Thomas CLANCY, of the Jamaica station has returned to his desk after a pleasant three weeks vacation, most of which he spent with his family in Richmond Hill.



NYPD 10-13 CLUB OF CHARLOTTE, NC, INC

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



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

Dues Renewal



LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

DOB _____

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

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



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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



HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

NYPD 10-13 Club of Charlotte, NC



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

MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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

MEMBERSHIP FEE IS \$30.00

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

Please include/attach a copy of your law enforcement ID card

Patronize Our Sponsors

The guy's from
Brooklyn.
He knows what
he's doing.
You'll be happy.
'Nuff said.



Scott Boyar, CPA, PLLC.
CERTIFIED PUBLIC ACCOUNTANT

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

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

Missing Person • Process Service • Surveillance

CityWide
INVESTIGATIONS

CityWide Investigations, LLC
Charlotte Based Premier
Private Investigation Company

PHONE: 704.749.0296
EMAIL: INFO@CWINVESTIGATIONS.COM

Famous Toaster

brian j burchill
COO/ Co-Founder
445 South Main Street #440
Davidson NC 28036
Phone: 704-997-5471
Fax: 704.892.3248
burchillbrian@gmail.com | toastcafeonline.com

MICHAEL KATOWITZ 704.516.0292
mdk.powerguy@gmail.com

Electrical Services • Security & Automation Services

Wright Destinations
wrightdestinations.com

Kelley Wright
Waxhaw, NC
Owner/ Lead Vacation planner
Spouse of retired NYPD Detective
kelley@wrightdestinations.com
www.wrightdestinations.com
551-208-3605

I specialize in Disney, Sandals/ Beaches, All-inclusive resorts, and cruises for couples and families. I enjoy assisting with every step of the planning process even after you arrive. **My services are at No cost to you!** Let me help make your vacation as stress-free as possible!!! Contact me today.

Affiliated with KHM Travel Group
CST# 2089491-50/FLA #ST37113/HI #TAR 7231/IA#960/WA UBI#602775122

Patronize Our Sponsors

Karen's Hair For You

704-243-1919
Salon Lofts Suite #25
9904 Sandy Rock Place
Charlotte, NC 28277
karensyourhair@gmail.com
Karen DeMasi

516-409-6200
FAX 516-409-8288
jcronin@kerleywalsh.com

JAMES P. CRONIN

ATTORNEY AT LAW

NYPD 10-13 Club of Charlotte Member

Former 105 Pct. Officer

KERLEY, WALSH, MATERA & CINQUEMANI, P. C.

2174 JACKSON AVENUE • SEAFORD, NEW YORK 11783



Dan McKenna

RETIRED NYPD-NCPD

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

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

Direct: (516) 754 - 2242 Office: (704) 441 - 4556

Email: danmckenna@kw.com DanMcKennaHomes.com

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



Each Office is Independently Owned and Operated

Ballantyne Area Market Center

3430 Toringdon Way, Suite 200, Charlotte, NC 28277



Stacey Stoeckert

REALTOR®

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

kw LAKE NORMAN
MOORESVILLE
KELLERWILLIAMS
118 Morlake Drive #100
Mooresville, NC 28117

Spouse of Retired
NYPD Detective

Each Office is Independently Owned and Operated



Cindy Abrams
BROKER
LICENSED IN NC

Wilkinson ERA
REAL ESTATE REAL ESTATE

10706 Sikes Place, Suite 150
Charlotte, NC 28277

Direct: 704-605-4160
E-Fax: 704-919-5063
Cindy.Abrams@aol.com
www.CindyAbramsRealtor.com

Each ERA Real Estate Powered™ Office is Independently Owned and Operated

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

Waxhaw Family Counseling

Confidential and Affordable
Phyllis Rosen, LMSW
Individual & Family Therapist
familysupport@cire.com

Waxhaw Family Counseling
4712 Linda Kay Drive
Waxhaw, NC 28173

704-604-8265
www.waxhawfc.com



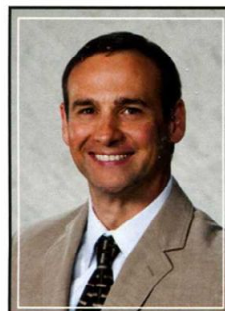
Ruth Incandela

Cruise & Vacation Consultant

Mooresville, NC

Office: (704) 662 9589 Mobile: (516) 380 2006

rincandela@cruiseshipcenters.com
www.cruiseshipcenters.com/RuthIncandela



Dr. Jeff Zitel

www.zitelfamilychiropractic.com

"Helping Your Family Lead A Healthy Life"

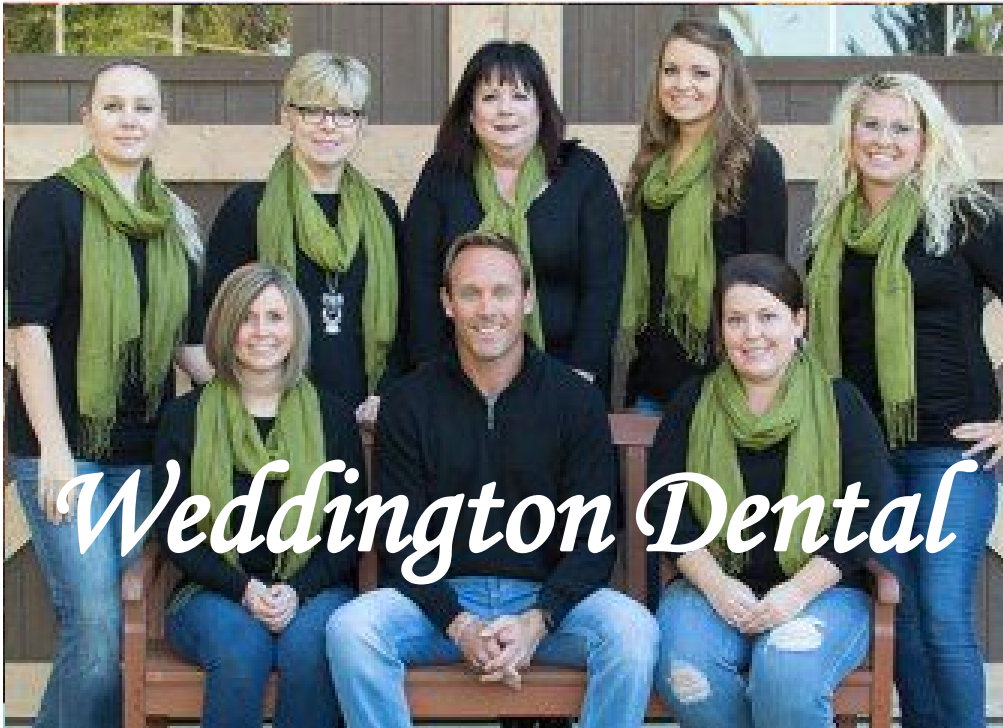
Toringdon Market
3419 Toringdon Way, Suite 104
Charlotte, NC 28277

Phone: 704.544.8881

Fax: 704.544.2882



Patronize Our Sponsors



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

Christopher W. Wasulko

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

**Retiring and Moving to
North Carolina or South Carolina?**



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

Associate Member
Lodge 9 Fraternal Order of Police
(I understand your needs)

MOST IMPORTANT
I'll have your back in all transactions!

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

Alan F. Willms

Personal Vacation Planner



Travel
Representative

355 COUNTY RTE. 62, NEW HAMPTON, NY 10958

TEL	1-888-609-1727	FAX 845-355-3340
WEB	WWW.AVOYATRAVEL.COM/EXPERT/ALANWILLMS	
EMAIL	Alan.Willms@AvoyaTravel.com	

Henry J. Dobson

914-261-4312

bigdog054@carolina.rr.com

NRA Certified Instructor

NC Concealed Carry Handgun Permit Instructor

Lessons are Private & Confidential



Patronize Our Sponsors



\$500 OFF
Braces & Invisalign®

For 10-13
Members and
their Families

Customized treatment. Optimal results.

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

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

- Prevention & early interceptive care
- Braces
- Invisalign® & Invisalign Teen®
- Retainers
- One or two-phase treatments
- Surgical orthodontics
- Accelerated treatment options

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

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

three  leaf
ORTHODONTICS
making friends, creating smiles

UNGARO & CIFUNI ATTORNEYS AT LAW, LLP

291 BROADWAY
SUITE 1400
NEW YORK, NY 10007
(212) 766-5800



We are proud to support the NYPD 10-13 Club of Charlotte. Our firm is available to represent retired NYPD members filing Applications for WTC related disability pensions; and the 9/11 Community at large in filing claims with the September 11th Victims Compensation Fund.



NYPD 10-13 Club of Charlotte Chaplain

Rev. Mr. Rich McCarron
Deacon

dcnrich@gmail.com
church: 704.948.0231
cell: 732.406.2917

"Lord, to whom shall we go?
You have the words of eternal life."
John 6:68

SAINT MARK Catholic Church

14740 Stumptown Road, Huntersville, NC 28078 • stmarknc.org



**MARRIAGE CEREMONIES
& FUNERAL SERVICES PERFORMED**

Rev. Peter Billitteri

Current Chaplain of the
North

Las Vegas Police Dept.

Fraternal Order of Police Las Vegas

Law Enforcement Assoc. of Nevada

Church: (702) 645-9629 • Emg: 528-2453

NYPD 10-13 CLUB OF CHARLOTTE MEMBER

Patronize Our Sponsors

Kudzu Valley Honey

Fresh honey. From my hives to you



**Dave & Lynne
Conrad**
7901 Woodhill Cove
Denver, NC 28037
(704) 430-8496

Dave's Handyman Service



Carpentry
Electrical Repairs
Plumbing Repairs
Pressure Washing
Lawn Mower Repairs
704-430-8496

Support our First Responders

Help keep them healthy on the job

**\$340 VALUE FOR
JUST \$40**

- Chiropractic Consultation
- Full Neurological Evaluation
- Postural & Motion X-rays (if needed)
- Doctor's Report of Findings

Good for:

- Police
- Fire Fighters
- EMS
- Military
- Government Employees

Providence Chiropractic
3071 Hwy 21 Fort Mill SC 29715
803.835.0444



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

531 BRENTWOOD ROAD
SUITE 150
DENVER, NC 28037



HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS
VICE PRESIDENT

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

Advertisement space is available in our newsletter.

Business Card \$75.00 per year

Quarter Page \$150.00 per year

Half Page \$300.00 per year

Full Page \$600.00 per year

Contact Name _____

Telephone _____

Email _____

Business Name _____

Address _____

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

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

704 849-9234

or

Email

hkatowitz@charlotte10-13.com

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