



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 11

10-13

November 2020

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EDITOR

Harvey Katowitz

PRESIDENT'S MESSAGE

Hi All,

I am saddened to report that once again the gift that keeps on giving has taken the life of one of our members. On Oct. 31 retired NYPD Detective 1st grade Thomas "Tommy" Gallo succumbed to a 9/11 related cancer. Tommy is the 4th member from our club and the 249th member of the NYPD to die from a 9/11 related illness.

Please keep Tommy's wife Roseann, daughter Alexa, son-in-law Chase, granddaughter Addie, sister Linda and brothers Rob and Matt in your thoughts and prayers.

The family will be receiving friends at Cavin-Cook Funeral Home, 494 E. Plaza Dr, Mooresville, NC 28115 on Weds, Nov 4. 2:00 PM - 4:00 PM (EST). Memorial service will follow immediately afterwards.

Last month we safely held our first in-person membership meeting since March of this year. 28 members (less than half of our usual number) and 1 guest were in attendance. Additionally, 11 members participated in the meeting remotely using Zoom. (See pages 11 & 12 for the minutes).

We will again hold an in-person meeting this month that will be limited to the first 60 members who respond yes to the meeting Evite.

Upper Cervical Chiropractor Zach Shaw will be the guest speaker.

Hopefully, in the not to distant future a COVID-19 vaccine will be available and we will no longer need to place a limit on the number of members who can attend the meeting.

Congratulations to Frank DeMasi for winning a free club membership for 2021. He was the first of 4 club members who respond with the correct answer to last month's newsletter riddle.

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?

The answer was on page 33 of the newsletter. Answer: The woman was a photographer. She shot a picture of her husband, developed it, and hung it up to dry.

The riddle rules are changing in order to give all club members an equal chance to win a free club membership. Every member who emails me with the correct answer to the riddle and the page number containing the answer, will be entered in a drawing. The drawing will occur during the monthly membership meeting.

November's riddle: Logically, words become longer when you add a syllable to the word, but there is actually one word that becomes shorter when you add a syllable to it. What is that word and what page contains the answer.

I want to thank the 89 member who have already paid their 2021 dues. If you have not already done so, please pay your dues ASAP using the renewal form on page 64. This will save the club the cost and extra work of having to mail a dues notice to members who have not paid their dues by December's membership meeting.

(Continued next page)

Our Next Membership Meeting
Tuesday November 10 at 7:00 PM
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

IRMAA Part B Medicare Reimbursements

The standard 2020 monthly premium for Medicare Part B is \$144.60 and is projected to increase to \$148.50 in 2021. Depending on your yearly income, you may have paid an additional IRMAA surcharge.

This surcharge is calculated using your income tax information from 2 years ago. So, for 2020, your tax information from 2018 was assessed.

Surcharge amounts vary based on your income bracket and how you filed your taxes. See the table below.

IRMAA 2019 reimbursements were issued through the end of October 2020. Please check your bank account/statement (or the mail, if you are receiving a physical check) over the next two weeks for your payment.

Yearly income in 2018: individual	Yearly income in 2018: married, filing jointly	Yearly income in 2018: married, filing separately	Part B monthly premium for 2020
< \$87,000	< \$174,000	< \$87,000	\$144.60
\$87,001–\$109,000	\$174,001–\$218,000	N/A	\$202.40
\$109,001–\$136,000	\$218,001–\$272,000	N/A	\$289.20
\$136,001–\$163,000	\$272,001–\$326,000	N/A	\$376.00
\$163,001–\$500,000	\$326,001–\$750,000	\$87,001–\$413,000	\$462.70
> \$500,000	> \$750,000	> \$413,000	\$491.60

If you do not receive your IRMAA reimbursement by November 1st or if you did receive the reimbursement and you believe the amount is incorrect, you must resubmit the IRMAA 2019 Reimbursement Application that can be downloaded at the following link <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

Please submit this application, along with all required documents, electronically to: <https://nycemployeebenefits.leapfile.net>

IRMAA 2019 Differential payments are scheduled to be issued by the end of November 2020.

Unfortunately, as per Health Benefits, the Retiree client service walk-in center is still officially closed.

Due to the closure of the office, retirees who mailed or faxed forms or correspondence March 11, 2020 or after, Health Benefits will not be able to access or process that form. And there is no guarantee that they will ever be processed. Please resubmit inquiries and documents as follows:

- 1) healthbenefits@olr.nyc.gov - email inquiries and questions
- 2) NYCRetireesHBP@emblemhealth.com - Forms/documents (must be attached as a PDF to email, see note below)

Note: Download **Adobe Scan**: <https://acrobat.adobe.com/us/en/mobile/scanner-app.html> to convert your documents into PDFs. Use your smart phone or tablet camera to take a picture of your paper form and Adobe Scan will convert it to a PDF. Adobe Scan mobile app is available for iPhone and Android.

Please do NOT include your Social Security number, include your Employee ID or pension number only.

Also, please do NOT submit your form/document more than once. This will only delay processing.

Please check the Health Benefits website periodically for updates click: **Health Benefits Home Page** <https://www1.nyc.gov/site/olr/health/healthhome.page>

For additional information and forms relating to Medicare Part B click: **NYC Health Benefits Medicare Part B** [Medicare Part B: https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page](https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page)

Social security recipients will see a 1.3% increase in their benefits based on the increase in the Consumer Price Index (CPI) from the 3rd quarter of 2019 to the 3rd quarter of 2020. (See pages 20 & 21),

For an updated list of Emblem Health/GHI Participating Physicians & Laboratories in the charlotte area see pages 44-48.

(Continued next page)

PRESIDENTS MESSAGE

The push to reform the NYC pension system continues; As I had mentioned in last months newsletter, various NYC groups are pushing for pension reforms to reduce the NYC budget.

Conservative Think Tank Calls for NYC Pension Reform

By Michael Katz - Manhattan Institute - 10/22/20

Manhattan Institute recommends moving to defined contribution plans and consolidating funds.

Conservative think tank the Manhattan Institute is calling for New York City to reform its public retirement system, including by **ditching its defined benefit (DB) plan for a defined contribution (DC) plan, saying the pension system is “on an unsustainable path.”**

In a recent report, the think tank warns that the city faces three main risks if it doesn't reform its public pension and retirement health care systems: being unable to pay promised retirement funds to retirees, being unable to fund other priorities, and weakening the city's competitiveness.

“New York City faces deep fiscal distress that is likely to persist for some time,” said the report. “To restore long-term fiscal sustainability and put the city on sounder footing for the next recession, **it should act now to reform the post-employment and pension benefits that it offers to its employees.**”

Representatives for the comptroller's office did not submit a comment on the report.

The report makes four broad recommendations for reforming the city's retirement system. **The first recommendation is to pare back the city's “unusually generous post-employment health care benefits.”** It said cutting back the benefits to what the report calls “the prevailing standard” in the private and public sectors would “dramatically improve the city's fiscal position.”

In particular, the think tank calls for **reducing other post-employment benefits (OPEB) expenses**, which it said would “yield significant savings for the city.” The report said **New York City's OPEB liability is more than \$130,000 per employee, which it said is the highest of any major city in the country.**

“Ideally, funds should be saved when obligations are undertaken, not diverted from general revenues as those obligations need to be paid out,” said the report. **“By depositing funds ahead of time, the city could follow a long-term investment strategy that would lower the burden to taxpayers, as it attempts to do for pension costs.”**

The second recommendation the think tank makes is for the city to transition the pension plans of new employees to a defined contribution system. It said the main drawback of a defined benefit pension system is that “it leaves the city holding all the risk” and that, in worst-case scenarios, **economic downturns may create pension fund losses that the city “needs to backfill at the exact moment when their budgets are otherwise strained,”** adding that the problem is “particularly acute” for New York City.

The report noted that the main concern in switching to a defined contribution plan from a defined benefit plan, **particularly for the retirees**, is the issue of risk.

“Understandably, retirees worry about outliving their savings as well as the potential for large negative market shocks that will reduce retirement income,” said the report. **“As such, realistic reforms to the system should address retiree concerns about excessive risk.”**

The think tank suggests that the retirement system **consider a voluntary defined contribution system that offers long-term employees an annuity, pointing out that annuities could come without longevity or market risk.**

“Under this system, workers make contributions to a retirement account,” said the report. “Should they change jobs, the account is portable; but should they retire, they are provided a menu of well-priced annuities.”

The third recommendation in the report is the **implementation of an early retirement initiative.** It said an early retirement initiative is a common tactic for governments facing a budget shortfall, like New York is. **It said the initiatives offer employees faster vesting on the condition that they agree to retire now.**

“In effect, this program saves money by moving people off payroll but has to compensate them through a more generous retirement package than they would normally receive,” said the report. However, it noted that any such program should target job titles in which retiring employees do not need to be replaced, at least not on a one-for-one basis.

And the fourth recommendation by the think tank is for **the city's retirement system to consolidate asset managers across its five separate pension funds, which it said would reduce overhead and encourage better investment strategies.**

New York City runs five pension funds: the New York City Board of Education Retirement System (BERS), the New York City Fire Department Pension Fund (FDPF), the New York City Police Pension Fund (NYCPPF), the New York City Teachers' Retirement System (TRS), and the New York City Employees' Retirement System (NYCERS).

“Maintaining so many parallel systems is woefully inefficient,” according to the report. It also noted that **in 2011, then-Mayor Mike Bloomberg proposed consolidating the funds into a single system, but the proposal was vetoed by unions, which feared losing influence in the decision-making process of the funds.**

The think tank says a “less radical consolidation,” such as reducing the five pensions to three, could still provide savings for the city, while reassuring unions that they have significant influence over the pension boards specific to their members. **The report suggests combining the police and firefighter pension funds, and folding the board of education fund into the teachers' fund and the New York City Employees' Retirement System.**

For a more detailed report on suggested pension reform go to <https://www.manhattan-institute.org/reforming-new-york-city-public-retirement-system>

PRESIDENTS MESSAGE

Tuesday November 3, is Election Day, a treasured opportunity to select those who will represent us. It is a great privilege to live in a democracy whose foundations value our voices and our most precious right to vote.

It may take some time before all of the votes are tallied and the results are certified. We must all practice patience and understanding as the democratic process proceeds according to the law. Regardless of the outcome of this election, we must continue to act as engaged and responsible citizens.

Many people have found themselves personally hurt or alienated from friends and family because of politics. The aftermath of this election - no matter the outcomes - will require healing and rebuilding of our country. The election results will leave some feeling relieved and others disappointed or even devastated.

Hopefully we will get past this and move forward together and continue to make our country a great nation.



Please continue to pray for our brothers and sisters in blue who are in harms way in NYC and around the country.

Stay healthy and stay safe!

Harvey Katowitz

Harvey Katowitz

THEY MUST **NEVER** BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN

POLICE OFFICER



GEORGE F. DARINI
OCTOBER 22, 2020



NYPD Officer George Darini, of the Citywide Traffic Task Force, formerly of the 42 Precinct, passed away after a 3 year battle with Stomach cancer related to the rescue and recovery at ground zero from the attacks of 9/11.

He was born on January 25, 1968 to Flavio and Erminia Facca Darini in the Bronx. He attended Nativity Grade School and graduated from the Bronx High School of Science. He received a Bachelor of Science Degree from Iona College. He enjoyed sports, especially football and baseball and enjoyed watching football on Sundays. He also enjoyed walking his dog on the beach.

He was a 27 year veteran of the NYPD who is survived by his wife Cindy and his son, Flavio Darini of Pelham.

Donations in his memory may be made to the Stephen Siller Tunnel to Towers Foundation, 2361 Hylan Blvd., Staten Island, N.Y. 10036.



THEY MUST NEVER BE FORGOTTEN

DETECTIVE



TOMMY GALLO
OCT. 31

Retired NYPD Detective 1st Grade Thomas "Tommy" Gallo passed away after a long battle against a 9/11 related cancer.

Tommy retired in 2009 after serving (Chief of Detectives, Joint Terrorist Task Force, Brooklyn So. Homicide, 70 Squad) in the NYPD for 25 years.

Tommy currently served as the treasurer of the Iredell County Fraternal Order of Police Lodge #10

Tommy is survived by his wife Roseann, daughter Alexa, granddaughter Addie, son-in-law Chase, sister Linda and brothers Rob and Matt .



THEY MUST NEVER BE FORGOTTEN



P.O. Aubrey Travis Johnson, Jr.
Miami, FL PD
EOW: Thursday, Oct. 1, 2020
Cause: Duty related illness



Sheriff Peter Smith
Sumter Co., GA Sheriff's Office
EOW: Wednesday, Oct. 14, 2020
Cause: COVID19



Sergeant Conley Jumper
Greenville Co., SC Sheriff's Office
EOW: Tuesday, Oct. 20, 2020
Cause: Vehicular assault



Correctional Officer Donald E. Parker
Texas Dept. of Criminal Justice - Institutional Division
EOW: Thursday, Oct. 1, 2020
Cause: COVID19



Detective Curt Holland
Commerce City, CO PD
EOW: Friday, Oct. 16, 2020
Cause: Vehicular assault



Sergeant Harold L. Preston
Houston, TX PD
EOW: Tuesday, Oct. 20, 2020
Cause: Gunfire



Sgt. Dennis R. Oliver, Jr.
Highland Village, TX PD
EOW: Friday, Oct. 2, 2020
Cause: COVID19



Major Rickie A. Groves
Kennett, MO PD
EOW: Friday, Oct. 16, 2020
Cause: COVID19



Police Officer Alex Arango
Everman, TX PD
EOW: Thursday, Oct. 22, 2020
Cause: COVID19



P.O. Jacob William Hancher
Myrtle Beach, SC PD
EOW: Saturday, Oct. 3, 2020
Cause: Gunfire



Investigator Lemuel Delray Bruce
Houston, TX Fire Marshal's Office
EOW: Friday, Oct. 16, 2020
Cause: Gunfire



Corporal Adam McMillan
Hamilton Co., OH Sheriff's Office
EOW: Friday, Oct. 23, 2020
Cause: Automobile crash



Det. Kevin Dwaine Collins
Pine Bluff, AR PD
EOW: Monday, Oct. 5, 2020
Cause: Gunfire



Sergeant Harry Cohen
Riverside Co., CA Sheriff's Dept.
EOW: Sunday, Oct. 18, 2020
Cause: Heart attack



Deputy Corporal Daniel Abramovitz
Leavenworth Co., KS Sheriff's Office
EOW: October 30, 2020
Cause: Automobile crash



MEMBERSHIP



2020 Monthly Meeting Dates

Nov. 10

Dec. 8



Oct. 7 Dina Miletta mother-in-law of National NYCPD 10-13 Org.
President Frank Martarella

Oct. 31 Club Member Thomas" Tommy" Gallo



SICK DESK UPDATE

Gary Milner is recovering from surgery
Felix Semeno is recovering from COVID 19



Ret NYPD Captain Vincent Esposito

Ret. NYPD Sgt. Charlie Muccio



We currently have 418 members, 294 from the NYPD
and the remainder from 64 other law enforcement
agencies.



2021 Membership Dues are due now

Our meetings now begin At 7pm

Daylight Saving Time Ends Sunday November 1, 2020, 2 AM.

Remember To Set Your Clocks Back 1 Hour



From the entire Club Board

NYPD

CHARLOTTE

RETIREES



BIRTHDAYS



NOVEMBER

Henry Courtlandt	Nov. 01
Charmaine Pierre Aldridge	Nov. 01
Richard Fitzpatrick	Nov. 02
Onika Ellis	Nov. 03
Eddie Hall	Nov. 04
John Smith	Nov. 06
Dean Smith	Nov. 06
Joseph Congelosi	Nov. 08
Joe Kozlowski	Nov. 08
Robert Figlia	Nov. 08
Fatima Campbell	Nov. 10
Robert Eilenberg RIP	Nov. 14
Fernando Sanchez	Nov. 14
Patricia Lewis	Nov. 15
Joseph goldstein	Nov. 16
John Nunziato	Nov. 17
Volny Jean-Jacques	Nov. 18
Rocco Nasta	Nov. 18
Curtis Dabnis	Nov. 19
Deborah Heusner	Nov. 19
Glenn Stuart	Nov. 21
Chris Goehring	Nov. 20
Stan Pentol	Nov. 21
Gerald Cifaldi	Nov. 21
Chris Garbarino	Nov. 22
Derrick Holmes	Nov. 22
Martin Wynne	Nov. 22
William Johnson	Nov. 24
Marty Robinson	Nov. 24
John Cocchi	Nov. 25
Mark Mirailh	Nov. 25
George Mitsch	Nov. 26
Carl Myeers	Nov. 27
Jim Houston RIP	Nov. 28
Sean McCartney	Nov. 28
Kevin Gribbon	Nov. 30
Karen Heintz	Nov. 30
Ed Sarter	Nov. 30
Liz Irrizary-Schuyler	Nov. 30



Membership Meeting Minutes October 13, 2020

The meeting was called to order at 7:45 pm with the pledge of allegiance.

This was followed by the invocation and the reading of the names and circumstances of the death of the 17 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 - Excused
 Trustee: Kevin Gribbon - Excused
 Trustee: Brenda Jordan
 Trustee: Ian McGrouther - Excused
 Trustee: Ben Pepitone
 Historian: Jim Rochford
 Chaplain: Donald Sanchez
 Chaplain: Rich McCarron

Review of Septembers Minutes: Available in October'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:

- Kevin Gribbon is recovering from knee surgery
- Dina Miletti mother-in-law of National President Frank Martarella passed away on 10/7.
- Kathleen Valentini is battling cancer and is currently in CMC Main.
- Gary Milner is scheduled to have neurological surgery to remove a benign tumor in his head.
- James Jones is recovering from back surgery

Communications & Bills:

- Health plan transfer period - Nov. 1 - Nov. 30
- Expiration date for ID cards will be increased from 5 years to 8 years.
- Citizens' Budget Commission has recommended that the City eliminate the Medicare Part B reimbursement for retirees and the Variable Supplement Fund. Robert Ganley Deputy Commissioner, Employee Relations advised that the VSF/De-fined Benefit is a NYS Law. The city cannot arbitrarily move money out of that fund and into the NYC Police Pension Fund. The VSF is controlled by a board of trustees representing both labor and management with equal votes. Any change would require legislation with both the Assembly and Senate passing any proposed legislation and the Governor signing the same.
- The NYC Office Of Labor Relations has re-opened. If you have not already submitted your Medicare Part B Differential Request Form or your IRMAA Reimbursement Application you can do so now.
- York Co. Sheriff's foundation golf tournament – Nov. 9 - \$125 per player.

Report of officers

President:

- CARES ACT (Coronavirus, AID, Relief and Economic Security ACT) allows those who have a required minimum distribution from a 457, 401(k) NYC Traditional IRA in 2020 to waive receiving payment. Waiver form has to be submitted 15 days before the distribution date.
- We did not have any raffle or scholarship winners at the National Convention.
- 2021 dues are now payable.
- A free club membership will be won by a member who correctly answers the riddle in the newsletter.
- An updated list of participating GHI doctors in the Charlotte will be available later this month. And will be published in next month's newsletter.

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: Excused
- Ben Pepitone: Nothing to report

Sgt. at Arms: Excused

Historian: Nothing to report.

Committee Reports

- Membership: 417
- Socials: Nothing to report.

Old Business: None

New Business: Club elections

- Bernard Roe cast 1 vote for Dennis Cirillo who ran unopposed for Ben Pepitone's trustee position.

Good of the Club

- New Members:
 1. Ret. NYPD Sgt. Johnny Grosso
 2. Ret. NYPD Officer Victor Brody

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

- 50/50 of \$70 was won by Marty Wynn Sr.

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

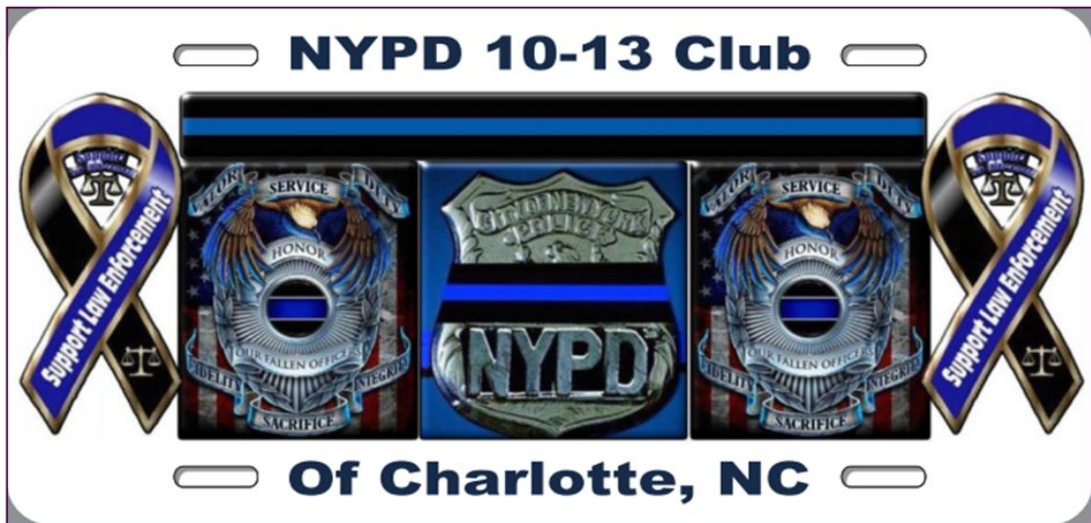
Next Meeting
November 10
7 PM



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



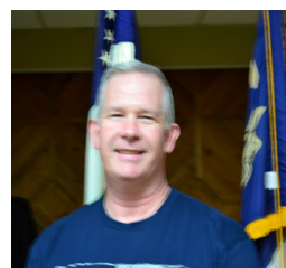
Brenda Jordan



Bob Fee



Kevin Gribbon



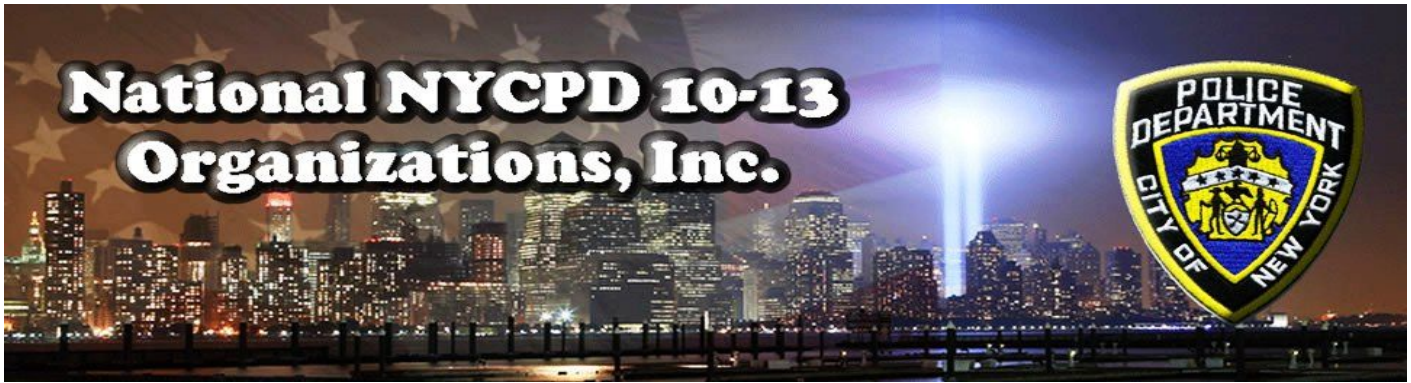
Ian McGrouther



Ben Pepitone



NATIONAL NYCPD 10-13 ORG.

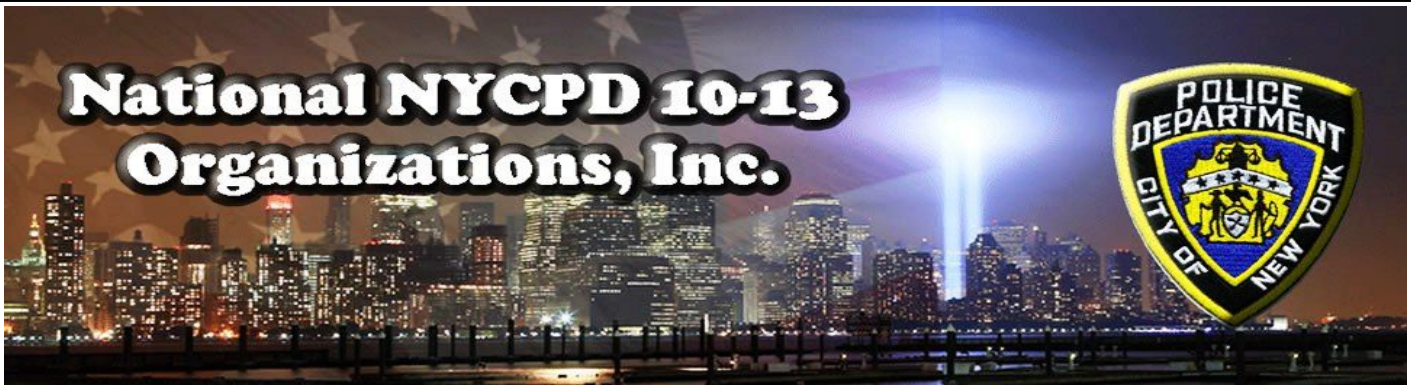


The National NYCPD 10-13 Org., is happy to endorse the following candidates. Please be sure to **GET OUT AND VOTE ON NOVEMBER 3rd!** Tell your family and friends to also vote. The candidates listed below support the National 10-13 Org. and we must support them!

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.

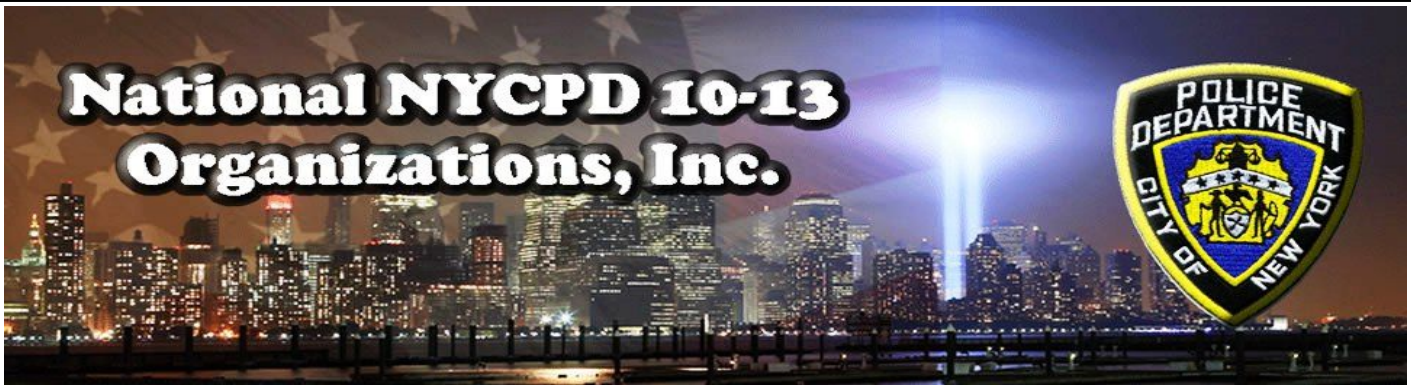
Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.75 made out to National NYCPD 10-13 Org.(to cover the cost of priority mail return of your new card).

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: _____

National NYCPD 10-13 Organizations, Inc.



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.

SOCIAL SECURITY



Fact Sheet

SOCIAL SECURITY

2021 SOCIAL SECURITY CHANGES

Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2019 through the third quarter of 2020, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 1.3 percent COLA for 2021. Other important 2021 Social Security information is as follows:

Tax Rate	2020	2021
Employee	7.65%	7.65%
Self-Employed	15.30%	15.30%

NOTE: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings. Also, as of January 2013, individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly) pay an additional 0.9 percent in Medicare taxes. The tax rates shown above do not include the 0.9 percent.

	2020	2021
Maximum Taxable Earnings		
Social Security (OASDI only)	\$137,700	\$142,800
Medicare (HI only)	No Limit	
Quarter of Coverage		
	\$1,410	\$1,470
Retirement Earnings Test Exempt Amounts		
Under full retirement age	\$18,240/yr. (\$1,520/mo.)	\$18,960/yr. (\$1,580/mo.)
NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.		

SOCIAL SECURITY

The year an individual reaches full retirement age	\$48,600/yr. (\$4,050/mo.)	\$50,520/yr. (\$4,210/mo.)
NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.		
Beginning the month an individual attains full retirement age	None	

	2020	2021
Social Security Disability Thresholds		
Substantial Gainful Activity (SGA)		
Non-Blind	\$1,260/mo.	\$1,310/mo.
Blind	\$2,110/mo.	\$2,190/mo.
Trial Work Period (TWP)	\$ 910/mo.	\$ 940/mo.
Maximum Social Security Benefit: Worker Retiring at Full Retirement Age		
	\$3,011/mo.	\$3,148/mo.
SSI Federal Payment Standard		
Individual	\$ 783/mo.	\$ 794/mo.
Couple	\$1,175/mo.	\$1,191/mo.
SSI Resource Limits		
Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000
SSI Student Exclusion		
Monthly limit	\$1,900	\$1,930
Annual limit	\$7,670	\$7,770
Estimated Average Monthly Social Security Benefits Payable in January 2021		
	Before 1.3% COLA	After 1.3% COLA
All Retired Workers	\$1,523	\$1,543
Aged Couple, Both Receiving Benefits	\$2,563	\$2,596
Widowed Mother and Two Children	\$2,962	\$3,001
Aged Widow(er) Alone	\$1,434	\$1,453
Disabled Worker, Spouse and One or More Children	\$2,195	\$2,224
All Disabled Workers	\$1,261	\$1,277

RETIRED SERGEANTS ASSOCIATION



Dear RSA member.

We are getting numerous inquiries regarding the physical opening of OLR, NYC Health Benefits.

Unfortunately, as per Health Benefits, the Retiree client service walk-in center is still officially closed.

Due to the closure of the office, retirees who mailed or faxed forms or correspondence March 11, 2020 or after, Health Benefits will not be able to access or process that form. And there is no guarantee that they will ever be processed. Please resubmit inquiries and documents as follows:

- 1) healthbenefits@olr.nyc.gov - email inquiries and questions
- 2) NYCRetireesHBP@emblemhealth.com - Forms/documents (must be attached as a PDF to email, see note below)

Note: Download **Adobe Scan**: <https://acrobat.adobe.com/us/en/mobile/scanner-app.html> to convert your documents into PDFs. Use your smart phone or tablet camera to take a picture of your paper form and Adobe Scan will convert it to a PDF. Adobe Scan mobile app is available for iPhone and Android.

Please do NOT include your Social Security number, include your Employee ID or pension number only.

Also, please do NOT submit your form/document more than once. This will only delay processing.

Please check the Health Benefits website periodically for updates click: **Health Benefits Home Page:** <https://www1.nyc.gov/site/olr/health/healthhome.page>

For additional information and forms relating to Medicare Part B click: **NYC Health Benefits Medicare Part B:** <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

We will send an updated email blast as soon as we get word that Health Benefits is physically operational.

The annual Defined Benefit (VSF) payment is due on or about December 15th, 2020. There is a rumor circulating that due to budget constraints the Mayor may withhold Defined Benefit payment. NOTHING COULD BE FURTHER FROM THE TRUTH. The Mayor has no such authority to withhold payment and payment is not contingent on the city budget. The Defined benefit is paid pursuant to New York State Law. It is an obligation of the New York City Police Pension Fund. The Police Pension Fund is solvent and well-funded. Expect a check or direct deposit, depending on your set up, on or about December 15th, 2020.

Thank you for the privilege of serving as your president.

Patsy

Retired Sergeants Association
www.rsanypd.org

LINE ORGANIZATIONS



NEXT CEA MEETING

Due to NYS regulations not allowing more than 50 people in a catering hall, all CEA general membership meetings are cancelled.

We hope this changes soon to allow us to us to meet again.



9/11 Tribute Museum Complimentary Tickets



2 Complimentary Tickets



9/11 Tribute Museum

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

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:

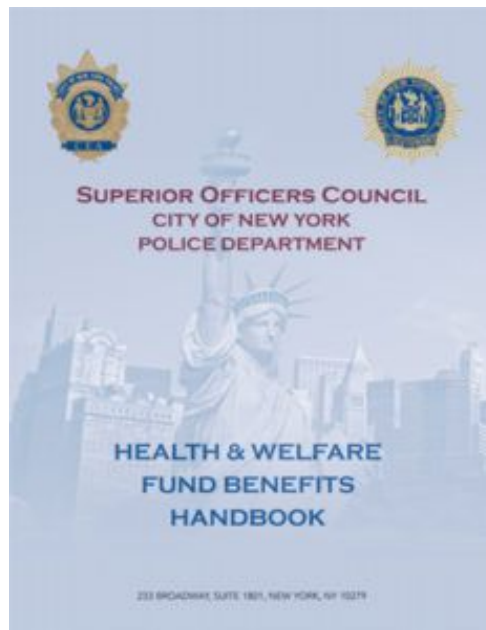
Prescription Matters: Jennara Cobb E-Mail - JCobb@nypd-lba.org or MaryAnn Pelligruti E-Mail - MaryAnn@NYPDSOC.com

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.

Riddle Answer

When you add the syllable "er" to the word short it becomes "shorter"

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



October 30, 2021

Dear Lieutenant:

The October Delegate and General Membership meeting was held via teleconference on Tuesday, October 22nd, 2020. LBA President Lou Turco chaired the meeting and the following topics were discussed:

URGENT! GET OUT & VOTE - NATIONAL/LOCAL ELECTIONS: The need to have our voices heard at the ballot box has never been more urgent than now. Over the past years and even more so recently, our current elected politicians have passed legislation making the job of law enforcement much more difficult and much more dangerous. All while making things more advantageous for criminals and to the detriment of the safety and quality of life for all New Yorkers. Members of law enforcement and their families need to make sure their voices and votes are heard. Only by voting for elected public officials, who realize the necessity for law and order and to keep criminals in prison so that they cannot continue to prey on and victimize innocent civilians, can we potentially make things safer for our police officers, residents and visitors to the city.

We cannot stress enough how important it is for you, your family, and your friends to vote in the upcoming elections during these troubling times where law enforcement is under attack. Please take the time to vote for those politicians who have shown their support of law enforcement.

Click below for a [list of who the Lieutenants Benevolent Association is endorsing](#) and here for [a list of early voting locations](#).

WELCOME NEW DELEGATES: I would like to welcome our new LBA delegates:

Brian Goldsborough: Assigned to the Critical Response Command; representing members assigned to the Critical Response Command.

Joseph Barone: Assigned to the Queens Narcotics - Gang Squad; representing members assigned to Queens Narcotics and Auto Crime.

Cornelius O'Keeffe: Assigned to the Personnel Bureau; representing members assigned to the Personnel Bureau.

Robert Marty: Assigned to the TRB Citywide Traffic Task Force; representing members assigned to the TRB Citywide Traffic Task Force, TRB Traffic Operations District, Movie & TV Unit, and the TRB Traffic Enforcement District

Joseph Deane: Assigned to the 115 Precinct; representing members assigned to the 112 and 115 Precincts, Patrol Borough Queens North, and PBQN Specialized Units.

Anthony Parisi: Assigned to the 103 Precinct; representing members assigned to the 101, 103, and 113 Precincts.

Christopher Tocco: Assigned to Highway 2; representing members assigned to the Highway District, Highway 1, 2, 3, 5, and the Collision Investigation Squad.

Jaclyn Keane: Assigned to the Chief of Department Operations Unit; representing members assigned to units directly under the Chief of Department.

Mark Dumelle: Assigned to the 102 Precinct; representing members assigned to the 100, 102, and 106 Precincts.

Timothy Jenkins: Assigned to Transit Boro Bronx/Queens; representing members assigned to Transit Boro Bronx/Queens, Districts 11 and 12, TB Bronx/Queens T/F.

Carmine Semioli: Assigned to the 34 Precinct; representing members assigned to the 32, 33, and 34 Precincts.

Eric Dym: Assigned to PSA 7; representing members assigned to PSA's 7, 8, and 9, and Housing Boro Bronx/Queens.

CCRB HEARINGS: A majority of Civilian Complaint Review Board hearings are being conducted via teleconference. We are participating in the teleconference hearings from the Conference Room at 40 Peck Slip. LBA 2nd Vice President Dennis Gannon sits in on all the hearings, and in cases where a Lieutenant is identified as a "Subject" an attorney from our general counsel law firm of Karasyk and Moschella is also present to represent and advise the Lieutenant. Please ensure you notify the LBA office when you are notified to appear for a CCRB Hearing.

I have instructed Dennis Gannon to have the following statement read into the record prior to the commencement of any CCRB Hearing pertaining to allegations stemming from the violent protests, riots and looting starting in the month of May and still reoccurring:

The Lieutenants Benevolent Association requests that the following statement be read into the record prior to the commencement of any formal hearings stemming from allegations associated with the George Floyd protests:

It seems that many people have already forgotten the violent protests that took place in New York City and many other major cities across the country only 5 months ago.

(continued next page)

LINE ORGANIZATIONS



The Lieutenants Benevolent Association would more readily classify these coordinated and violent protests as acts of domestic terrorism.

"Peaceful" protests, or protest in general, do not include:

- Throwing Molotov cocktails into marked police vehicles, occupied by uniformed police officers.
- Throwing bricks and bottles at officers with the intent of causing them serious physical harm.
- Filling tennis balls and ice cream cups with cement, in order to sneak these innocuous looking items past check points and throwing them at police officers with the intent to cause serious physical injury.
- "Peaceful" protests do not lead to over 400 members of the NYPD being physically injured by the actions of the protestors.
- "Peaceful" protests do not lead to over 350 police cars being either incinerated or substantially damaged.

"Peaceful" protests do not lead to almost 1 billion dollars in property damage.

We cannot have short memories, ignore history, and forget how our officers were intentionally targeted by domestic terrorists.

Our Lieutenants and the officers under their supervision, were reacting to consistent physical threats against them and real attempts to potentially kill them.

The LBA is also in the process of having a database created which will give us the capability of retaining all information related to CCRB allegations, including:

- Type of Allegation
- Subject / Witness Lieutenant
- Subject / Witness Police Officer / Sergeant
- Command
- Location
- Complainant
- Disposition

We will also have the capability to search within the database to identify potential patterns and repetitive complainants. We will notify the membership when the design and implementation of the database is complete. Once the database is completed, all lieutenants scheduled to appear for a CCRB Hearing will receive an e-mail link to prepare a CCRB interview form which will provide the information to be include in the database.

2021 PERSONALIZED LBA CARD ORDERS:



The LBA is now accepting orders for 2021 Personalized LBA Card(s). The order form is on the LBA website: www.NYPD-LBA.org.

Due to an overall increase in the cost associated with the manufacturing, printing and shipping of the LBA Cards, **the cost for each Personalized Card is now \$2.00**. We will begin shipping orders for Personalized cards in mid-November. If you wish to receive your Personalized Cards prior to Christmas, we suggest you submit your orders **no later than Friday, November 27th**. **All Proceeds from the Personalized Card sales go to support the LBA Charitable and Scholarship Fund.**

REDUCED PERSONAL SERVICE AT LBA OFFICE: Due to the Coronavirus and in an effort to reduce the potential exposure to the virus of our staff and our members, we ask that our members please conduct any services or assistance they need from the LBA via telephone, e-mail or US Mail. If you must come to the LBA office for assistance we ask that you please practice proper protocol and properly wear a mask when entering the building. Again, a reduction in personal (person-to-person) assistance is to benefit the staff and the membership.

Thank you as always for your cooperation.

(continued next page)

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association



EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

Login

TAMIFLU NOT COVERED BY THE SOC PRESCRIPTION DRUG PLAN: The flu season is approaching, and I want to remind our members that the name brand prescription Tamiflu is not covered by the SOC Prescription Drug Plan. However, the single source generic version of Tamiflu (Oseltamivir Phosphate) is available to our members at a discounted cost; approximately \$75: **this price can be higher based on prescription, i.e. liquid or additional dosage.** If you receive a prescription for Oseltamivir Phosphate, you should process as follows:

- Bring prescription to pharmacy to be filled.
- The pharmacist will likely inform you that the prescription is not covered by our plan. This is factually true since the prescription will be filled at 100% cost to the member at the discounted OptumRx cost.
- Request that the pharmacist fill the prescription through OptumRx.

Additional Information Regarding Tamiflu and Oseltamivir Phosphate:

Tamiflu is an antiviral medication that blocks the actions of influenza virus types A and B in your body. It is used to treat influenza in people 2 weeks of age and older **who have had flu symptoms for 2 days or less.** Unfortunately, in many instances by the time flu symptoms become evident to the point where they can be accurately diagnosed this 2-day threshold has been surpassed. In addition, the prescription is cost prohibitive, potentially placing an inordinate strain on the financial resources of the overall prescription drug plan. Also, the efficacy of the medication has been hotly disputed. A contentious United Kingdom study, conducted by the Cochrane Collaboration in 2014, concluded that the drug reduced the persistence of flu symptoms from seven days to 6.3 days in adults and to 5.8 days in children." If you are prescribed Tamiflu we suggest you visit their website at www.tamiflu.com; you may find a coupon to assist in paying for the medication. Finally, we suggest you consider receiving an annual flu shot. The Department frequently provides this shot free of charge at specific sites throughout the City; you can contact the Medical Division at 718.760.7615 to ascertain where and when you can receive the flu shot.

STUDENT PROOF FOR CONTINUATION OF COVERAGE FOR ELIGIBLE FULL TIME STUDENTS: Each year the Superior Officers Council Health and Welfare, and the Lieutenants Benevolent Association, receive numerous phone calls from concerned parents stating that their children attending college (full time) have been dropped from receiving prescription benefits. This repetitive issue is easily remedied. Student proof is required **each semester** once the dependent child turns 19 years of age. Acceptable proof is a letter from either the Bursar's or Registrar's Office stating full time student status, or a bill outlining a full-time course load.

- **Proof for the spring semester is valid from February 1st to August 31st**
- **Proof from the fall semester is valid from September 1st to January 31st.**

Due to the high volume and rotational influx/outflow of members with dependent full-time college students, the SOC does not send out reminder notices to members to forward the student proof. It is incumbent upon the member to ensure that the proof is forwarded to the SOC Health and Welfare office. You can forward the proof by mail to:

The SOC Health & Welfare Fund
40 Peck Slip, New York, NY 10038.
Fax: 212-406-3105.

DEPENDENT CHILDREN: Eligible dependent children include natural children, legally adopted children, and children for whom you have court appointed guardianship or legal custody and who are **unmarried and live with you permanently.** For the purpose of the **Dental and Optical Benefit**, eligible dependent children are covered to the **last day of the month** of their 19th or 23rd birthday (must be a full-time student after age 19). For the **Prescription Benefit**, dependent children are covered until **December 31st of the year they reach the age of 19 or 23 years** (full time student) or until the end of the semester in the year they graduate whichever comes first.

LBA RETIREMENT GUIDE - CONFERRAL WITH ROY RICHTER: If you are contemplating retiring, please ensure to review the [Retirement Guide \(Click Here\)](#) or view on the LBA website: www.NYPD-LBA.org. The guide will assist you in addressing your physical and fiscal requirements leading up to retiring. Also, please take advantage of the no cost Pre-Retirement Counseling offered to our members through the Superior Officers Council and conducted by Roy Richter; offered to all members eligible for and seriously contemplating retirement. You can schedule a consultation with Roy by e-mailing him at RTRichter@Outlook.com.

CANCELLATION OF ANNUAL LBA EVENT - LBA HOLIDAY PARTY: Due to the restrictions associated with the Coronavirus we have been forced to cancel several of our annual events. Unfortunately, we have made the difficult decision to cancel the Annual LBA Holiday Party routinely held at the El Caribe in Brooklyn. This was not a decision made lightly, but a decision made necessary to help ensure the safety of all our members. Hopefully we will continue with the tradition of our Annual Holiday gathering in 2021.

THE LBA IS ON TWITTER: The Lieutenants Benevolent Association is now on Twitter. If you are not on Twitter, simply go to the App Store on your phone and download the app, create an account, and follow us at @LBANYPD. I want to thank LBA Recording Secretary Chris Cantelmi for monitoring and administering the LBA Twitter account. Chris has invested, and continues to invest, a substantial amount of time and effort in ensuring that the information posted by the LBA on Twitter is verified and accurate. Chris' efforts help maintain the integrity and credibility of what we post. Please feel free to send any ideas about postings to Chris, at CCantelmi@NYPD-LBA.org. We will continue to inform our members of topical matters by e-mail in addition to posting contemporaneous comments on Twitter. Please make sure to follow us on Twitter.

Lou Turco
President

Christopher Cantelmi
Recording Secretary

LINE ORGANIZATIONS



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



The DEA Now Has Its Own App

The DEA cell phone and tablet App is now available and active.

If you have an Apple iPhone iOS, go to your Apple App store and search DEA NYPD to download.

If you have an Android phone, go to your Google store and search DEA NYPD to download.

To gain access to the App, you need to enter your DEA website login information, including email address and password.

If you've never logged onto the DEA website at www.nycdetectives.org before, you have to do so and create your own login. Everything that is listed on the DEA website is listed on our DEA App, designed for easy viewing on a smaller screen. If you have any problems logging in, go to the DEA website and choose "General Login Support" on the drop-down menu under Website Support.

Don't miss this specially designed application created so that our members can always access DEA information any time of day or night.

~~~~~ Important Update Regarding the Diaphragm Compression Bill

October 5, 2020

The Court has denied our motion to grant a preliminary injunction on the New York City Council "Diaphragm Compression Law" As you know, the DEA, together with the other police unions, filed a lawsuit in New York State Supreme Court challenging the legality of Administrative Code section 10-181, the New York City Council's Diaphragm Compression Law. Our position is clear: this ill-conceived law is dangerously vague, unconstitutional, and must be overturned. We asked the Supreme Court (Justice Laurence Love) to issue a preliminary injunction, enjoining any enforcement of the law pending the full and final disposition of our lawsuit against the City.

Please be advised that on Monday, October 5, 2020, Justice Love surprisingly denied our motion for a preliminary injunction. Importantly, he agreed with us that the law is most likely unconstitutionally vague. However, he declined to issue an injunction at this stage of our lawsuit.

We are currently weighing all available options, including appealing the Judge's decision, or immediately moving for what is known as summary judgment in the case. That would mean jumping right to that stage of the case to get a final judgment finding the law unconstitutional. Be assured that we will continue to defend our position vigorously in this lawsuit until this dangerous and unconstitutional law is overturned.

Section 10-181 remains in effect while we pursue the remainder of our lawsuit. While we hope that our ultimate success overturning the law is inevitable, this is no time to let our guard down. **Continue to protect yourselves and each other, but be mindful that every time we restrain an individual our actions will be overly scrutinized. Be guided accordingly.**

Statement from the Law Enforcement Coalition

"The battle to protect the constitutional rights of public sector workers continues. October 5th's ruling is a clear signal that the City Council's unconstitutionally vague law should be struck down on the merits. The fight for New York goes on, and we look forward to a final judgment overturning this dangerous law."

~~~~~ Fundraiser for Active Det. John Lombardi

October 15, 2020

Det. John Lombardi of the Queens Transit Robbery Squad was diagnosed with Stage 2 Squamous Cell cancer. An account has been set up by his colleagues to help offset the costs of his treatment. The link is below. Anything you can contribute will be greatly appreciated.

<https://fundthefirst.com/campaign/nypd-detective-diagnosed-with-cancer-please-donate-to-help-ttaztu>

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?

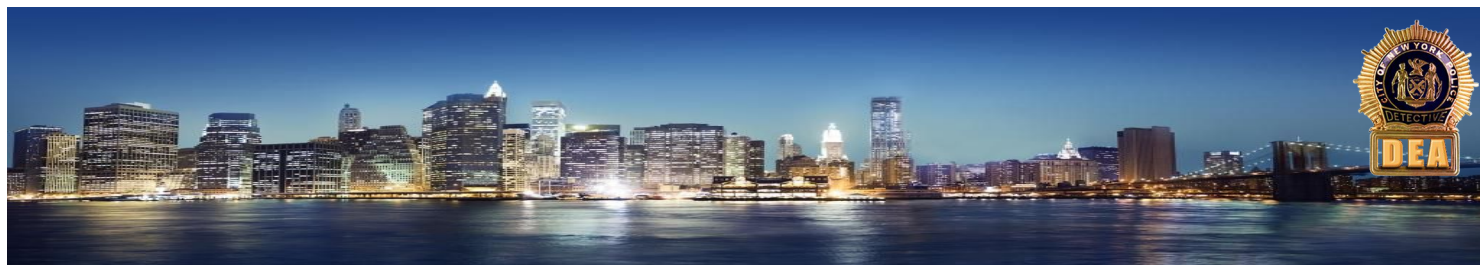
For Retirees whose Medicare Part B effective date is prior to 2016, the amount may change, because of how much a Retiree pays for his or her premiums. It could be an amount in addition to the base amount of between \$1 to \$26.50 per month (\$12 to \$318 per annum) per each individual. Therefore, the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



October 29, 2020

PBA Statement on Promotion of Chief Juanita Holmes to Chief of Patrol

PBA President Patrick J. Lynch said:

"Chief Holmes's entire family embodies the NYPD's proudest traditions, so she understands better than anybody how our work and traditions are being undermined and attacked. New York City police officers desperately need competent leaders like Chief Holmes who can effectively push back against the politicians, empower us to do our job, and help us to stop this city's backward slide. That is the challenge facing Chief Holmes — we give her our support as she takes it on."

October 28, 2020

PBA STATEMENT ON THE RESIGNATION OF P.O. FRANCISCO GARCIA

PBA President Patrick J. Lynch said:

"It was clear from the outset that City Hall and 1 Police Plaza were going to leave P.O. Garcia holding the bag for their own failures. We warned them that sending cops out to enforce their half-baked public health policies would create a backlash — they didn't listen, and now a yet another police officer's career has been cut short by politics. Is it any wonder that thousands of cops are heading out the door before the same thing happens to them?"

OCTOBER 23, 2020

PBA STATEMENT ON NEW ACADEMY CLASS

PBA President Patrick J. Lynch said:

"Our house has been on fire for almost four months, but City Hall and 1 Police Plaza are just now reaching for the garden hose. These new recruits won't hit the street until the middle of next year, and then we'll still be seriously short-handed as we battle the massive spike in shootings, a rising murder rate, and growing disorder of every kind. New Yorkers need to understand: this is the future that Mayor de Blasio and your City Council members have chosen for you. If you want safe streets, you need to call and demand them."

October 21, 2020

HIGH COURT TO DE BLASIO: STOP PUNISHING COPS WITH FAMILIES

PBA wins Court of Appeals ruling protecting retirement benefits for recently hired police officers who take unpaid childcare leave

In a ruling issued yesterday, the New York State Court of Appeals sided with the PBA by ruling that childcare leave benefits are available in Tier 3, the pension tier applicable to all police officers hired after 2009.

PBA President Patrick J. Lynch said:

"It is absolutely shameful that Mayor de Blasio's administration would spend five years fighting against the working mothers and fathers who protect our city. These police officers — the majority of whom are people of color, and many of whom are two-cop families — are already facing daily abuse on the streets and struggling to make ends meet on a substandard salary. They shouldn't have been forced to choose between their retirement and caring for their children. Unfortunately, we've come to expect this kind of callousness and hypocrisy from the 'progressive friends of labor' in City Hall. We are grateful that the courts finally stepped in to make things right." The NYPD allows its members to take up to one year of unpaid leave following the birth of a child. Since 2000, city law has allowed members who take childcare leave to "buy back" up to one year of pension service credit, by making the pension contributions they would have made if they were not on unpaid leave. This buyback allows police officers to take leave without falling behind on the minimum service requirement needed for retirement.

However, the City had claimed that the childcare leave buyback provision does not apply to police officers hired after 2009 under the Tier 3 pension plan, even though the benefit remained available to their more senior colleagues. In 2015, the PBA sued and won in state Supreme Court, but the de Blasio administration elected to fight the case all the way up to the Court of Appeals.

October 14, 2020

PBA STATEMENT ON CHIEF OF PATROL FFAUSTO PICHARDO'S RETIREMENT

PBA President Patrick J. Lynch said:

"This is what happens when elected officials play political games with police department operations. Our top talent in all ranks is being driven out the door and public safety is suffering. City Hall's amateur-hour meddling has left the NYPD broken, almost beyond repair. We wish Chief Pichardo a long, happy and successful retirement. Wherever he goes next, they will be getting one of our finest."

October 4, 2020 [In the News](#)

Queens councilman aims to repeal law criminalizing police chokeholds

An article in the [NY Post](#) quotes Pat Lynch praising the councilman for sponsoring a new law: "He knows a few tweaks won't fix it."

<https://www.nycpba.org/news-items/post/2020/queens-councilman-aims-to-repeal-law-criminalizing-police-chokeholds/>

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/>



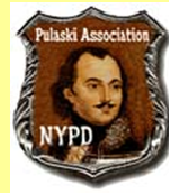
<http://www.nypdemeralds.com/>



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



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

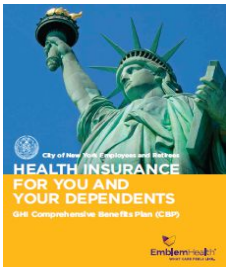


<http://ww2.nypdpulaskiassoc.org/>



<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>

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

Name	Address/Phone	Specialty/Practice
SINGH, PRADEEP MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology, Internal Medicine
MORI, NARESH A MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 802-0090	Cardiology
PATEL, VASANT B MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology
LIMBANOVNOS, GEORGE A DC	8019 ARDREY KELL RD CHARLOTTE NC 28277 (704) 321-0656	Chiropractic
HEWETSON, DONALD J DC	1120 EBENEZER AVENUE EXT ROCK HILL SC 29732 (803) 328-2800	Chiropractic
WHITE, CURT L DC	122 GATEWAY BLVD STE 100 MOORESVILLE NC 28117 (704) 799-1416	Chiropractic
MCLEOD, TONYA S MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
ROSENZWEIG, LAURA B MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
MCELGUNN, PATRICK S MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
PORTER, JOSHUA G MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
KLINE, LAURA M MD	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Dermatology
BERGAMO, BETHANY M MD	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Dermatology
JOHNSON, CHARLES S MD	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Dermatology
OLIARO, JERRY P DO	2525 COURT DR GASTONIA NC 28054 (704) 834-2662	Emergency Medicine
BAUER, STEVEN R DO Ballantyne Medical Associates	15640 DON LOCHMAN LN STE A CHARLOTTE NC 28277 (704) 540-1640	Family Practice
BAUER, STEVEN R DO Ballantyne Medical Associates	16928 Lancaster Hwy, Charlotte, NC CHARLOTTE NC 28277 (704)817-8273	Family Practice Walk-in Emergency
GAFFNEY, MARY E DO Seeing Current Patients Only	4935 ALBEMARLE RD STE 1 CHARLOTTE NC 28205 (704) 566-6332	Family Practice, General Practice
LADD-SNIVELY, SUSAN E MD	1013 CHESTNUT LN STE 110 MATTHEWS NC 28104 (704) 585-8255	Family Practice

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

<u>INTERIM MANAGEMENT</u>	141 PROVIDENCE RD CHARLOTTE NC 28236 (704) 372-8230	Home Care
<u>HEALTH @ HOME CMC</u>	4701 HEDGEMORE DR ST 300 CHARLOTTE NC 28209 (704) 512-6438	Home Care
<u>KWAKU, HANS M MD</u>	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
<u>EVIVIE, PATRICK E MD</u>	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
<u>LE, STACY C MD</u> Seeing Current Patients Only	13220 ROSEDALE HILL AVE HUNTERVILLE NC 28078 (704) 766-0320	Internal Medicine
<u>AFULUKWE, IFEDIORA F MD</u>	209 S COLLEGE ST HEATH SPRINGS SC 29058 (803) 273-4018	Internal Medicine, Pulmonary Diseases
<u>SHUSTER, SARAH OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>FARREN, KRISTEN OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>PIRKO, CARYN OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>CADENA, AMANDA OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>BUDAY, ALEXA OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-7800	Occupational Therapy
<u>THURLOW, AMANDA OTR</u>	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<u>ADAMS, DONNA M OTR</u>	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<u>BLAKE, CHRISTINE OTR</u>	518 N GENERALS BLVD STE D LINCOLNTON NC 28092 (704) 748-0616	Occupational Therapy
<u>TAUB, NEAL S MD</u>	3535 RANDOLPH RD STE 208 CHARLOTTE NC 28211 (704) 442-9805	Pain Management, Physical Medicine & Rehabilitation
<u>ORAZULIKE, EBELE G MD</u>	342 PATRICIA LN STE 105 FORT MILL SC 29708 (803) 520-9380	Pediatrics
<u>NORTHLAKE CHILDRENS ASSOCIATES</u> <u>JAMES, MARY MARGARET M MD</u>	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics
<u>NORTHLAKE CHILDRENS ASSOCIATES</u> <u>GOODWIN, MAJE D MD</u>	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

<u>MILLER, STACI L PT</u>	5113 PIPER STATION DR STE 202 CHARLOTTE NC 28277 (980) 224-8191	Physical Therapy
<u>GREENDA, MICHAEL J PT</u>	13655 PROVIDENCE RD MATTHEWS NC 28104 (704) 246-7050	Physical Therapy
<u>WOODWORTH, STEPHANIE PT</u> <u>See Other Locations</u>	8814 RACHEL FREEMAN WAY STE 103 CHARLOTTE NC 28278 (704) 295-4121	Physical Therapy
<u>PADGETT, LAUREN PT</u>	8326 PINE CIR STE 404 CHARLOTTE NC 28215 (704) 751-0532	Physical Therapy
<u>PLATNER, KELSEY L PT</u>	8326 PINE CIR STE 404 CHARLOTTE NC 28215 (704) 751-0532	Physical Therapy
<u>TURBIAK, KRISTIN PT</u>	7427 MATTHEWS MINT HILL RD STE 102-103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
<u>LEGATIE, ARIANA M PT</u>	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
<u>BIVENS, EMMA P DPT</u>	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
<u>SIGMON, MARSHALL G PT</u>	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
<u>BRISKE, JAMIE L PT</u> <u>See Other Locations</u>	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
<u>MORTON, ABBY PT</u>	197 PIEDMONT BLVD STE 205 ROCK HILL SC 29732 (803) 639-8066	Physical Therapy
<u>RACHH, BEENAL DPT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-7800	Physical Therapy
<u>DYBA, JENNIFER PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>FLANAGAN, DAVID L PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>LABRECQUE, JEFFREY PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>HOOGERHYDE, JORDAN PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

<u>RAMSEY, MEREDITH P PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>BURGER, KALAH J PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>MANTOOTH, GREGORY A MD</u>	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Plastic Surgery
<u>NESS, DANIEL T MD</u>	959 COX RD GASTONIA NC 28054 (704) 866-7576	Plastic Surgery
<u>EMERSON, ERIC T MD</u>	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Plastic Surgery
<u>TIMMONS, BENSON E IV MD</u>	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Plastic Surgery
<u>SWANK, GREGORY M MD</u>	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Plastic Surgery
<u>LIESMAN, ROBERT M DPM</u>	2115 E 7TH ST STE 102 CHARLOTTE NC 28204 (704) 442-8433	Podiatric Surgery
<u>AFULUKWE, IFEDIORA F MD</u>	209 S COLLEGE ST HEATH SPRINGS SC 29058 (803) 273-4018	Internal Medicine, Pulmonary Diseases
<u>ERB, DAVID R MD</u>	1529 N LIMESTONE ST GAFFNEY SC 29340 (864) 487-9931	Pulmonary Diseases
<u>DE LA CRUZ, LUIS I MD</u>	1529 N LIMESTONE ST STE B GAFFNEY SC 29340 (864) 487-9931	Pulmonary Diseases
<u>BOSCIA, JOSEPH A III MD</u>	1005 THOMPSON BLVD UNION SC 29379 (864) 427-0278	Pulmonary Diseases
<u>FORD, PETER F MD</u>	7800 PROVIDENCE RD STE 209 CHARLOTTE NC 28226 (704) 544-7535	Vascular Surgery, General Surgery
<u>MINUTE CLINIC OF NORTH CAROLINA</u> <u>See Other Locations</u>	4100 CARMEL ROAD CHARLOTTE NC 28226 (866) 389-2727	Urgent Care
<u>MINUTE CLINIC OF NORTH CAROLINA</u> <u>See Other Locations</u>	3310 SISKEY PARKWAY MATTHEWS NC 28105 (866-389-2727	Urgent Care
<u>MINUTE CLINIC OF SC LLC</u> <u>See Other Locations</u>	1740 HIGHWAY 160 W FORT MILL SC 29708 (866) 389-2727	Urgent Care

(continued next page)

Health and Welfare

Emblem Health/GHI PARTICIPATING LABORATORIES UPDATED 10/11/20

EmblemHealth has contracts with laboratories to provide lab services for our members. Please use these network laboratories when requesting lab services for our members. If you do not have an account with any of our network laboratories, please establish one as needed by calling the applicable phone number(s) below.

LABORATORY NAME	PLANS COVERED	PHONE NUMBER	WEBSITE
ROUTINE CLINICAL LABORATORY SERVICES			
Quest Diagnostics, Inc.	All Plans	866-697-8378	questdiagnostics.com
CARDIOVASCULAR DISEASE			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DERMATOPATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DIALYSIS TESTING			
DaVita Labs	All Plans*	800-604-5227	davita.com
Spectra Laboratories	All Plans*	800-522-4662 or 800-433-3773	spectra-labs.com
ENDOCRINOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GASTROENTEROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GENE-BASED TESTING			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
HEMATOLOGY/ONCOLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
NEUROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
PAIN MANAGEMENT			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
UROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
AmeriPath New York	All Plans*	866-393-7434	ameripath.com

* All Plans: EmblemHealth Select Care, EmblemHealth EPO/PPO, EmblemHealth Medicare HMO/PPO, GHI HMO, HIP and Vytra HMO/ASO

Note: Physicians may use the lab and pathology group services affiliated with a participating hospital only when both the lab and pathology group also have a contract with EmblemHealth.

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

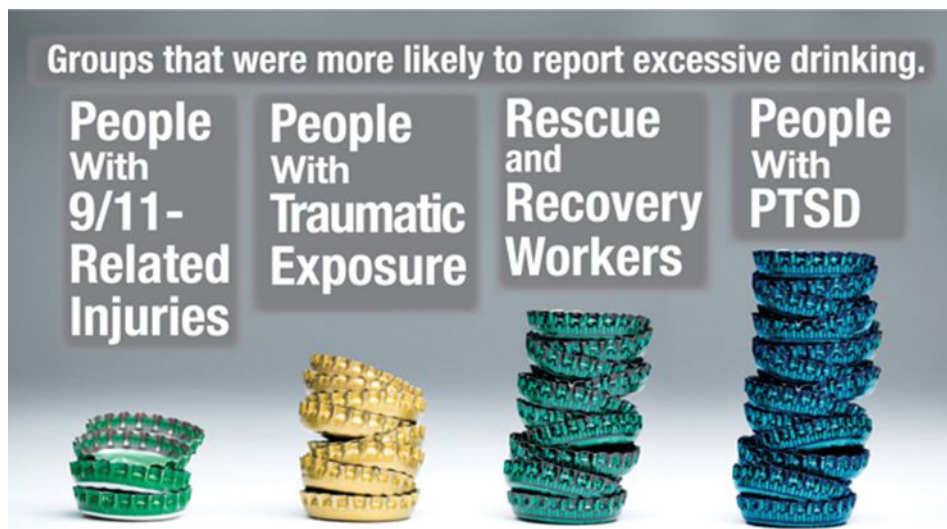
9/11 and Beyond

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: wrtshawg@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.

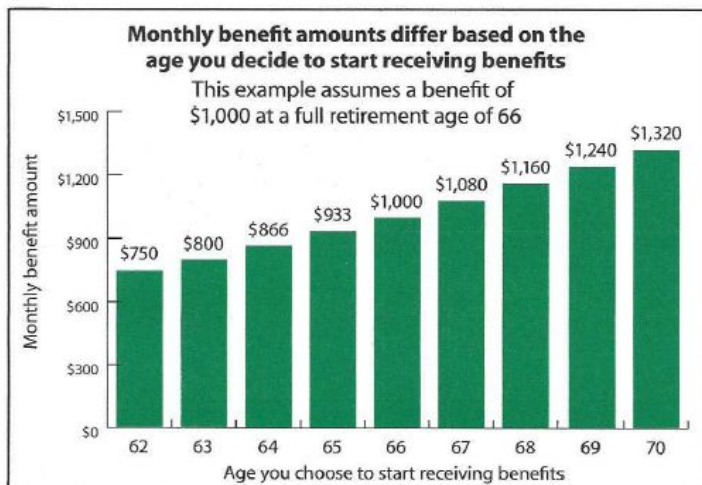
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

- 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

POLICE-MEN NEWS Transfers-Appointments News pertaining to those in blue

5 November 1906

POLICE SERGEANTS GET ORDERS TO MOVE

Commissioner BINGHAM announced the following transfers this morning which go into effect at 6 o'clock tonight:

Sergeant John DWYER, from Adams to Fulton street;
Sergeant Charles NICHOLS, from Vernon avenue to Williamsburg Bridge;
Sergeant James LYNCH, from Williamsburg Bridge to Vernon avenue.

There were also nine roundsmen involved in the transfer, as follows:
Edward HAYES, Prospect Park to Fifth avenue; Thomas FOX, Fifth avenue to Prospect Park;
Willard MILLER, Hamilton avenue to Glendale, Queens;
Morris COHEN, Glendale to Hamilton avenue;
William McKONE, Astoria to Flushing;
John BARRY, Hunter's Point to Flushing;
James EDWARDS, Richmond Hill to Williamsburg Bridge;
James McCALLEY, Jamaica to Far Rockaway.

Ten patrolmen were also transferred by the same order.

13 November 1906

EIGHTEEN SERGEANTS FOR DETECTIVE BUREAU

Eighteen new detective sergeants reported for duty this morning to Acting Captain McCAULEY, of the local detective bureau. For the past few months Acting Captain McCAULEY has been making requests to Commissioner BINGHAM to furnish more for this department, especially Italian detectives, and today is the first time his requests have been complied with.

The new men are:

Thomas F. MURRAY, Fiftieth precinct	Robert W. CLARK, Fifty-second precinct
John J. MAHONEY, Eighty-fourth precinct	Frank J. MAGRINO, Eighth precinct
Salvatore SANTORO, Sixth precinct	Louis ROSS, Twenty-ninth precinct
Frank McLAUGHLIN, Fortieth precinct	Frank HAGGERTY, Thirty-fifth precinct
Frank J. LISANTE, Twenty-second precinct	John R. CROWLEY, Forty-seventh precinct
William A. WOOD, Thirtieth precinct	James A. DONLON, Ninth precinct
John J. QUIGLEY, Forty-fourth precinct	Frederick LYNCH, Fifty-fifth precinct
Francis J. CARNELLI, Eighth precinct	William WALSH, First precinct
William A. ASIP, Fifty-first precinct	

14 November 1906

S. Brooklyn-BRAVE FIREMAN GETS CONGRESSIONAL MEDAL

Philip C. PREGENZEL, a fireman attached to Engine Company 144, Coney Island, was called before Fire Commissioner LANTRY yesterday, and in the presence of Chief CROKER and others of the department complimented for his bravery in saving two lives at Coney Island. The Commissioner pinned on PREGENZEL's breast the Congressional medal which had been awarded him by the Volunteer Life Saving Association. PREGENZEL, when in swimming at the Island on Aug. 2, 1904, rescued Mrs. Annie GERAGHTY, of 3017 West Twenty-third street, Coney Island, from drowning. He nearly lost his own life in so doing. On Aug. 23, 1905, PREGENZEL rescued ex-Police Capt. Adolph HASSLACHER from the water off Sea Gate.

23 November 1906

Deputy Commissioner O'KEEFFE received a letter to-day from CHARLES H. TAG, in which a check for \$10 was enclosed for the Police Pension Fund. Mr. TAG said he sent the money in recognition of the act of Patrolman J. CANTWELL, of the Fifty-sixth precinct, who at the risk of his life, saved a woman and two children from death at the hands of a reckless driver.

26 November 1906

THREE POLICE SERGEANT RETIRED ON PENSIONS

On their own application, three sergeants of police were retired today on \$1,000 per annum. They were Sergeant James E. KENNY, of the Vernon avenue station, Samuel HANCOCK, of Glendale station, and Robert HALFPENNY.



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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 _____

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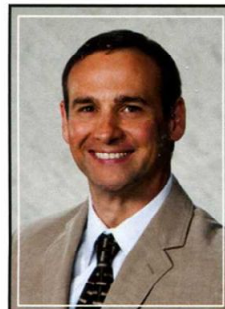
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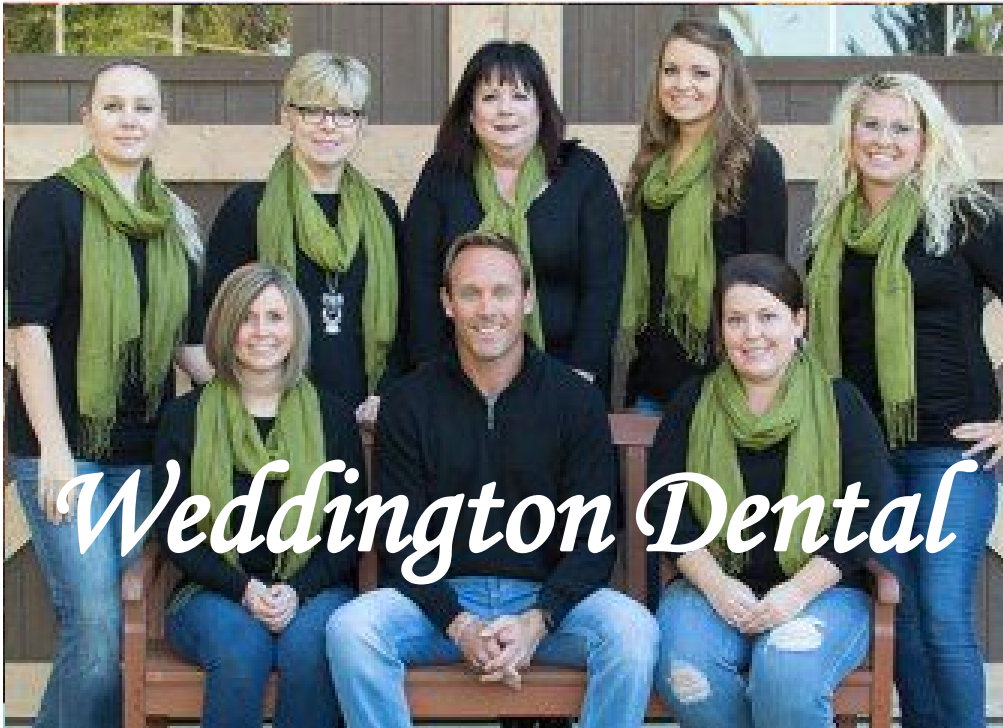
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