



NYPD 10-13 CLUB of Charlotte, NC Inc.

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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



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PRESIDENT'S MESSAGE

Hi All,

I want to thank everyone who showed up for Tommy Gallo's funeral service. Tommy's wife Roseann, daughter Alexa, son-in-law chase, sister Linda and brother's Rob and Matt along with Iredell County FOP Lodge 10 president/ NYPD 10-13 Club member Rodney James and his Lodge 10 board expressed their appreciation and praised the members of our honor guard that were present at the service.



Honor guard L-R Joe Dalton, Harvey Katowitz, John Sabato, Frank Irizarry and Chris Russo. Missing from the photo is Jim Brennan who played the bagpipes.

(Continued next page)

Our Next Membership Meeting Will Be A Zoom Meeting
Tuesday December 8, at 7:00 PM
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

NOTE: The City's Fall 2020 Annual Health Benefits Program Transfer Period for Retirees has been extended through December 11, 2020. Health plan changes requested during the Transfer Period will be effective January 1, 2020.

Based on questions I received from several club members during this years health plan transfer period it is obvious that many of our members are still not familiar with the Catastrophic Health Coverage provided by all of the line organizations with the exception of the PBA. Normally this information has been included toward the back of all of our newsletters, but this month I have included it below within my presidents message. For financial reasons, please familiarize yourself with this information

SUPERIOR OFFICERS COUNCIL (CEA & LBA)

The GHI Catastrophic Rider was established to assist our members and their eligible dependents (includes spouses, registered domestic partners, and eligible dependent children; fulltime students ages 19–23) to defray some of the **non-covered medical and surgical expenses** incurred for services rendered by **non-participating or out-of-network providers** and to provide coverage for catastrophic illness.

- Members **must incur** out-of-pocket expenses of more than **\$4,000 per year**. (Out-of pocket expenses are those medical and hospital charges that are considered reasonable and customary by GHI and are not reimbursed by either the City Health Plan or private insurers).
- Members must produce a statement of services, Explanation of Benefits Form (EOB) and cancelled checks for expenses submitted.
- Reimbursement is based on a contract year (January – December) 100% of GHI reasonable and customary charges, based on the current profile.
- The maximum lifetime benefit is \$2 million (limitations apply).

Limitations

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.

\$1,000 SOC Catastrophic Benefit

The SOC provides a self-funded \$1,000 direct reimbursement payable to the member after the member has submitted the required documentation and has qualified under the GHI Catastrophic Rider outlined above. The member must have incurred the minimum of at least \$4,000 out-of-pocket to qualify. The exclusions and restrictions of the SOC Catastrophic Reimbursement are the same as the requirements outlined above for the GHI Catastrophic Benefit.

The benefit does not cover prescription drug charges. Ineligible charges such as experimental procedures or services not approved by GHI/CBP and/or Empire Blue Cross Blue Shield are likewise not eligible for this benefit.

Example: You paid \$10,000 in out-of-pocket expenses, but GHI's reasonable and customary payment for those services is deemed to be \$6,000. The member is responsible for and pays the remaining \$4,000 of the balance and is now eligible to receive \$1,000 from the SOC's Catastrophic Reimbursement Benefit.

SERGEANTS BENEVOLENT ASSOCIATION

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 NYC 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.

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.

Continued next page.....

PRESIDENTS MESSAGE

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. [catastrophic-coverage-benefit-claim-form.pdf \(sbanypd.nyc\)](https://www.sbanypd.nyc.gov/catastrophic-coverage-benefit-claim-form.pdf)

DETECTIVE'S ENDOWMENT ASSOCIATION

CATASTROPHIC COVERAGE PLAN FOR GHI MEMBERS

The Detectives' Endowment Association Retirees' Health Benefits Fund provides a Catastrophic Coverage Plan for GHI non-Medicare eligible members.

Who Is Covered? All covered members and their eligible dependents who participate in the City's GHI CBP plan.

What Is the Benefit? The Catastrophic Medical Plan supplements the major medical benefits provided under the City's GHI CBP plan in the event of catastrophic illness. The plan pays 100% of eligible expenses after a \$4,000 annual deductible per family unit has been reached.

Eligible expenses are those covered under GHI's non-participating provider schedule of allowances, considered reasonable and customary by GHI and not reimbursed in full by the City health plan or any other health insurance coverage.

If I have medical coverage under the City Plan, why do I need catastrophic coverage? Under the City plan, eligible members and their dependents have the option of receiving medical services from a non-participating medical care provider at a reduced rate of reimbursement. The catastrophic medical coverage is provided to protect those members who select this option from any large out-of-pocket expenses, which may occur.

Doesn't GHI cover catastrophic expenses under the basic program as well? The catastrophic coverage provided under the basic program is limited to in-hospital care, such as expenses relating to surgery, anesthesia, maternity care, and in-hospital lab and X-ray. The catastrophic coverage under the City's GHI CBP plan excludes non-hospital expenses. Since non-hospital expenses can be substantial when acute care is required, the Fund's catastrophic coverage provides you with added protection.

Are there any charges that the plan does not cover? The plan does not cover any charges that are covered under the City's optional rider. For instance, prescription drug charges are excluded. Any charges that are excluded under the basic plan are also excluded under the Catastrophic Coverage Plan. GHI must make some level of payment under their non-participating schedule of allowances in order to qualify for the DEA's supplemental catastrophic medical coverage.

Are there any benefit limits or maximums? Yes, there is a lifetime maximum benefit of \$250,000 **per family**

How Do I Obtain the Benefit? The Catastrophic Coverage plan is self-insured by the DEA Retirees' Health Benefits Fund and claims must be submitted in accordance with the Fund's claims submission process.

CATASTROPHIC COVERAGE DEDUCTIBLE REIMBURSEMENT BENEFIT

Who Is Covered? All covered members and their eligible dependents who participate in the City's GHI CBP plan.

What Is the Benefit? The Fund will reimburse the member \$3,000 of the \$4,000 annual deductible per family unit required under the GHI Catastrophic Coverage plan, once per calendar year, once it has been confirmed that the full deductible has been met.

How Do I Obtain the Benefit? Telephone or write to the Fund office to obtain a claim form. Complete the claim form and submit it to the Funds office with your Explanation of Benefits ("EOB") statement(s) from GHI describing the medical expenses you incurred.

Once it has been confirmed from your Explanation of Benefits (EOBs) that you have met the \$4,000 annual deductible, you will receive your reimbursement from the Fund.

See [NYPD DEA Benefit Guide 2_Retiree.indd \(nycdetectives.org\)](#)

During last month's membership meeting, Ian McGrouther's name was drawn for a free membership for answering the November newsletter riddle correctly. Kudos to the following members who also answered the riddle correctly and were entered in the drawing, Frank DeMasi, Bob Fee, Mike Green, Brian Hassett, Lisa Rosa, John Sabato, & Robert Schruhl.

December newsletter riddle: Just before Christmas, an honest politician, a kind lawyer, and Santa Claus were in the elevator of a very posh hotel. Just before the doors opened they all noticed a \$5 bill lying on the floor. Who picked it up?

Continued next page.....

PRESIDENTS MESSAGE

As the New Year approaches, now is a good time to begin preparing for the upcoming tax filing season. See pages 13 & 14 for IRS tax tips to help in that endeavor..

Social Security Announces 1.3 Percent Benefit Increase for 2021

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 1.3 percent in 2021, the Social Security Administration announced today.

The 1.3 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2021. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2020. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$142,800 from \$137,700.

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. Most people who receive Social Security payments will be able to view their COLA notice online through their personal *my Social Security* account. People may create or access their *my Social Security* account online at www.socialsecurity.gov/myaccount.

Information about Medicare changes for 2021, when announced, will be available at www.medicare.gov. For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2021 are announced. Final 2021 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and *my Social Security's Message Center*.

Once again while relaxing at home after enjoying my Thanksgiving dinner I realized how fortunate I am to be able to spend the holiday at home with my family unlike our law enforcement heroes who have died in the line of duty or the members of our armed forces who are serving far from home.

As you celebrate the upcoming holidays with family and friends, please keep the families of those who died protecting the citizens of our country in your thoughts and prayers.

This holiday season there are many things that I am thankful for, good health, the many friends I continue to make while serving as president of our 10-13 Club, living in our great country, and collecting my pension for 25 years. When I retired I had one goal in mind, to collect my pension for at least the same amount of years that I paid into it. 2 more years to go to reach that goal.

In the spirit of the season, I ask that you continue to pray for our brothers and sisters in blue who are in harms way in NYC and around the country, and for the men and woman who are serving in our armed forces.

Additionally, please pray for our club members and family members who are battling life threatening illnesses and for all 1st responders who have been diagnosed with 9/11 related illnesses or COVID-19

Reminder, 2021 dues are payable now. Please use the form that can be accessed on page 57 of this newsletter and remit your payment to 5922-5 Weddington Rd, Suite11, Wesley Chapel, NC 28104.

On behalf of the entire Club board we wish everyone a joyous and blessed holiday season.

From the entire 10-13 Club Board



**MERRY
CHRISTMAS**



*We Wish You and Your Family
A Happy, Healthy and Blessed New Year.*

Stay healthy and stay safe!

Harvey Katowitz

Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Lt. Loyd Ray Hamm
Richland Parish, LA Sheriff's Office
EOW: Monday, Nov. 2, 2020
Cause: COVID19



Sgt. Sean Rios
Houston, TX PD,
EOW: Monday, Nov. 9, 2020
Cause: Gunfire



Officer Charlie Cortez
Tulalip Tribal PD
EOW: Tuesday, Nov. 17, 2020
Cause: Drowned



Deputy Sheriff Johnny R. Tunches
Harris Co. Sheriff's Office, TX
EOW: Tuesday, Nov. 3, 2020
Cause: COVID19



Officer Travis C. Wallace
Helena-West Helena, AR PD
EOW: Thursday, Nov. 12, 2020
Cause: Gunfire



Correctional Officer Richard Allen Wright
MO Dept. of Corrections
EOW: Thursday, Nov. 19, 2020
Cause: COVID19



Sgt. William Darnell
DeWitt Township PD, MI
EOW: Weds, Nov. 4, 2020
Cause: COVID19



Agent Juan R. Ramirez-Padilla
Puerto Rico PD
EOW: Friday, Nov. 13, 2020
Cause: COVID19



Detention Officer Dwight Willis
Greene Co., MO Sheriff's Office
EOW: Sunday, Nov. 22, 2020
Cause: COVID19



1st Lt. Roberto Rodriguez-Hernandez
Puerto Rico PD
EOW: Weds., Nov. 4, 2020
Cause: COVID19



Lt. Marzell Jerome Brooks
Brookhaven, MS PD
EOW: Sunday, Nov. 15, 2020
Cause: COVID19



Correctional Officer Glenn F. Martinez
Guam Dept. of Corrections
EOW: Saturday, Nov. 23, 2020
Cause: COVID19



Officer Marshall Waters, Jr.
Mangham, LA PD,
EOW: Thursday, Nov. 5, 2020
Cause: Gunfire



Air Interdiction Agent Christopher Doyle Carney
US Dept. of Homeland Security - Customs and Border
EOW: Monday, Nov. 16, 2020
Cause: COVID19



Senior Officer Ernest Leal, Jr.
Houston, TX PD,
EOW: Friday, Nov. 27, 2020
Cause: COVID19



Officer Domingo Jasso, III
US Dept. of Homeland Security Customs and Border Protection
EOW: Thurs., Nov. 5, 2020
Cause: COVID19

Dear God, I'm grateful for those that You have called into the selfless service of law enforcement.

I acknowledge the mess that society would be without them. Our fallen world is prone to lawlessness, chaos and disaster.

Thank You for providing faithful men and women to stand against these evils.

Lord, You know the internal and external battles they face on a daily basis. Even as our police officers risk their lives to protect us, dear God, protect them also.

Be a shield for them according to Psalm 3:3. Lift up their countenances and be their comfort in the face of disheartening circumstances.



MEMBERSHIP



2020 Monthly Meeting Dates

Dec. 8



IN MEMORIAM

November 1, Kathleen Valentini wife of club member Val Valentini



SICK DESK UPDATE

Kayvan Hazrati had cancer surgery and will start 3 months of chemo therapy on Dec. 28



Ret NYPD Captain Vincent Esposito
Active NYPD Lot. Marc Zirlinger
Ret. NYPD Sgt. Charlie Muccio
Ret. NYPD Sgt. Robert Cotumaccio
Ret. NYPD Sgt. Tom McCarthy
NYCDOC Captain Deva Taylor



We currently have 424 members, 300 from the NYPD and the remainder from 64 other law enforcement agencies.

Remember

2021 Membership Dues are due now

Our meetings begin At 7pm



Seasons Greetings

BIRTHDAYS



DECEMBER

Hansen, Bob	RIP 10/16/17	1
Morey, Pedro		1
Erker, John,		2
Sheppard, Al	RIP 5/13/19	2
Jones, Darnice		4
Kenary, Michael		4
Holloman, Norris		5
Brody, Victor		6
Cole, Peter		6
Neyland Robert		6
Walker, Gerard		7
Katowitz, Harvey		8
Randazzo, John		8
Jordan, Brenda		9
Goodman, Eric		9
Nelson, Neil		9
Davis, Joseph		10
Galanos, Glenn		10
Rojas, Richard		10
Busby, Waverly		14
Nakelski, Stephen		14
Dorn, Steve		15
Peterson, George	RIP 11/19/19	15
Nau, Ed		16
Matthews, Michael		18
Hickey, Scott		19
Gennis, Brian		20
Gworek, Joe		21
Heitman, Jack		24
Jones, Michael		25
Ponicia, Christopher		26
Shekian, Jason		26
Aquilone, Frank		27
Krohn, John		27
Mazzie, Ronald		27
Wexler, Jason		27
Earls, Paul	RIP 5/29/19	28
Torres, Hector		28
Rochford, James		30
Sammut, Joseph		31

November Membership Meeting



Guest Speaker Dr. Zack Shaw



Club Trustee Brenda Jordan





Membership Meeting Minutes November 10, 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 14 officers who died in the line of duty since last month's membership meeting and 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
Trustee: Bob Fee
Trustee: Kevin Gribbon
Trustee: Brenda Jordan
Trustee: Ian McGrouther
Trustee: Ben Pepitone - Excused
Historian: Jim Rochford
Chaplain: Donald Sanchez
Chaplain: Rich McCarron - Excused

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

Introduction of guest speakers: Upper Cervical Chiropractor Zach Shaw made a presentation and answered questions.

Sickness & Distress:

- Tommy Gallo passed away on 10/31 of a 9/11 related cancer.
- Kathleen Valentini, wife of Val Valentini passed away on 11/1.

Communications & Bills: Health plan transfer period – Nov. 1 - Nov. 30. for NYC Employees. Aetna's Medicare Advantage plan was discussed.

Report of officers

President:

- 2021 dues are now due.
- Beginning in Jan. 2021 the newsletter will be shortened with the removal of information that posted in every newsletter. The full newsletter will be sent quarterly.
- December membership meeting will be held Dec 8th.
- The Board approved sponsoring a hole at the York Co. Sheriff's foundation golf tournament.

Vice President: Nothing to report.

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

Secretary: There were 34 Members, 1 new member and 2 Guests present at this meeting. 9 Members participated via Zoom.

Trustees:

- Bob Fee: Nothing to report.
- Kevin Gribbon: Nothing to report.
- Brenda Jordan reported on the Honor Guard and requested donations of old uniforms.
- Ian McGrouther: Nothing to report.
- Ben Pepitone- Excused

- Sgt. at Arms: Excused
- Historian: Nothing to report.

Committee Reports

- Membership: 417
- Socials: After holiday dinner party

Old Business: None

New Business: None

Good of the Club

- New Members:
 1. Ret NYPD Capt. Vinnie Esposito
 2. Ret. NYPD Sgt. Charlie Muccio
 3. Ret. NYPD Sgt. Robert Cotumacci
 4. NYPD Lt. Marc Zirlinger
 5. Ret. NYPD Sgt. Thomas McCarthy
 6. Ret. NYCDOC Capt. Deva Taylor.
- Newsletter riddle: The following members who answered the November newsletter riddle correctly were entered in a drawing for a free membership:
 1. Mike Green
 2. Ian McGrouther
 3. Bob Fee
 4. Frank DeMasi
 5. Robert Schrul
 6. John Sabato
 7. Brian Hassett

Ian McGrouther's name was drawn.

- 50/50 of \$100 was won by Rodney James and the money was donated back to the club.

Motion to adjourn the meeting was made, seconded and approved.

**Next Meeting
September 11, 7pm**

NYPD 10-13 Club of Charlotte, NC



HEALTH AND WELFARE

Fact sheet

[2021 Medicare Parts A & B Premiums and Deductibles | CMS](#)

2021 Medicare Parts A & B Premiums and Deductibles

Nov 06, 2020

Medicare Parts A & B

On November 6, 2020, the Centers for Medicare & Medicaid Services (CMS) released the 2021 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs.

Medicare Part B Premiums/Deductibles

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

Each year the Medicare premiums, deductibles, and coinsurance rates are adjusted according to the Social Security Act. For 2021, the Medicare Part B monthly premiums and the annual deductible are higher than the 2020 amounts. The standard monthly premium for Medicare Part B enrollees will be \$148.50 for 2021, an increase of \$3.90 from \$144.60 in 2020. The annual deductible for all Medicare Part B beneficiaries is \$203 in 2021, an increase of \$5 from the annual deductible of \$198 in 2020.

The Part B premiums and deductible reflect the provisions of the Continuing Appropriations Act, 2021 and Other Extensions Act (H.R. 8337).

CMS is committed to empowering beneficiaries with the information they need to make informed decisions about their Medicare coverage options, including providing new tools to help them make those decisions through the eMedicare initiative. In addition to the recently released premiums and cost sharing information for 2021 Medicare Advantage and Part D plans, we are releasing the premiums and cost sharing information for Fee-for-Service Medicare, so beneficiaries understand their options for receiving Medicare benefits. As previously [announced](#), average 2021 premiums for Medicare Advantage plans are expected to decline 34.2 percent from 2017 while plan choices, benefits, and enrollment continue to increase. The Medicare Advantage average monthly premium will be the lowest in fourteen years (since 2007). Premiums and deductibles for Medicare Advantage and Medicare Part D Prescription Drug plans are already finalized and are unaffected by this announcement.

Medicare Part B Income-Related Monthly Adjustment Amounts

Since 2007, a beneficiary's Part B monthly premium is based on his or her income. These income-related monthly adjustment amounts affect roughly 7 percent of people with Medicare Part B. The 2021 Part B total premiums for high-income beneficiaries are shown in the following table:

Beneficiaries who file individual tax returns with income:	Beneficiaries who file joint tax returns with income:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$88,000	Less than or equal to \$176,000	\$0.00	\$148.50
Greater than \$88,000 and less than or equal to \$111,000	Greater than \$176,000 and less than or equal to \$222,000	\$59.4	\$207.9
Greater than \$111,000 and less than or equal to \$138,000	Greater than \$222,000 and less than or equal to \$276,000	\$148.5	\$297
Greater than \$138,000 and less than or equal to \$165,000	Greater than \$276,000 and less than or equal to \$330,000	\$237.6	\$386.1
Greater than \$165,000 and less than \$500,000	Greater than \$330,000 and less than \$750,000	\$326.7	\$475.2
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$356.4	\$504.9

HEALTH AND WELFARE

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

Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$88,000	\$0.00	\$148.50
Greater than \$88,000 and less than \$412,000	\$326.70	\$475.20
Greater than or equal to \$412,000	\$356.40	\$504.90

Medicare Part A Premiums/Deductibles

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

The Medicare Part A inpatient hospital deductible that beneficiaries will pay when admitted to the hospital will be \$1,484 in 2021, an increase of \$76 from \$1,408 in 2020. The Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2021, beneficiaries must pay a coinsurance amount of \$371 per day for the 61st through 90th day of a hospitalization (\$352 in 2020) in a benefit period and \$742 per day for lifetime reserve days (\$704 in 2020). For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be \$185.50 in 2021 (\$176.00 in 2020).

Enrollees age 65 and over who have fewer than 40 quarters of coverage and certain persons with disabilities pay a monthly premium in order to voluntarily enroll in Medicare Part A. Individuals who had at least 30 quarters of coverage or were married to someone with at least 30 quarters of coverage may buy into Part A at a reduced monthly premium rate, which will be \$259 in 2021, a \$7 increase from

	2020	2021
Inpatient hospital deductible	\$1,408	\$1,484
Daily coinsurance for 61st-90th Day	\$352	\$371
Daily coinsurance for lifetime reserve days	\$704	\$742
Skilled Nursing Facility coinsurance	\$176.00	\$185.50

2020. Certain uninsured aged individuals who have less than 30 quarters of coverage and certain individuals with disabilities who have exhausted other entitlement will pay the full premium, which will be \$471 a month in 2021, a \$13 increase from 2020.

For more information on the 2021 Medicare Parts A and B premiums and deductibles (CMS-8074-N, CMS-8075-N, CMS-8076-N), please visit:

(CMS-8074-N)- <https://www.federalregister.gov/public-inspection/2020-25024/medicare-program-cy-2021-inpatient-hospital-deductible-and-hospital-and-extended-care-services>

(CMS-8075-N): <https://www.federalregister.gov/public-inspection/2020-25028/medicare-program-cy-2021-part-a-premiums-for-the-uninsured-aged-and-for-certain-disabled-individuals>

(CMS-8076-N): <https://www.federalregister.gov/public-inspection/2020-25029/medicare-program-medicare-part-b-monthly-actuarial-rates-premium-rates-and-annual-deductible>

THIS AND THAT

Issue Number: COVID Tax Tip 2020-159

Here's what taxpayers can do now to Get Ready to file taxes in 2021

There are steps people can take now to make sure their tax filing experience goes smoothly in 2021. First, they can visit the Get Ready page on IRS.gov. Steps to Take Now to Get a Jump on Next Year's Taxes | Internal Revenue Service (irs.gov): <https://www.irs.gov/individuals/steps-to-take-now-to-get-a-jump-on-next-years-taxes>

Here are a few other things people can do now:

Check their withholding and make any adjustments soon

Since most taxpayers typically only have a few pay dates left this year, checking their withholding soon is especially important. It's even more important for those who:

- Received a smaller refund than expected after filing their 2019 taxes this year.
- Owed an unexpected tax bill last year.
- Experienced personal or financial changes that might change their tax liability.

Some people may owe an unexpected tax bill when they file their 2020 tax return next year, if they didn't have enough withheld throughout the year. To avoid this kind of surprise, taxpayers should use the Tax Withholding Estimator <https://www.irs.gov/individuals/tax-withholding-estimator> to perform a quick paycheck or pension income checkup. Doing so helps them decide if they need to adjust their withholding or make estimated or additional tax payments now. <https://www.irs.gov/payments>

Gather tax documents and keep them for at least three years

Everyone should come up with a recordkeeping system. Whether it's electronic or paper, they should use a system to keep all important information in one place. Having all needed documents on hand before they prepare their return helps them file a complete and accurate tax return. This includes:

- Their 2019 tax return.
- Form W-2 from employers.
- Form 1099 from banks and other payers.
- Forms 1095-A from the marketplace for those claiming the premium tax credit. <https://www.irs.gov/forms-pubs/about-form-1095-a>
- Form 1099-NEC, Nonemployee Compensation: <https://www.irs.gov/forms-pubs/about-form-1099-nec>
- Notice 1444, Your Economic Impact Payment.: <https://www.irs.gov/newsroom/keep-economic-impact-payment-notice-with-other-tax-records>

Most income is taxable, including [unemployment compensation](#), refund interest and income from the [gig economy](#) and [virtual currencies](#). Therefore, taxpayers should also gather any documents from these types of earnings. People should keep copies of tax returns and all supporting documents for at least three years.

Confirm mailing and email addresses

To make sure forms make it to the taxpayer on time, people should confirm now that each employer, bank and other payer has the taxpayer's current mailing address or email address. Typically, forms start arriving by mail or are available online in January.

Remember these new things when preparing for the 2021 tax filing season

- Taxpayers may be able to claim the recovery rebate credit if they met the [eligibility requirements](#) in 2020 and one of the following applies to them:
 - They didn't receive an Economic Impact Payment in 2020.
 - They are single and their payment was less than \$1,200.
 - They are married, filed jointly for 2018 or 2019 and their payment was less than \$2,400.
 - They didn't receive \$500 for each qualifying child.

• Taxpayers who received a federal tax refund in 2020 may have been paid interest. The IRS sent interest payments <https://www.irs.gov/newsroom/13-point-9-million-americans-to-receive-irs-tax-refund-interest-taxable-payments-to-average-18-dollars> to individual taxpayers who timely filed their 2019 federal income tax returns and received refunds. Most interest payments were received separately from tax refunds. Interest payments are taxable and must be reported on 2020 federal income tax returns. In January 2021, the IRS will send a Form 1099-INT, Interest Income to anyone who received interest totaling at least \$10. <https://www.irs.gov/forms-pubs/about-form-1099-int>

Here's what taxpayers can do now to Get Ready to file taxes in 2021. <https://go.usa.gov/x7puA>

Issue Number: IR-2020-263

Get Ready for Taxes: Steps to take now to make tax filing easier in 2021

WASHINGTON – The Internal Revenue Service today encouraged taxpayers to take necessary actions this fall to help file federal tax returns timely and accurately in 2021.

This is the second in a series of reminders to help taxpayers get ready for the upcoming tax filing season. A [special page](#), updated and available on IRS.gov, outlines steps taxpayers can take now to make tax filing easier in 2021.

2020 has been a busy year, with a lot of changes. To make sure taxpayers don't miss out on tax benefits or make mistakes, they can take a few simple steps now to make filing their taxes easier in 2021.

An important first step to getting taxes ready is to gather all tax records. Having records organized makes preparing a tax return easier. It may also help discover potentially overlooked deductions or credits.

Most income is taxable, so taxpayers should gather income documents such as Forms W-2 from employers, Forms 1099 from banks and other payers, and records of [virtual currencies](#) or other income. This also includes, unemployment income, refund interest and income from the [gig economy](#).

Beginning in 2020, individuals may receive [Form 1099-NEC](#), Nonemployee Compensation, rather than Form 1099-MISC, Miscellaneous Income, if they performed certain services for and received payments from a business. Please refer to the [Instructions for Form 1099-MISC and Form 1099-NEC](#) to ensure clients are filing the appropriate form and are aware of this change.

Taxpayers may also need [Notice 1444](#), Economic Impact Payment, which shows how much of a payment they received in 2020. This amount is needed to calculate any Recovery Rebate Credit they may be eligible for when they file their federal income tax return in 2021. People who didn't receive an Economic Impact Payment in 2020 may qualify for the Recovery Rebate Credit when they file their 2020 taxes in 2021.

To see information from the most recently filed tax return, recent payments and more taxpayers can sign up to view [account information](#) online.

- Taxpayers should notify the IRS of address changes and notify the Social Security Administration of a legal name change to avoid delays in tax return processing.

Taxpayers with an Individual Tax Identification Number ([ITIN](#)) should ensure it hasn't expired before filing a tax return in 2021.

For example, ITINs not used on a federal tax return at least once in the last three years will expire on Dec. 31, 2020. If the ITIN has expired, IRS recommends taxpayers submit [Form W-7](#), Application for IRS Individual Taxpayer Identification Number, now to renew an ITIN. Taxpayers who fail to renew ITINs before filing a tax return next year could face a delayed refund and may be ineligible for certain tax credits.

Time is running out to use the [Tax Withholding Estimator](#), <https://www.irs.gov/payments/tax-withholding> a tool on IRS.gov designed to help determine the right amount of tax to have withheld from paychecks. Taxpayers can use the Tax Withholding Estimator to help determine if adjustments to withholding are necessary. Withholding changes can be made by submitting a new Form W-4 to the taxpayer's employer.

Taxpayers receiving substantial amounts of non-wage income like self-employment income, investment income, taxable Social Security benefits and in some instances, pension and annuity income, should make quarterly estimated tax payments. The last payment for 2020 is due on Jan. 15, 2021. Payment options can be found at [IRS.gov/payments](#) <https://www.irs.gov/payments>

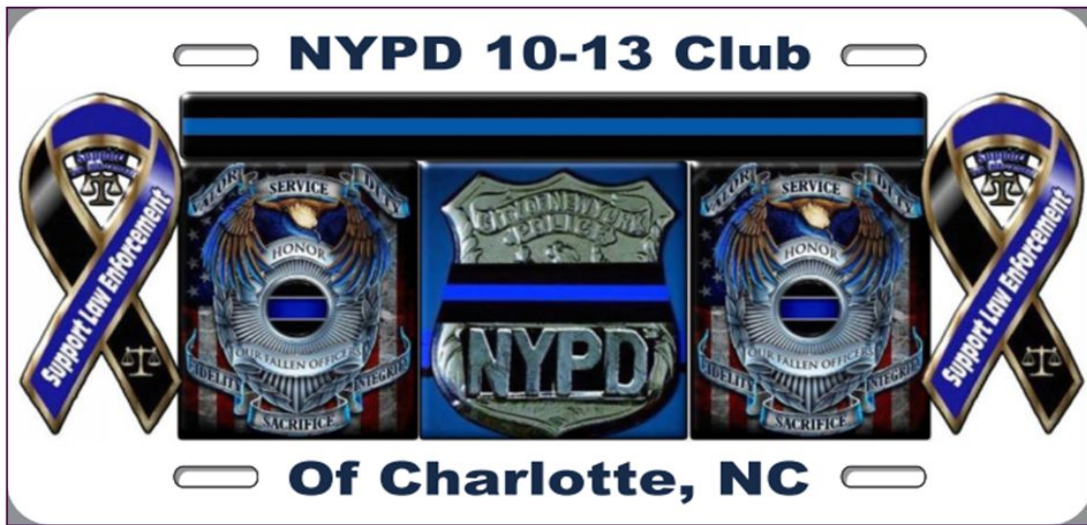
For more information, see [Publication 5348](#): <https://www.irs.gov/pub/irs-pdf/p5348.pdf>

Get Ready to File, and [Publication 5349](#), Year-Round Tax Planning is for Everyone. <https://www.irs.gov/pub/irs-pdf/p5349.pdf>

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



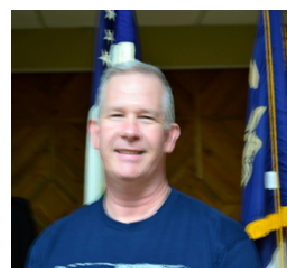
Brenda Jordan



Bob Fee



Kevin Gribbon



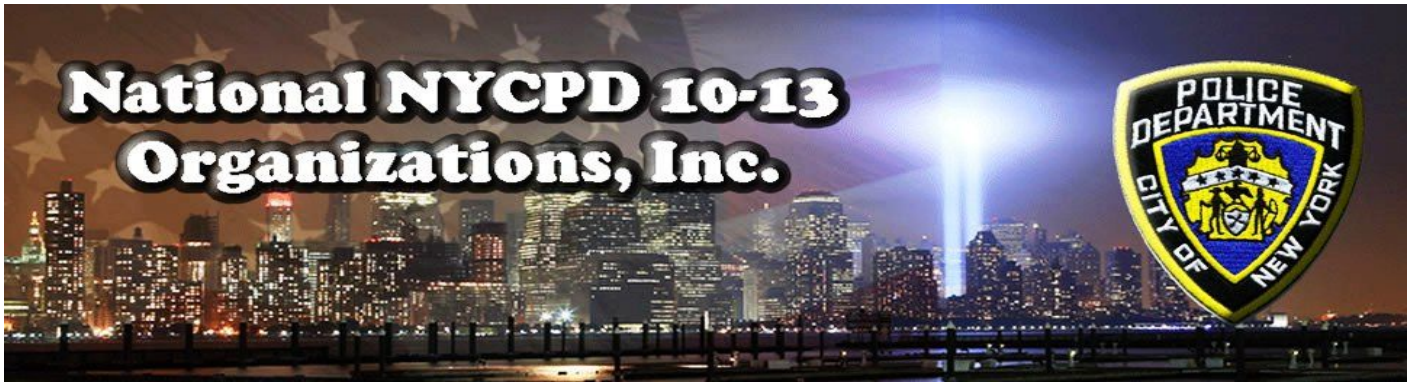
Ian McGrouther



Ben Pepitone



NATIONAL NYCPD 10-13 ORG.



History of the National NYCPD 10-13 Organizations, Inc.

In July 1990, the National NYCPD 10-13 Organizations, Inc. came into its formal existence. Its purpose was to both unify and affect the political climate and legislative agenda as it pertains to the welfare of New York City Police Department retirees of all ranks, and be the representative and voice of the many 10-13 chapters nationwide.

The National NYCPD 10-13 is based in New York. In early 1992, the National was recognized by the United States Congress, the New York State Assembly, and the New York State Senate, as the representative union of retirees of all ranks of the New York City Police Department.

The National has become a respected and recognized voice through its own lobbying efforts, and through it being a member organization of the Alliance of Public Retirees of New York. The National holds a position on the Board of the Alliance.

Following are some of the many legislative landmarks the National has achieved:

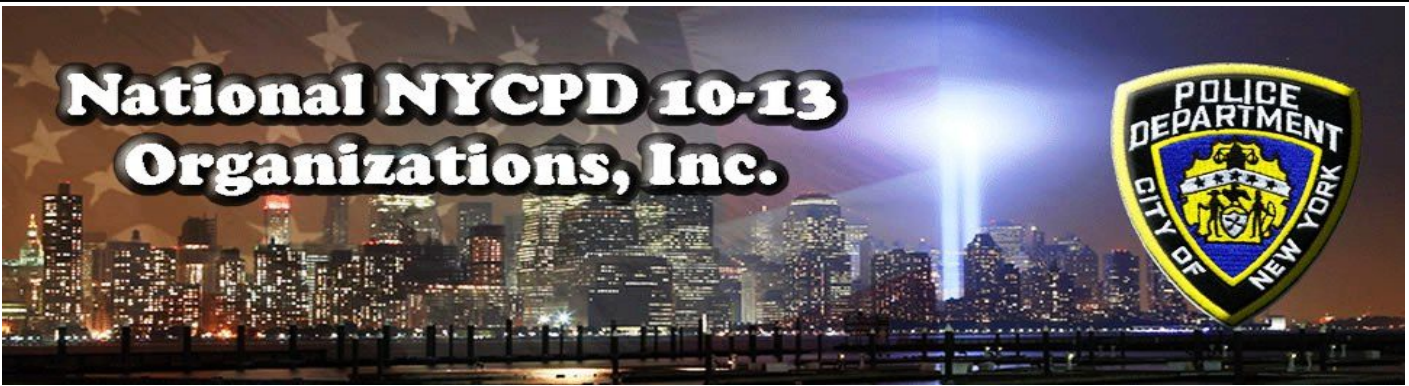
- **COLA - Cost of Living Adjustment**
The National's original purpose was to obtain a COLA for retirees. This legislative was achieved in July 2000. Not only was the National consulted regarding the legislation, but was invited by Governor Pataki to the COLA-signing. The National continues to seek improvement to the original COLA legislation.
- **Medicare 100% Reimbursement**
The National lobbied vigorously for this legislation, and was invited by Speaker Peter Vallone to the floor of the New York City Council the day this legislation passed.
- **Surviving Spouse Legislation**
Widow/Widower allowed to pick up COBRA Health Insurance forever instead of only three years. (On the day the Medicare Reimbursement was signed, the National was notified by the City Council that this legislation was pulled out of committee and was also signed.)
- **HR-218 - National Carry Permit**
The National has been actively involved with Congress to get this legislation passed as a federal permit for retirees to carry their weapons. We will continue to lobby as this law has not been nationally recognized, as some states refuse to certify.
- **Health Insurance Protection Legislation - Our Latest Endeavor**
Health Insurance Protection Legislation has become a priority. Retiree groups are being discriminated against by the changing of their contractual health benefits. Ironically, some NYS retirees (teachers) have enjoyed this protection yearly for the last seven (7) years, and as of 2010, have now obtained the benefit permanently.
It seems like every time the New York State Legislature drafts a bill to protect our retirees, it has either been vetoed, or lately, lobbied against by some NYC police unions who mistakenly believe that we don't need this protection. But every other major union in NYS, and the Alliance of Public Retirees, supports this legislation – so opposing it makes no sense. The National met with Senator Marty Golden, who is a retired member of the NYCPD, and also a member of the National. On June 10, 2008, he introduced Bill S8463, supporting Health Insurance Protection to include Police and Fire retirees. This was done by the urging of the National, and we will continue to aggressively lobby for this protection for our retirees.
- **Annual Convention**
The National holds an annual convention (Villa Roma Resort, Calicoon N.Y. - near Monticello N.Y.), where we meet to discuss concerns of our retirees, and to get-together and have a good time.

Additionally, the convention is a forum for our annual fundraiser, which enables us to lobby and to make PAC contributions. The fundraiser is hugely successful, thanks to our members participation. Because of the fundraiser, the National was able to rebate the chapters and their members, and to lower the National dues by one-third, pay for the busses and food for Lobby Day, increase our PAC participation and contributions, and to remain actively involved in the legislative process.

We will continue to work to protect, enhance and gain for you, our members, the benefits you worked so hard for and richly deserve. The National is proud to say we are the most active police retiree organization in the State of New York. We encourage you, as members, to actively campaign to attract active or retired members of the NYCPD, to join and participate in the National organization.

This information will be updated periodically as events unfold and issues arise.

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 our 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.

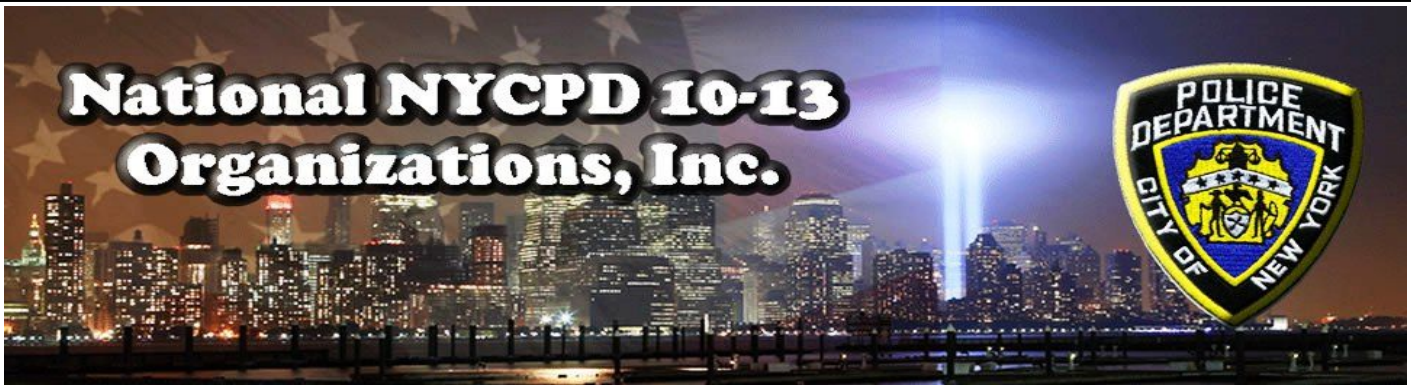
Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.75 made out to National NYCPD 10-13 Org.(to cover the cost of priority mail return of your new card).

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
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

\$134 ANNUALLY

- 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.

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

THIS AND THAT

Conservative Think Tank Calls for NYC Pension Reform

October 22, 2020

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.

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

<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:

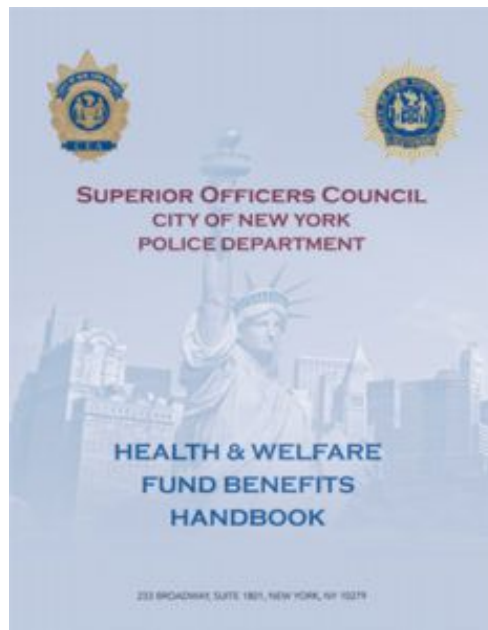
Prescription Matters: Jennara Cobb E-Mail - JCobb@nypd-lba.org or MaryAnn Pelligruti E-Mail - MaryAnn@NYPDSOC.com

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

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

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

NOTE: Participant C o-pays are waived during the COVID outbreak

LINE ORGANIZATIONS



RETIRED MEMBER OPTICAL BENEFIT

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

BENEFIT OVERVIEW

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

ELIGIBILITY

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

HOW TO CLAIM BENEFIT

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

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

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

NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

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

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

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

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

DAVIS VISION

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

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

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

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

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

SOC DEATH BENEFIT

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

SURVIVOR'S HEALTH BENEFITS

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

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

Lieutenants Benevolent Association

THE REGISTRY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

CONTACT US

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 if 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



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



NYC Detectives -- *We Do It All*

Whether we're bringing the most violent criminals to justice, advocating for crime victims, fighting international terrorism, making daring rescues on land, air, and sea, solving the most heinous of crimes, or protecting the streets and subways of the most complex metropolis in the world, the Detectives of the NYPD have been keeping New Yorkers safe for 175 years.

The DEA produced this video to inform the public about who we are and what we do.

Please share this short film with your family, friends, and colleagues, circulate it by email, and post this on your own social media accounts.

Every day, the relentless work of New York City's police Detectives makes a difference in the lives of 8.6 million people. It's no wonder we are considered "the Greatest Detectives *in the World.*"

<https://nycdetectives.us17.list-manage.com/track/click?u=1f70b0b5e7a8a3811d40cdba7&id=37fc1ccca8&e=c2f6dfb107>

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.

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 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

THE NEW YORK CITY PATROLMEN'S BENEVOLENT ASSOCIATION

PBA UPDATE

www.nycpba.org

Patrick J. Lynch President



November 12, 2020

EMPIRE REPORT

Moderate Democrats Need to Stand Up, Say No, and Vote No
BY PATRICK J. LYNCH

After their party's disappointing down-ballot performance, moderate Democrats in swing districts and purple states across the country are engaged in some serious soul-searching...and some serious self-deception.

They are blaming their party's radical wing and extreme slogans like "Defund The Police" for turning voters away.

Pennsylvania Rep. Connor Lamb, for example, says he is "[extremely frustrated](#)" by leftist messages like defunding the police "because those things aren't just unpopular, they're completely unrealistic, and they aren't going to happen."

Not going to happen?

That's news to New York City police officers, especially after the recent "defund" madness [reduced our ranks to a 10-year low](#).

And after we've seen wave after wave of legislation that undermines our work and prevents us from doing our job safely and effectively – all of it passed with supposed moderates voting in favor.

It would also be news to the New Yorkers who have watched police response times tick up while shootings and murders spiral out of control.

Or to the New Yorkers who heard their Mayor roll out — with great fanfare and support from the city's political class — a plan to stop the bloodshed without the "[occupying army mindset](#)," code for turning his back on the NYPD's 20-plus years of success in driving shootings down.

The bullets are still flying, but we've heard nothing further about it from the Mayor or the party-machine politicians whose constituents are suffering.

Here's the truth: radicals like Bill de Blasio have been able to screw up public safety only because their more middle-of-the-road colleagues helped them do it.

So the swing district moderates who lost or almost lost last week need to be honest with themselves and the public:

You didn't lose because the wrong slogan was on the protest signs. You didn't lose because of something "they" said.

You lost because of the things you did or didn't do – specifically, your votes in favor of bad public safety policies and your deafening silence while police officers were being attacked and demonized — and, in New York especially, the way those actions and inactions affected your constituents.

That's exactly what happened in our local Congressional and State Senate campaigns. Democratic candidates tied themselves in knots, trying to escape the anti-police movement without bumping into their own anti-police record.

Did Rep. Max Rose oppose City Hall's NYPD budget cuts? He did. But only because he doesn't work in City Hall and doesn't have to face down the radicals there.

In the U.S. Capitol, where he actually works, Rep. Rose and other moderates voted with the radicals to hold federal law enforcement funding hostage to a laundry list of demands, including an [ill-conceived and unworkable](#) use of force standard that is bound to get police officers hurt.

Meanwhile, moderates in the New York State Senate were doing the same two-step with their disastrous cashless bail and discovery reform laws.

Take Sen. Kevin Thomas, who wrote when he sought the PBA's endorsement: "Bail reform: I voted for it in the budget last year. I have been working since on fixing it."

Thomas apparently wanted credit for partially fixing something that he helped completely break in the first place. Nassau County voters refused to give him that credit, especially after the original law let a [serial bank robber](#) and [lethal drunk driver](#) loose on their streets.

And that's the central problem with swing-district Democrats deflecting blame onto the anti-police "message." Voters are not your campaign consultants – they don't care if your message is carefully calibrated.

What voters care about are results. If they hear you say "I support safe streets" on TV, then look out their window to see crime, disorder and unrest on their own streets, they'll know neither your message nor your actions are getting the right results.

If the moderate Democrats who survived the backlash don't want to be saddled with "defund the police" and other radical slogans, they need to stop helping put those slogans into practice.

They need to stand up, say no and — most importantly — vote no. And next time they say "I support the safe streets," they won't be messaging. They'll be telling the truth.

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/>



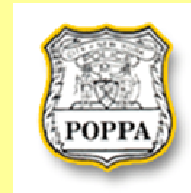
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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



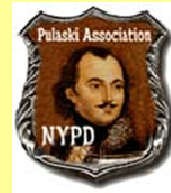
<http://www.nypdemeralds.com/>



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



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



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



<http://nypdsteuben.org/>

Health and Welfare

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 Riddle Answer: Santa of course. The other two don't exist!
<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	Physical Therapy
<u>GREENDA, MICHAEL J PT</u>	13655 PROVIDENCE RD MATTHEWS NC 28104	Physical Therapy
<u>WOODWORTH, STEPHANIE PT</u> <u>See Other Locations</u>	8814 RACHEL FREEMAN WAY STE 103 CHARLOTTE NC 28278	Physical Therapy
<u>PADGETT, LAUREN PT</u>	8326 PINE CIR STE 404 CHARLOTTE NC 28215	Physical Therapy
<u>PLATNER, KELSEY L PT</u>	8326 PINE CIR STE 404 CHARLOTTE NC 28215	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	Physical Therapy
<u>RACHH, BEENAL DPT</u>	2675 COURT DR GASTONIA NC 28054	Physical Therapy
<u>DYBA, JENNIFER PT</u>	2675 COURT DR GASTONIA NC 28054	Physical Therapy
<u>FLANAGAN, DAVID L PT</u>	2675 COURT DR GASTONIA NC 28054	Physical Therapy
<u>LABRECQUE, JEFFREY PT</u>	2675 COURT DR GASTONIA NC 28054	Physical Therapy
<u>HOOPERHYDE, JORDAN PT</u>	2675 COURT DR GASTONIA NC 28054	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



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: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/faq-medicare-part-b.pdf>

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

2019 Medicare Part B Reimbursement Differential Request Form: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form-2019.pdf> - Reimbursement for 2019 will be issued in March 2021

2018 Medicare Part B Reimbursement Differential Request Form: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form-2018.pdf>

2017 Medicare Part B Reimbursement Differential Request Form: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form-2017.pdf>

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

THIS AND THAT

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

Due to COVID-19 qualification spots are limited.

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



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

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

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

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



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



Green Book Online

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

CITY - NEW YORK CITY GOVERNMENT

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

COUNTY - CITY OF NEW YORK COUNTY OFFICES

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

STATE - NEW YORK STATE AGENCIES

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

COURTS CITY, STATE AND FEDERAL

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

FEDERAL—THE UNITED STATES GOVERNMENT

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

INTERNATIONAL - INTERNATIONAL ORGANIZATIONS

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



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

E.J. McMahon

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

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

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section

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

40 – Rector Street – 3rd Floor

New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

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

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



Thinking of retiring?

www.socialsecurity.gov

Some things to consider

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

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

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

Avoid a Medicare Penalty Sign Up at Age 65

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

What is the best option for you?

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

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

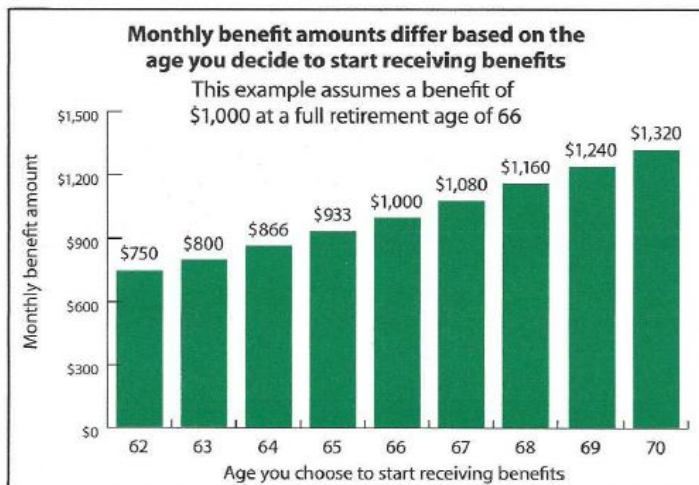
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

It's so easy to apply online for benefits

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



Receiving benefits while you work

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

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

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

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

Retirement age considerations

Full retirement age

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

Retiring early

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

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

Delaying retirement

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

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

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

Rules that may affect your survivor

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

Need more information?

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

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

Other useful websites

www.mymoney.gov

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

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

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

www.sec.gov/investor/seniors.shtml

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

www.usa.gov/topics/seniors.shtml

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



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

NOSTALGIA

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

2 December 1882

Greenpoint- Police Sergeant Alfred L. BATTERSBY, who has been seriously ill for the past three months, is reported to be in a dying condition.

14 December 1882

AN INSANE POLICE SERGEANT

Police Sergeant BATTERSBY, of the Seventh Precinct, on the advice of his wife and relatives, has been committed to the Flatbush Lunatic Asylum on a certificate from Dr. MALONE, of 11 South Second street. He has been off duty for the past three months.

The trouble is thought to be softening of the brain produced by alcoholism.

15 December 1882

A POLICEMAN'S SPREE

Charges of drunkenness have been preferred against Officer Gustave WESSMAN, recently of the Mounted Squad. WESSMAN, who is a brave fellow, was injured while stopping a runaway horse, and General JOURDAN on Wednesday detailed him as harbor master at Wallabout Basin. WESSMAN celebrated the event by getting drunk, and two officers of the Fourth Precinct arrested him before they knew he was a policeman. General JOURDAN will inquire into the matter.

A RETIREMENT AND THREE PROMOTIONS

Police Commissioner JOURDAN to-day retired Sergeant Alfred BATTERSBY, who is insane.

Promotions:

Roundsman Arthur H. JOHNSON, Thirteenth Precinct, made Sergeant to the Seventh Precinct, Patrolman John HAMILTON, Fifth Precinct, made Roundsman and to the Thirteenth, Patrolman James CAMPBELL made assistant telegraph operator at Headquarters at \$1,100 a year.

16 December 1882

Greenpoint-Sergeant Arthur JOHNSTON, who was promoted from a roundsman yesterday, reported at the Seventh Precinct Station-house last night for duty.

TWO STORY DWELLING BURNED

A fire, due to an unknown cause, broke out yesterday in the cellar of the two story frame dwelling, No. 195 Palmetto street and damaged the building, which is owned by Morris RICH, \$1,200. Thomas HALL, the occupant, sustained a loss of \$300 on his furniture, which is not insured. The flames communicated with the dwelling No. 197, which is owned and occupied by Policeman Charles WESTFIELD, and was damaged \$800. Insured.

18 December 1882

Police Sergeant Alfred L. BATTERSBY, who was removed to the Insane Asylum at Flatbush last week, was brought back to his home on Saturday and died there this morning, at none o'clock, of softening of the brain. He was a past commander of Mansfield Post G.A.R., and a member of Greenpoint Lodge of Free Masons. He was a member of the police force for fourteen years.

20 December 1882

Greenpoint-The funeral of the late Sergeant BATTERSBY will take place from his late residence on Eckford street to-morrow afternoon.

20 December 1882

Greenpoint-Patrolman McKEE of the Seventh Precinct, was found on his post, Tuesday morning in a beastly state of intoxication and was arrested by Sergeant JOHNSON. He was placed in a cell and yesterday morning was fined ten dollars by Justice NACHER. He was suspended from duty by Commissioner JOURDAN yesterday, and last evening he arrested a man and brought him to the Station-house and charged him with drunkenness.

Captain WOGLOM refused to hold the man.

OFFICER WESSMAN'S CASE DISMISSED

Officer Gustave WESSMAN, who was arrested by two Fourth Precinct officers a few nights since on a charge of drunkenness, was before Commissioner JOURDAN to-day and offered testimony on which the case was dismissed. The officer was assigned permanently to the Harbor mastership at the Wallabout.

(Continued next page)

NOSTALGIA

POLICE-MEN NEWS

(Continued).....

23 December 1882

SERIOUS CHARGES

The Alleged Ill Treatment of the Late Sergeant BATTERSBY of the Flatbush Lunatic Asylum -- Investigation by a Post of the G.A.R.

A committee of six members of Mansfield Post, G.A.R., met at the house of the late Sergeant BATTERSBY in Greenpoint last evening to investigate ill treatment at the Lunatic Asylum at Flatbush, which his widow alleges was the immediate cause of his death. Counsellor H. M. DAVIS occupied the chair. The evidence of Dr. SWEENEY and a number of others witnesses who had examined the body was listened to.

Mrs. BATTERSBY's statement was to the effect that when on Saturday last, she visited her husband at the Asylum, she found him lying uncared for and comfortless on a rough bed with his clothing torn. He held his hands over his head and piteously beseeched her not to strike him; he was covered with bruises. She removed him immediately though not without words with the authorities who threatened to put her in a cell.

Other witnesses, among whom was Dr. SWEENEY, testified to the bruised condition of the deceased's body. Dr. SHAW, the Superintendent of the Asylum, says, in reply to Mrs. BATTERSBY's charges, that she refused to listen to reason in the matter of taking her husband home in a dying state, and behaved in so excitable, a manner that he had told her if she went on in that way he would have to keep her as a patient; but he did not, of course, mean this in seriousness. He denied any ill treatment of the deceased on behalf of himself and his assistants.

A FOOLISH AND UNJUST ACCUSATION

The late Sergeant BATTERSBY's 10-year-old daughter went to the Seventh Precinct Station-house on Thursday and asked to see Captain RHODES.

On being presented to the Captain, she handed him the shield worn by her father with the following remarks: "Captain, mama sent you papa's shield, which you and Sergeant JOHNSON have won by murdering him."

(30 December 1882)

LUNATICS - ARE INMATE OF THE FLATBUSH ASYLUM ILL-TREATED

The Commissioner of Charities and Corrections met at the Lunatic Asylum at Flatbush yesterday afternoon to continue the investigation into the alleged ill-treatment of the last Police Sergeant ALFRED L. BATTERSBY at the Asylum. Among the gentlemen present were Hon. RIPLEY ROPES, State Commissioner of Lunacy Smith Assistant District-Attorney BACKUS, a committee of six members of Mansfield Post, G.A.R., and Drs. SHAW and FERRIS, of the Asylum. Mrs. BATTERSBY, dressed in deep mourning and closely veiled, sat on the lounge with her brother-in-law, Mr. JOHN H. BATTERSBY....

OFFICER McKEE DISMISSED

Police Officer James J. McKEE of the Seventh Precinct was yesterday dismissed from the force by Commissioner JOURDAN for drunkenness.

23 December 1882

DEATH OF CAPTAIN CHAS. B. PENDLETON

Captain Charles B. PENDLETON died at his home, 161 DeKalb avenue, at an early hour yesterday morning of heart disease, in the sixty-seventh year of his age. He was born in Dighton, Mass. He was for thirty years captain and owner of the bark Lucy Thompson, which carried freight between New York and Liverpool. In 1866 he abandoned the sea and entered the firm of John W. MASON & Co., shipping and commission merchants, doing business at No. 46 Broadway, New York, with whom he was connected until his death.

29 December 1882

A POLICE SERGEANT RESIGNS

Police Sergeant STRONG, of the Thirteenth Precinct, to-day tendered his resignation to Commissioner JOURDAN. The Sergeant has just recovered from a long continued period of physical disability, and intends following some other business more suited to a man of his years. He has been on the force more than twenty years, has been connected with the police forces of New York and Jersey City, and has served under nineteen Captains.

(Continued next page)

NOSTALGIA

POLICE-MEN NEWS

(Continued).....

30 December 1882

The Fifth Sub-Precinct to be Opened on Monday -Promotions and Transfers.

The fifth Sub-Precinct, with Sergeant JOHN BRENNAN in command, will be opened on Monday morning next and to-day Commissioner JOURDAN announced the following promotions and transfers in that connection:

Roundsman J. ADDISON CORWIN, of the Thirteenth, and ALEXANDER BARR, of the Eighth Sub-Precinct, to be Sergeants at the Fifth Sub-Precinct;

Roundsman JOHN M. HAMILTON, of the Thirteenth Precinct, and Roundsman EDWARD BROWN, of the Fifth, to be Roundsmen in the Fifth Sub, and eight patrolmen from the Fifth, and two from the Fourth and Thirteenth Precincts each, to do patrol duty in the Fifth Sub.

Patrolman WILLIAM WEISER, of the Sixth Precinct, was made Roundsman and transferred to the Fifth Precinct, and Patrolman MILES O'REILLY, of the Ninth, made Roundsman and transferred to the Thirteenth.

All the promotions, General JOURDAN said, were made solely on the ground of merit. He had intended promoting others, but upon looking over their records found he could not conscientiously do so as they had not reported a single excise violation in the present year and were necessarily guilty of neglect. He said there were at present two vacancies, but that among all the applicants for promotion there was not one whose record warranted his advancement.



1918 Flu Epidemic (History is repeating itself)

A teacher (Marion Lynch) aids flu victims in a 1918 hospital ward

Influenza arrived in New York in August 1918, reportedly brought to the East Coast by ocean liners (though how the flu got here is still up for debate).

After the first cases were diagnosed, New York City's health commissioner told the public, "the city is in no danger of an epidemic," wrote Edward Robb Ellis in *The Epic of New York City*.

"He was wrong," Ellis said in the next few months, the highly virulent and contagious disease dubbed the Spanish flu infected thousands of New Yorkers.

Residents safeguarded their health by wearing masks, hospitals were inundated with the sick, and volunteers were desperately needed to replace ill doctors and nurses.

"There must have been at least 15 beds on each side of the ward and the same on the long porch (perhaps more)," wrote Lynch. "There was no room for the dead. Blanket rooms and all available spaces were used."

"There was such a shortage of blankets that patients were covered with paper instead, and that there was a horrifying rattling of the paper as they breathed," Lynch reportedly told a cousin years later.



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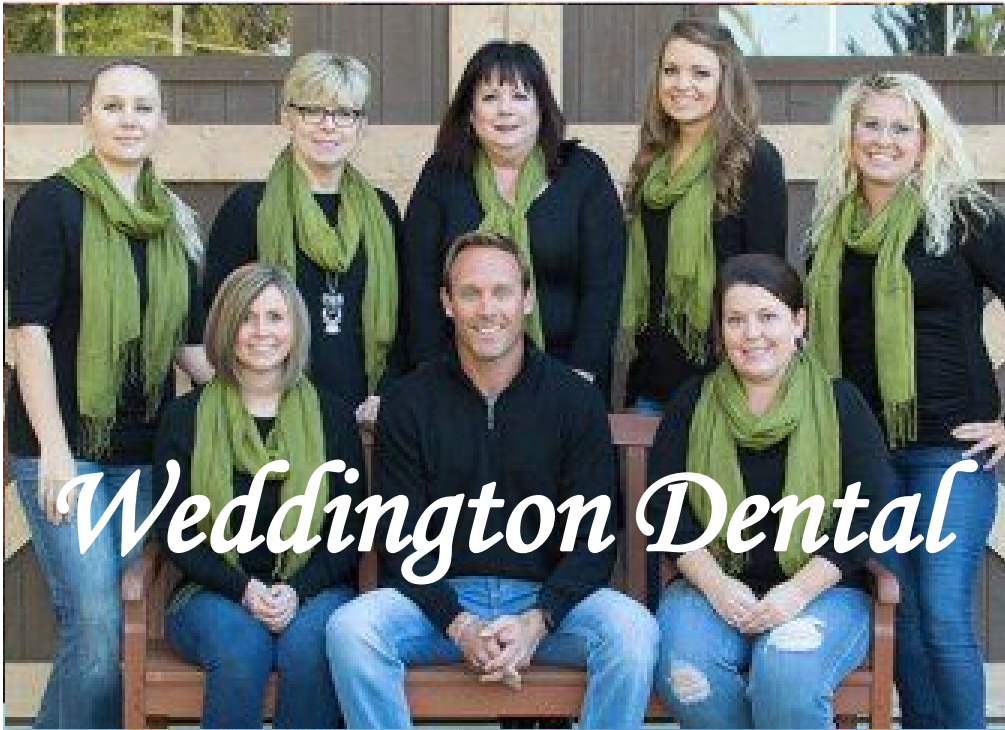
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