



NYPD 10-13 CLUB of Charlotte, NC Inc.

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



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

<http://www.nationálnycpd1013.org/home.html>

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



Club Officers

Volume 12 Issue 2

10-13

February 2020

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EDITOR

Harvey Katowitz

PRESIDENT'S MESSAGE

Hi All,

During our January membership meeting we honored three of our club members and presented them with a plaque.

Dave Schultheis was presented with a plaque in recognition of his service to our club as vice president from Feb. 4, 2014—December 31, 2019.

Joe Kozlowski was presented with a plaque as 2019 Club Member of the Year. Though Joe no longer serves on the club board, he was club Historian from Feb. 2, 2010 to Dec. 31, 2016, he continues to be an integral part of our club. Joe volunteers and takes photos at our annual golf outing and at all club events and arrives at our membership meetings an hour before our meeting time to greet members as they arrive and to sell 50/50 raffle tickets.

Richard Gundacker was presented with a plaque as 2019 Man of the Year for his brave actions at UNCC on May 1, 2019 when in the tradition of the NYPD and law enforcement officers everywhere he ran towards danger while everyone else was running away. Rich who at the time was a Sgt. with the UNC Charlotte PD and has since been promoted to Lt., was the first officer to arrive at the scene of the shooting deaths of 2 college students and the wounding of 4 others, where he disarmed the shooter and took him into custody.

Now that the 2019 tax filing season has begun remember that in In 2006, Congress passed the Pension Protection Act ("PPA"), which contains many provisions that affect members of the New York City Police Pension Fund. Among those provisions is the ability to exclude up to \$3,000 from the amount of income distributions reported to the Internal Revenue Service ("IRS") for payment of premiums for accident or health insurance or long-term care insurance.

Distributions used to pay premiums for a spouse and dependent children are also excludable.

This exclusion can be made if the amount paid for the premium would have otherwise been included in your income and is deducted directly from your pension allowance.

What this means for retired NYPD officers is that the cost of the City's optional benefit rider may be excluded from the total amount of your pension reported annually.

The maximum amount allowed by the PPA to be excluded is \$3,000; however the amount excluded may not exceed the actual amount paid.

To claim this benefit, you must reduce the taxable benefit on line 16B of the 1040 by the amount of the exclusion and write "PSO" on the line for "public safety officer."

The exclusion will not be reported on 1099 forms issued by the City, so any retiree who claims the benefit has a responsibility to report it to the IRS.

Continued on next page.....

Our Next Membership Meeting Is
Tuesday January 14, at 7:00 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205

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

PRESIDENTS MESSAGE

Accordingly, pensioners who retired on ADR (accidental disability retirement) are not eligible for this exclusion because at this time their pension is not taxed. This information is provided as a courtesy to PPF members and is based on the Fund's current understanding of the law, but does not constitute tax advice and should not replace the advice of a qualified tax professional.

Note: Retirees should save their Quarterly Statement (for those with electronic deposit) or their monthly pension check stub, in order to document their premium deductions for any health insurance or long term care insurance, as required proof for the IRS, if asked.

No other documentation will be provided by the Pension Fund.

The guest speaker at our February 11 membership meeting will be club accountant Scott Boyar. Scott will discuss new changes in tax laws and answer questions that members have.

One of those laws, the Setting Every Community Up for Retirement Enhancement, or the SECURE Act, that took effect on January 1, 2020 included a number of retirement savings provisions.

One of those provisions changes the age when Required Minimum Distributions (RMD) from retirement accounts have to be taken. The new required beginning date for RMD from an owner retirement account is April 1 of the calendar year following the calendar year in which the individual attains age 72, rather than April 1 of the calendar year following the calendar year in which the individual attains age 70½.

It also allows you to continue adding to the account past age 70.5.

Another provision made significant changes to inherited retirement plans like 401(k)s, traditional IRAs, and Roth IRAs. In the past, beneficiaries of these accounts could typically spread the distributions over their own life expectancy.

However, the new bill includes what is viewed as a tax-generating provision that would require most beneficiaries to distribute the account over a 10-year period. This change would accelerate the depletion of inherited accounts for many large IRAs and retirement plans.

I am in the process of updating the list of physicians/labs in the Charlotte area that participate in GHI. The list on the Emblem Health/ GHI website contains many errors. Please email me the name(s) address and telephone number of any physicians that you use that are GHI participants.

Kudos to club trustee Ian McGrouther on being selected as the Charlotte, NC area delegate for the Law Enforcement Medal Of Honor Committee. <https://www.facebook.com/groups/570140706439467/>

The Law Enforcement Medal of honor Committee supports Members of Law Enforcement, Firefighters, Members of our Military other First Responders, along with family members and civilians.

This group was created to assist and lend support to all members of law enforcement injured in the line of duty, and render aid and comfort to family members of officers killed in the line of duty. They award the Committee's Medal of Honor to the families of all law enforcement officers killed in the line of duty under combative conditions along with a Mass card, cover letter and their pin and patch.

No matter what political party you are affiliated with or whether you agree or disagree that President Trump should be impeached or that he is one of our countries greatest presidents, this is one thing that everyone should agree with, President Trump is pro-police

In an effort to support law enforcement officers and ensure they have the tools, training, and information they need to protect our communities, President Trump established a new executive Commission on Law Enforcement and the Administration of Justice, the first commission on law enforcement in half a century. See the following page for a press release from Attorney General William Barr.

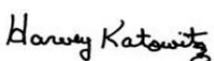
Lastly, arrangements have been made for club members to take HR-218 qualification classes at Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027.

Classes will be given on Fridays by firearms instructor Mike Bolger who has asked that members **fill out and email him** the registration form that can be found on page 4. Mike will then email back a conformation with the date that you are scheduled to qualify.

Mike has reiterated that is important for you to list the date that your present certification expires so he can schedule classes accordingly.

He will schedule classes weekly, if needed, to accommodate everyone.

Fraternally,



Harvey Katowitz

PRESIDENTS MESSAGE



JUSTICE NEWS

Department of Justice

Office of Public Affairs

FOR IMMEDIATE RELEASE
2020

Wednesday, January 22,

Attorney General William P. Barr Announces the Establishment of the Presidential Commission on Law Enforcement and the Administration of Justice

Today, Attorney General William P. Barr announced the establishment of the Presidential Commission on Law Enforcement and the Administration of Justice. On Oct. 28, 2019, President Donald J. Trump signed Executive Order No. 13896, authorizing and designating the Attorney General to create such a Commission that would explore modern issues affecting law enforcement that most impact the ability of American policing to reduce crime.

“There is no more noble and important profession than law enforcement. A free and safe society requires a trusted and capable police force to safeguard our rights to life and liberty,” said Attorney General William P. Barr. “But as criminal threats and social conditions have changed the responsibilities and roles of police officers, there is a need for a modern study of how law enforcement can best protect and serve American communities. This is why the President instructed me to establish this critical Commission, whose members truly reflect the best there is in law enforcement. Together, we will examine, discuss, and debate how justice is administered in the United States and uncover opportunities for progress, improvement, and innovation.”

The Executive Order instructs the Commission to conduct its study by focusing on the law enforcement officers who are tasked with reducing crime on a daily basis. It also directs the Commission to research “important current issues facing law enforcement and the criminal justice system,” and recommends a variety of subjects for study, such as, but not limited to:

- The challenges to law enforcement associated with mental illness, homelessness, substance abuse, and other social factors that influence crime and strain criminal justice resources;
- The recruitment, hiring, training, and retention of law enforcement officers, including in rural and tribal communities;
- Refusals by State and local prosecutors to enforce laws or prosecute categories of crimes;
- The need to promote public confidence and respect for the law and law enforcement officers; and
- The effects of technological innovations on law enforcement and the criminal justice system, including the challenges and opportunities presented by such innovations.

The Commission will principally conduct its study through a series of hearings, panel presentations, field visits, and other public meetings. At these events, the Commission will hear from subject matter experts, public officials, private citizens, and other relevant stakeholders and institutions who can provide valuable insight into these issues.

The Commissioners, appointed by the Attorney General and announced today, are urban police chiefs, state prosecutors, county sheriffs, members of rural law enforcement, federal agents, U.S. Attorneys, and a state attorney general. In addition to their diverse experiences and backgrounds, each member brings to the Commission an expertise in formulating and shaping law enforcement policy and leading police departments and law enforcement organizations.

The Commission will meet monthly for the next year and then report its findings to the Attorney General, who will submit a final report to the President.

PRESIDENTS MESSAGE

HR-218 REGISTRATION APPLICATION

Type of Application: Initial or Renewal? _____

Name: _____
Last First Middle

Primary Address: _____
Street/P.O. Box City State Zip Code

Primary Phone Number: () _____

E-mail Address: _____ Date of Birth: _____

Sex: M F Last Four (4) Digits of Social Security Number: _____

Law Enforcement Agency From Which Retired: _____
Agency Name City State

Firearm (s):

Make	Model	Caliber	Serial Number
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Make	Model	Caliber	Serial Number
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Make	Model	Caliber	Serial Number
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Date Your HR-218 is up for Renewal _____

I will be limited in the actual number of people per day, so by giving me the renewal date, I can schedule and contact you accordingly.

You will need at least 100 rounds (50 for day 50 for night) a flashlight (any kind) a holster, (no ankle, no inside the pants and no shoulder rigs). Cost is \$65.00 for one gun. If additional weapons need to be qualified, then there will be additional Instructor and range charge.

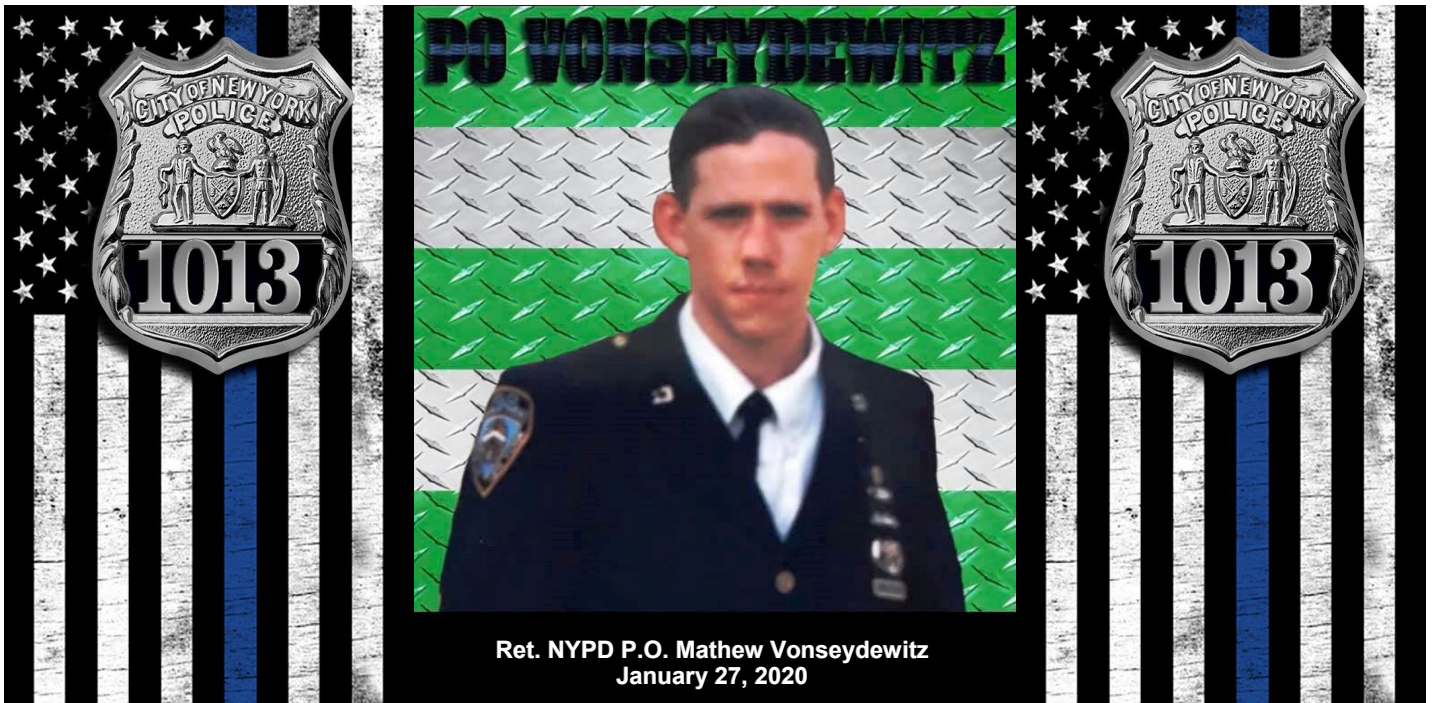
Please Email To Mike Boger: wrthawg@yahoo.com

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Ret. NYPD P.O. Mathew Vonseydewitz
January 27, 2020

Posted on Facebook [Chris Jacobellis Retired NYPD](#)

Today we mourn the loss of another NYPD officer from the line of duty cancer he received at Ground Zero. NYPD 13th Pct Police Officer and a great friend to EVERYONE Matthew Vonseydewitz took his last breath this 27th day of January 2020. I would ask all our brothers and sisters in Blue as well as all first responders to offer a prayer to our Lord for the repose of his soul. So many have forgotten that day, however, the man and women who responded that day are still suffering and unfortunately, dying. **Eternal rest** grant unto **him**, O Lord, and let **perpetual light shine upon him**. May **he rest in peace**. May **his soul**, and the souls of all the faithful departed, through the mercy of God, **rest in peace**. I can hardly think of him, without a tear in my eye.



THEY MUST NEVER BE FORGOTTEN



Investigator Ryan D. Fortini, 42, died on Wednesday, Jan. 1, from cancer stemming from his assignment to the World Trade Center site.

Following the events of 9/11, Fortini was assigned to aid with the search and recovery efforts in New York City, as part of the state police detail.

Fortini had to retire from the state police after 16 years of service in 2015 due to his worsening illness.

During his more than 15 years of service, Fortini was assigned to Troop K in Poughkeepsie, and then, with the Community Narcotics Enforcement Team in the Hudson Valley.

He is survived by his fiancé, his parents, and a brother and sister.

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

THEY MUST NEVER BE FORGOTTEN



Investigator Ryan D. Fortini
New York State Police
EOW: Wednesday, Jan. 1, 2020
Cause: 9/11 related illness



Police Officer Nicholas Reyna
Lubbock, TX Police Department,
EOW: Saturday, Jan. 11, 2020
Cause: Struck by vehicle



Officer Tiffany-Victoria Bilon
Enriquez
Honolulu, HI PD
EOW: Sunday, Jan. 19, 2020
Cause: Gunfire



Police Officer Katherine Thyne
Newport News, VA PD
EOW: Thursday, Jan. 23, 2020
Cause: Vehicular assault



Public Safety Officer Jackson
Ryan Winkeler
Florence, SC Regional Airport
Department of Public Safety
EOW: Sunday, Jan. 5, 2020
Cause: Gunfire



Detective Amber Joy Leist
Los Angeles County Sheriff's
Department, CA
EOW: Sunday, Jan. 12, 2020
Cause: Struck by vehicle



Officer Kaulike Kalama
Honolulu, HI PD
EOW: Sunday, Jan. 19, 2020
Cause: Gunfire



Major Angelanette Moore
Virginia Peninsula Regional Jail,
EOW: Thursday, Jan. 23, 2020
Cause: Heart attack



Police Officer Paul Dunn
Lakeland, FL Police Department
EOW: Thursday, Jan. 9, 2020
Cause: Motorcycle crash



Deputy Sheriff Jarid Taylor
Bryan County, OK Sheriff's Office
EOW: Tuesday, Jan. 14, 2020
Cause: Automobile crash



Deputy Sheriff Sheldon Gordon
Whiteman
Long Co., GA Sheriff's Office
EOW: Thursday, Jan. 23, 2020
Cause: Vehicle pursuit



P.O. Matthew Vonseydewitz
NYPD
EOW: Monday, Jan. 27, 2020
Cause: 9/11 related illness

Always in our minds and hearts

Gone but never forgotten.....

JANUARY MEMBERSHIP MEETING



Dave Schultheis & Club Pres. Harvey Katowitz



2019 10-13 Club Member of the Year Joe Kozlowski



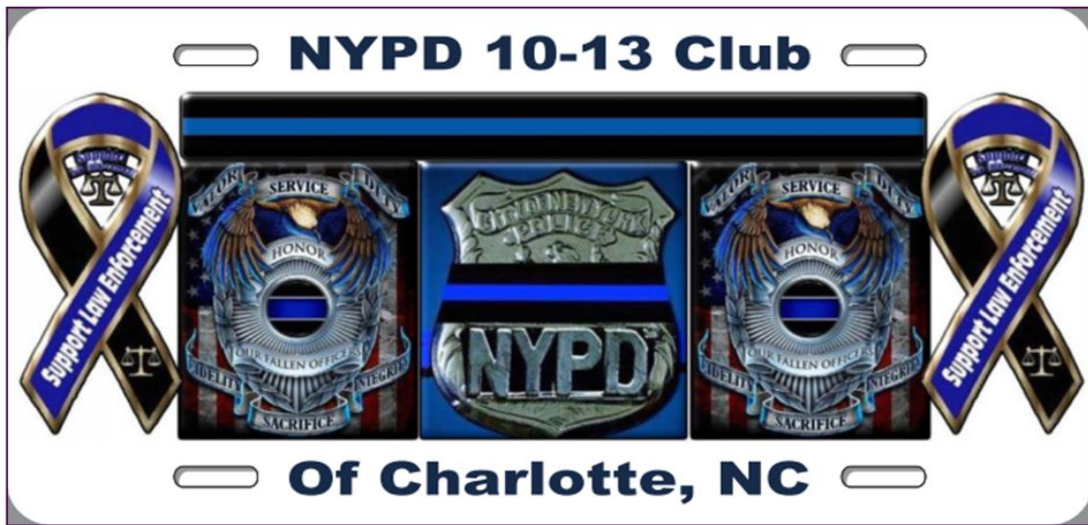
2019 Man of the Year Richard Gundacker



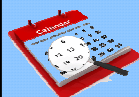
CLUB MERCHANDISE

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

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



MEMBERSHIP



2020 Monthly Meeting Dates

Feb. 11	May 12	Sept. 11
Mar. 10	June 9	Oct. 13
Apr. 14	July 14	Nov. 10
	Aug. 11	Dec. 8



Fortunately nothing to report



SICK DESK UPDATE

Nothing to report



The following members joined our club in January

- Ret. NYPD Officer Marc Weber
- Ret. NYPD Officer Joseph Goldstein
- Ret. NYPD Officer Thomas "Tommy" McRae
- Ret. NYPD Lt. Chris Cannizarro (Returning Member)
- Ret. NYCDOC Officer Ronald Richburg



We presently have 421 members, 293 from the NYPD and the remainder from 69 other law enforcement agencies.



**OUR MEETINGS NOW
BEGIN AT 7PM**

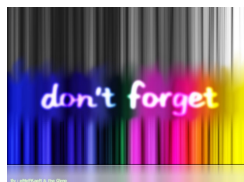
BIRTHDAYS



FEBRUARY

Blihar, Stephen	2/4
Roe, Bernard	2/4
Mullings, Garth	2/5
Roberti, Domenick	2/5
Russo, Chris	2/5
Valentini, Val	2/7
Pomroy, Craig	2/8
Hargrove, Valerie	2/9
Reep, Gregory	2/9
Sokolski, Stephen	2/9
Brienza, John	2/10
Carlson, William	2/10
Smith, Neil	2/10
Frazier, James	2/11
Ormond, Timothy	2/12
Maxim, John	2/12
Berg, Ben	2/13
O'Brien, James	2/14
Knipper, Joe	2/15
Barrett, Mike	2/16
Dobson, Henry (Harry)	2/17
Kanterman, Ed	2/17
McLaughlin, Danielle	2/18
Arroyo, Angel	2/19
Ferrante, Andrew	2/20
Incadella, Sal, Jr.	2/22
Brown, Derrick	2/25
Dabnis, Anthony	2/26
Bernard, Karon	2/27
Mangiapanella, Bart	2/27
Ryan, Brendan	2/27
Lewis, Wayne	2/28
Pinello, Louie	2/28
McIntyre, Kevin	2/29

**If you have not yet paid your 2020 dues,
please do so now using the
Dues Renewal Form on page 61**



TRUSTEE'S PAGE



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



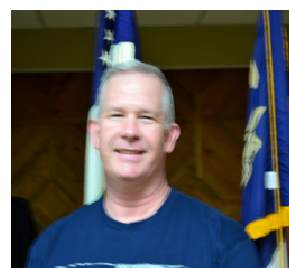
Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther

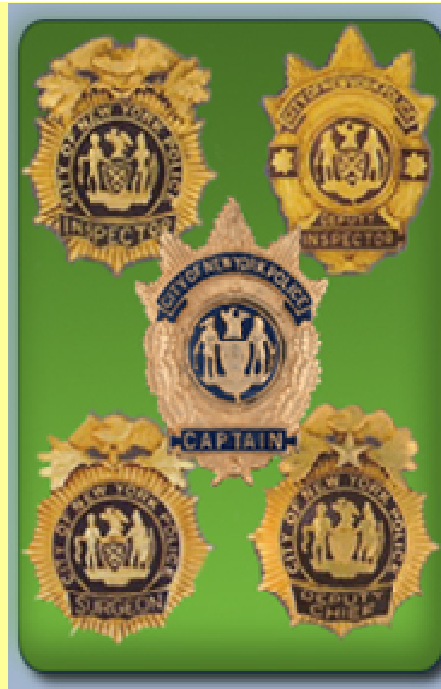


Ben Pepitone



NYPD CEA May Meeting

Day / Date	Time	Location
Wednesday Feb. 5, 2020	10:00 am	El Caribe 5945 Strickland Avenue Brooklyn, NY 11234



9/11 Tribute Museum Complimentary Tickets



2 Complimentary Tickets



9/11 Tribute Museum

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

CLUB SCHOLARSHIPS



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

NYPD 10-13 Club of Charlotte
5922-5 Weddington Rd. Suite 11
Wesley Chapel, NC 28104



HARVEY KATOWITZ
PRESIDENT

BERNARD ROE
VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC will award two (2) \$1,000 scholarships, "Bob Andretta" and "911 Memorial Scholarships" to the child, grandchild or great grandchild of a member of our 10-13 Club.

In order to be eligible for a scholarship the following criteria must be met:

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be preparing to enter an **accredited four-year college** as a freshman in the year the scholarship is awarded.
- When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and an essay on what it means to be an American.

The NYPD 10-13 Club of Charlotte, NC will also award a \$500 scholarship, the "Jim Houston Memorial Scholarship" to the child, grandchild or great grandchild of a member of our 10-13 Club.

In order to be eligible for the scholarship the following criteria must be met:

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be entering an **accredited Community College** or a **post-secondary program for students with intellectual and developmental disabilities at an accredited four-year college** as a freshman in the year the scholarship is awarded.

When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and an essay on what it means to be an American.

The recipient of each scholarship will be determined by a lottery drawing at the April membership meeting of all eligible applicants.

NOTE: There can only be one winner per member family during a three year period.

Application must be received by April 1, 2020



CLUB SCHOLARSHIPS



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

NYPD 10-13 Club of Charlotte
5922-5 Weddington Rd. Suite 11
Wesley Chapel, NC 28104



HARVEY KATOWITZ
PRESIDENT

BERNARD ROE
VICE PRESIDENT

2020 College Scholarship Application

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ E-Mail: _____

High School Attending: _____

College Attending: _____

Address: _____

City _____ State: _____ Zip: _____

Application must be received by April 1, 2020



National NYCPD 10-13 Organizations, Inc.



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Website: <https://www.nef1013.com>

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Website: www.FortMill10-13Club.com

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Website: www.jerseyshore10-13.com

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Website: MYR1013.com

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NYCPD Verrazano 10-13 Association, Inc.
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Staten Island, New York 10306
Ph#: (347) 216-5215,
email: RichardComesso@Yahoo.com
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

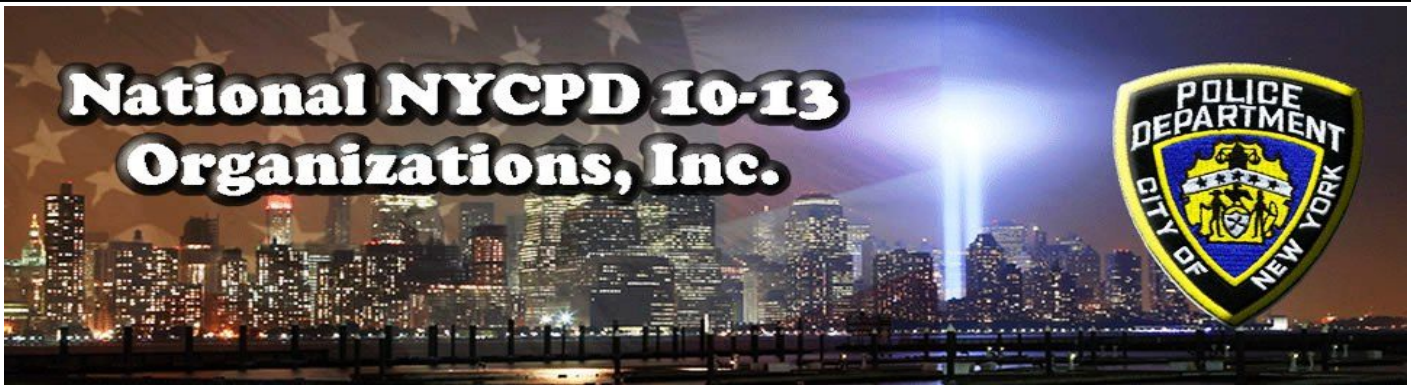
WTC HEALTH PROGRAM APPLICATION: https://www.nationalnycpd10-13.org/forms/WTC_Application_2019.pdf

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

Villa Roma Brochure: https://www.nationalnycpd10-13.org/2020_convention/2020Conventiona_Registration.pdf

2020-2021 Scholarship: <https://www.nationalnycpd10-13.org/scholarship.html>

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG.

NYPD ID CARD RENEWAL

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

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

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

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

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

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

Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT.** The postage is \$7.35.

**** Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.35 made out to National NYCPD 10-13 Org. (to cover the cost of priority mail return of your new card).

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

Please allow for up to a 30 day turnaround time.

Please, do not deviate from the above instructions.

This National service is available only to dues paid National NYCPD 10-13 chapter members.

F.A.Q.

My ID Card was issued before November 2002. Why can't I have it renewed via proxy?

Prior to November 1, 2002 cards were not digital. Consequently the photo cannot be reproduced.

My card has no expiration date. Do I need to have a new card issued?

Definitely not. If you have no expiration date your card is perpetually current. Keep it.

I am Transit/Housing Sergeant who retired before the merger. Can I proxy renew.

Yes, If you meet all the above conditions.

**** **Please note: To make things easier for Frank Martarella, our Club will be collecting ID cards quarterly in January, April, July & October and mailing them to him. The club will also pay for the postage.**

NATIONAL NYCPD 10-13 ORG.

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #: _____

FIREARMS CODE: _____

RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: _____

FIRST NAME: _____ MI: _____

SEX: MALE FEMALE RACE: _____

TAX # _____ RETIREMENT DATE: _____

SOCIAL SECURITY #: _____ DATE OF BIRTH: _____

RANK: _____ SHIELD #: _____

PRESENT ADDRESS: _____

PHONE NUMBER: (____) _____

10-13 CHAPTER: _____

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

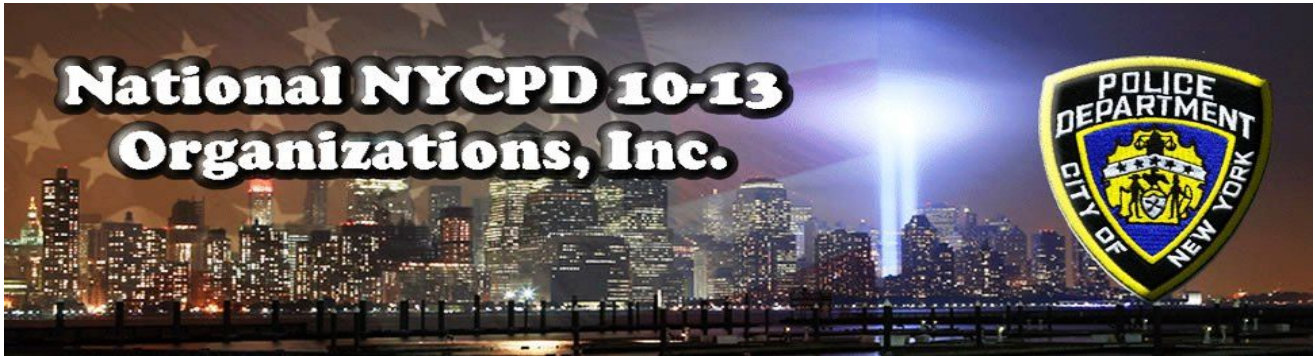
_____, I HAVE NOT BEEN CONVICTED OF A CRIME.
RETIREMENT DATE

SIGNATURE

DATE

NEW ID # ISSUED: _____ ID RECEIVED BY: _____

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORGANIZATIONS, INC. College Scholarship Application 2020 - 2021

Sponsor's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ E-Mail: _____

National 10-13 Chapter: _____

Applicant's Name: _____

Relationship to Sponsor: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone #: _____ E-Mail: _____

Applicant's High School: _____

College Attending: _____

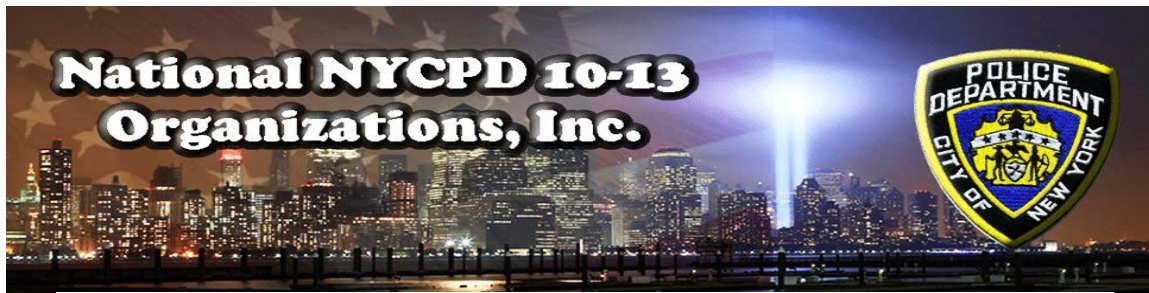
Address: _____

City: _____ State: _____ Zip: _____

**Mail completed application and College Letter of Acceptance to Committee Chairman, Richard Molloy,
52 Champ Avenue, Pearl River, New York 10965.**

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

NATIONAL NYCPD 10-13 ORG.



VILLA ROMA RESORT HOTEL
356 VILLA ROMA ROAD
CALICOON, NEW YORK 12723
1-800-727-8455

WELCOMES

THE NATIONAL NYCPD 10-13 ORGS., INC.
31ST ANNUAL CONVENTION

SUNDAY, SEPTEMBER 13th - TUESDAY, SEPTEMBER 15th, 2020

Your Rates Include:

Fine Italian/American Cuisine, served in a private, 10-13 Dining Room-3meals daily
Complimentary 10-13 Hospitality Room Sunday-Tuesday
Hero Sandwiches and Refreshments upon arrival Sunday
Cocktail Party prior to Monday Dinner
Dinner with Red & White wines Sunday & Monday Night
Nightly Entertainment, Theater shows & dancing to DJ in Lounge
Free Shuttle to Casino Sunday night
Door Prizes, 50/50 Raffles
Golf on Premises-nominal fee, cart included
Indoor/Outdoor Heated Pools & Jacuzzi
Spa Facilities offering Massage & Pampering Treatments (fee)
Gym Area, Tennis, Volleyball, 8 Regulation Bowling Lanes (nominal fee)
Morning/Afternoon Movies Fishing & More!
See Villa Roma Information Summary for all activities.

RATES & ACCOMMODATIONS

WEEKEND PACKAGE RATES ARE PER PERSON, PER NIGHT

Double Occupancy-Standard Rooms, \$157.13, Single, \$220.95

Double Occupancy-1 Bedroom Suite, \$169.89, Single, \$240.84

***Children: under 3 yrs., NO CHARGE, 4-10, \$87.06 per child, per night**

Children: 11-17 yrs., \$114.69 per night, per child.

*Children's Rates only VALID with 1 full priced adult in room.

*The above rates include 15% Resort Fee, Local NYS Tax & Tips

A \$150.00 deposit, per room is required. Make check payable to:

Villa Roma Resort Hotel

Mail To:

Villa Roma Resort Hotel

356 Villa Roma Road

Calicoon, NY 12723 OR

Call 1-800-727-8455 for Reservations

For further information contact: Convention Chair, Frank Martarella, 1-718-667-7241 or

Co-Chair Tony Perrone, 1-518-945-1144

Friends & Relatives Welcome

Please fill-out & detach form below and send with your deposit(s)

National NYCPD 10-13 Organizations, Inc., September 08-September 10, 2019

Name(s) _____	# of Adults _____	Children _____
Address _____	Phone/Email _____	
City/State/Zip _____	Credit Card Name & # _____	

https://www.nationalnycpd10-13.org/villa_roma/Villa-Roma-Brochure.pdf

ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NEW YORK

NEWSLETTER

1/22/2020

To: Directors, Presidents, Members.

From: President Peter Ruszczak

NEW YORK IS NOW DEALING WITH THE REALITIES OF REFORM

Legislative Column from Assembly Minority Leader Will Barclay (Pulaski): "Recent changes to criminal justice law have missed the mark, and the outcry from law enforcement experts, victims and the public has made it abundantly clear we cannot continue on this path. What was sold to the public as a way to improve our justice system has rapidly descended into a public safety crises. We were told these changes would only apply to low-level and non-violent offenders. That was simply untrue. Surely, the proponents of this bill do not want career criminals-individuals arrested three, four or five times a short period of time being released back into the street immediately after being arrested, only to commit another offense with in hours. People are dying. Thats not justice, its a bad law and needs to be fixed immediately."

Alliance of Public Retiree Organizations of New York has a new home. The association meetings have relocated just one block from the Capital Building free parking, great food. Meetings starts January 2020 on 3rd Tuesday of the month. Fort Orange Club 110 Washington Ave, Albany NY.

U.S. CENSUS JOB OPPORTUNITY: Jobs line: 1-855-JOB-2020

Be part of history, every 10 years since 1790 the U.S. has undertaken the momentous task of counting its population. This is your opportunity to play a role. The first step is to complete the online job application (<https://recruitment.2020census.gov/>). Here's the information you'll need to provide to get started: Social Security number - Home address - Email address and phone. Date and place of birth. If you do not provide the required information, your application will not be considered. If you're a veteran who would like to claim Veteran's preference, you will need supporting documentation. For more information, visit the U.S. Office of Personnel Management Veterans' Preference page (<https://www.fedshirevets.gov/job-seekers/veterans-preference>).



RPEA Scores Another Legislative Victory

[December 11, 2019](#)
[rpeaoffice](#)

Governor Cuomo has signed RPEA's bill to increase the amount a state or local government retiree can earn when returning to public employment without a reduction in pension benefits. The bill raises the earnings cap for public retirees from \$30,000 to \$35,000, the first such increase since 2007.

In our letter to the Governor urging him to sign the bill, RPEA President Diana Hinchcliff noted: "This a win-win situation for everyone. Retirees bring to a public employer years of professional experience while the employer gains the services of a fully-trained retiree, usually in a part-time position, at a greatly reduced cost. The employer does not have to pay fringe benefits or make contributions to a pension system on behalf of the retiree. The result is a net savings to taxpayers."

The sponsors of the bill were Senator Neil Breslin and Assemblyman John McDonald, both of the Capital District area. We thank them for their support of RPEA, and commend the Governor for signing the bill into law.

We are fully aware that the majority of our members will not be going back to work on a part-time basis, but nonetheless, RPEA fought to expand the employment opportunity for those who desire to do so. We are committed to protect and expand retirement benefits for all retirees. This new law exemplifies that commitment, and builds upon our recent victories in the state budget.

Those victories are coupled with RPEA's success in helping to defeat two bills which would be detrimental to retirees. One would diminish the authority of the State Comptroller as Sole Trustee of the Pension Fund, while the second would constrain existing public sector retiree health benefits under the state "Medicare For All" proposal. This is the value of membership in RPEA.

LINE ORGANIZATIONS



Dear CEA Member

CEA High School Scholarship:

Once again the CEA is partnering with the Steuben and Pulaski Association to offer a High School Scholarship examination on Saturday, May 16, 2020, 9:00AM. The examination will take place at St. Stanislaus Kostka School in Brooklyn. Scholarships will be awarded in the amount of \$1,000 and \$500 depending on the participants test score.

The exam is open to children and grandchildren of active CEA members and retirees in good standing. The child must be in their last year of middle school and starting high school Fall 2020. You can register your child/grandchild by sending me an email aresnick@nypdcea.com or by telephone at 212-791-8292, to secure a seat.

The CEA College Scholarship program is open to children of active members and retirees in good standing, with awards that range from \$1,000 to \$2,500. The college scholarship is based upon top SAT or ACT scores, with additional random winners drawn at our June membership meeting. To enter your child, forward a copy of your child's SAT/ACT results to the CEA by June 1st. Awards will be distributed at the CEA Scholarship ballgame and barbecue at MCU Park. Submissions can be directed to me by fax or at aresnick@nypdcea.com.

This program is open only to **CHILDREN not grandchildren** of CEA members that are currently high school seniors entering college Fall 2020.

Please feel free to contact me with any questions.

Ada L. Resnick

Office Manager

Captains Endowment Association

40 Peck Slip, New York, NY 10038

Tel # 212-791-8292

Fax # 866-226-8330



24/7 Telemedicine Program with Teladoc

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

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

[Teladoc.com/emblemhealth](https://www.teladoc.com/emblemhealth)

LINE ORGANIZATIONS

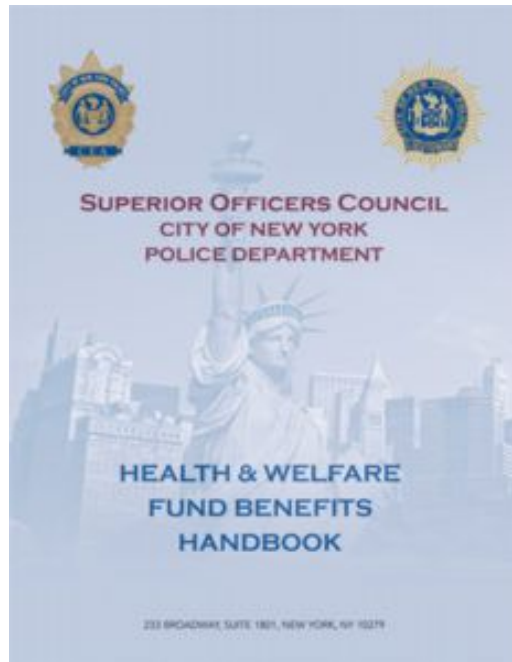
SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

SOC – Superior Officers Council

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

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

SOC Health and Welfare Fund Benefits Handbook



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

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

Eyecare Benefits for Active Members

Effective September 2007, all active members will be able to contact Davis Vision directly to determine eligibility for glasses and make appointments. It will no longer be necessary for members to call the Superior Officers Council.

Members can contact Davis Vision direct by phone at **(877) 92DAVIS ((877) 923-2847)**. Enter Client Control Number **2942** for appointments, eligibility, benefit and provider information. Members can also go directly to their website and use **Client Control Number 2942**.

<https://www.davisvision.com/default.aspx>

DAVIS VISION
EYECARE REFRAMED™

VISIT THE DAVIS VISION WEBSITE >>

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.

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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.

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

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

EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

CONTACT US



Login



CCW Safe is a legal service membership plan that was designed for CCW permit/license holders, active and retired military and law enforcement officers, and gun owners. As explained by retired Oklahoma City PD Lieutenant Stan Campbell (Co-founder and COO of CCW Safe), CCW Safe is not an insurance plan, they are a legal defense service plan. CCW Safe takes on the burden of the expenses associated with defending a self-defense/use of force critical incident. These expenses can include attorneys' fees, investigators, experts, and other associated costs, such as depositions, document fees, trial exhibits, and more. CCW Safe does not have the conflicts of an insurance product because the company is designed to indemnify the cost of the incident and not the outcome of a trial. It is not a reimbursement package and no money is required to be paid back to the company regardless of the outcome. You are covered in all states that honor your permit, and in all 50 states (exceptions apply in New Jersey) where you can legally possess firearms. CCW Safe members will not have any out of pocket expenses associated with defending a self defense incident, nor will they be limited by a policy cap on defense costs. CCW Safe created three specific plans for LBA members. Those plans are:

- NYLBA PROTECTOR BASIC = \$134 ANNUALLY
- NYLBA PROTECTOR PLUS = \$359 ANNUALLY
- ULTIMATE PLAN = \$499 ANNUALLY

The three plans offer different levels of coverage for the CCW Safe member. Please visit the following link to view the details of each plan and/or to enroll in the plan if you wish to:

The NYLBA Protector Plus Plan offers the following coverages:

- 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 for home invasions 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
- Dedicated \$1MM Civil Liability coverage.

RESTRICTIONS - THE PLANS WILL NOT COVER THE FOLLOWING:

- Force used against other family members
- Force used against GUESTS who are in your house with permission or invite
- Any force that is not in self-defense
- DOES NOT cover ON-DUTY or Security related assignments/jobs
- Accidental Shootings
- Children 18 or older
- Use of force *following intentional criminal act (Robbery, Burglary, etc.)*

You can visit the following link to get additional answers to Frequently Asked Questions (FAQ's): <https://ccwsafe.com/faq>.

Phone (405) 724-8501
Email support@ccwsafe.com

CCW Website Page for LBA <https://ccwsafe.com/page/nylba>

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

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Dear Lieutenant:

The January Delegate and General Membership meeting was held on Wednesday, January 29th, 2020, at Antun's, in Queen's Village. LBA President Lou Turco chaired the meeting and the following topics were discussed:

CONTRACT: At this meeting I spoke in detail about the what issue were focused upon at the preliminary meetings with the City leading up to the current proposed contract now out to the membership to be voted on. I, along with Steve Birbiglia and John Beattie have visited multiple locations throughout the city to explain the details of the contract to the membership and to answer any questions the members may have pertaining to the contract. We have also sent out several e-mails to the membership explaining the contents of the proposed contract. Please click below to see the letter explaining the proposed contract, between the LBA and the City of New York:

PROPOSED CONTRACT EXPLANATION

LBA CONTRACT BALLOTS MAILED TO MEMBERS' HOMES: The LBA Contract Ballots were mailed out to Active members' home addresses on Tuesday, January 28th. The mailing contains a letter explaining the contents of the contract and a voting instruction sheet including the following:

- Web address to access the voting site.
- Your individual Log-In Number and PIN Number, to access the ballot.
- A phone number to Election Services United if you prefer to vote by paper ballot.

The online voting process is extremely simple and self-explanatory. For the member who has already decided how they wish to vote on the contract, the whole process should take less than a minute.

Ballots must be received at Election Services United (either electronically or by US mail) no later than 0900 hours on Friday, February 14th to be included in the count.

If you do not receive an LBA Contract Ballot mailing by Wednesday, February 5th, please contact the LBA office to verify that we have your correct address in our database.

Please monitor your home mail for this important mailing.

CCRB ISSUES: The LBA takes our responsibility of efficiently and effectively representing our members appearing at a CCRB hearing very seriously. LBA 2nd Vice President John Beattie represents a majority of our Lieutenants at CCRB along with an attorney from our general counsel office of Karasyk and Moschella when required. We also send an e-mail to every Lieutenant notified of an upcoming hearing at CCRB reminding them to take the hearing seriously and to properly prepare for the hearing, i.e. speak to officer(s) who have already gone to CCRB on the same case and to review pertinent video related to the allegation. I am happy to report that there have not been any egregious cases against our members emanating from CCRB and none of our members have had either had a promotion or retirement impacted by the results of a CCRB case.

We are proactively monitoring the way finalized CCRB cases are being documented on members' personnel histories. For example, if a CCRB case comes to conclusion with the recommendation that the member should receive additional training and reinstruction, then it is our opinion that this case should not be included in the member's personnel history. We are examining how to rectify this matter with our general counsel.

LBA GENERAL COUNSEL, KARASYK & MOSCHELLA: Jim Moschella, a partner at Karasyk and Moschella, spoke with the membership and reiterated what I had mentioned regarding our successes in CCRB. He mentioned a case where CCRB recommended a penalty against a lieutenant of forfeiting 15 vacation days, and after a trial the lieutenant was given a reprimand with no loss of vacation time. Jim strenuously warned our members to be extremely careful and vigilant to ensure that neither they nor those they supervise get directly or indirectly involved with leaking what can be considered confidential department information. The specific topic Jim spoke about pertains to the taking and sharing of crime scene photographs. There was a recent incident where an unknown member of the service apparently took photos at the scene of a homicide and presumably disseminated them to other members of the service and the media. The Internal Affairs Bureau is aggressively investigating these incidents and are calling multiple members of all ranks down for internal hearings on cases involving these breaches. In some cases, IAB is requesting and receiving subpoenas to get the records from members personal cell phones. In some cases, these subpoenas have been effective because IAB has been able to prove that what can be considered evidence is now contained on a member's personal cell phone. Do not take photos at crime scenes, do not use your personal cell phone for department related matters, and remind the people you supervise not to use their department issued or personal cell phone in a manner that conflicts with department procedures.

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

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(212) 964-7500

lba@nypd-lba.org

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Continued.....

LBA RAFFLE WINNERS: On Wednesday, December 31st, the winning tickets for the LBA Raffle were picked by Nicole Beattie, the wife of LBA 2nd Vice President John Beattie, at the LBA office. Approximately 1,500 raffles tickets were brought by LBA members; generating nearly \$15,000 for our Charitable and Scholarship fund. With that being said, the winners of the LBA Raffle are listed below. Congratulations to all the winners.

- 1st Prize = Jose Rosario - 2 Round Trip Tickets from Jet Blue-Anywhere Jet Blue Flies
- 2nd Prize = Vincent & Erin Guinta - Autographed Helmet- Saquon Barkley - NY Giants
- 3rd Prize = Peter Weiner - Autographed Jersey - Noah Syndergaard - NY Mets
- 4th Prize = Kate Magee - Autographed Mini Helmet - Rudy Ruettoger - Notre Dame
- 5th Prize = Steven Li - Autographed Football - Nate Solder - NY Giants

LBA SCHOLARSHIP: The LBA will once again offer scholarships to children of active and retired members (**grandchildren are not eligible**). Awards will be based upon the student's SAT scores from any single day's testing; merging scores from different days will not be counted. Due to the inability to narrowly and reliably compare/convert ACT scores with SAT scores **we will only consider SAT scores in awarding the scholarships**.

To be eligible, students must be high school seniors, and send a copy of their SAT score to the LBA office (Attn: Gene Loewy) by Friday, June 28th, 2019. You **MUST** call the LBA Office soon after forwarding the SAT scores to confirm that we did in fact receive them. SAT scores may be E-mailed to LBA@NYPD-LBA.org, Faxed to 212-964-4240, or mailed to Lieutenants Benevolent Association / Attn. Gene Loewy / 40 Peck Slip / New York, NY 10038.

The following scholarships will be awarded:

- Two \$3,000 scholarships will be awarded. One each to the first place female and male student with the highest SAT scores
- Two \$2,500 scholarships will be awarded. One each to the second place female and the second place male student
- Two \$2,000 scholarships will be awarded. One each to the third place female and the third place male student
- Two \$1,500 scholarships will be awarded. One each to the fourth place female and the fourth place male student
- Two \$1,000 scholarships will be awarded. One each to the fifth place female and the fifth place male student.

Winners will be notified in early July, and awards will be presented at the July LBA Family Day and Scholarships Awards event at MCU Park, in Coney Island, on Tuesday, July 30th. In case of ties, awards will be split among the highest scores achieved on any single day.

NEXT MEETING: The February LBA Delegate and General Membership meeting will be held on Wednesday, February 26th, 1000 hours, at Antun's: 96-43 Springfield Boulevard, Queens Village. At this meeting we will have representatives from Dignity Memorial who will give a presentation advising our members what to consider and how to preplan for a funeral. Some may consider this an unpleasant topic, but it is reality we should all think about and plan for. I hope to see you at the meeting.

Lou Turco
President

Dennis Gannon
Recording Secretary

LBA | 212-964-7500 | lba@nypd-lba.org | <http://www.nypd-lba.org>
40 Peck Slip
New York, NY 10038

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association



EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

Login

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

Please see below for a PDF version of the Retirement Guide



Lieutenants Benevolent Association

40 Peck Slip / New York, NY 10038

Telephone: (212) 964-7500

Fax: (212) 964-4240



RETIREMENT GUIDE

(June 2019)

PRIOR TO RETIREMENT

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

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

- **Peter Thomann:** A retired NYPD Lieutenant, Peter is the retirement counselor for active members of the Lieutenants Benevolent Association. Peter has over 20 years' experience in tax preparations, is a Certified Financial Planner, has been a featured speaker at various retirement/tax planning seminars and training sessions. Additionally, Peter is the author of two previously published books: *The Road to NYPD Retirement* and *The Road to FDNY Retirement*. Peter offers a no-cost one-on-one pension and retirement consulting session for active LBA members nearing retirement. The meeting lasts for about an hour, and two locations are available; LBA office at 40 Peck Slip or 1688 Victory Blvd Staten Island. The Session will cover most of the following topics depending on time constraints:

- Overview of pension / Taxation of the pension / Analysis of final withdrawal vs. no final withdrawal / VSF DROP / Tax issues and rollover choices of final withdrawal and VSF DROP / Overview of tax issues and distribution options of the NYC Deferred Compensation Plan and the SOC Annuity Fund
- **PENSION OPTIONS & COSTS** (Choosing an Option provides continuing income to a beneficiary after your death): The session will include information related to the costs associated with possibly electing to take a Pension Option. The new calculations (applicable to MOS retiring on or after April 1, 2019) of estimated Pension Option costs, based on revised actuarial tables, may make taking a Pension Option more fiscally feasible

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

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

Lou Turco
President

Dennis Gannon
Recording Secretary

LBA | 212-964-7500 | lba@nypd-lba.org | <http://www.nypd-lba.org>

40 Peck Slip
New York, NY 10038

LINE ORGANIZATIONS



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935



SBA Phones Currently Out Of Service

Due to the construction on Worth Street, the phones to the SBA office are currently out of service.

During normal office hours, 8:00am to 6:00pm, please email the SBA at: frontdesk@sbanyc.org

After hours, please dial (866) 862-0695.

We will send a notification when phone service has been restored.

We apologize for this inconvenience.

Ed Mullins Discusses Bail Reform on CatsRoundtable JANUARY 5, 2020

Please listen to my interview from this morning's Cats Roundtable, where I discussed Bail Reform.
<https://private.sbanypd.nyc/ed-mullins-discusses-bail-reform-on-catsroundtable/>

EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
VICE PRESIDENT

PAUL A. CAPOTOSTO
TREASURER

JOHN DORST
RECORDING SECRETARY

ANTHONY BORELLI
FINANCIAL SECRETARY

VINCENT GUIDA
HEALTH & WELFARE
SECRETARY

EDMUND SMALL
CITY-WIDE SECRETARY

EDWARD GEARY
MARSHAL

MICHAEL PERUGGIA
SERGEANT-AT-ARMS

Final farewell to SBA's senior member JANUARY 22, 2020

Dear Fellow Sergeant,
Retired Sgt. Louis Schlifstein, who served the NYPD from 1941 to 1961, passed away on Jan. 22, just three days prior to his 107th birthday. He had been assigned to the 51, 64, 69, and 71 Precincts. One of his partners was Patrolman Walter Fox, whose son, Joseph, retired as Chief of Transit.

During retirement, Sgt. Schlifstein was employed as a linotype operator and proofreader. He is survived by a large extended family, many of whom were at his 106th birthday party which was hosted by the SBA at a Queens senior living facility. Please keep Sgt. Schlifstein and his family in your thoughts and prayers.

Celebrating Dr. Martin Luther King Jr. JANUARY 20, 2020

Dear Fellow Sergeant,

Today we celebrate the birth of Dr. Martin Luther King, Jr., the civil rights icon who would have turned 91 on January 15.

Dr. King was a voice of reason who preached non-violence as he battled the causes and forces of abject poverty and racial inequality.

He played an integral role in the civil rights movement and the establishment of many positive cultural changes.

His 1968 assassination left an indelible mark on the American psyche and today a man of his decency, humanity, understanding, and commitment to positive ideals is needed more than ever.

Please take a moment to recognize Dr. King's momentous accomplishments and pray that more leaders like him will soon come forward.

Our society has been hijacked by the ultra-charged politicalization of common decency, so please allow Dr. King's memory to serve as a beacon of hope to all people.

Fraternally,

Ed Mullins

LINE ORGANIZATIONS



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

2020 SBA SCHOLARSHIP APPLICATION

Please note that applications must be received by April 10, 2020. Awards will be presented at the May 2020 delegate meeting.

Applicants must be a dependent child of an Active or a Lifetime member and a high school senior not previously enrolled in college.

The selection process is based on SAT scores from the testing period of March 2019 – March 2020. Those with the 20 highest scores are eligible for scholarships of up to \$2,500. **Applications must be received by April 10, 2020.** A copy of the SAT scores must be included.

A Letter of Consideration will be sent to the qualified candidates. **Candidates must return within 2 weeks an official copy of their SAT scores.** Upon verification, a Congratulatory Letter and an invitation to attend the Scholarship Ceremony will be mailed. At the ceremony a certificate and the award will be presented to the winners.

If you have any questions, please contact Health & Welfare Secretary and Scholarship Chairman, Vincent Guida at the SBA office, phone 212-226-2180, E-mail: vguida@sbanyc.org.

MAIL APPLICATION TO:

Vincent Guida, Scholarship Chairman
Sergeants Benevolent Association
35 Worth Street
New York, NY 10013



Please Print Clearly
Member's Information:

Last Name	First Name	Tax Number
-----------	------------	------------

Phone	Cell Phone	Email Address
-------	------------	---------------

Address	City	State	Zip
---------	------	-------	-----

Active

Retired

Current or last command

Applicant's Information:

Last Name

First Name

Name of College Attending

LINE ORGANIZATIONS



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

TAMIFLU INFO SHEET

CONTACT

✉ nrotante@sbanyc.org

☎ (212) 431-6555 or Fax
(212) 431-6487

If faxing, please contact me
to confirm receipts

Forward all Tamiflu
reimbursements to:

35 WORTH STREET NY, NY
10013
ATTN: NICOLE ROTANTE

OSELTAMIVIR (GENERIC TAMIFLU) SERGEANTS BENEVOLENT ASSOCIATION HEALTH & WELFARE FUND

DEAR MEMBERS,

COVERAGE DATES OF OSELTAMIVIR (GENERIC TAMIFLU):
OCT 1, 2019 – APRIL 30, 2020

This seasonable benefit allows for reimbursement for out-of-pocket expenses for Osetamivir (generic Tamiflu) for those diagnosed with the flu. Member should go to their licensed pharmacy and present the prescription with their SBA prescription benefit card or any available discount card/certificate as obtainable at www.goodrx.com. Since Osetamivir (generic Tamiflu) is not covered by our prescription plan, the member will be billed the SBA's discounted price or discount card value whichever is **LOWER**.

The following will be needed to submit a claim:

- Doctor's letter confirming you were diagnosed with the flu and prescribed Tamiflu
- The brochure that the pharmacy staples or packages, along with the medication, that has the patient's name and information for the medicine
- Receipt of payment (Members are responsible for their applicable co-payment and will be reimbursed based on the amount of the fund's discounted price)

***Xofluza, an alternate flu medication, is excluded from the plan**

*Reimbursement is only applicable once per member or eligible dependent per flu period.

*REIMBURSEMENT WILL NOT BE MADE IF OSELTAMIVIR (GENERIC TAMIFLU) WAS PRESCRIBED AS A PREVENTATIVE MEDICATION.

*Tamiflu is also **NOT** a replacement for the flu vaccine. All members are encouraged to obtain the vaccination for themselves and their family. Please consult your health care provider to ensure the vaccination is right for you. NYC Health plans cover the flu vaccine for zero co pay

LINE ORGANIZATIONS



Dear Fellow Sergeant,

An Important Operations Order was issued today in which the Department recommends that all 9/11 exposed MOS undergo a medical evaluation at one of the World Trade Center Health Program Clinical Centers of Excellence locations within the metropolitan area. The initial and annual evaluation and monitoring visit will be on Department time. Please see the below Operations Order for details about eligibility, how to use Department time for this and other important information.

As always, if you have any questions, please call the SBA Office at any time.



OPERATIONS ORDER

SUBJECT: MEDICAL EVALUATION FOR ALL MEMBERS OF THE SERVICE WHO BELIEVE THEY MAY HAVE SYMPTOMS OR HEALTH CONCERNS RELATED TO 9/11	
DATE ISSUED:	NUMBER:
09-20-19	40

1. The Department and the City recommend that all 9/11 exposed members of the service undergo a medical evaluation at one of the World Trade Center Health Program - Clinical Centers of Excellence locations within the metropolitan area. All uniformed and civilian members of the service exposed on 9/11 are eligible for an evaluation, as well as treatment and monitoring at the federally funded World Trade Center Health Program.

2. The initial and annual evaluation and monitoring visit will be on Department time (excused absence with pay) at one of the World Trade Center Health Program - Clinical Centers of Excellence. Members must contact the Medical Division at (718) 760-7606/7615/7623/7626 on the day of the visit and inform the Medical Division that it is a World Trade Center monitoring visit, and must submit verification of the monitoring visit to their operations coordinator upon return to work. In addition, uniformed members of the service are encouraged to keep their Police Surgeon apprised of any illnesses that they may be suffering from. The NYPD Medical Division is available to assist members with their course of care throughout their treatments.

3. The following is a summary of the eligibility criteria for the World Trade Center Health Program. If members of the service have any doubt as to whether they meet the criteria, please contact the general information number for the World Trade Center Health Program at (888) 982-4748, or visit the World Trade Center Health Program website at www.cdc.gov/wtc.

World Trade Center Health Program Criteria:

4. Workers and volunteers are eligible for the World Trade Center Health Program if they performed rescue, recovery, debris clean-up, related support services (including, but not limited to, security, traffic or command post operations) or restoration of essential services, within (a) Lower Manhattan, south of Canal Street, and/or (b) the Staten Island Landfill, and/or (c) Barge loading piers or locations operated by the Office of the Chief Medical Examiner; and worked and/or volunteered on-site for four hours from September 11, through September 14, 2001, or at least twenty-four hours during the month of September 2001, or at least eighty hours through the month of July 2002 combined.

5. Effective July 1, 2011, the 9/11 Health and Compensation Act (also known as the Zadroga Law) included the following eligibility criteria specifically for law enforcement officers: Participated onsite in rescue, recovery, debris cleanup, or related services at Ground Zero, the Staten Island Landfill or barge loading piers for at least one day during the period starting September 11, 2001, and ending on July 31, 2002.

6. In addition, Department vehicle mechanics who performed maintenance or dismantling to contaminated vehicles during the above described time period, regardless of location are also eligible.

Be well and stay safe,

Ed Mullins

Ed Mullins
President
Sergeants Benevolent Association

LINE ORGANIZATIONS

EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
VICE PRESIDENT



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

THE CHEVRON

CAN YOU CARRY?

VENUE / ARENA	ACTIVE NYPD	RETIRED NYPD	NEAREST PRECINCT
Radio City Music Hall	YES	NO	MTS PCT - 357 W. 39th St.
Madison Square Garden	YES	NO	MTS PCT - 357 W. 39th St.
Barclay Center	YES - Dean St. Gate	NO	78 PCT - 65 6th Ave.
Yankee Stadium	YES - Gate 4	YES - Gate 4 - HR218 Req.	Transit 11 - E. 161 St. & River Ave.
Citi Field	YES - Gil Hodges Gate	YES - Gil Hodges Gate	109 PCT - 37-05 Union St.
Kings Theater	NO	NO	67 PCT - 2820 Snyder Ave.
Prudential Center	YES	YES - HR218 Required	Newark PD
Nassau Coliseum	YES - Gate 5	YES - Gate 5	NCPD
USS Intrepid Museum	YES	YES	MTN PCT - 306 W. 54th St.
NY Aquarium Coney Island	YES	YES	60 PCT - 2951 W. 8th St.
Museum of Natural History	YES	YES	20 PCT - 120 W. 82nd St.
Ford Amphitheater Coney Island	NO	NO	60 PCT - 2951 W. 8th St.
Bronx, Central Park, Queens, Prospect Zoos	YES	YES	52 PCT, CPP, 109 PCT & 78 PCT
Javitt's Center	YES	YES	MTS PCT - 357 W. 39th St.
Empire State Building	YES	YES	MTS PCT - 357 W. 39th St.
Rockefeller Center	YES	YES	MTN PCT
9/11 Memorial Pool 9/11 Museum	YES NO	YES NO	1 PCT
Statue of Liberty and Ellis Island	YES	YES	1 PCT, Park Police
Paramount Theater Huntington, LI	NO	NO	SCPD
NYCB Westbury	NO	NO	NCPD
Top of the Rock @ Rockefeller Center	YES	NO	MTN PCT

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

LINE ORGANIZATIONS



SBA Retiree Forms



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



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



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



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



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



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



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



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.

LINE ORGANIZATIONS



Resignation of Michael J. Palladino

January 23, 2020

I, Michael J. Palladino, resign the Presidency of the Detectives' Endowment Association, Inc. effective Friday, January 24, 2020 at 2400 hours.

First and foremost, I want to thank all of the members of the DEA for giving me the opportunity to represent you as President over the past 16 years.

Please know that I did everything in my power, each and every day, to protect and defend our Detectives, as well as the reputation of our profession. I took this position seriously and conducted myself professionally at all times, because Detectives deserved that; and I was always cognizant that my actions and words would be a reflection on all of us, as well as the entire NYPD.

I want to thank my wife, and fellow Detective, Theresa, and my five children: Michael, Francesca, Joseph, Alessandra, and Ava. Their constant love, support, and encouragement allowed me to fulfill my duties and responsibilities to the best of my abilities.

Upon my resignation as President, and in accordance with the DEA's Constitution and By-Laws, I also resign the position of "Chairman" of the Health Administrative Fund (Active and Retired Health Benefits Funds) and the DEA's Annuity Fund. I am very proud to say that as I depart, the union's General Fund reserve, the DEA's Health Benefit reserves, and Annuity Fund balances are at all-time "high water marks," which is critical as you face the demanding financial challenges of the future.

As a result, and also in accordance with the union's By-Laws, Vice-President Paul DiGiacomo automatically assumes the duties of the President for the remainder of my term, which was scheduled to end on June 30, 2020.

My thanks to all of you. It was a great experience working together representing the brave and hard-working men and women who carry the famous gold shield of an NYPD Detective. I want to wish a special thanks to the civilian staff of the Detectives' Endowment Association for their superb and professional service to our members every single day of my tenure as President.

It's also important to say "thank you" to the many providers, sponsors, and people who the DEA has done business with during my tenure. The services you have provided to our members played a major role in assisting the DEA deliver a superior product to our active and retired members.

Lastly, I thank the Board Officers of the DEA, both past and present, with whom I had the opportunity to lead alongside. Their endless work and dedication to our members and their families is what makes the DEA the, "Greatest Union in the World" — representing the "Greatest Detectives *in the World*."

Good luck in the future. God bless you all and remain safe always.

Fraternally,

Michael J. Palladino

A Message From President Paul DiGiacomo

January 24, 2020

For the past fifteen years, Michael J. Palladino led the Detectives' Endowment Association, Inc. with steadfast loyalty. During his tenure as President, the accomplishments of our organization have been second-to-none. A 40-year veteran of the Department, Mike was also one of the countless cops who helped turn New York City around. I could not be more honored to take over as your President and to not only continue, but to build upon this clear record of accomplishments. I can assure you that the DEA Executive Board, the Board of Trustees, and every Delegate — your fellow Detectives — will strive to elevate the DEA to new heights in serving you, our members.

The people of New York City owe each of you a debt of gratitude for your dedication and hard work in keeping us safe. You truly are the "Greatest Detectives *in the World*." This is so much more than a slogan; it is the reputation that has been earned by you, and those who came before you — some of whom have made the ultimate sacrifice. Each of you carries on this legacy through the important work you do each and every day.

In my more than 36 years in law enforcement, I cannot remember a time when being part of a union has been more important. As we enter a new year, and a new decade, we will face many challenges. Criminal justice "reform" — and the anti-police rhetoric that helped fuel these changes — threatens the safety and security of our City and expands the rights of criminals at the expense of everyday New Yorkers. These changes will undoubtedly make our jobs as Detectives even more challenging. Your union will be with you every step of the way to help you meet and overcome these challenges.

LINE ORGANIZATIONS



Continued.....

These are some of the many reasons we continue to battle on your behalf to achieve an equitable contract for our members that ensures we are compensated fairly for the ever-important role we have in keeping New Yorkers safe. It is why we will continue to battle before the City Council and in Albany to counter the false, anti-police narrative that is so prevalent today. It is why we will continue to fight for our members' rights: both in court, and in the court of public opinion. Every one of you deserves nothing less. Be assured that all of your Board members and Delegates are working tirelessly to ensure you have what you need to stay safe, healthy, and informed. We encourage you to get involved and stay engaged in all of our efforts. Together, we are stronger, smarter, and there is no limit to what we can accomplish. Remember, in unity there is strength.

Like every one of you, I am immensely proud to carry the gold shield of a New York City Police Detective. Our gold shield is the most iconic and recognized symbol in all of law enforcement. Together, with our new executive team — Vice President, Paul Morrison; Secretary, Kenny Sparks; Treasurer, Jeff Ward; Borough Directors, Brian Hunt and Frank Ciccone; Sergeant at Arms, Scott Munro; and the entire Board of Officers — we look forward to representing you, "The Greatest Detectives *in the World*."

DEA 2020 Election Committee

January 27, 2020

As per the DEA Constitution and By Laws, Article V, Section 7, names had to be submitted for the Election Committee by the DEA Trustees to the Chairman of the Board of Trustees, John Comer, for the January Delegates' meeting. They are as follows: Headquarters (Timothy Quinn of Intel); Manhattan South (Daryl Harris of Grand Larceny); Manhattan North (Carl Roadarmel of the 20 Squad); Bronx (John Baumeister of the 47 Squad); Brooklyn South (Nelson Fernandez of the 78 Squad); Brooklyn North (Dave Lambert of the 79 Squad); Queens (Vincent Hoosack of Queens Narcotics); Staten Island (Nick Arhakos of the SI DA's Office). Per the DEA Constitution and By Laws, nominations will be made at the monthly DEA Delegates' meeting in April 2020.

New DEA Social Media Sites

January 31, 2020

The DEA is now on Facebook and Instagram! In these times of false, anti-police rhetoric, it is important for us to have a strong voice in telling the truth about the tremendous work our members do and the challenges we face. Together, with your likes, shares, and follows, we will tell the story of "The Greatest Detectives *in the World*."

Like us on Facebook:

www.Facebook.com/greatestdetectives

Follow us on Instagram:

[@GreatestDetectives](https://www.instagram.com/GreatestDetectives)

We are active on Twitter, too. Follow us on Twitter:

[@NYCPDDEA](https://twitter.com/NYCPDDEA)

Annuity Fund Up

January 31, 2020

On behalf of the Board of Officers, I'm proud to announce that from 12/31/19 to 1/31/20, because of prudent and careful investments, the Trustee-directed Annuity Fund is up 18.21%.

Paul DiGiacomo
President

Outgoing President Palladino Profiled by Post

January 23, 2020

This profile of the DEA's Michael J. Palladino appeared in the January 22, 2020 online *New York Post*:

<https://nypost.com/2020/01/22/dea-chief-mike-palladino-leaving-nypd-after-41-years-on-the-job/>

Palladino Interviewed On Cats at Night

January 28, 2020

Outgoing DEA President Michael J. Palladino appeared on John Catsimatidis radio program on January 26, 2020.

<https://www.nycdetectives.org/news/palladino-interviewed-on-cats-at-night/>

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



PRESS RELEASES

January 28, 2020

PBA Sues to Reverse Illegal CCRB Ballot Measure: The NYC Police Benevolent Association (PBA) today sued to strike down in its entirety a 2019 city charter revision ballot measure that expanded the Civilian Complaint Review Board's power and budget because one of its provisions violates state law. <https://www.nycpba.org/press-releases/2020/pba-sues-to-reverse-illegal-ccrb-ballot-measure/>

January 21, 2020

PBA Statement on NYPD "Subway Diversion" Program

<https://www.nycpba.org/press-releases/2020/pba-statement-on-nypd-subway-diversion-program/>

January 17, 2020

Felon-friendly Parole Board speeds up cop-killers' bids for freedom: The families of murdered New York City Police Officers Anthony Abruzzo and Harry Ryman will appear separately before the New York State Board of Parole today to deliver victim impact statements opposing the parole of their loved ones' killers. The families' painful pilgrimage comes sooner than expected, as the Parole Board has awarded three of the cop-killers involved with new hearings ahead of schedule.

<https://www.nycpba.org/press-releases/2020/parole-board-speeds-up-cop-killer-release-schedule/>

January 17, 2020

Lynch: Cops are beyond frustrated with pro-criminal policies

<https://www.nycpba.org/press-releases/2020/lynch-slams-new-release-laws/>

PBA IN THE NEWS

January 29, 2020

PBA Sues to Reverse CCRB Power Grab

The [Daily News](#), the [Post](#), [NY1 News](#) and [WNYC radio](#) report on the PBA's lawsuit to reverse the CCRB power-grab ballot measure, which was passed in November. The suit argues that, because the provision increasing the CCRB's budget violates state law, the entire package must be scrapped. Read the full release and lawsuit here. <https://www.nycpba.org/news/pba-in-the-news/>

January 23, 2020

MTA Poaching NYPD Police Officers

In stories by the [Wall Street Journal](#) and [NY Post](#), Pat Lynch slams Mayor de Blasio for not paying PBA Members a fair market wage as hundreds of NYPD officers leave for the MTA PD. <https://www.nycpba.org/news-items/post/2020/mta-lures-subway-cops-from-nypd-in-effort-to-bolster-its-police-force/>

January 21, 2020

Lynch on de Blasio's "Subway Diversion" Program: Don't Blame Cops

In [Post](#) and [Daily News](#) stories about the NYPD's "subway diversion" program to address homelessness, Pat Lynch says that cops are being used as "a Band-Aid to cover up another of Mayor de Blasio's failures." Read his full comments here:

<https://www.nycpba.org/press-releases/2020/pba-statement-on-nypd-subway-diversion-program/>

January 18, 2020

Outrage Over Parole Hearings

The [NY Post](#) reports on the outrage over the parole hearings for the killers of P.O. Harry Ryman and P.O. Anthony Abruzzo, which were granted to ahead of the normal two-year schedule.

<https://www.nycpba.org/news-items/post/2020/kin-of-slain-nypd-officers-rip-early-parole-hearings-for-cop-killers/>

January 17, 2020

Pat Lynch on New Bail Law Disaster

In a [CNN op-ed](#), James Gagliano quotes Pat Lynch on the disaster that is the NY State bail reform. See full press release:

<https://www.nycpba.org/press-releases/2020/lynch-slams-new-release-laws/>

January 8, 2020

Lynch Defends Privacy of Members' Records

In a [Daily News](#) article, Lynch explains why repealing Civil Rights Law Section 50-A, as some activists are proposing, is a very bad idea. <https://www.nycpba.org/news-items/daily-news/2020/advocacy-groups-call-on-cuomo-to-repeal-law-that-hides-police-misconduct-records/>

LINE ORGANIZATIONS



World Trade Center Resources

Police Pension Fund Notice of Participation

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

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

World Trade Center Health Program — Monitoring & Treatment

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

Victim Compensation Fund

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

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

Links to Police Line and Fraternal Organization websites



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



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



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



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



<http://nypdpea.com/>



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



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



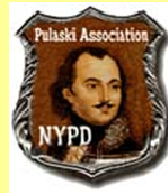
<http://www.nypdemeralds.com/>



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



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

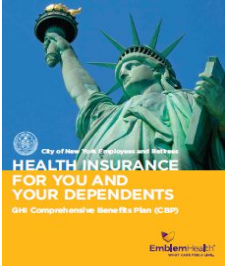


<http://ww2.nypdpulaskiassoc.org/>



<http://nypdsteuben.org/>

Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

Continued next page.....

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

Health and Welfare

2019 Medicare Parts A & B Premiums and Deductibles

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

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

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

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

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

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

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

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

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

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

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

Health and Welfare

City Coverage for Medicare-Eligible Retirees

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

Medicare Enrollment

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

For retirees 65 and older Social Security has sent the IRMA letters indicating your Medicare part B deductions for 2018. When you receive your Medicare reimbursement check in the spring of 2019 you submit that letter, a copy of the 1099 from Social Security and the reimbursement form for any additional 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 on Medicare for Medicare Part B premiums, excluding any penalties. You must be receiving a City pension check and be enrolled as the contract holder for City health benefits in order to receive reimbursement for Part B premiums.

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

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

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

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

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

2017 Medicare Part B Reimbursement Differential Request Form:

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

2016 Medicare Part B Reimbursement Differential Request Form:

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

IRMAA Medicare Part B Reimbursement

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

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

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

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

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

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

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

Health and Welfare

Medicare Preventive Services

Preventive & screening services

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

[Abdominal aortic aneurysm screening](#)

[Alcohol misuse screenings & counseling](#)

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

[Cardiovascular disease screenings](#)

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

[Cervical & vaginal cancer screening](#)

- [Colorectal cancer screenings](#)

- [Multi-target stool DNA tests](#)

- [Screening barium enemas](#)

[Screening colonoscopies](#)

[Screening fecal occult blood tests](#)

[Screening flexible sigmoidoscopies](#)

[Depression screenings](#)

[Diabetes screenings](#)

[Diabetes self-management training](#)

[Glaucoma tests](#)

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

[Hepatitis C screening test](#)

[HIV screening](#)

[Lung cancer screening](#)

[Mammograms \(screening\)](#)

[Nutrition therapy services](#)

[Obesity screenings & counseling](#)

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

[Prostate cancer screenings](#)

[Sexually transmitted infections screening & counseling](#)

- Shots:

- [Flu shots](#)

- [Hepatitis B shots](#)

[Pneumococcal shots](#)

[Tobacco use cessation counseling](#)

[Yearly "Wellness" visit](#)

Medicare Part G

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

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

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

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

What's Happening

WTC
HEALTH
PROGRAM

9.11

WTC Health Program

9/11 Were You There?

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

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

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

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

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

Steven A. Wallace (NYPD PBA Delegate, Retired)

Outreach & Education Program Coordinator

WTC Health Program Clinical Center of Excellence at Mount Sinai

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

Email: steven.wallace@mssm.edu

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

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

World Trade Center Health Program

Phone Number: (888) 982 4748

www.cdc.gov/wtc/

What's Happening

JOIN US AS WE CELEBRATE
THE PROMOTION OF



★ *Assistant Chief* ★
Martine Materasso

FRIDAY, FEB 7, 2020

7PM TILL 11PM | TICKETS \$90 PER PERSON
CONTACT: DAWN 914-882-9502 | DEIRDRE 646-342-0747

TICKETS AVAILABLE IN PERSON AT THE 44 PCT
ADMIN OFFICE 718-590-5897
NO PAYMENTS AT THE DOOR!

F&J PINE
1913 BRONXDALE AVE, BRONX, NY 10462

**RETIRED DETECTIVES POLICE DEPARTMENT
CITY OF NEW YORK**
presents our
Winter Cigar Evening

"GREAT STORIES DON'T START OVER A SALAD!"



February 10th, 2020 at 6:30 pm
at the World Famous

Carnegie Club
156 West 56 Street NYC
(between 6th and 7th Avenue)

\$125.00 PER PERSON INCLUDES:
3 HOURS OPEN BAR AND FOOD
PREMIUM CIGARS, DOOR PRIZES AND RAFFLES
Live Music and Surprise Celebrity Guest(s)





FOR RESERVATIONS AND INFORMATION PLEASE CONTACT
KEVIN SCHIROEDER 917-638-7393
RICH SANTANGELO 631-398-8663
PAYMENT VIA PAYPAL AT www.rdnyp.org or via Check to
RDNY PO BOX 3310, FARMINGDALE NY 11735-3310



Memorial Mass
For
Police Officer Matthew Dziergowski

The 21st Annual Matthew Dziergowski
Memorial Mass
will be held on
Tuesday, February 11, 2020
at 10:00 am.

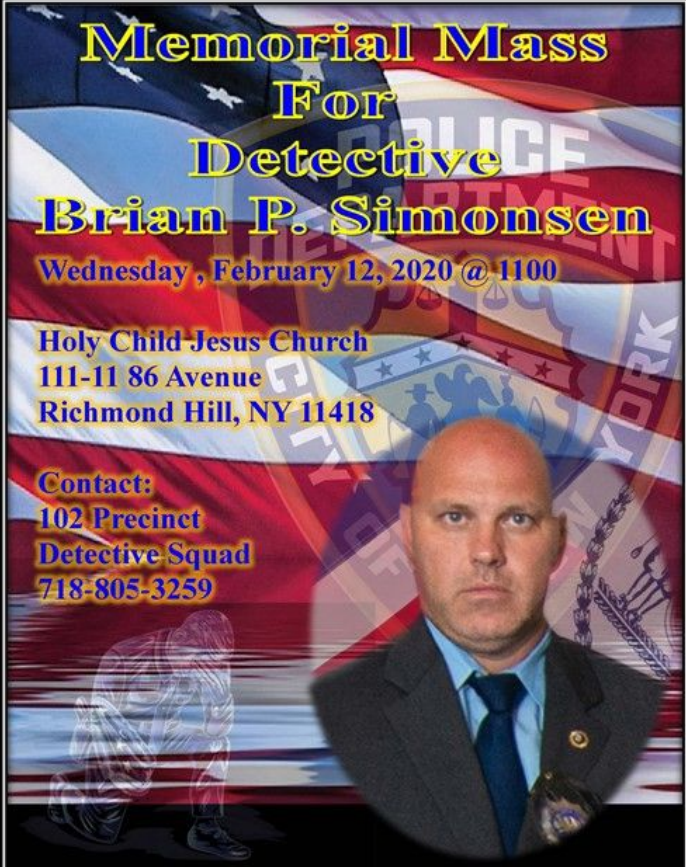

The mass will be held at
St' Christopher's RC Church
130 Midland Ave
Staten Island, 10306



Memorial Mass
For
Detective
Brian P. Simonsen
Wednesday, February 12, 2020 @ 1100

Holy Child Jesus Church
111-11 86 Avenue
Richmond Hill, NY 11418

Contact:
102 Precinct
Detective Squad
718-805-3259



What's Happening

*"In your life you touched so many,
in your death many lives were changed"* – MELINDA JONES

Please come
to remember the
one-year anniversary memorial
of our dear friend
Det. Anthony DiCarlo



Friday, February 21st, 2020
Mass 1630 hours (4:30 PM)
St. Francis de Sales R.C. Church
129-16 Rockaway Beach Blvd.
Belle Harbor, NY 11694

The Family of Anthony DiCarlo along with the members of the
Intelligence Bureau's Threat Assessment & Protection Unit and
the NYPD Columbia Association invite you to celebrate Holy Mass
remembering the life of Anthony.

After Mass all are invited for light refreshments and pastries in the school.



Contact:
Lieutenant Evan Minogue
347-525-7837
EMinogue@NYNJHIDTA.org
Lieutenant Christopher J. Pizzo
646-872-6454
ChristopherJ.Pizzo@NYPD.org



NY Dominican Officers General Membership Meeting

Celebrating Dominican Independence Day

Police Commissioner
Dermot Shea

Chief of Patrol
Fausto Pichardo

All Are Welcome
Food and Refreshments will be served

Tuesday
February 25, 2020
5:00p - 8:30p

1 Police Plaza – Auditorium

Membership dues \$30



Transit District One
*50th Anniversary
Memorial Mass*
for

Police Officer Michael Melchiona

Friday, February 28, 2020
1045 Hours
Saint Sebastian Roman Catholic Church,
58-02 Roosevelt Avenue
Woodside, New York 11377

Lunch immediately following the ceremony
Knights of Columbus
49-18 Queens Boulevard
Woodside, New York, 11377



N.Y.P.D. EMERALD SOCIETY
Police Department City of New York

67th Annual Dinner Dance

Irishman of the Year
DERMOT SHEA
Police Commissioner

Will Be Held At
LEONARD'S OF GREAT NECK

555 Northern Boulevard, Long Island, New York

Friday, February 28, 2020

Deluxe Cocktail Party 7:00pm

COCKTAIL PARTY AND FULL COURSE DINNER
VIENNESE HOUR

Special Appearance by:

**THE EMERALD SOCIETY
PIPES AND DRUMS BAND**

Table Reservations May Be Made By Calling:

MEGAN O'MALLEY DENNIS GALLAGHER SCOTT LLOYD
(Cell) 646-398-1351 (Cell) 646-548-8399 (Cell) 631-445-4205

Subscription \$125.00

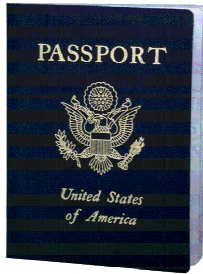
COLLEEN JENNINGS SCOTT LLOYD
CORRESPONDING SECRETARY PRESIDENT

WWW.NYPDEMERALDS.COM

What's Happening

U.S. Passport Changes Are Coming: Here's What You Need to Know

By Shannon McMahon



Passport changes are coming, and if you plan on traveling in the near future—especially if you're among the [49 million Americans](#) whose passports will expire in the next few years—you need to know what passport changes are in store.

While it may seem easy enough to acquire or renew a passport if and when you plan a trip, the State Department says there's about to be a massive backlog of passport applications. (More on that in a minute.) Plus, passports themselves are going to change. Here's what you should know about both the expected passport application delays and the passport changes coming in the years ahead.

U.S. Passport Changes You Should Renew Your Passport Now

A decade ago, an important piece of travel legislation made American passports much more in-demand. The State Department saw an “[unprecedented surge](#)” in applications when a 2007 law enacted by the 9/11 Commission established passports as necessary for all travel to and from Canada, Mexico, and the Caribbean. Millions of travelers acquired 10-year passports that year as a result, and now they're *all* about to expire. It's safe to assume many of those passport holders will need to renew, which means that passport applications will jump significantly once again.

Concerned about wait times yet? Passport renewal already takes about six weeks, and many destinations require foreign passports to be valid for months after your trip. Factor in unknown delays, and you might have a lot less time to renew than you thought.

REAL ID Changes Aren't Helping

A newer federal law, the REAL ID Act, will soon enforce updates to all state-level identification in the form of security features like machine-readable data. Now people in some states that are lagging behind in the technology are realizing that their licenses might soon be invalid for air travel—even on domestic trips. That could mean a rise in passport applications as well.

Travelers using IDs issued by certain states—for example, Maine and Missouri—could be turned away at the gate starting in 2018 if their state doesn't adjust to the new standards in time. Some states are under review and have been given a deadline extension, but all licenses must comply with the standards by 2020. Frequent travelers worried that their state won't comply in time may go ahead and renew or acquire a passport instead. Find out if your state has complied or been given an extension [here](#).

Expect New Security Features

Like state IDs, passports will now include added technology to ensure security and decrease fraud. Catching up with many other countries, U.S. passport changes mean that new passports will include a data chip that can provide all your personal info upon scanning it onto a computer. You can also expect your new passport to be lighter—rather than the 52-page passports of the past, only 28 pages will be included unless you opt to get more.

Double Check Children's Passports

If you've lost track of when your own passport needs renewing and you travel with children, double-check your child's passport as well. Child passports are only valid for five years, and they're subject to more paperwork, like parental consent forms and proof of a parent-child relationship.

How to Renew Your Passport

You can apply for or renew a passport online through the State Department, <https://travel.state.gov/content/passports/en/passports.html> or in person, <https://iafdb.travel.state.gov/> at an eligible local agency like the post office. Make sure you follow instructions carefully and meet all the requirements, <https://travel.state.gov/content/passports/en/passports/forms.html> like the new rule against wearing glasses in your passport photo. Doing so could further delay the process.

THIS AND THAT

Form 1040-SR U.S. Tax Return for Seniors

New for 2019, seniors (aged 65 and older) will have their own tax return option thanks to the Bipartisan Budget Act of 2018. The new form is a simplified version of the much larger, more complex Form 1040. It has a larger font size and better color contrast making it easier to read. The form requires that you claim the standard deduction vs itemizing on Schedule A. There are also no income limits or restrictions on types of income reported like on the prior Form 1040EZ, so more seniors will qualify to file the 1040-SR. A draft version of the Form 1040-SR can be viewed on the IRS website: <https://www.irs.gov/pub/irs-dft/f1040s--dft.pdf>

Increased Standard Deduction

For the 2020 tax season, the standard deduction amounts will be increased slightly as in previous years. The new amounts for 2019 tax returns are below. The increased standard deduction will continue to allow more individuals to file without itemizing deductions on Schedule A

FILING STATUS	STANDARD DEDUCTION AMOUNT
Single & Married Filing Separate (MFS)	\$12,200
Head of Household	\$18,350
Married Filing Joint (MFJ)	\$24,400



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/>

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

By Ruth Weissmann and Bernadette Hogan

August 22, 2019

New York's "red flag" law goes into effect Saturday, making the Empire State the 17th to put the gun-control measure in place.

The regulations prevent people who show signs of being at risk to themselves or others from purchasing or owning a firearm, rifle or shotgun.

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

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

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

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

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

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

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

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

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

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

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

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

Cuomo signed the legislation in February.

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section

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

40 – Rector Street – 3rd Floor

New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

THIS AND THAT

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

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



Thinking of retiring?

www.socialsecurity.gov

Some things to consider

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

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

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

Avoid a Medicare Penalty Sign Up at Age 65

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

What is the best option for you?

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

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

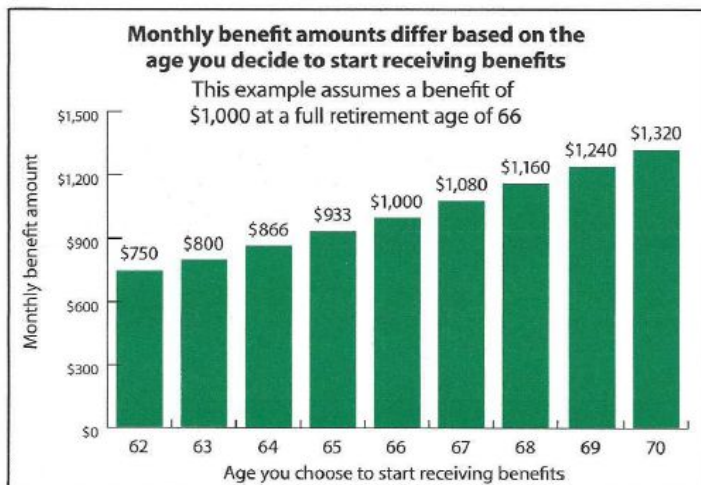
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

It's so easy to apply online for benefits

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



Receiving benefits while you work

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

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

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

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

Retirement age considerations

Full retirement age

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

Retiring early

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

If your full retirement age is 66, benefits will be reduced:
 25 percent at age 62;
 20 percent at age 63;
 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

POLICEMEN NEWS Transfers-Appointments

Saturday, February 18, 1893

Brown's Widows.

When Patrolman Charles L. BROWN, son of Capt. William BROWN, of the Eighth precinct, died Feb. 4, 1892, he left two widows, consequently he was a bigamist. He lived with his first wife, Annie, at 218 Forty-fourth street, for a number of years, and they had seven children. He was a member of the police mutual aid; and his widow was entitled to \$1,000 from the association. He deserted her, however, and married another woman, Catherine BROWN, and in his will he left the pension fund to her, notwithstanding the fact that his first wife after he left her, kept his assessments paid up.

Frederick L. JENKINS, the treasurer of the Police Mutual Fund Association, paid the money over to the City Court, and both women have sued for it, and the evidence was heard by chief Judge CLEMENT, in the Special Term, yesterday afternoon.

25 February 1893

POLICE CHANGES

Roundsman Peter J. DOWNEY, of the First precinct, has been transferred to the Fourteenth, and Roundsman KLEIN, of the Fourteenth, takes his place.

Roundsman CLANCY has been transferred from the First precinct to the Eighteenth, and Roundsman MURPHY, of the Eighteenth, goes to the First.

These changes are said to be in the interest of the department, on account of the frequent petty robberies in the First precinct.

28 February 1893

LANGAN DISMISSED.

Officer Peter LANGAN, of the Eleventh precinct, was tried before Commissioner HAYDEN to-day and dismissed from the police force for having raised a row in the barroom of Tivoli Hall, at the corner of Fifth avenue and Second street.

FEBRUARY

4th February 1894

George URAN, of the Navy Yard, has been appointed on the New York police force. William THOMAS will get his place at the yard.

A Policeman Under Charges

Two charges were made against Policeman LANGAN to-day. Commissioner HAYDEN will examine into the case next Tuesday.

His Mother Said To Be In A Dying State The police at the First precinct station are trying to solve the mystery surrounding the peculiar actions of Officer MAXWELL this morning. He came to the station house this morning, accosted the different officers present with a cheery Good morning, changed his clothes in the dormitory, and reported for duty. He is stationed at the telegraph desk. About 8:40 o'clock he jumped up suddenly and announced to Sergeant DODGE that he wanted to go out doors for a while. The sergeant responded that such a thing was impossible. "But I must." said MAXWELL. His superior officer remonstrated with him, but MAXWELL said that he would go anyway, with or without permission. The sergeant laid his hand in a kindly manner on MAXWELL's shoulder and asked him to remain. The man now was in a highly excited state, and with the words, "Oh I must go," rushed past the officer, and since leaving the station has not been seen or heard from since. The occurrence was related to Capt. CAMPBELL, who has preferred charges against MAXWELL to the Commissioner for leaving his post and disobedience to orders.

The accused officer resides at 47 Little street, and lives with his mother, as he is unmarried. At the station it was said that MAXWELL has not been at his home for nearly two weeks, and that his mother was in a dying condition. The supposition is that he has been on a spree, and it is known that when in such a condition he acts like an in-



**Membership Meeting Minutes
January 14, 2020**

The meeting was called to order at 7:50. This was followed by the Pledge of Allegiance, invocation, reading of the names and circumstances of the death of the 18 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 - Excused
Trustee: Bob Fee
Trustee: Kevin Gribbon
Trustee: Brenda Jordan
Trustee: Ian McGrouther
Trustee: Ben Pepitone
Historian: Jim Rochford - Excused
Chaplain: Donald Sanchez - Excused
Chaplain: Rich McCarron -

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

Introduction of Guests: GHI Dr. Usman Ahmad, Advanced Sport and Spine gave a presentation about his practice and answered members questions.

Sickness & Distress: Nothing to report

Communications & Bills:

- A request was received from Leon Rutman, son of retired hero Police Officer Irwin Rutman to sign a petition protesting the parole of Shaborn Esquilin who was convicted of murdering his father. The petition was available at the meeting.
- In 2006, Congress passed the Pension Protection Act ("PPA"), which contains many provisions that affect members of the New York City Police Pension Fund. Among those provisions is the ability to exclude up to \$3,000 from the amount of income distributions reported to the Internal Revenue Service ("IRS") for payment of premiums for accident or health insurance or long-term care insurance.

Report of officers

President:

- After holiday party - Next Saturday at the FOP Lodge
- Club license plates are on sale for \$10 each or \$20 for the set of three.
- HR 218 qualifications will be conducted on Fridays at Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027 Phone: (704) 788-9013. The cost will be \$60

Vice President: No report

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

Secretary: There were 70 members; 03 New Members and 04 Guests present at this meeting.

Trustees:

- Bob Fee: no report
- Kevin Gribbon: no report

Trustees: continued.....

- Brenda Jordan: Brenda asked for volunteers for the Honor Guard.
- Ian McGrouther: no report
- Ben Pepitone: no report

Sgt. at Arms: Excused

Historian: Excused

Committee Reports:

- Membership: there are 418 members in the Club.

Old Business: None

New Business: None

Good of the Club:

- Joe Kozlowski was presented with a plaque as the 2019 Club Member of the Year
- Richard Gundacker was presented with a plaque as 2019 Man of the Year for his brave actions at UNCC on May 1, 2019.
- Dave Schultheis was presented with a plaque in recognition of his service to our club as vice president from Feb. 4, 2014 - December 31, 2019.
- New Members:
 1. Ret. NYPD Officer Marc Weber, 44Pct & HQSU
 2. Ret. NYPD Officer Jack Heitman, 102 Pct. & RDU PA
 3. Ret. NYPD P.O. Joseph Goldstein
 4. Ret. NYCDOC C.O. Ronald Richburg
 5. Returning member Ret. NYPD Lt. Dominic Cannizzaro

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

- 50/50 of \$115 was won by Mike Mathews

Motion to adjourn the meeting : A motion to adjourn the meeting was made and seconded. The motion was passed.

Respectfully submitted by Secretary Scott Hickey

**Next Meeting
Feb. 11, 7pm**





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MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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

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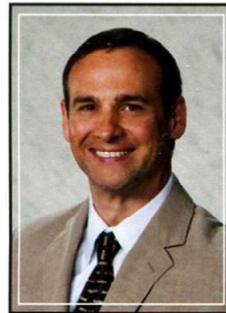
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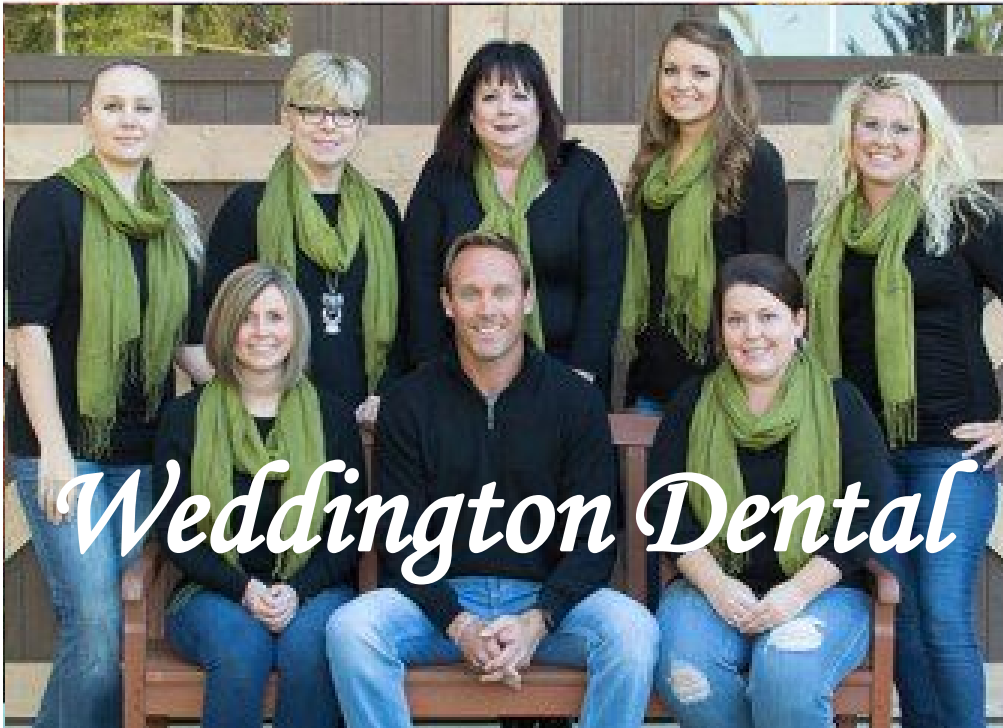


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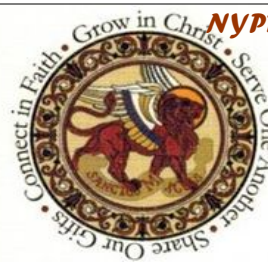


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