



NYPD 10-13 CLUB of Charlotte, NC Inc.

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



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

<http://www.nationalnycpd1013.org/home.html>

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



Club Officers

Volume 12 Issue 3

10-13

March 2020

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EDITOR

Harvey Katowitz

PRESIDENT'S MESSAGE

Hi All,

Once again members of the NYPD were the victims of potentially deadly attacks, the unprovoked attempted assassinations of two officers in the 41 precinct.

On Saturday February. 8 at approximately 8:30pm, two officers in a marked police vehicle in the confines of the 41 precinct were approached by a man who engaged the officers in conversation. "Without provocation, the man pulled out a gun and fired "multiple shots into a police van striking the driver in the chin and in the neck.

Approximately 12 hours later this same individual walked into the 41 pct. Stationhouse and again fired several rounds at point-blank range directly at uniformed members of the service and a civilian member of the New York City Police Department, shooting a lieutenant one time through his upper left arm.

Fortunately this mutts gun jammed and he was taken into custody before anyone was seriously injured or killed.

The anti-police rhetoric and policies instituted by socialist politicians, the criminal activities by demonstrators protesting alleged police brutality and the revolving door criminal justice system that allows arrested criminals who assault police officers to be released without bail, encourages these senseless and cowardly attacks and emboldens others to do the same.

Kudos to SBA president Ed Mullins and PBA president Pat Lynch for speaking out against this injustice. See pages 34 and 42.

During the Republican National Convention that will take place in Charlotte from during the week of August 23rd all members of the CMPD will be working 12 hour shifts .

To provide these officers and officers from other agencies who will be working in Charlotte during the convention with food, drinks and a place to rest and relax during their breaks, the Charlotte-Mecklenburg FOP Lodge #9 will remain open around the clock. To accomplish this, FOP Lodge #9 needs volunteers to be at the lodge around the clock during the convention. Please notify me if you are able to volunteer.

We have 44 members who have not yet paid their dues. We hate to lose anyone from the club, but if their dues are not paid by this month's membership meeting they will be removed from the club.

LEO-Only, <https://leo-only.org/us/>, an organization that began as a Facebook page that offered law enforcement officers an outlet to discuss their emotions and to share experiences, has expanded to a world-wide network of over 36,500 law enforcement brothers & sisters.

Continued on next page.....

Our Next Membership Meeting Is
March 10, at 7:00 PM at the
Charlotte FOP Lodge #9,
1201 Hawthorne Lane,
Charlotte NC 28205
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

LEO-Only, offers college scholarships to high school seniors whose parent is an active or retired sworn law enforcement officer, or fallen sworn law enforcement officer. Any student in the graduating class of a high school, or its related equivalent, within the jurisdiction of LEO-ONLY, may file an application.

The Preliminary Application must be filed with Chairperson of the Scholarship Committee, no later than April 1, 2020. Only one application may be filed per student.

LEO-Only requires a Social Security number for their records. If you do not have one, you should apply at your nearest Social Security Office. There is no charge to obtain this number.

Financial need, leadership and scholarship, as well as citizenship, personality, perseverance and resourcefulness are the criteria by which applicants will be judged. Students of outstanding merit have the best chance to win our award. Experience indicates students with high scholarship ratings, excellent leadership qualities and a well-rounded personality generally qualify in the group given final consideration. Of course, financial need is a very important part of the formula. See page 20 for an application.

Reminder, applications for our club's scholarships must be received by April 1. See pages 14 & 15. See page 19 for an application for the National NYPD 10-13 Org. scholarships and page 35 for the SBA scholarship application.

Dinner for this month's membership meeting will be prepared by our in-house chef, Lorraine Monsanto. The menu will include corned beef and cabbage, Irish banger and mashed potatoes, carrots, a limited amount of fish for members who do not eat red meat and assorted deserts. Members in areas will be charged \$20 for dinner.

Please respond to the Evite by Friday, March 6 so that we can have enough food prepared for everyone.



Martha's Irish Soda Bread





Courtesy of Jim Burchill who has provided us samples of his recipe at our March meetings.



4	Cups	Flour (all purpose)	
4	Tsp	Baking Power	Mix dry Ingredients first
1	Tsp	Baking Soda	Then add Buttermilk
1	Tsp	Salt	Knead for 5 minutes
3	Tbsp	Sugar	(Add a little more flour if too sticky)
1	Tbsp	Caraway Seeds (optional)	Butter the bottom & sides of a 10" cast iron pan
1-1/2	Cups	Raisins	Lightly press dough down and to sides
2	Cups	Buttermilk	Make a light cross on top with a knife
			Bake for 1 hour at 350°
			Take out while still hot lightly butter or spay margarine on top
			Then sprinkle sugar on top

Then enjoy and sing an Irish song



Now that the campaigning for nationwide elections are ramping up, I am receiving an increase in emails that contain false or misleading information and facts about candidates in both parties.

Before sending emails, please check that the information you are forwarding is accurate.

Our annual Night at the Knights baseball game is scheduled for Friday, June 5, 7:04 pm. The Knights will be hosting the NY Yankees affiliate, Scranton-Wilkes-Barre RailRiders.

Tickets will cost \$20 and will include \$2.00 of "Loaded Value", which is pre-loaded money that can be spent on concessions and merchandise at BB&T Ballpark the night of the game. There will be a fireworks display at the end of the game.

With the increase in the worldwide spread of the coronavirus and the first confirmed case in NYC and second reported death in Washington state it is important that everyone takes precautions to protect themselves and others.

For further information see "Your Most Pressing Questions About the Coronavirus, Answered" beginning on page 47.

Daylight savings time begins on Sunday, March 8. Remember to set your clocks ahead 1 hour before going to bed.

I am still receiving requests from members about HR-218 qualification classes. 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.

PRESIDENTS MESSAGE

Last month I sent an email to club members asking them to identify physicians/medical facilities they use that participate in GHI/Emblem Health, so that I could update our GHI list.

These are the responses I received:

Ballantyne Surgery Center

Ambulatory Surgery/Endoscopy Centers
14215 Ballantyne Corp Pl
Charlotte NC 28277
(704) 384-1890

Carolina Cardiology Associates-(3) Locations

196 Cardiology Drive
Rock Hill, SC 29732
803-324-5135

Carolina Endoscopy Center University

101 W T Harris Blvd Suite 3111
Charlotte NC 28262
(704) 927-4280

Charlotte Surgery Center

Ambulatory Surgery/Endoscopy Centers
2825 Randolph Rd
Charlotte NC 28211
(704) 377-1647

ChiroPractic

Limbanovos, George A DC
8019 Ardrey Kell Rd
Charlotte NC 28277
(704) 321-0656

Chiropractic

Leibman, Matthew E DC
148 East Charles Street-Suite D
Matthews NC 28105
(704) 841-3833

Dermatology

Mcelgunn, Patrick S MD
5815 Blakeney Park
Charlotte, BC28277
(704) 542-2220

Dermatology

Schulman, David B MD
10370 Park Rd-Suite201
Charlotte, NC 28210
(704) 542-3003

SouthernMed pediatrics

Orazulike, Ebele MD
342 Patricia Lane, suite 105,
Fort Mill, SC 29708,
(803)431-7490

Family Practice

Ballantyne Medical Associates

Bauer, Steven R MD
Bauer, Ken DC (Chiropractic)
15640 Don Lochman Lane
Charlotte, NC 28277
704-540-1640

Walk-in Clinic

16928 Lancaster Hwy-#105
Charlotte, NC 28277
704-817-8273

Gastroenterology

Dr. Patrick Hung
1593 Yanceyville St Ste 100
Greensboro NC 27405
(336) 275-1306

Internal Medicine

Le, Stacy C MD
13229 Rosedale Hill Ave
Huntersville NC 28978
(704-766-0320

Seeing current patients only

Quest Labs - There are (4) other locations in Charlotte.

Lake Norman Regional Hospital
171 Fairview Rd Mooresville 28117
704.660.4000

Tall Oakes Family Practice - Dr Huffman

798 Oakridge Farm Hwy
Mooresville, NC 28115
704.658.0011
Only Dr in that practice who accepts GHI/Emblem Health

Urgent Care-Waxhaw

1142 North Broome Street
Waxhaw NC 28173
(866) 389-2727

Walk-in Clinic of NC - CVS

3310 Siskey Parkway
Matthew NC 28105
(866) 389-2727
*There are 20 other locations in Charlotte

Weddington Physical Therapy and Wellness

13655 Providence Rd,
Weddington, NC 28104
(704) 246-705

GHI/Emblem Health covers **Meactra** (meningococcal conjugate **vaccine**) CVS, Walgreens will administer the vaccine.

Effective January 1, 2020, Cardiologist James Liu is no longer participating with GHI/Emblem Health.

2018 Medicare reimbursement differential check will be issued this month.

2019 Medicare reimbursement check will be issued in April.

Fraternally,



Harvey Katowitz

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
------	-------	---------	---------------

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



Police Officer Alan Daniel McCollum

Corpus Christi, TX Police Department
EOW: Friday, January 31, 2020
Cause: Vehicular assault



Deputy Sheriff Donna Richardson-Below

DeSoto Parish Sheriff's Office, LA
EOW: Wednesday, February 12, 2020
Cause: Automobile crash



Deputy Sheriff Richard Edward Whitten

Liberty Co., TX Sheriff's Office
EOW: Monday, February 3, 2020
Cause: Gunfire



Lieutenant Shirley Lanning

Canadian Co., OK Sheriff's Office
EOW: Friday, February 14, 2020
Cause: Automobile crash



Police Officer Nick O'Rear

Kimberly, AL Police Department
EOW: Wednesday, February 5, 2020
Cause: Gunfire



Officer David Kellywood

White Mountain Apache Tribal Police Dept.
EOW: Monday, February 17, 2020
Cause: Gunfire



Trooper Joseph Jon Bullock

Florida Highway Patrol
EOW: Wednesday, February 5, 2020
Cause: Gunfire



Cpl. Andrew Gillette

Sumter Co. SC Sheriff's Office
EOW: Tuesday, February 27, 2020
Cause: Gunfire



Police Officer Kenneth Reid Lester

Richmond, IN Police Department
EOW: Monday, February 10, 2020
Cause: Automobile crash

Always in our minds and hearts

Gone but never forgotten

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On Wednesday, February 26, at a Police Headquarters ceremony the NYPD honored the following 18 'forgotten heroes' who died serving the city



P.O. William Martin
Died April 9, 2011

On April 20, 1981, Martin, a transit cop working the night shift, was attacked by a homeless man in a Lower East Side subway station.

The assailant, who was sleeping when Martin tried to wake him up, grabbed the officer's nightstick and beat him on the head.

What followed were three decades of medical treatment, including brain and stomach surgeries. William died in 2011 as a direct result of his injuries.

He was in a coma for a couple months and spent seven years in Bellevue Hospital, ten years in a nursing home and the rest of his life with 24-hour-a-day nursing.



Det. George Caccavale
Died June 26, 1976

Transit Detective Caccavale, 33, was working an off-duty security job at a check-cashing business in Long Island City when three armed robbers stormed in.

He tried to fire at them with his service weapons but was gunned down.

Caccavale left behind a wife and two children, including Carla Caccavale Reynolds, just 20 days old when her dad died.



Ptl. Gustave August Boettger Jr.
Died July 13, 1922

In 1910, Boettger was on mounted patrol when a horse pulling a wagon lost control and tried to gallop away.

Boettger followed the horse and wagon, still carrying a rider, down Fulton Street, at one point taking hold of the beast by the bridle.

Just then, a vehicle drove directly into the runaway horse's path, and Boettger fell off his own horse and was dragged for half a block. He was then struck by another vehicle and suffered a skull fracture.

But despite his wounds, Boettger didn't give up.

He got up and mounted his horse again, this time joining forces with another cop who managed to capture the beast.

Boettger immediately fell to the ground and was taken to the Hospital, where he made only a partial recovery. Twelve years later, he died from the fracture.



Ptl. John Branagan
Died Aug. 10, 1869

Branagan, 42, was helping a horse-drawn lumber truck back out of the old Hamilton Ferry yard when one of the horses suddenly swerved in another direction,

A load of lumber fell from the truck and hit Branagan, who was severely injured.

The 12-year NYPD veteran died soon after.



Ptl. John Hoey
Died Oct. 4, 1901

Hoey, 37, was walking in Central Park on East Drive near 87th Street with his horse when a car horn spooked the animal.

The horse bolted, throwing Hoey, who had earlier earned a medal for bravery, in front of the vehicle, which hit the officer.

Hoey died the next day at Presbyterian Hospital.



William H. Galbraith
Died Nov. 8, 1911

Galbraith was on routine patrol when he was thrown from his horse at Walton Avenue and Mt. Hope Place.

He suffered a skull fracture and died nine days later at Fordham Hospital, leaving behind a wife and two children.



Dennis Shea
Died Nov. 4, 1902

A massive election-night fireworks explosion left a dozen people dead and scores more injured including Shea, who was on patrol in Madison Square Park when he was struck by a large chunk of metal. He suffered a skull fracture and died at age 34.



Lt. Daniel C. O'Connor
Died March 14, 1974

O'Connor, a 19-year veteran, was in a patrol car sitting on the FDR Drive near the Brooklyn Bridge tending to an emergency when another vehicle crashed into his.

The lieutenant hit his head on the door and was thrown from squad car. Despite shoulder and stomach pain, O'Connor returned to work a week later, but doctors soon confirmed he had suffered internal injuries.

Surgery failed and he died two months later.



Detective Charles Cameron
Died July 17, 1904

Cameron was in plainclothes patrolling a picnic area at a park when a brawl broke out between unruly revelers and musicians on a break.

The detective was attacked by several people in the crowd, at which point he fired two rounds, hitting one of the assailants.

Cameron, 49, then escaped from a mob by crawling under a stage. When a uniformed officer showed up, he was told a gunman was lurking under the stage, so he crawled under the platform and ordered Cameron to get out.

Cameron didn't respond, so the officer fired a round into the dark, fatally striking the 16-year veteran of the force.

THEY MUST NEVER BE FORGOTTEN



Ptl. Martin Maloney
Died Sept. 18, 1921

Maloney was off duty and taking a dip in the ocean when a young girl swimming nearby screamed for help.

The 27-year-old officer rushed into action, swimming some 200 yards as he desperately tried to reach the drowning girl.

But the officer, who had been wounded as a soldier in World War I, disappeared during the rescue attempt, and his body later washed ashore. The girl was rescued by other beachgoers.



Ptl. George M. Yeager
Died July 3, 1905

Yeager, 49, was on routine foot patrol downtown when he went to check a report of a fire in a building on Washington Street.

While searching with a watchman to make sure no one was trapped, heavy smoke forced the would-be rescuers back out.

They broke a window and climbed out onto the building's wooden awning. But then Yeager stepped on a skylight, tumbling down to the street below.

The patrolman was taken to the Hudson Street Hospital — and died from a skull fracture 10 days later.



Ptl. Tom Gallagher
Died Feb. 7, 1907

Gallagher, a member of the Brooklyn Traffic Squad, was working at Myrtle and Fulton Avenues when a horse-drawn fire engine came barreling toward the intersection.

At the same time, several commuters were transferring from one streetcar to another and didn't see the fire engine — and the intrepid cop rushed to push them out of its path.

But the horses then swerved in his direction, knocking him down.

His legs were crushed by the wagon's wheels and doctors at Brooklyn Hospital were forced to amputate a limb.

Gallagher, 46, became seriously ill and died six months later.



Ptl. Gerard Apuzzi Jr.
Died May 4, 1968

Apuzzi was killed when he was asphyxiated by carbon monoxide fumes from his patrol car.

Officer Apuzzi had served with the agency for 15 years and was assigned to the 107th Precinct. He was survived by his wife, daughter, and two sons.



Ptl. Charles Berberich
Died Nov. 15, 1908

Berberich was standing watch by a downed electrical wire on East Seventh Street when he helped a woman and her two kids walk around the danger.

But tragically the 11-year NYPD veteran came in contact with the live wire and was electrocuted. He died at age 40



Ptl. John W. McCormick
Died July 9, 1910

He was on a suburban assignment.

McCormick, a member of what was then the NYC Comptroller's Squad, had just helped deliver money to city workers toiling away on a water-supply aqueduct in the Catskill Mountains when he got into a car accident on his way back to the city.

His vehicle flipped over near Tarrytown, and he was thrown from the vehicle. McCormick, an officer for 34 years, died from critical injuries.



Ptl. George Dapping
Died Sept. 24, 1915

Dapping, 26, was off duty at a picnic hosted by some local politicians at the old Manhattan Casino on 155th Street when a brawl broke out late at night between rowdy members of rival political groups.

Someone in the crowd fired multiple shots, prompting Dapping and another officer to rush in and try to arrest the gunman.

Dapping took a bullet and was killed, while the other off-duty cop was wounded. The gunman was later convicted of murder and put to death on Oct. 7, 1916.



Bryan L. O'Donnell
Died June 11, 1916

O'Donnell ditched his post at a police booth at 74th Street in Bay Ridge when a janitor at the nearby Bay Ridge HS informed him several young men had tried to crash a dance party.

He went over to the school and found the troublemakers, who immediately fled.

In hot pursuit of the suspects, O'Donnell climbed a fence — but lost his footing about 12 feet above the ground and fell.

O'Donnell, who was assigned to the 71st Precinct, died from a skull fracture.



Sgt. Thomas F.X. O'Grady
Died Aug. 24, 1916

O'Grady was responding to a report of a stabbing in Dexter Park in Queens when his horse, Bismarck, slipped and took a tumble on some cobblestones.

The sergeant fell from the horse — and his steed landed on top of him, fracturing his skull. Four days later, O'Grady died at St. Mary's Hospital.

Always in our minds and hearts
Gone but never forgotten

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North Carolina Attorney General's Office



35th Annual
PEACE OFFICERS'
MEMORIAL DAY CEREMONY

Thursday, May 7, 2020
11:00 A.M.

The Cove Church
197 Langtree Road * Mooresville, NC 28117

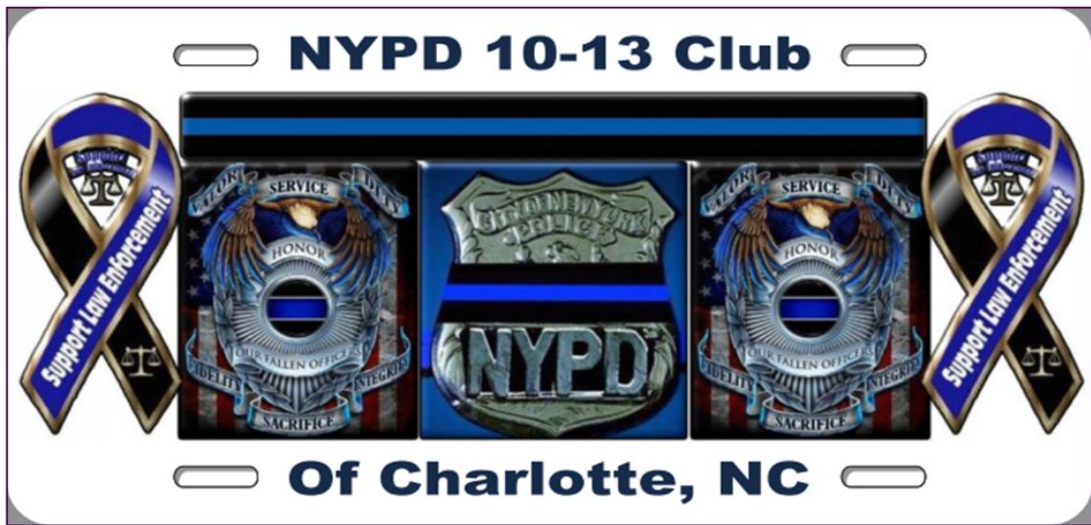
JANUARY MEMBERSHIP MEETING



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

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



Fortunately nothing to report



SICK DESK UPDATE

Nothing to report



The following members joined our club in February

- Ret. NYPD Officer Karen Heintz
- Ret. Nassau Co. PD Officer Tony Innella



We presently have 423 members, 292 from the NYPD and the remainder from 68 other law enforcement agencies.



**OUR MEETINGS NOW
BEGIN AT 7PM**



**SPRING FORWARD
DAYLIGHT SAVINGS TIME BEGINS
SUNDAY MARCH 8**



BIRTHDAYS



MARCH

Jeffrey Felipe	3/1
Tony Fisher	3/1
Joe Calderon	3/4
Mike Lambert	3/5
Errol Wedra	3/5
Mario Erotokritou	3/6
Thomas Harter	3/8
Charles Rice	3/8
Timothy Danahey	3/9
Skip Hepburn RIP 12/3/18	3/10
Brian Hassett	3/11
Steven Mercedes	3/15
Wanda Harris	3/16
Jim Kennedy	3/20
Michel Green	3/21
Michael O'Brien	3/22
Darcy Callahan	3/23
Glenn Moses	3/26
Felix Sermenio	3/27
Sal Pirrello	3/29
Jim O'Brien	3/29
Sam Reiver	3/29
Dave Schultheis	3/29
Brian Cropper	3/30
Thomas Rojecki	3/30
Frank Salamone	3/30



Dinner for this month's Membership Meeting will be corned beef and cabbage.

Please respond to the Evite by March 6 so that we have enough food prepared for everyone.

**If you have not yet paid your 2020 dues,
please do so now using the
Dues Renewal Form on page 63**

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



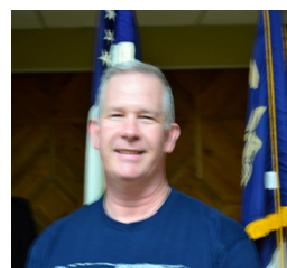
Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther

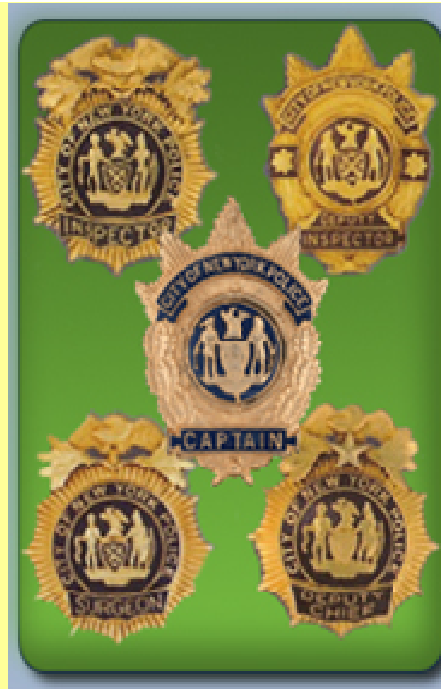


Ben Pepitone



NYPD CEA May Meeting

Day / Date	Time	Location
Wednesday March 4	10:00 am	Antun's 96-43 Springfield Blvd. Queens Village, NY 11429



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.



**ARIZONA
10-13**
Frank Stoecker, Sr
18526 Picacho Road
Tonto Verde, AZ 85263-5015
Cell: 480-510-7333
E-Mail: Arizona1013@cox.net
Website: www.Arizona10-13.org

**NE PA NYPD
10-13**
Juan (John) Adams
2261 Long Pond Road
Long Pond PA ,18334.
PH: 570-620-6913
Email: jadams067@gmail.com
Website: www.nepa1013.com

**CHARLOTTE
10-13**
Harvey Katowitz
4701 Wynfield Lane
Charlotte, N.C. 28270
PH: 704-849-9234
E-mail: hkatowitz@windstream.net
Website: www.charlotte-1013.com

**NORTHEAST FLORIDA
10-13**
President Marty Syken
P.O. Box 4025
Enterprise, FL 32225-0025
Cell Phone: 904-461-7381
Email: martins0004@yahoo.com
Website: <https://www.nef1013.com>

**FORT MILLS SC
10-13**
President: Richard Bohn
Fort Mill, S.C.10-13 Club
3678 Jacinta Court,
Tega Cay, S.C. 29708
Ph #: (631) 332-4898
Email address: FortMillSC10.13Club@gmail.com
Website: www.FortMill10-13Club.com

**RALEIGH NC
10-13**
Robert Young
206 Brookbank Hill Place
Cary, NC 27519
PH: 919 604 5188
Email: nypd1013raleigh@gmail.com
Website: www.raleigh1013.com

**HUDSON VALLEY
10-13**
John Briganti
PO Box 10-13
Pearl River, New York 10956-0283
Cell Phone: 845-821-2187
Email: HudsonValley1013Association@gmail.com
Website: www.hudsonvalley1013.org

**VILLAGES
10-13**
Charlie Monahan
NYPD 1013
PO Box 654
Wildwood Fl 34785
PH: 352 205 8646
Email: CMM0138@comcast.net
Website:www.villagesnypd10-13.org

**JERSEY SHORE
10-13**
Salvatore V. Pepitone
168 Watson Road
Fanwood, N.J. 07023-0536
Phone: 732-849-5249
Email: Salvatorepepitone@comcast.com
Website: www.jerseyshore10-13.com

**WILMINGTON NC
10-13**
Chuck McLiverty
6224 Sweet Gum Drive
Wilmington NC 28409-6201
Email: ret2ncbeach@live.com
Cell Phone- 845-598-7967

**MYRTLE BEACH
10-13**
Michael Fanning
44 Shore Line Drive
Pawleys Island, S.C. 29585
PH: 516 754 7287
E-mail: hntsgt@gmail.com
Website: MYR1013.com

**VERRAZANO
10-13**
Richard Comesso
NYCPD Verrazano 10-13 Association, Inc.
P.O. Box 061725
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

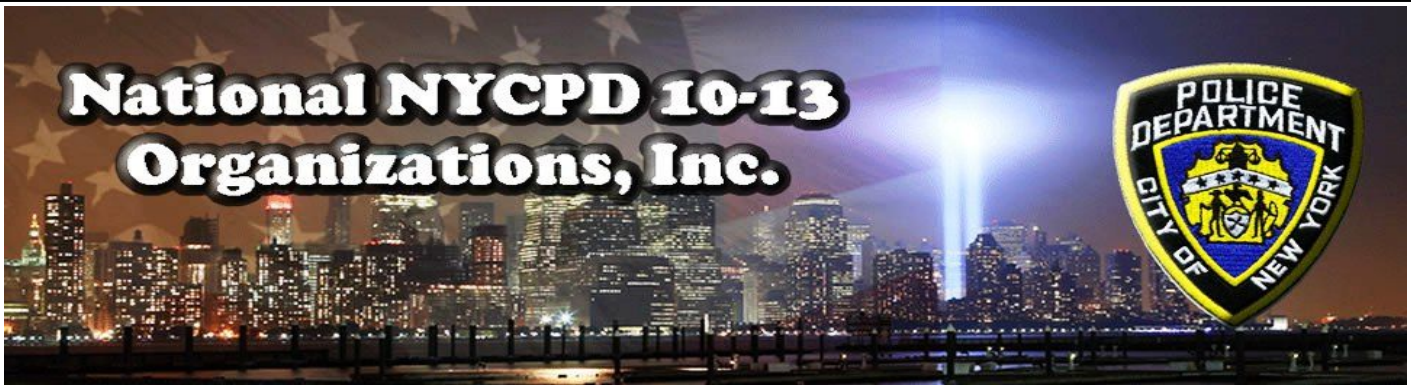
WTC HEALTH PROGRAM APPLICATION: https://www.nationalnycpd10-13.org/forms/WTC_Application_2019.pdf

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

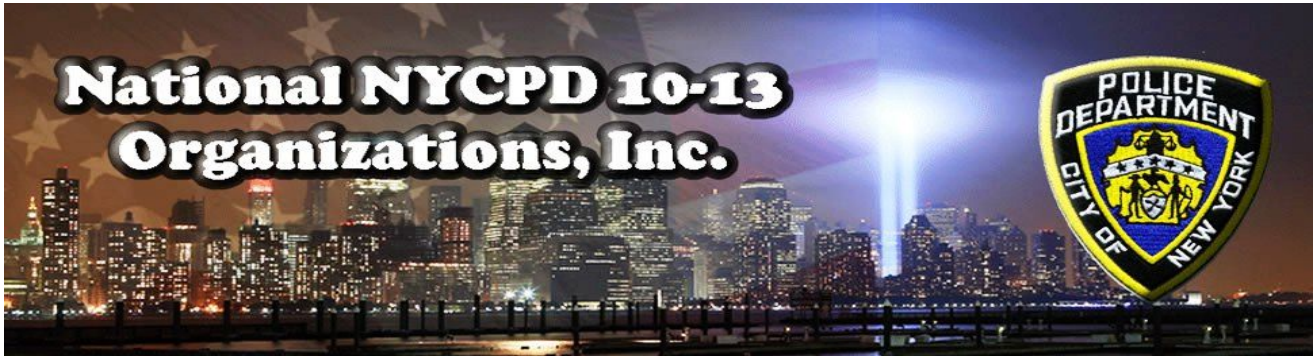
_____, I HAVE NOT BEEN CONVICTED OF A CRIME.
RETIREMENT DATE

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: _____

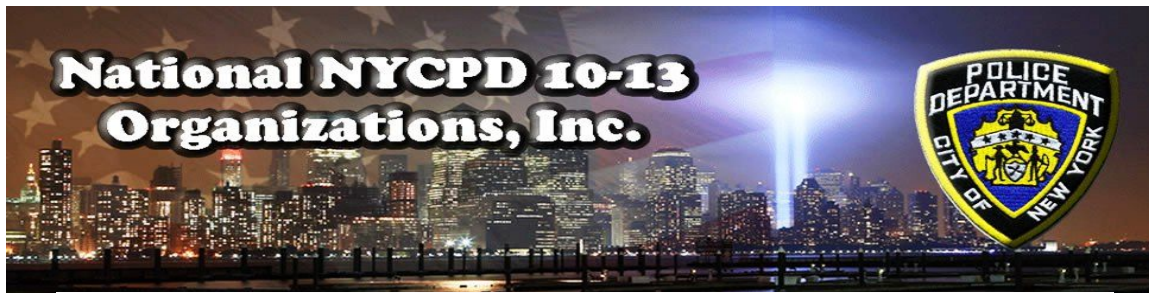
Address: _____

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

LAW ENFORCEMENT ONLY SCHOLARSHIP



2020 LEO Only Preliminary Scholarship Application

The LEO Only scholarship is open to high school seniors whose parent is an active or retired sworn law enforcement officer or fallen sworn law enforcement officer. Any student in the graduating class of a high school, or its related equivalent, within the jurisdiction of LEO-ONLY, may file an application.

The Preliminary Application must be filed with Chairperson of the Scholarship Committee, no later than April 1, 2020.

Only one application may be filed per student.

We require a Social Security number for our records. If you do not have one, you should apply at your nearest Social Security Office. There is no charge to obtain this number.

Financial need, leadership and scholarship, as well as citizenship, personality, perseverance and resourcefulness are the criteria by which applicants will be judged. Students of outstanding merit have the best chance to win our award.

Experience indicates students with high scholarship ratings, excellent leadership qualities and a well-rounded personality generally qualify in the group given final consideration. Of course, financial need is a very important part of the formula.

SCHOLARSHIP GUIDELINES: <https://leo-only.org/scholarships/>

COMPLETE AND SUBMIT TO SCHOLARSHIPS@LEO-ONLY.ORG

Applicant's name: _____

Applicant's address : _____

Applicant's telephone number: _____

Applicant's E-Mail address: _____

Parent's name: _____

Parent's law enforcement agency and state:

Applicant Essay

- ❖ No more than 1,000 words
- ❖ Typewritten
- ❖ Tell the committee about themselves, their family, and their goals
- ❖ *Must* be submitted with the preliminary application

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



YOU HAVE OPTIONS

Options for HELP

Lifeline: 800.273.TALK (8255)

Text: Law Enforcement text BLUE to 741741
(others text TALK)

NYC Well:

Text, call, and chat at www.nyc.gov/nycwell

Call 911 for emergencies

NYPD Specific

Employee Assistance Unit: 646.610.6730

Chaplain's Unit: 212.473.2363

POPPA (independent from the NYPD):
888.267.7267

THERE IS NO SHAME IN ASKING FOR HELP



One death by suicide in the NYPD this summer was one too many. Then one turned into two, two into three, and three into four — all within a four-week period. That made a total of nine NYPD officer suicides in 2019 alone — and the NYPD is now facing a **mental health crisis**.

Researchers say police officers are at a higher risk of suicide than people in other jobs, a consequence of the intense stress of their work, peer pressure to keep their emotions hidden, and easy access to firearms. CEA President Roy Richter said the fact that police are supposed to be the ones who offer the help, not ask for it, is also a large contributing factor.

"Far too often, members of service think it's a huge sign of weakness to ask for help when in reality, it's actually a huge sign of strength," Richter said. "Our jobs are not easy and too many of our members take their jobs home with them. The pressure, the stress, what we see and deal with on the job, can all take a toll on our mental well-being. Police are supposed to be the 'heroes' and that's a large weight to bare when we become emotionally vulnerable and try to go it alone."

New York City police officers have a range of options to get confidential help, from department chaplains, peer-support groups such as POPPA, and phone and text message hotlines. "There is a continued resistance from officers in crisis to ask for help. Don't be afraid to ask yourself or someone you are concerned about if they are okay. Or even more directly, 'are you considering suicide or harming yourself?' These questions do not put the concept in a person's mind. Suicide is not a spontaneous act and in many instances, suicide is considered long before the harmful act is actually committed," Richter said.

It's not just the NYPD that is experiencing so many suicides; the country itself is in the midst of a mental health epidemic. Adults, teens, females, whites, blacks, wealthy, poor. It just doesn't matter. Mental health issues don't discriminate. Myriad reports on mental health appear regularly, with all agreeing that approximately one in five adults in the U.S. faces some form of mental health issue. That's 43.8 million people, or 18.5 percent of the population, according to the National Alliance of Mental Illness (NAMI). Nearly half were shown to have a co-occurring substance abuse disorder, and about 9.6 million Americans have been found to experience suicidal ideation. On top of that, about one in 25 American adults — 9.8 million, or 4 percent — wrestles with a serious mental illness that interferes with or limits one or more major life activities in a given year.

Our nation's mental health is descending to dangerous levels with no easy way out. And it's no different in the NYPD.

The four officers took their own lives this summer did so with their own service pistols, which only serves to highlight the increasing need to focus on the problem at hand. More police officers commit suicide every year in New York City than are killed in the line of duty. Since 2014, an average of five New York City police officers have taken their own lives each year, and 105 suicides in the NYPD in the last 20 years.

"Most people who are suicidal don't want to die, but they might not see any alternatives," said Lieutenant Richard I. Mack in a June 2019 *New York Times* article. Mack volunteers with Police Organization Providing Peer Assistance (POPPA), a nonprofit anti-suicide program created in 1996 after 26 officers killed themselves in a two-year span. While no one knows the exact reason Deputy Chief Steven Silks ended his own life this past summer, he was just weeks away from his mandatory retirement as he approached his 63rd birthday. It is common knowledge within many police departments that officers facing retirement often struggle with a loss of identity and purpose.

Richter said he has been working with the Department to implement a stronger prevention and outreach program that includes a wider range of strategies to minimize this tragedy, including identification of risk factors, sensitivity to overt and subtle cues of officer distress, and proper utilization of counseling and referral services. "We need to learn how to better deal with officers in states of impending or acute suicidal crises. The importance of suicide prevention and intervention needs to go hand-in-hand with comprehensive mental health services," he said. "We need to be more proactive rather than reactive."

Police Commissioner O'Neill recently completed a mental health awareness program for all executives to clarify resources, warning signs, and policy change to respond to this mental health issue. For non-discipline firearm removals, members will no longer have the stigma of loss of shield. Instead, they will receive an ID card that reflects a firearm restriction, but will be allowed to continue to wear their shield.

"The policy change is welcome," Richter said. "But it's only the beginning."

The above article appeared on page 23 of the CEA Oct. 2019 Bulletin

LINE ORGANIZATIONS

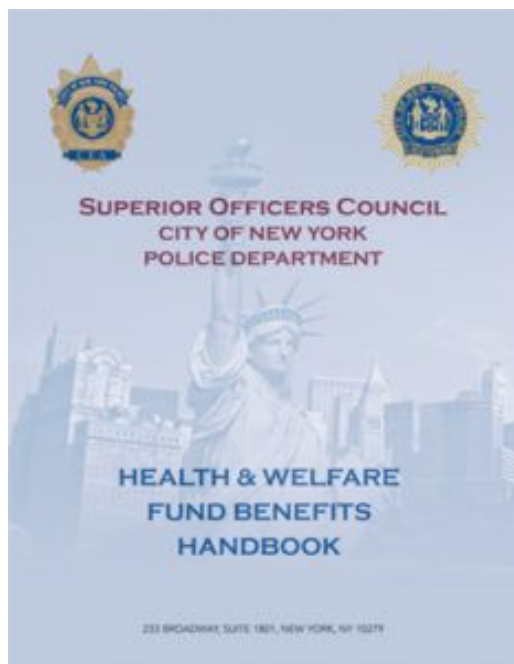
SUPERIOR OFFICERS COUNCIL CITY OF NEW YORK POLICE DEPARTMENT

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>

DAVIS VISION
EYECARE REFRAMEDSM

VISIT THE DAVIS VISION WEBSITE >>

Eyecare Benefits for Active Members

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

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

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

LINE ORGANIZATIONS



NOTICE OF CREDIBLE COVERAGE
Important Notice from the
Superior Officers Council Retiree Health and Welfare Fund
About Your Prescription Drug Coverage and Medicare
For Medicare-Eligible Retirees and Dependents

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the *Superior Officers Council Retiree Health and Welfare Fund* and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

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

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through Dec. 31st. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

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

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

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

1. **You can keep your current prescription drug coverage with the *Superior Officers Council Retiree Health and Welfare Fund* and you do not have to enroll in a Medicare prescription drug plan.**
 - If you choose to enroll in a Medicare prescription drug plan, Medicare's annual enrollment period is (October 15th - Dec. 31st of each year). You will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare Drug Plan.
2. **You can enroll in a Medicare prescription drug plan, but you will lose the prescription drug coverage provided by the fund.**
 - If you lose your Medicare prescription drug plan, you may only re-enroll in the Fund's prescription coverage in accordance with the Plan's enrollment rules.
 - Be aware, if you drop your prescription drug coverage with the Fund, you will lose prescription drug coverage for yourself, spouse, and other dependents.
 - If you lose your prescription drug benefits with the Fund, you will keep the other benefits offered by the Fund.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with *Superior Officers Council Retiree Health and Welfare Fund* and don't join a Medicare drug plan within 6 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

Continued next page.....

LINE ORGANIZATIONS



Due to some confusion in relation to a letter recently sent to our members pertaining to whom is eligible to receive \$0 co-pay for low dose statin prescriptions please read the following:

COVERAGE OF LOW-DOSAGE STATINS (CHOLESTEROL LOWERING MEDICATIONS) CHANGED FOR NON-MEDICARE GHI CBP MEMBERS TO COMPLY WITH THE AFFORDABLE CARE ACT:

The Superior Officers Council has been notified that effective July 1, 2018 **Low-Dose Generic Statins** will be provided for a **\$0 co-pay** by Non-Medicare GHI CBP members' health-care plans instead of the Superior Officers Council prescription drug benefit administered by OptumRx. This change meets a requirement of the Affordable Health Care Act. Under the ACA, the low-dose statins listed below are free. Beginning July 1, 2018, **Non-Medicare GHI CBP SO** members between the ages of **40 up to and including 64 years** of age need to present their **Emblem Health/GHI health insurance card** when filling Statin prescriptions at their pharmacy. (For example, on the front of the Emblem Health/GHI card, Members will find a BIN#, PCN# and Group# that the pharmacist must utilize to fill the Statins.)

Members receiving their Statin medications through the OptumRx Mail Order Pharmacy can call an OptumRx Advocate at 1-800-788-4863 to have their prescription on file transferred to a local pharmacy.

Members **enrolled in Medicare** or outside of the ages of **40 up to and including 64 years** of age group will continue to be covered by the Superior Officers Council prescription drug benefit administered by OptumRx.

This is the listing of **low-dose statins** covered under the Affordable Care Act:

ATORVASTATIN 20 MG TABLET	PRAVASTATIN SODIUM 10 MG TAB
ATORVASTATIN 10 MG TABLET	PRAVASTATIN SODIUM 40 MG TAB
FLUVASTATIN ER 80 MG TABLET	PRAVASTATIN SODIUM 80 MG TAB
FLUVASTATIN SODIUM 20 MG CAP	ROSUVASTATIN CALCIUM 10 MG TAB
FLUVASTATIN SODIUM 40 MG CAP	ROSUVASTATIN CALCIUM 5 MG TAB
LOVASTATIN 40 MG TABLET	SIMVASTATIN 10 MG TABLET
LOVASTATIN 20 MG TABLET	SIMVASTATIN 40 MG TABLET
LOVASTATIN 10 MG TABLET	SIMVASTATIN 5 MG TABLET
PRAVASTATIN SODIUM 20 MG TAB	SIMVASTATIN 20 MG TABLET

Any questions on this prescription drug plan can be directed to the Superior Officers Council at (212) 964-7500, or by E-Mail to maryann@nypdsoc.com.

24/7 Telemedicine Program with Teladoc

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

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

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.

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**SURVIVOR'S HEALTH BENEFITS**

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

# LINE ORGANIZATIONS

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

[lba@nypd-lba.org](mailto:lba@nypd-lba.org)

CONTACT US



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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](mailto:support@ccwsafe.com)

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



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Lieutenants Benevolent Association  
*"Leaders of the Finest"*

# LBA NEWS

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## TWO CANINES DEDICATED TO DECEASED LIEUTENANTS

### RECOGNIZED AT ESU CANINE TEAM GRADUATION CEREMONY



Police Officer Katrina Narvaez & K9-39 "FREDDY"

On Dec. 11, 2019, the Department held an Emergency Service Unit Canine Team Graduation Ceremony at Floyd Bennett Field. The ceremony was attended by 1st Deputy Commissioner Benjamin Tucker, Chief of Special Operations Harry Wedin, C.O. of ESU Deputy Chief Wilson Aramboles, Assistant Chief Chaplain Monsignor Robert Romano, C.O. of ESU Canine Team Lt. Vincent Kennedy, LBA Queens South Director Kathy Flug and numerous family members, friends, and co-workers of the graduates.

Of the 10 canine graduates, two were dedicated to fallen Lieutenants. Canine "Freddy" is named in memory of Lt. Federico "Freddy" Narvaez who was shot and killed in the line of duty on Oct. 18, 1996. Canine "Freddy's" handler is Katrina Narvaez, the daughter of Freddy Narvaez. Freddy's wife, Marilyn, Katrina's mother, along with other family members and friends were at the graduation ceremony. Canine "Marci" is named in memory of Lt. Marci Simms who, on November 5, 2015, died from an illness related to her participation in the rescue, recovery, and clean-up of the World Trade Center after 9-11. Marci's husband Keith and other family members and friends attended the graduation ceremony.



Police Officer Steave Singh & K9-53 "MARCI"



# Highlights of the SECURE ACT

Written by David Kudla. Published in Forbes.com; Jan. 10, 2020

The Setting Every Community Up for Retirement Enhancement Act, better known as the SECURE Act, was signed into law on Dec. 20, 2019. The SECURE Act is one of the most dynamic changes to retirement legislation since the Pension Protection Act of 2006, and addresses a wide variety of retirement planning topics.

Given that many of these changes became effective on Jan. 1, 2020, there are a few key areas that may immediately effect your retirement plan. Here are four major changes created by the new law:

## **Required Minimum Distributions (RMDs) Will Start at Age 72, Not Age 70½**

Starting Jan. 1, 2020, you will need to start withdrawing money from your traditional IRAs and employer tax deferred accounts such as 401(k)s, 403(b)s, and 457s at age 72, a change from the current withdrawal requirement of age 70½.

If you turned 70½ in 2019 (born prior to July 1, 1949), you will still need to take your RMD for 2019 no later than April 1, 2020. If you are currently receiving RMDs (or should be) because you are over age 70½, you must continue taking these RMDs. Only those who will turn 70½ (born on or after July 1, 1949) in 2020 or later may wait until age 72 to begin taking required distributions.

## **You Can Contribute to Your Traditional IRA After Age 70½**

Beginning in the 2020 tax year, the new law will allow you to contribute to your traditional IRA in the year you turn 70½ and beyond, provided you have earned income. You still may not make 2019 (prior year) traditional IRA contributions if you are over 70½.

## **Inherited Retirement Accounts**

Upon death of the account owner, distributions to non-spouse individual beneficiaries must be made within 10 years. The current rules that allowed a non-spouse IRA beneficiary to "stretch" required minimum distributions (RMDs) from an inherited account over their own lifetime (and potentially allow the funds to grow tax-free for decades) has been eliminated. The rule applies to inherited funds in a 401(k) account or other defined contribution plan as well.

There are exceptions for spouses, disabled individuals, and individuals not more than 10 years younger than the account owner. Minor children who are beneficiaries of IRA accounts also have a special exception to the 10-year rule, but only until they reach the age of majority.

If you've already inherited a stretch IRA, rest easy. The changes from the bill that close loopholes that allowed stretch IRAs applies to beneficiaries of someone who dies after the end of 2019.

## **Adoption/Birth Expenses**

The new law allows penalty-free withdrawals from retirement plans for birth or adoption expenses, up to \$5,000 limit would apply to each parent, including those who have adopted children. So technically, a couple could take out up to \$10,000 from their retirement savings as long as they have separate accounts in their own names.

Though there are many more aspects and provisions to the new law, we have highlighted some of the most pertinent. As always, it is best to consult with a professional financial planner to ensure you are keeping abreast and adhering to the latest rules as they apply to your overall financial and retirement plan.





## RETIREE CORNER

### PENSION PROTECTION ACT RETIREES MAY DEDUCT THE COST OF BENEFITS

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, 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 check.
  - **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.
  - 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. Please do not call the Pension Fund for tax advice.

**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. Please contact Marie Elena Brusco at 212.693.6058 with any questions regarding this matter.

*(This article was reproduced from an article on the New York City Police Pension Fund's website.)*

**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](mailto: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 30<sup>th</sup>. In case of ties, awards will be split among the highest scores achieved on any single day.

Lou Turco  
President

Dennis Gannon  
Recording Secretary

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



# LINE ORGANIZATIONS

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Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038  
(212) 964-7500  
lba@nypd-lba.org

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

Please see below for a PDF version of the Retirement Guide

Lieutenants Benevolent Association  
40 Peck Slip / New York, NY 10038  
Telephone: (212) 964-7500  
Fax: (212) 964-4240



## RETIREMENT GUIDE (June 2019)

### PRIOR TO RETIREMENT

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

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

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

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

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

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

Lou Turco  
President

Dennis Gannon  
Recording Secretary

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

# LINE ORGANIZATIONS



## SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

Dear Fellow SBA member:

Mayor de Blasio is clearly attempting to undermine the leadership of the SBA, and you should know the truth about it.

You have recently read reports in the media which indicate I am being investigated by Internal Affairs for comments made by me in my capacity as your President, including my declaration of war on Mayor de Blasio's failed leadership following the recent attempted assassination of two Bronx cops, the chaos that took place during the subway "protests" in Brooklyn, and the rape and murder of a ninety-two year old woman in Queens. The press also reported information leaked by a "high level city official" taken from a confidential IAB interview, in an attempt to impugn my character. In a retaliatory attempt to assault my reputation and fracture the solidarity of the SBA – a clear and obvious violation of State and Federal labor laws, and of my First Amendment right to speak out on matters of public concern – the same source claims the Department is investigating my salary, suggesting I receive pay to which I am not entitled.

First, let me assure you in no uncertain terms: I WILL NOT BE SILENCED BY THREAT OF DISCIPLINE, NOW OR EVER!

All of my criticism of Mayor de Blasio is well-deserved and will not cease until he abandons the policies that are placing all members of the SBA and the NYPD at greater risk of injury and death while making it more difficult for us to do our jobs. I am confident that my comments enjoy broad support among the SBA membership and members of the NYPD overall – you have repeatedly told me so – and I will not be intimidated by the coercive tactics employed by City Hall. I assure you a "retaliatory targeted investigation" by the Department will be met with quick legal action by the SBA.

If the Mayor's response to my criticism is to threaten and retaliate against my First Amendment rights, he is once again sorely misguided. Because of his failed agenda, including decriminalization of quality of life offenses and hands-off policing, we continue to experience spikes in crime, preventable homicides and violent crime, worsening relationships with our brother ICE officers, and the deterioration of neighborhoods throughout the City. His continued support of the disaster known as bail reform has released career criminals back into the community time and again: criminals are mocking law enforcement, boasting that they will be released within hours while we are still processing the arrest. Perhaps the Mayor simply wants to create a distraction so the media will forget the Eight Hundred Fifty Million dollars which disappeared from ThriveNYC under his wife Chirlane McCray's watch.

It does not matter: I will continue to tell the truth, to highlight what really goes on and defend the men and women in law enforcement loud enough for the elected Mayor to hear, and I will fulfill my role as your advocate and exercise my First Amendment rights on all issues that affect your ability to protect the City – and most importantly go home safely.

It is no surprise that I am a target for City Hall; the SBA Twitter account has the second largest law enforcement following in the country. The SBA repeatedly highlights the failed progressive policies that threaten to destabilize the nation's largest cities, New York first among them. Mayor de Blasio has ventured on a very slippery slope, first misusing the Patriot Act to seek a reporter's telephone records, now employing the Internal Affairs Bureau and leaks to tabloid media to muzzle a union president who advocates for his members. What is surprising is that the Mayor is so obvious, threatening my position while we are in the midst of collective bargaining: this threat is an unmistakable effort to force the SBA to accept a contract that has already been rejected by 75% of the uniformed services, and a clumsy shot at removing an SBA administration that has successfully sued the City and won in excess of Forty-Five Million dollars in damages for our membership.

It is troubling that information allegedly taken from a confidential Group 1 investigation has been leaked. Fortunately, I am confident that the appropriate notifications have been made, the source of this "leak" will be swiftly discovered, and the leaker will be promptly and expeditiously held to account.

Finally, in a desperate effort to besmirch my integrity, City "sources" claim the Department is investigating me for accepting night differential despite not working at night. This is a blatant lie, easily disproved. I am paid no different than you, a NYPD Sergeant, based on the same collective bargaining agreement that covers each member of the SBA. The City is reimbursed the salary of each police union official who has been granted an excusal to perform union duties as part of the collective bargaining agreement, and has been in effect for over 50 years, long before I became SBA president. The NYPD/City of New York determines the rate of pay for each union official through our collective bargaining agreement: not the union. I have never asked for nor received any additional benefit. The salary I receive is determined by the Department in accordance with that formula that the City has created. I have never submitted any request for night differential or overtime since becoming your President. The City knows this: it is their records which would prove it. Once again this is just another LIE manufactured by the city.

You elected me your President to represent you without fear, and to put the interests of the members first. To me, that means communicating our message in the terms needed to get the message heard. I pledge once again that I will not be bullied into silence by the Mayor, or anyone else, as long as I have the privilege to serve as your President.

I am not afraid of Mayor de Blasio. I fought the crack war in the 1980's with five years in this department all while Bill de Blasio was in Nicaragua as an ardent supporter of the ruling socialist government, the Sandinista National Liberation Front. We don't threaten "consequences" when we are offended or our egos are a little bruised. Real New Yorkers stand up and defend themselves on the merits. Mayor de Blasio needs to defend his programs on the merits, truth is he cannot. I make no apology for defending law enforcement.

*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](mailto: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](mailto: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](http://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: <b>MEDICAL EVALUATION FOR ALL MEMBERS OF THE SERVICE WHO BELIEVE THEY MAY HAVE SYMPTOMS OR HEALTH CONCERNS RELATED TO 9/11</b> |           |
| DATE ISSUED:                                                                                                                            | NUMBER:   |
| <b>09-20-19</b>                                                                                                                         | <b>40</b> |

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](http://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<br>Coney Island             | NO                    | NO                        | 60 PCT - 2951 W. 8th St.             |
| Bronx, Central Park,<br>Queens, Prospect Zoos | YES                   | YES                       | 52 PCT, CPP, 109 PCT & 78 PCT        |
| Javitt's Center                               | YES                   | YES                       | MTS PCT - 357 W. 39th St.            |
| Empire State Building                         | YES                   | YES                       | MTS PCT - 357 W. 39th St.            |
| Rockefeller Center                            | YES                   | YES                       | MTN PCT                              |
| 9/11 Memorial Pool<br>9/11 Museum             | YES<br>NO             | YES<br>NO                 | 1 PCT                                |
| Statue of Liberty and<br>Ellis Island         | YES                   | YES                       | 1 PCT, Park Police                   |
| Paramount Theater<br>Huntington, LI           | NO                    | NO                        | SCPD                                 |
| NYCB Westbury                                 | NO                    | NO                        | NCPD                                 |
| Top of the Rock @<br>Rockefeller Center       | YES                   | NO                        | MTN PCT                              |

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



# LINE ORGANIZATIONS



## SBA Retiree Forms



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



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



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



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



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



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



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



## 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



DEA in the Press

## **Chief Leader Eulogizes Death of Det. Paul Federico**

February 26, 2020

This article on Det. Paul Federico appeared in the February 24, 2020 issue of The Chief Leader: [https://thechiefleader.com/news/news\\_of\\_the\\_week/nypd-detective-takes-own-life/article\\_7b56158a-5426-11ea-9898-a739acb9ba68.html](https://thechiefleader.com/news/news_of_the_week/nypd-detective-takes-own-life/article_7b56158a-5426-11ea-9898-a739acb9ba68.html)

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## **DEA's Oldest Member Celebrates His 103rd!**

February 25, 2020

On February 21, 2020, the DEA's oldest living Detective, Nicholas Calabrese, celebrated his 103rd birthday. The DEA honored him on the occasion: <https://nypost.com/2020/02/21/nypds-oldest-retired-detective-celebrates-103rd-birthday/>

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## **Memorial for Det. Brian Simonsen Covered by Newsday**

February 21, 2020

On February 20, 2020, Newsday covered the first annual memorial service, held at graveside, for Det. Brian Simonsen, killed in the line of duty on February 12, 2019. <https://www.newsday.com/long-island/suffolk/brian-simonsen-nypd-friendly-fire-remembrance-1.42019777>

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## **Second Grade Det. Jerry Dassaro, half of NYPD's "Tom & Jerry," Passes**

February 20, 2020

Second Grade Det. Jerry Dassaro, the former partner of Det. Tommy Weiner, passed away at age 59. Dassaro and Weiner were known as "Tom & Jerry" when they were Transit Detectives tracking and busting graffiti taggers in the City's transit system. See the obituary in the *New York Daily News*:

<https://www.nydailynews.com/new-york/nyc-crime/ny-famed-anti-graffiti-cop-dies-20200220-uet5d37r5fbovfvfukuwuwp6ie-story.html>

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## **Perp Who Shot Det. Paul Yurkiw Paroled From Prison**

February 20, 2020

The *New York Daily News* published the following stories on the parole of Shawn Boyd, who shot Det. Paul Yurkiw in 1989. Yurkiw retired in 2002 from the Bomb Squad. <https://www.nydailynews.com/new-york/nyc-crime/ny-man-convicted-of-shooting-nypd-cop-released-prison-20200218-xur7uqysbzahxhdc5ap3z37qd4stry.html>

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## **DEA President DiGiacomo Featured on News 4 New York**

February 14, 2020

On February 13, 2020, DEA President Paul DiGiacomo sat down with News 4 New York to record this interview regarding union and Department warnings to members about staying hyper-vigilant in these times of attacks on police. See the video here:

<https://www.nbcnewyork.com/news/local/nypd-on-high-alert-since-targeted-shootings->

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## **DEA President DiGiacomo Quoted by Fox 5**

February 14, 2020

DEA President Paul DiGiacomo was quoted in this story on the recent precinct shooting that appeared on TV's Fox5: [www.fox5ny.com/news/nypd-investigating-threats-against-officers-on-patrol](http://www.fox5ny.com/news/nypd-investigating-threats-against-officers-on-patrol)

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## **The Washington Times Remembers Det. Sonny Grosso**

February 14, 2020

On February 13, 2020, The Washington Times published this story about the late Det. Sonny Grosso and his partner, retired Det. Randy Jurgensen, the last of the "French Connection" cops. <https://www.nycdetectives.org/wp-content/uploads/2020/02/Washington-Times-February-13-2020.pdf>

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## **Leanne Simonsen Promotes Organ Donation On Fox 5**

February 12, 2020

Fox 5 New York gave Leanne Simonsen, widow of Det. Brian Simonsen, airtime to discuss an issue of importance: organ donation.

[https://www.fox5ny.com/video/653593.amp?\\_twitter\\_impression=true](https://www.fox5ny.com/video/653593.amp?_twitter_impression=true)

# 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



*The following op-ed appears online at FoxNews.com*

Pat Lynch: Our police officers' lives are in grave danger and time is running out to make things right  
By Pat Lynch  
FEB 12, 2020

This past weekend, New York City police officers were [targeted for assassination](#) — twice within twelve hours, including one attack inside an NYPD precinct. Those attacks have taken us back to a very dark place.

When the calls came over, every cop immediately thought of the last time we were [under attack](#). And the time before that.

We thought of our brothers Rafael Ramos and Wenjian Liu, who were [ambushed and killed](#) in 2014 by an individual who had threatened to “put wings on pigs.”

We thought of our sister, Miosotis Familia, gunned down in an NYPD vehicle in 2017 on those same Bronx streets.

Fortunately, this time was different. Our brothers Police Officer Paul Stroffolino and Lieutenant Jose Gautreaux survived. They were saved, not by “luck” but by their own quick thinking and the heroism of cops around them.

They are home with their families and the would-be cop-killer is behind bars. We will do everything we can to keep him there.

It is a relief that we won't be attending two more funerals. But that does not excuse the grim reality we still face.

New York City police officers have been targeted for assassination five times in five years. Our elected leaders have apparently learned nothing from these attacks. Cops and all New Yorkers are suffering because of their failure.

We have warned again and again that the deteriorating environment on our streets, created by pro-criminal policies and anti-cop rhetoric flowing from New York's City Hall and our capital in Albany, has put a target on the backs of police officers.

We have been ignored, dismissed and accused of fear-mongering. We have been left standing alone on virtually every important public safety issue. Criminals have noticed the lack of support, and they have taken advantage of it.

Our entire city is sliding downwards, fast. New Yorkers see the crime and disorder happening on their own block. They see the crime statistics catching up to that reality: nearly all categories of serious crime are up by double digits, for the first time in many years.

This is exactly what happens when anti-police rhetoric combines with laws that defy common sense. Repeat violent offenders with violent crimes on their records are walking out of the precinct doors before we have finished typing up the arrest report.

The personal information of crime victims and witnesses is almost immediately handed over to criminals' attorneys.

And our justice system is regularly spitting out career criminals who have no business walking our streets.

One of those criminals was a parole violator who had tried to kill police officers before. This weekend, he tried to kill us again.

While this assassin hunted cops in the Bronx, New Yorkers in every neighborhood received a terrible message about their own safety. The unspoken fears of regular New Yorkers weigh on cops, even while we are under attack ourselves.

We did a lot of work to reclaim our city from chaos and violence. We simply can't let it all fall apart. But we also can't save our city on our own. It's not too late to correct the mistakes of the past.

It's not too late for our elected leaders to stand on their soapbox and say, “My words did damage. My rhetoric got into the heads of unstable people and inspired them to attack police officers. The policies I supported have made my community less safe.”

It's still not too late, but time is running short. If our elected leaders won't reverse course, it will be up to us. Cops and the New Yorkers who support us will have to make that change happen.

We can do it together by standing together, speaking out together and refusing to let our leaders ignore or dismiss us.

We need to remind them that behind every crime statistic, behind every shocking headline is a real person: a crime victim or a police officer who was attacked for doing his job.

# LINE ORGANIZATIONS



## World Trade Center Resources

### Police Pension Fund Notice of Participation

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

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

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

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

### Victim Compensation Fund

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



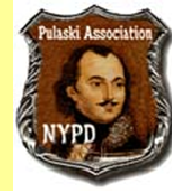
<http://www.nypdemeralds.com/>



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



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



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



<http://nypdsteuben.org/>



## RPEA Scores Another Legislative Victory

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.

## Retirees Testify to Voice Concerns of Proposed Cuts to Health Benefits

[February 5, 2020](#)

The Retired Public Employees Association (RPEA), representing the interests of nearly 500,000 state and local government retirees in the State Retirement System, today voiced concerns over items proposed in the FY 2020-2021 state budget, which would reduce health insurance benefits.

Testifying before the Joint Legislative Fiscal Committees, RPEA Executive Director Edward C. Farrell addressed proposals that would reduce Medicare reimbursement for retirees who are enrolled in the New York State Health Insurance Program (NYSHIP).

"Retirees have spent their careers in service to the residents of New York," **said Farrell**. "Their days of earning a salary are over and they are living their retirement fully expecting to utilize benefits they earned during their employment. These cuts will impact the health and well-being of real people, your family members, your friends, your neighbors – and they are not acceptable."

Eligible NYSHIP retirees pay the same premium contribution as active state employees. However, the State has realized significant cost savings for retiree health insurance by requiring that all retirees participating in NYSHIP also enroll in Medicare upon turning 65. Since the State saves money, the Legislature provided for reimbursement of Medicare premiums. The proposed budget would reduce that reimbursement.

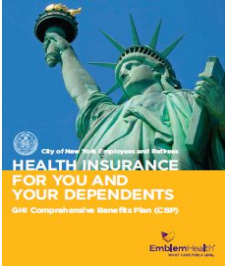
In addition to these concerns, RPEA is requesting parity between retirees and active employees in the NYSHIP Empire Plan regarding access to Skilled Nursing Facilities (SNF), an item not currently included in the state budget. Both retirees and active employees pay identical premiums, yet retiree benefits are not existent. Specifically:

- Empire Plan enrollees under the age of 65 have coverage for 120 days of SNF care with no hospital stay required.
- However, upon eligibility for Medicare at the age of 65, the Empire Plan provides no SNF coverage to retirees.
- So, the SNF benefits available to retirees are reduced to those provided under Medicare, which includes only 20 days of coverage and requires a 3-day hospital stay.

**Farrell concluded**, "Older enrollees are more likely to need skilled-nursing services and care, and so, RPEA considers this policy to be age discrimination and is urging the Legislature to rectify it."



# 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>

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## SBA—Eligibility

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

### Definition of PPO and POS

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

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

Continued next page.....

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

## 9/11 HEALTH WATCH

**WTC**  
HEALTH PROGRAM

### Understanding Different September 11th Assistance Programs

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

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



#### World Trade Center (WTC) Health Program

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

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

Department of Health and Human Services (HHS)

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

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

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

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

**Questions about the WTC Health Program?** [www.cdc.gov/wtc](http://www.cdc.gov/wtc) or call 1-888-982-4748



#### September 11th Victim Compensation Fund (VCF)

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

**Administered by:** U.S. Department of Justice

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

See the VCF's New York City Exposure Zone at [www.vcf.gov/nycExposureMap.html](http://www.vcf.gov/nycExposureMap.html)

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

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

**Questions about the VCF?** [www.vcf.gov](http://www.vcf.gov) or call 1-855-885-1555 (1-855-885-1558 for the hearing impaired)



# Health and Welfare



## NYC Health Benefits Program City Coverage for Medicare-Eligible Retirees

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

### Medicare Enrollment

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

For retirees 65 and older Social Security has sent the IRMA letters indicating your Medicare part B deductions for 2019. When you receive your Medicare reimbursement check in the spring of 2020 you submit that letter, a copy of the 1099 from Social Security and the reimbursement form for any addition money that was withheld. You are also reimbursed for your spouse's Medicare deductions. If you have not filed in the past you can go back and file for up to 3 past years.

### Medicare Part B Reimbursement

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

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

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

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

### [Learn More about Medicare Part B Reimbursement](#)

[Medicare Part B Reimbursement Program Application](#) - Reimbursement for 2019 will be issued in April 2020

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

[2018 Medicare Part B Reimbursement Differential Request Form](#) - Reimbursement for 2018 will be issued in March 2020

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

### 2019 Medicare Part B Premium Reimbursement ANSWERS TO FREQUENTLY ASKED QUESTIONS

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

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

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

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

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

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

Continued next page.....

# Health and Welfare



## NYC Health Benefits Program

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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

### IRMAA Medicare Part B Reimbursement

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

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

[IRMAA Medicare Part B Reimbursement Application \(for 2019, 2018 & 2017\)](#) - Reimbursement for 2019 will be issued in October 2020

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

# Health and Welfare

## Your Most Pressing Questions About the Coronavirus, Answered

The Wuhan coronavirus is a newly discovered strain of a family of viruses that infect animals and sometimes humans. Below are some common questions (and answers) about the rapidly spreading outbreak, now officially called COVID-19 and previously referred to as the “2019 novel coronavirus” or 2019-nCoV.

### Where did this new coronavirus virus come from?

The virus is thought to have originated in one or more animal species, possibly including bats. In December 2019, the first cases in humans were detected, in the Chinese city of Wuhan. Early cases are believed to involve people who had been to a large animal and seafood market. A genetic analysis is underway to try to pin down the source(s). Two previous human outbreaks of coronaviruses — severe acute respiratory syndrome ([SARS](#)) and Middle East respiratory syndrome ([MERS](#)) — both originated in animals.

### How contagious is this coronavirus?

The virus is now known to spread from human to human. But how easily is not yet determined. Any given virus can spread reluctantly or be highly contagious. Measles, for example, is far more contagious than early analyses of this coronavirus indicate, says Nancy Messonnier, MD, director of the National Center for Immunization and Respiratory Diseases at the Centers for Disease Control and Prevention (CDC).

One reason the disease appears to be spreading rapidly may be due to delays in confirming early cases, given that the ability to test for the virus is limited to a few specialized labs, including in China and at the CDC, says Dr. Wilbur Chen, associate professor of medicine at the University of Maryland School of Medicine.

“As this case confirmation process becomes more speedy, the reporting of cases will appear to be faster — not necessarily because of the disease spreading faster, but because of the ability to identify and confirm cases becomes faster,” Chen says. “Nonetheless, we also believe that the 2019-nCoV is efficient in transmission, meaning that it is capable of spreading fast.”

### How deadly is it?

That can’t be determined yet. The outbreak is in its early days, so the cases in China that have been confirmed are likely the more serious cases, health experts say. As the outbreak unfolds and more people get sick, it may turn out that there are many more cases that are milder, which would change the picture of how deadly the virus is.

### How do people catch it?

Scientists don’t know for sure the ways in which this coronavirus most easily spreads. But past coronaviruses — MERS and SARS — were thought to be transmitted through coughs and sneezes, just like the flu, so it’s likely this coronavirus also spreads through respiratory droplets, the CDC says. That means close contact with others would be key to its spread.

Meanwhile, it’s not known whether or how long the virus might survive in droplets on hard surfaces, such as doorknobs or countertops. But we know the common cold virus ([which is also a coronavirus](#)) can last “a couple hours to maybe a couple days,” depending on temperature, humidity, and other factors, says Amesh Adalja, MD, an infectious disease expert at the Center for Health Security at Johns Hopkins University. Adalja tells *Elemental* that the same might be true of this virus, but he thinks surfaces are not likely the main form of transmission.

For example, it’s unlikely any coronavirus would survive as a stowaway on or inside packages mailed from China to the United States. “In general, because of the poor survivability of these coronaviruses on surfaces, that’s in the range of hours, there’s likely a very, very, very low if any risk of spread from products or packaging that is shipped over a period of days or weeks in ambient temperatures,” Messonnier says.

Masks are an important line of defense against disease transmission in hospitals, but there is little research on whether they work for the general public. The key is wearing a mask that fits properly and wearing it consistently.

### How can you protect yourself and others?

- Prevention advice mirrors the tactics for avoiding or [spreading the flu](#), the common cold, and other diseases:
- Frequently and [correctly wash your hands](#), scrubbing with soap and water for at least 20 seconds.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Clean and disinfect frequently touched objects and surfaces. If you’re sick, stay home. Cough and sneeze into a tissue or your elbow — not your hands or into the air.

### Do surgical masks help?

Masks are an important line of defense against disease transmission in hospitals, but there is little research on whether they work for the general public. The key, experts say, is wearing a mask that fits properly and wearing it consistently. “They don’t hurt and may offer some protection,” Adalja says. But if you stick an infected hand under the mask to scratch an itch, you’ve rendered the mask useless, he points out.

“We do not currently recommend the use of face masks for the general American public,” Messonnier said Jan. 31. “This virus is not spreading in your communities. While it is cold and flu season, we don’t routinely recommend the use of face masks by the public to prevent respiratory illness, and we are certainly not recommending that at this time for this novel virus.”

### Should you worry about being at an airport or flying internationally?

“Do not travel to China,” the U.S. State Department says. That’s [Level 4 travel alert](#) — the most strict.

Health officials have not advised people to worry about travel in general. Federal officials have not suggested anyone limit domestic travel.

U.S. officials are also expanding their health checks of inbound travelers from five airports to 20. (It is not yet clear which countries’ flights might be affected.) These inbound travelers are screened with a noncontact thermal device to check their temperatures, and officials look for coughing or sneezing. The passengers also answer questions about their travel, any possible symptoms, and whether they came in contact with infected people.



# Health and Welfare

## What are the new U.S. quarantine and travel rules?

New measures effective Sunday evening, Feb. 2, have been taken to help prevent the spread of the disease, Alex Azar, Secretary of Health and Human Services, and Chairman of the President's task force on the novel coronavirus, [announced](#):

U.S. citizens who've been in Hubei Province, the epicenter of the outbreak in China, in the previous 14 days are subject to up to 14 days of mandatory quarantine upon return, "to ensure they're provided proper medical care and health screening."

U.S. citizens who've has been in the rest of mainland China within the previous 14 days will, upon return, "undergo proactive entry health screening at a select number of ports of entry and up to 14 days of monitored self-quarantine to ensure they have not contracted the virus and do not pose a public health risk."

"Foreign nationals, other than immediate family of U.S. citizens and permanent residents, who have traveled to China within the last 14 days will be denied entry into the U.S."

## What are the symptoms of coronavirus?

Some infected people have reported little to no symptoms, [the CDC says](#). In others, symptoms include fever, cough, and shortness of breath and can range from mild to severe, causing death.

Much remains to be learned about the progression of the illness, but the CDC thinks symptoms show up as quickly as two days after exposure or as late as 14 days — a range seen previously in MERS. U.S. officials now say that even before infected people have symptoms, [they can pass the coronavirus](#) on to other people. That ups the risk of a faster spread.

## How can you tell coronavirus symptoms from a cold or the flu?

"You really can't," Adalja says. The symptoms are "indistinguishable" from those of the flu and other respiratory infections, he says. Given the high number of flu cases in the United States right now, the only reason you might suspect you have coronavirus is if you've traveled to China or another infected area or if you've come in contact with someone diagnosed with this coronavirus, Adalja says. In such cases, the CDC asks that you contact a health care provider.

## Is there a vaccine?

No. Scientists at the National Institutes of Health and other agencies are working on one, but don't hold your breath. Anthony Fauci, MD, director of the National Institute of Allergy and Infectious Diseases, said on January 28 that he's cautiously optimistic there may soon be a vaccine candidate ready for phase one clinical trials. But the testing and analysis during such a trial would likely take several months before any vaccine would be ready for widespread use, he said.

## Are there any treatments or therapies for this virus?

"There is no proven therapy," but there are antiviral medications shown to work in past outbreaks, Fauci says. The CDC and other agencies are studying specimens from infected people, in lab settings, to see whether any of these treatments might be effective against this strain of the virus.

## How bad could the outbreak become?

Nobody knows just yet, and health officials are loathe to speculate. The potential extent of this outbreak depends on how easily it spreads between humans, and scientists haven't figured that out yet.

"We are facing an unprecedented public health threat," Messonnier said Jan. 31. "We are preparing as if this were the next pandemic, but we are hopeful still that this is not and will not be the case."

## Is this the worst viral outbreak ever?

Not by a long shot.

In recent decades, two other suddenly infectious coronaviruses plagued humans. The 2003 outbreak of SARS spread to 8,098 people across four continents, killing about 10% of those infected; only eight cases were confirmed in the United States, and no deaths. MERS cropped up in humans in 2012 and has since spread to 2,494 people in 27 countries, killing about a third of its victims.

For perspective, other viruses that have crossed from animals to humans include HIV/AIDS, which has killed about 32 million people. Multiple outbreaks of Ebola, a virus carried by fruit bats and now transmitted between humans, have on average killed half of the people who contract it, but some outbreaks have reached 90% fatality rates.

Various strains of the flu virus kill between 291,000 and 646,000 people globally each year. In the United States, influenza infects between 9 million and 45 million people annually, resulting in 12,000 to 61,000 deaths each year.

A century ago, the Spanish flu pandemic of 1918–19 killed more than 50 million people in a single year (some estimates are double that figure), including 675,000 in the United States — all at a time when the global population was one-fourth of today's number. Experts say one-third of the world's population got the flu that year.

## Coronavirus Myths & Hoaxes

Several misleading and even dangerous coronavirus myths and hoaxes are circulating on social media. "Every outbreak has its 'infodemic'... an epidemic of rumors of false information," says Dr. Sylvie Briand, director of WHO's Infectious Hazard Management Dept.

### Here are some truths:

- Gargling with mouthwash, even if it is marketed to kill germs, will not help with this coronavirus, according to WHO.
- Rinsing your nose with a saline solution has not been shown to protect against the coronavirus or any other respiratory infection.
- Eating garlic may be good for you, but there is no evidence it'll help ward off the coronavirus.
- Antibiotics kill bacteria, but not viruses. Antibiotics are of no use against coronavirus.
- Bleach and other household disinfectants will kill coronavirus on counters and other hard surfaces. Sesame oil will not.
- Coronaviruses spread in some wild animals, including bats. But there's no evidence that eating meat sold in the U.S. puts you at risk.
- Your dog or cat cannot spread this coronavirus.

# What's Happening

WTC  
HEALTH  
PROGRAM

9.11

WTC Health Program

## 9/11 Were You There?

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

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

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

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

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

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

Outreach & Education Program Coordinator

WTC Health Program Clinical Center of Excellence at Mount Sinai

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

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

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

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

***World Trade Center Health Program***

Phone Number: (888) 982 4748

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



# What's Happening




## 2020 TRYOUTS!



**March 2<sup>nd</sup>, 4<sup>th</sup>, 6<sup>th</sup> (Monday Wednesday Friday)**  
**From 10 AM - 1 PM at Global Sports Center**  
**1 Charles Lindbergh Blvd. Garden City, NY 11530**

If interested please text, call or email Sgt. John Mattina:  
**347-729-6360**      [FinestRecruits@gmail.com](mailto:FinestRecruits@gmail.com)

*The Officers and Executive Board Members*  
*of the*  
**POLICE SQUARE CLUB**  
*Cordially invite you to its*  
**100TH ANNIVERSARY DINNER DANCE**



**THURSDAY, MARCH 12, 2020 @ 7:00PM**  
**MARINA DEL REY**  
**1 MARINA DRIVE ~ BRONX, NY 10465**  
**DINNER TICKET \$125 /PERSON**  
**DRESS CODE: FORMAL ATTIRE FOR ALL MASON'S**


**AWARDEES**

NYPD HOUSING CHIEF JAMES SECRETO MAN OF THE YEAR  
 SERGEANT RICHARD ARAYA B.N. WARRANT SQUAD MASON OF THE YEAR  
 DETECTIVE 2ND GRADE (RET.) KENYATTA ROUSE DISTINGUISHED SERVICE AWARD

PLEASE RSVP WITH BROTHER MIGUEL OCASIO  
 EMAIL: [mocasio13@aol.com](mailto:mocasio13@aol.com) PHONE: 347-512-7785

CELEBRATING  
**OVER 34 YEARS OF**  
 DEDICATED SERVICE IN THE NYPD

**RETIREMENT DINNER**  
*Patrick Whalen*  
 FAMILY ASSISTANCE SECTION



Friday, March 13th 2020  
 6:30pm-Cocktail Hour  
 7:30pm-Dinner  
**Russo's On the Bay**  
 162-45 Cross Bay Blvd Howard Beach, NY 11414

**\$110 PP**

**FOR TICKETS**

|                 |                |
|-----------------|----------------|
| Thomas Burns    | (646) 616-5434 |
| Tracy Jones     | (917) 971-7829 |
| Michael McInnis | (914) 281-9013 |
| Ed Cerasi       | (516) 984-4160 |
| Miguel Garcia   | (718) 809-2748 |
| Mary Kelly      | (646) 752-6284 |
| Peter Whalen    | (917) 490-8765 |
| Mary K. Whalen  | (646) 584-0331 |
| Jose Falero     | (929) 371-7518 |
| Jose Puello     | (917) 935-9483 |
| Brendi Sanchez  | (646) 734-8979 |
| Timothy O'Brien | (347) 386-7118 |
| Antonio Vivar   | (347) 234-0838 |
| Debra Lott      | (516) 770-2531 |

Checks Payable to Peter Whalen  
 Mail Payments To  
 90 Church St, New York, NY 10007 Suite 1236

*North Carolina Attorney General's Office*



**35th Annual**  
**PEACE OFFICERS'**  
**MEMORIAL DAY CEREMONY**

Thursday, May 7, 2020  
 11:00 A.M.

The Cove Church  
 197 Langtree Road ★ Mooresville, NC 28117



# What's Happening



## ANSWER THE CALL

NEW YORK POLICE & FIRE

WIDOWS' & CHILDREN'S BENEFIT FUND

WWW.ANSWERTHECALL.ORG

### Join Team Answer the Call in the United Airlines NYC Half!

Are you interested in running in the United Airlines NYC Half on March 15, 2020? [Click here](#) to learn how you can run in this year's half marathon on Team Answer the Call while supporting the families we serve. Spots are VERY limited so act fast!

Have a spot in the NYC United Half but still want to raise funds for our organization? Email [run@answerthecall.org](mailto:run@answerthecall.org) to learn how to become an honorary runner.

**Our first responders come running whenever we need help- the least we can do is run towards a finish line for them!**



# 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 – 3<sup>rd</sup> Floor

New York, NY 10006

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

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

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

## THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

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

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

Veterans Administration, if a veteran.

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

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

One for each bank account

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

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

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

Veterans Administration, if a veteran

## **PAID FUNERAL BILLS:**

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

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

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



# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

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

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

### What is the best option for you?

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

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

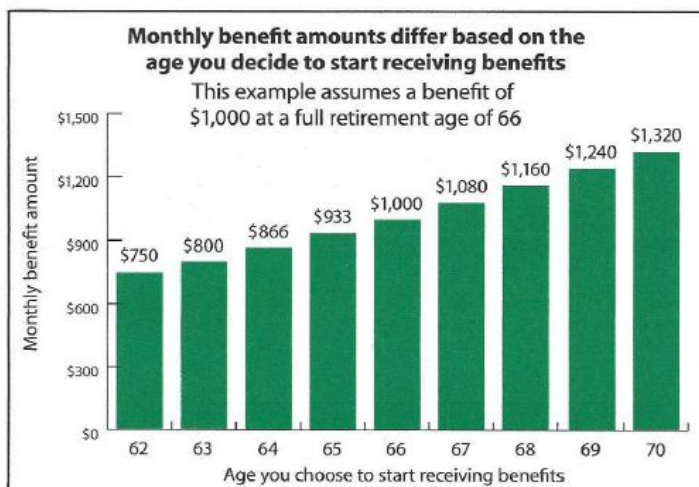
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

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

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





## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

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

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

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

## Other useful websites

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

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

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

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

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

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

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

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



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



# NOSTALGIA

## POLICEMEN NEWS

### Transfers-Appointments

#### MARCH

4 March 1893

Patrolman J.W. MUNRO of the 4th precinct tendered his resignation from the force Thursday to Commissioner Hayden, and it was immediately accepted.

MUNRO was appointed July 1884, and has been before the Commissioner before on charges. He is a Scotchman and his wife has recently fallen heir to some property. This he gives as a reason for resigning.

7 March 1893

Police Inspector WILLIAMS of New York indignantly denies the story that he is going to resign.

14 March 1893

#### NEW POLICEMEN

Police Commissioner HAYDEN to-day made twenty-one probationary policemen full-fledged patrolmen, they having served the allotted period. At the police trials to-day a number of delinquents were fined for neglect of duty.

23 March 1893

#### The Langan Case

The case of Peter LANGAN, recently a patrolman attached to the Eleventh precinct, against Charles FELTMAN, George MEYER and James THORNE, was dismissed by Justice TIGHE in the butler street police court this morning. Langan attended the Ball of the Joseph Society at the Tivoll, corner of second street and Fifth Avenue, on the evening of Feb. 2. The following morning there was a fight in the barroom, during which the officer discharged his pistol. He claimed that he was assaulted by FELTMAN, who is the son of the owner of Tivoll, and by the other two men, who were waiters. He was terribly beaten; and, when appeared in the police court to make his complaint, he was so swathed in bandages that his left eye only was visible. Charges were preferred against the officer, and he was tried before Commissioner HAYDEN and dismissed. He has since brought suit, and the action is now pending in the Supreme Court to compel the Commissioner to reinstate him. LANGAN was not in court when Justice TIGHE called the case this morning.







**Membership Meeting Minutes  
February 11, 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 11 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 -

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

**Introduction of guest speakers:**

- Megan Gibson, Carolina Panthers Guest Relations gave an employment opportunity presentation.
- Scott Boyar, Club Accountant discussed tax laws and answered members questions.

**Sickness & Distress:** Gerry Esposito is recovering from hip replacement surgery.

**Communications & Bills:**

**Report of officers**

President:

- There were 7 'no show" members for the after holiday party. All future events must be paid in full prior to the event.
- Job opportunities with Precise Protection owned by club member Dennis Gavin: See details in newsletter.
- March dinner will be Corned Beef and Cabbage
- Club scholarship deadline April 1. Applications for the Charlotte 10-13 and the National 10-13 Org. scholarships can be found in the newsletter.

Vice President: Excused

Treasurer: See pg. 3. Chris Russo presented the Treasurer's report. A motion to accept the Treasurer's report was made and seconded. The motion passed.

Secretary: There were 66 members; 01 New Member and 03 Guests present at this meeting.

Trustees:

- Bob Fee: Excused
- Kevin Gribbon: No report
- Brenda Jordan: No report
- Ian McGrouther: No report
- Ben Pepitone: No report

Sgt. at Arms: Excused

Continued.....

Historian: No report

**Committee Reports:**

- Membership: 421,59 who have not yet paid their 2020 dues.
- Socials: The club will attend a Knights game on a Friday night (fireworks) in May.

**Old Business:** HR 218 - Fridays at Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027. Application which can be found in the newsletter has to be emailed to the firearms instructor to schedule a date, to qualify.

**New Business:** The Club board approved a motion at the board meeting to donate \$50 to the Law Enforcement Medal of Honor Committee. This group sends a Medal of Honor to the family of every Law Enforcement Officer killed in the Line of Duty in the USA. The hat was passed and the members donated an additional \$240.

**Good of the Club:**

New Members

- Ret. NYPD Officer Karen Heintz
- Ret. Nassau Co. PD Officer Tony Innella

A motion to accept the new members was made and seconded, the motion passed.

50/50 was won by Ian McGrouther.

A motion to adjourn made at 8:45pm was seconded and passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting  
March 10, 7pm**





# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



5922-5A WEDDINGTON RD.  
SUITE 11  
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PRESIDENT

**DAVE SCHULTHEIS**  
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*NYPD 10-13 Club of Charlotte, NC*



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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 1<sup>st</sup> of January each year to remain a member in good standing. I attest that I am a bona fide honorably retired Law Enforcement Officer.

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

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

MEMBERSHIP FEE IS \$30.00

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





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**Dues Renewal**



LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_ MI \_\_\_\_\_  
 ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
 STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )  
 HOME PHONE ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_  
 BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_  
 EMAIL ADDRESS \_\_\_\_\_  
 DOB \_\_\_\_\_

**Make Check Payable To: 10-13 Club of Charlotte, NC, Inc.**  
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*Dues for members who reside outside of NC & SC are \$20.00  
 Husband and Wife Membership dues are \$50.00 combined.*

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**brian j burchill**  
COO/ Co-Founder  
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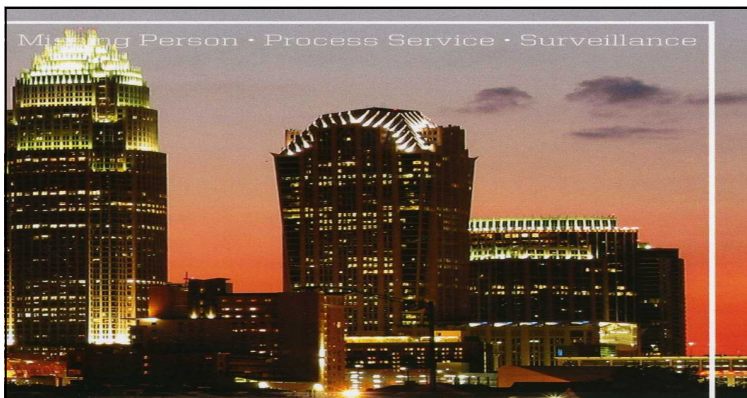


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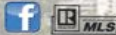
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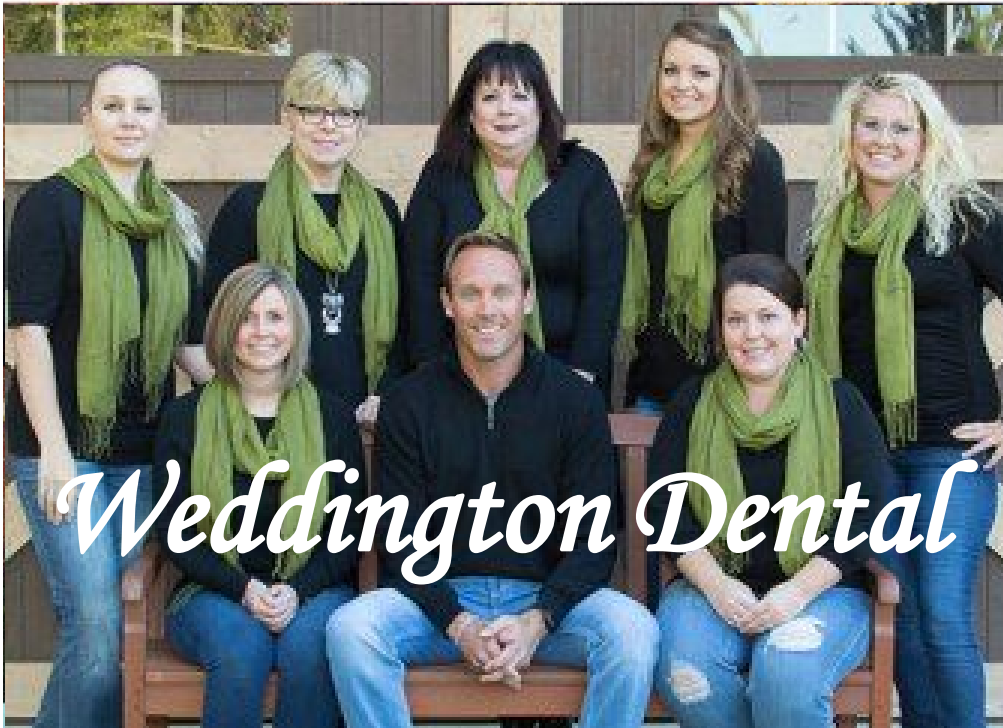
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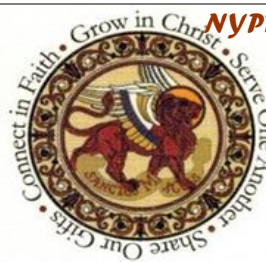


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