



NYPD 10-13 CLUB of Charlotte, NC Inc.

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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

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10-13

April 2020

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EDITOR

Harvey Katowitz

PRESIDENT'S MESSAGE

Hi All,

Usually, spring is my favorite time of the year. With freezing temperatures behind us (I hope) I normally enjoy outdoor activities with friends and family.



Unfortunately this spring is anything but normal and it is like no other we have experienced. During these past few weeks we have had to do what would have been unthinkable not so long ago. We've had to distance ourselves from friends, family members and almost everyone in our community. We have had to replace personal interactions with virtual ones, and consider the vulnerability of the health and well-being of those we care about most.

At moments like this, we need to support each other more than ever.

Below is the list of members who have volunteered to assist other club members (grocery shop, prescription pick-up, prepare meals, etc) who are diagnosed with the virus or who are at a higher risk due to age or medical conditions. Members with an asterisk before their name are at risk for complications from the virus because of their age.

10-13 Club of Charlotte Assist List

Bernadette Guardino	Ft. Mill, SC	631-335-2271
Benny Berg	Mooresville	732-766-5247
Joe Dalton	No. Meck./Cabarrus Co/Rowan Co	954-465-8905
Brian Hassett	S/E Charlotte 28270	980-339-7933
Eddie Santiago	S/E Charlotte 28277	704-231-4395
Peter Herrera	S/E Charlotte 28277	951-326-4265
Gerald Alicea	S/E Charlotte 28277	704-849-9234
*Harvey Katowitz	S/E Charlotte 29270	803 493-3024
*Kevin Gribbon	Sun City/Indian Land	845-551-1872
*Marty Camhi	Tega Cay, SC	704-241-8002
Bernard Roe	University-North Charlotte	516-398-3913
Scott Hickey	Waxhaw	516-318-1707
Bart Mangiapanella	Waxhaw (Lawson)	828-610-5421
Pedro Morey	Waxhaw (Lawson)	917-952-7427
*Dennis Cirillo	Waxhaw (Millbridge)	704-749-4775
Ian McGrouther	Wesley Chapel	516-318-4814

Please pray for our brothers and sisters in NY who are experiencing potentially dire consequences of being first responders.

I hope everyone is healthy and following all of the precautionary guidelines that I pray will end this pandemic.

On page 12 is information on how to prepare for the possibility of contracting the virus.

Our April 14 Membership Meeting has been cancelled

Charlotte FOP Lodge #9,

1201 Hawthorne Lane,

Charlotte NC 28205

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

PRESIDENTS MESSAGE

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

Classes are given on Fridays at Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027 by firearms instructor Mike Bolger. Mike has requested that members fill out and email him (wrthawg@yahoo.com) the registration form that can be found at: <http://www.charlotte10-13.com/wp-content/uploads/2020/03/HR-218-Registration-Application.pdf>

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.

I have received emails from several members asking if retirees are eligible for the Economic Impact Payment. Yes, retirees are eligible. See pages 13 - 15 for further information.

Tickets for the National 10-13 Mega Raffle fund raiser have been received. Normally the tickets are distributed at our monthly meeting, but because our meetings have been suspended as a result of the Covid 19 you will need to contact me to purchase a ticket.

Tickets cost \$100.00 and a maximum of 400 tickets are sold. Last year the tickets sold out in a month. As a result, each club has been allocated the same number of tickets they sold last year. Our clubs allocation is 24 tickets.

First prize is \$10,000, second prize is \$5,000.00, third prize \$1,500.00, fourth prize is \$1,000.00, fifth through ninth prize is \$500.00, and the tenth through nineteenth prize is \$250.00.

Over the past 10 years we have had 2 first prize winners, a second place winner and a winner of \$250.

Profits from the raffle are used to fund the National NYCPD 10-13 Organization's three \$1,000 scholarships that are awarded each year to the child, grandchild, great grandchild or step-child of a paid-up member of the National NYCPD 10-13 Organizations.

Additionally, profits are used to lobby politicians in Albany in an effort to help preserve our retiree benefits, and to keep our National dues at its current level of \$1 per member.

Please look for an email with further information about the raffle in a few days.

Now more than ever, our National's ability to lobby in Albany is important.

NYS Comptroller Tom Di Napoli has estimated that the revenue shortfall for the upcoming fiscal year could fall between \$4-7 billion.

Against this backdrop, there are two issues contained in the Governor's Executive Budget which may affect State retirees; The Governor has recommended changes to Medicare reimbursement for those Medicare primary retirees who receive their health insurance through the New York State Health Insurance Program (NYSHIP). Specifically his proposals would:

- Cap Medicare reimbursement at the current year level of \$144.60
- Eliminate the Income Related Monthly Adjustment Amount (IRMAA) reimbursement

With the projected decrease in NYC tax revenue and the unbudgeted expenditures to fight the virus, it is a strong possibility that Mayor De Blasio will attempt to do the same with NYC retirees.

The Jimmy LaRossa Memorial Golf Tournament that had been scheduled for Oct. 5, 2020 will be rescheduled for spring 2021

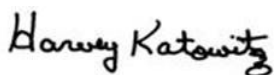
Unfortunately it is that time of the year when I have the unpleasant task of removing members from our Club who are not current with their dues. As of this writing, 19 of our 428 members have not responded to numerous reminders that they risk being dropped from the club for failing to pay their 2020 dues.

Members who rejoin the club after being removed for failing to pay their dues will have to restart their consecutive year eligibility for club and national scholarships and for life membership.

Lastly, I want to thank our Chaplain, Deacon Rich, for the comforting message on the next page that he prepared for our members

On behalf of the entire board I want to wish our members a Happy Passover and Easter.

Faternally



Harvey Katowitz

CHAPLAIN'S CORNER

It has been just over a year that I have been Chaplain of the 10-13 Club. For me, it has been a very enriching year because I have met so many dedicated and good hearted law enforcement professionals who have deepened my support and admiration for who you are and what you do and have done.

As many of you know, my family is blessed to have many current and former officers. Two of my sons are retired officers, one from Syracuse, NY and the other Hillsborough, NJ. I know the sacrifices they made for the good of the many and the toll it took on them both physically and emotionally. It takes a very special person to do your job. You know and see so many things that the average citizen is never aware of and the irony is that here you are, retired from law enforcement and facing for the first time a whole new challenge and cause for anxiety.

This covid-19 is something that none of us have ever seen before. For the first time in our lifetime our whole nation is vulnerable both economically and physically as our very lives are threatened by an invisible enemy. Of course, this surely will cause anxiety and cause us to be concerned for our children and each other. In the effort to stay healthy we have been forced to isolate ourselves from those we love and from the ability to be free to move about and enjoy our lives. This isolation can cause depression and can create a cycle of fear.

How do we deal with something that is so unknown to us? As Chaplain and Clergy I feel the need to have answers but the more I think about things the more I come up short. I have a tendency to try to be a "fixer" and I suspect that, knowing the life path you all chose, so do you. This can be fixed if we give it time, follow the advice of the experts, (especially, Dr. Fauci, a good Brooklyn boy), and turn your life toward our Heavenly Father. If you think about it all of the things we have been forced to do seem to be beneficial to family life. We stay home with each other, have meals together, play with our children, stay connected with friends via facetime, skype or zoom, play games and actually communicate.

Maybe this is the perfect time to reset our priorities. We are heading into a pretty important time for two major religions. Passover begins April 8th and ends April 16th. That religious celebration for the Jewish people brackets the Holy Thursday, Good Friday and the Easter celebration for Christians. This seems very fitting since the roots of Christianity are deeply embedded in Judaism. As a clergyman I would encourage you all to turn to God during this time of great need whatever your faith may be. Try turning off the TV completely for about 15-30 minutes each day and spend some quiet time listening to some soothing music and just enjoy being alive. Try the following prayer to help you focus and decompress:

Loving God, Your desire is for our wholeness and well-being. We hold in tenderness and prayer the collective suffering of our world at this time. We grieve precious lives lost and vulnerable lives threatened. We ache for ourselves and our neighbors, standing before an uncertain future. We pray: may love, not fear, go viral. Inspire our leaders to discern and choose wisely, aligned with the common good. Help us to practice social distancing and reveal to us new and creative ways to come together in spirit and in solidarity. Call us to profound trust in your faithful presence, You, the God who does not abandon.

Amen.

Stay well and know that you are in my prayers.

Deacon Rich



THEY MUST **NEVER** BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN

NYPD Officer Michael Grannis Succumbs To 9/11-Related Cancer



Retired New York Police Department (NYPD) Officer Michael Grannis died on March 10, following a battle with cancer that developed after his service at the World Trade Center terrorist attacks on Sep. 11, 2001.

Officer Grannis, 54, spent nearly his entire NYPD career working in the Fifth Precinct.

The lifelong Staten Island resident served the department for two decades.

Officer Grannis, an accomplished martial artist who spoke fluent Chinese, made at least 15 trips to China during his lifetime, according to his obituary.

He also taught tai chi, karate, and kung fu in Chinatown.

In a memorial tribute, Phil Ciulo said he was "absolutely gutted" to learn of his longtime friend's passing.

He described Officer Grannis as a "soft spoken man" who he highly respected.

"He was a Class Act & Gentleman. A true Martial Artist who took learning the Martial Arts to another level," Ciulo wrote.

Officer Grannis wholeheartedly embraced Chinese culture.

"The man taught himself to speak Chinese and travelled to Shaolin to learn from the monks themselves!!!" Ciulo marveled.

Ciulo said that Officer Grannis was "one of the many heroes that walked this earth in an NYPD uniform."

"I'm proud to have called you my friend and brother," he wrote.

Officer Grannis leaves behind his wife, Ruth, and his daughter, Jia Rose, according to his obituary.

He is also survived by his siblings, cousins, aunts, and uncles.

Officer Grannis was laid to rest on March 14.

Always in our minds and hearts

Gone but never forgotten.....

THEY MUST NEVER BE FORGOTTEN

Ret. NYPD Det. Michael Anthony Houlahan Succumbs To 9/11-Related Cancer



Retired NYPD Detective Michael Anthony Houlahan, Shield #726, died from an illness related to the 9/11/01 terror attacks on our country.

He was a dedicated father, loyal son and husband, and best friend to anyone who knew him in his short 59 years on this planet.

Mike passed away at approximately 3:30AM ,March 25 after a heroic, courageous two and a half year battle.

Strong to the end, Mike humbly wanted you all to know, "I just wanted to help people. I did my job."

Due to the unique circumstances in which we are living, a private ceremony will be held for family only at the Yorktown funeral Home in Shrub Oak, N.Y. (Ceremony time and date T/B/D.)



THEY MUST NEVER BE FORGOTTEN

1st NYPD Officer to die from COVID 19



Detective Cedric G. Dixon of the 32 Precinct Detective Squad. Cedric was hospitalized with flu-like symptoms and more recently tested positive for COVID-19. A dedicated public servant, Cedric joined the NYPD in December of 1997 and was promoted to Detective in September of 2019.

The 23-year veteran cop passed away Saturday morning, March 27 at North Central Bronx Hospital, police sources told The Post.

"I can tell you that I've spoken to many of his friends and coworkers since this morning, and he was known as the person that would do anything to help you," said NYPD Commissioner Dermot Shea at a press conference Saturday. "If you had something broken, he was particularly fond of fixing technology and electronics."

"He is going to be so sorely missed."

"He was a very good cop," said a fellow officer who worked alongside Dixon in The Bronx's 40 Precinct. "Great personality." Dixon, who sources said suffered from asthma and diabetes, is the third member of the NYPD to die from the virus.

An [administrative aide](#) in the Bronx died Thursday, the same day [Dennis Dickson](#), a 62-year-old cleaner at 1 Police Plaza was also claimed by COVID-19.

"We have lost three members of our family in a little over 48 hours," Shea said. "As I stand here I cannot begin to describe what we are feeling, what the families of these three heroes are feeling."

Always in our minds and hearts

Gone but never forgotten.....

THEY MUST NEVER BE FORGOTTEN



Police Officer Brent William Perry Scrimshire
Hot Springs, AR Police Department
EOW: Tuesday, March 10, 2020
Cause: Gunfire



Trooper Justin R. Schaffer
Washington State Patrol, WA
EOW: Tuesday, March 24, 2020
Cause: Vehicle pursuit



Sergeant James R. O'Connor, IV
Philadelphia, PA Police Department
EOW: Friday, March 13, 2020
Cause: Gunfire



Trooper Nolan J. Sanders
North Carolina Highway Patrol
EOW: Friday, March 27, 2020
Cause: Automobile crash



Police Officer Christopher Ryan Walsh
Springfield Police Department, MO
EOW: Monday, March 16, 2020
Cause: Gunfire



Sergeant Ben Jenkins
Nevada Highway Patrol
EOW: Friday, March 27, 2020
Cause: Gunfire



Deputy Sheriff Kenterrous Taylor
Bibb County, GA Sheriff's Office,
EOW: Wednesday, March 18, 2020
Cause: Automobile crash



Commander Greg Carnicle
Phoenix, AZ Police Department
EOW: Sunday March 29, 2020
Cause: Gunfire



Senior Deputy Christopher Scott Korzilius
Travis County, TX Sheriff's Office,
EOW: Wednesday, March 18, 2020
Cause: Automobile crash



Deputy Sheriff Bud Phouangphrachanh
Montgomery County, NC Sheriff's Office
EOW: Tuesday, March 31, 2020
Cause: Covid-19



Police Officer Kaia Grant
Springdale, OH Police Department
EOW: Saturday, March 21, 2020
Cause: Vehicular assault



Detective Marylou Armer
Santa Rosa, CA Police Department
EOW: Tuesday March 31, 2020
Cause: Covid-19

Always in our minds and hearts

Gone but never forgotten.....

THEY MUST NEVER BE FORGOTTEN

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

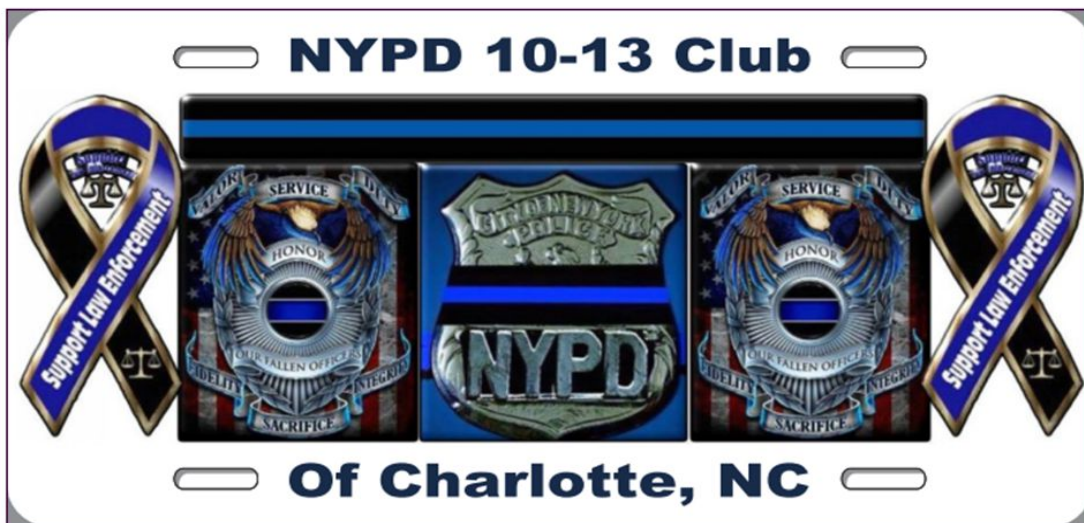
MARCH MEMBERSHIP MEETING



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.



COVID-19

The following information was extrapolated from the sources listed at the bottom of the page.

CoVid 19 Preparations in the "EVENT OF"

BE AWARE AND PREPARED BASICS: Symptoms to look for:

- Sore Throat
- Headache
- Fever (99%)
- Cough (60%)
- Muscle ache (35%)
- Difficulty in breathing (40%) Shortness of breath
- Runny nose (be aware it is allergy season, if that is single symptom)

To Dos: Be prepared for symptom management of a fever, take Aspirin or Tylenol (acetaminophen) rather than Ibuprofen.

Hydrate (drink!) hydrate, hydrate! Regular old, break in half, popsicles are basically sugar water and help hydrate, as well as calm stomach nausea. Have a supply of Boost or Ensure on hand if you can. Go through your freezer for already prepared meals.

Rest. You should not be leaving your house! Even if you are feeling better you may still be infectious for (14) fourteen days. Any-one OVER 65 OR people and specifically, those with existing health conditions should be avoided! Ask friends and family to leave supplies outside to avoid contact.

It may be advisable in dealing with deliveries wiping them off with sanitizer wipes for what you are ordering on line.

If ordering take out or meal delivery, keep a clean space for unpacking, do not eat out of the containers but transferring food to your own plates, discarding the containers it came in the disinfect the counter it touched. Same with groceries

Most of the healthcare providers are opening Tele-Med services so you can call your provider rather than GO to an office that may have more sick people. Good Preparation is to call your doctor(s) office and clear with them what they want you to do, if/ when you are not feeling well.

You may not need to go to the hospital unless directed by your MD. If you are having trouble breathing or your fever is very high (over 102 degrees) and is not being reduced with aspirin notify your physician, either on the healthcare portal or by phone. Make sure understand your doctor's guidelines. Your doctor can explain if you are healthy enough to be managed at home with basic rest/hydration/over-the-counter meds.

What should you do if you get CoVid19?

- a. Stay home when symptomatic, except for medical visits.
- b. You can carry virus for 14 days and be contagious, yet without symptoms
- c. Avoid contact with others
- d. Take aspirin (acetaminophen) unless otherwise contraindicated, for fever and over the counter medications for flu like symptoms
- e. Manage sore throat and cough symptoms
 - Drink Plenty of fluids
 - Rest at home
 - Use room humidifier
 - Be prepared and have ALREADY called your healthcare provider, take their direction.

What should you make sure you have on hand and do in prevention prep.?

1. Aspirin
2. Dextromethorphan (DM) such as Mucinex DM
3. Humidifier, look for an Ultrasonic or Impeller (cool mist)
4. Alcohol (65%) based hand sanitizer
5. Bleach solution of 1 gallon of water and 1 cup of bleach
6. Toss ¼ cup bleach in your dishwasher loads
7. Pillows in the dryer for 20 minutes and rinse filter in bleach solution
8. Make sure you are washing your hands in hot soapy water for 20 full seconds (sing Happy Birthday or say an Our Father)

If you have any pre-existing lung condition (COPD, emphysema, lung cancer, asthma) or are on immunosuppressants, NOW is the best time to talk to your Doctor or specialist and ask about what they would like you to do BEFORE you get sick.

Take social distancing to a new level in your life. Keep your phone charged. Call both old and new friends to check in on them. Be PREPARED.

For more information go to:

<https://www.cdc.gov/infectioncontrol/training/index.html>

<https://www.mayoclinichealthsystem.org/hometown-health/>

<https://www.cnet.com/how-to/11-practical-ways-to-help-avoid-coronavirus-when-you-leave-the-house/>

<https://www.today.com/health/how-survive-coronavirus-anxiety-8-tips-mental-health-experts-t175092>

<https://www.redcross.org/about-us/news-and-events/news/2020/coronavirus-safety-and-readiness-tips-for-you.html>



IRS Newswire

March 30, 2020

Economic impact payments:

What you need to know

Check IRS.gov for the latest information: No action needed by most people at this time

IR-2020-61, March 30, 2020

WASHINGTON – The Treasury Department and the Internal Revenue Service today announced that distribution of economic impact payments will begin in the next three weeks and will be distributed automatically, with no action required for most people. However, some seniors and others who typically do not file returns will need to submit a simple tax return to receive the stimulus payment.

Who is eligible for the economic impact payment?

Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible.

Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples. Parents also receive \$500 for each qualifying child.

How will the IRS know where to send my payment?

The vast majority of people do not need to take any action. The IRS will calculate and automatically send the economic impact payment to those eligible.

For people who have already filed their 2019 tax returns, the IRS will use this information to calculate the payment amount. For those who have not yet filed their return for 2019, the IRS will use information from their 2018 tax filing to calculate the payment. The economic impact payment will be deposited directly into the same banking account reflected on the return filed.

The IRS does not have my direct deposit information. What can I do?

In the coming weeks, Treasury plans to develop a web-based portal for individuals to provide their banking information to the IRS online, so that individuals can receive payments immediately as opposed to checks in the mail.

I am not typically required to file a tax return. Can I still receive my payment?

Yes. People who typically do not file a tax return will need to file a simple tax return to receive an economic impact payment. Low-income taxpayers, senior citizens, Social Security recipients, some veterans and individuals with disabilities who are otherwise not required to file a tax return will not owe tax.

How can I file the tax return needed to receive my economic impact payment?

[IRS.gov/coronavirus](https://www.irs.gov/coronavirus) will soon provide information instructing people in these groups on how to file a 2019 tax return with simple, but necessary, information including their filing status, number of dependents and direct deposit bank account information.

I have not filed my tax return for 2018 or 2019. Can I still receive an economic impact payment?

Yes. The IRS urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to file as soon as they can to receive an economic impact payment. Taxpayers should include direct deposit banking information on the return.

I need to file a tax return. How long are the economic impact payments available?

For those concerned about visiting a tax professional or local community organization in person to get help with a tax return, these economic impact payments will be available throughout the rest of 2020.

Where can I get more information?

The IRS will post all key information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) as soon as it becomes available.

The IRS has a reduced staff in many of its offices but remains committed to helping eligible individuals receive their payments expeditiously. Check for updated information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) rather than calling IRS assistants who are helping process 2019 returns.

COVID-19

Highlights of the CARES Act

Cash Payments and Unemployment Assistance

- **2020 Recovery Payment:** All U.S. residents with adjusted gross income up to \$75,000 (\$150,000 joint filers) are eligible for a \$1,200 (\$2,400) payment, as well as an additional \$500 per child (under age 17).
 - ◊ There are no minimum income requirements for the payment. Individuals with little or no income are eligible provided they are not a dependent of another taxpayer and have a work-eligible Social Security number.
 - ◊ This amount is reduced by \$5 for every \$100 over the income limit above, so it would be fully phased out for those with incomes over \$99,000 (single) and \$198,000 (joint filers) with no children.
- **Increased Unemployment Assistance:** Provides an additional \$600/week payment to each recipient of unemployment insurance for up to four months.
 - ◊ Provides an additional 13 weeks of unemployment benefits through Dec. 31, 2020, for those who remain unemployed after state unemployment benefits are no longer available.
- **Delay in Tax-filing Requirements:** Individuals now have until July 15, 2020, to file their 2019 tax returns instead of April 15.
 - ◊ The Treasury Department has also postponed the deadline for making IRA contributions until the date taxpayers file their 2019 tax return during the extended filing period.

Retirement Account Changes: The following apply to qualifying individuals including those who are diagnosed with COVID-19, have a spouse or dependent who is diagnosed with COVID-19 or experience adverse financial consequences as a result of COVID-19, including quarantines, layoffs, business closures or child care responsibilities.

- **Elimination of Early Withdrawal Penalty:** Waives the 10% early withdrawal penalty for withdrawals up to \$100,000 from qualified retirement accounts for retirement plan participants who qualify for COVID-19 relief. Income tax on the distribution would still be owed but could be paid over a three-year period. Individuals could "recontribute" the funds to the plan within three years without regard to contribution limits. While the law allows for these types of penalty-free distributions, individual plans can set more restrictive policies.
 - ◊ Qualifying individuals include those who are diagnosed with COVID-19, have a spouse or dependent who is diagnosed with COVID-19 or experience adverse financial consequences as a result of COVID-19, including quarantines, layoffs, business closures or child care responsibilities.
- **Increase in the Retirement Plan Loan Amount:** Increases the amount that can be taken as a loan from a qualified retirement plan from \$50,000 to \$100,000 for 2020.
- **Temporary Waiver of RMDs for 2020 for All Retirement Savers:** Waives the required minimum distribution (RMD) requirement for retirement plans and IRAs in 2020. This provision also applies to RMDs due in 2020, but attributable to 2019. Individuals do not need to meet COVID-19 qualifying criteria to temporarily waive RMDs for 2020.

Enhanced Tax Benefits for Charitable Gifts

- **\$300 Deduction of Cash Contributions:** Ability to deduct up to \$300 of cash contributions to charities, regardless of whether the individual itemizes deductions.
- **Changes to Limits on Charitable Contributions:**
 - ◊ **Individuals:** For those who itemize their deductions for charitable giving, the 50% of adjusted gross income limit is suspended for 2020.

Mortgages

- **Mortgage Relief for Homeowners:** Requires the servicers of federally backed mortgages to postpone mortgage payments at the request of the borrower, provided the borrower affirms financial hardship due to COVID-19. The postponement must be granted for up to 180 days and extended for an additional period of up to 180 days at the request of the borrower.
- **Foreclosure Moratorium:** Prevents the servicer of a federally backed mortgage loan to initiate any foreclosure process for at least 60 days beginning on March 18, 2020.
- **Eviction Relief for Renters:** For 120 days after the CARES Act date of enactment, landlords with mortgages backed by the U.S. Department of Housing and Urban Development (HUD), Fannie Mae, Freddie Mac, and other federal entities cannot pursue eviction for their tenants. Landlords also can't charge any fees or penalties related to nonpayment of rent.

Student Loans/Education

- **Loan Payment Suspension:** Suspends payments automatically for federal student loans through Sept. 30, 2020, with no interest accruing or penalties during the period of suspension.
- **Additional Provisions:** Contains a variety of other emergency-relief provisions related to education, and specifically the impact of many students being sent home mid-semester. For example, it allows universities to make payments to students who were unable to complete work-study programs.



From the Office of Scott Boyar, CPA, PLLC

Two issues I would like to address due to the COVID-19:

1. Tax Filing Changes:

- IRS has extended the 2019 tax filing deadline to July 15, 2020-the filing deadline IS NOT APRIL 15, 2020. If you owe tax, the IRS will not impose the late payment penalty for income tax due on April 15, 2020 if the tax is paid by July 15, 2020.
- North Carolina will not impose the late payment penalty for income tax due on April 15, 2020 if the tax is paid by July 15, 2020. NCDOR has not yet extended the due date (April 15, 2020) of tax filings, though I expect they will follow the IRS extension
- South Carolina in its March 17, 2020 announcement stated: Tax returns and payments due April 1 – June 1 will now be due June 1, 2020. Penalty and interest will not be charged if payment is made by June 1. I expect SC to conform to the IRS timing.

2. Our Office Policy in order to protect you and our staff:

a. Receiving Your Tax Information:

- We will not be taking face to face meetings starting Monday March 23, 2020.

You can either mail your information to us at Scott Boyar, CPA, PLLC, 5200 Park Road, Suite 122, Charlotte, NC 28209-please make sure to include our suite number

You can upload your documents by a request at Scott@sboyarcpa.com. We will send an email back with instructions and a link to upload your documents.

You can fax your information to us at 888-286-0916.

You can drop off your information Monday-Friday from 9AM to 5PM. We will have a box in the lobby section of our office to drop your package in. Feel free to say hello, we will keep at least six feet from you.

b. Returning your Tax Return:

If you send us your information by mail or drop off, we will send back your tax return through priority mail. There is a \$10 charge. You can pay by credit card on our website- www.sboyarcpa.com, or mail us a check.

if you sent your information through the link or fax, we will send back your return by email as a secure attachment.

If we have any questions, we will call you to discuss. If you have any questions, please feel free to call us or put a note in with your tax documents for us to call you.

Tax Returns will be filed once we receive the e-file Authorization Form 8879 and payment.

Let's all stay safe and be healthy through this difficult time. We will get through this as long as we remain diligent.

Sincerely,

Scott Boyar, CPA

5200 Park Road Suite 122
Charlotte, NC 28209
704-527-2725

MEMBERSHIP



2020 Monthly Meeting Dates

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



Fortunately nothing to report



SICK DESK UPDATE

Nothing to report



The following members joined our club in March

Ret. NYPD P.O. Kimberly Lewis-Quinlan
 Ret. NYNJPA Officer Robert "Bobby" Keane
 Ret. NYCDOC C.O. Renee Croome
 Ret. NYCDOC C.O. Glen Kimbrough
 Ret. NYCDOC C.O. Angela Williams



We presently have 427 members, 294 from the NYPD and the remainder from 68 other law enforcement agencies.



Our membership meetings are canceled until further notice.



APRIL

Fred Dusche	4/3
Elaine Cuff	4/4
Floyd Wright	4/5
Chris Burack	4/6
Michael Gould	4/6
Bob Hart	4/6
Tim McCaffrey	4/6
James Martin	4/7
Ed Moran	4/11
Kerrie Anne Nelson	4/14
Peter Cappuccilli	4/15
Dan DeLay	4/15
Steve Naegele	4/16
John Sabato	4/16
Edward Santiago	4/16
Regina Robinson-Adams	4/20
Gary Milner	4/22
Jorge Obregon	4/22
Amado Batista	4/23
Ron Nicastro	4/24
Norris Holmes	4/25
Larry Walker	4/25
Timothy Russ (RIP)	4/27
Ray Hickey	4/28
Allan Peranio	4/28
Jacqueline Rochford	4/30



OUR MEETINGS NOW
BEGIN AT 7PM



If you have not yet paid your 2020 dues,
 please do so now using the
 Dues Renwal Form on page 71

NYPD HISTORY

History of NYPD Sidearms

A timeline of the revolvers and pistols carried by officers of the New York Police Department from 1895 to the present day.

By *Stacy Bright and David Maccar*

December 14, 2017

The New York Police Department was established back on May 7, 1844 when the State passed the Municipal Police Act, authorizing the creation of a police force and did away with the night watch system. The city's first police were appointed for a one-year term and were nominated by the aldermen in whose wards they served.

Prior to 1895, most law enforcement agencies relied on whatever firearm was available at that time. Departments didn't issue guns, so it was up to each officer to provide their own, whether they were a sheriff, constable, or marshal, they shouldered the expense of their own sidearm.



1895 Colt New Police Revolver - .32 S&W Long

Things changed in 1895 when Theodore Roosevelt became the President of the New York City Board of Police Commissioners.

Roosevelt resolved to standardize all the firearms in the department and placed an order for 4,500 Colt New Police revolvers.

This six-shot, double-action revolver was chambered in .32 S&W Long, had black checkered hard rubber grip, and were available with 2.5", 4", and 6" barrels. The [Colt](#) New Police was manufactured from 1896-1907 by Colt's Manufacturing Company in Hartford, CT.



1907 Colt Police Positive - .38 Caliber 1926 Smith & Wesson Model 10 - .38 Special

At the beginning of the 20th century, the same year that Colt discontinued the New Police Revolver, the largest police force in the nation went with a new revolver and caliber that would become a law enforcement mainstay.

The Colt Police Positive is a small-frame, double-action revolver with a six-round cylinder. While the gun was offered in .32 caliber, the NYPD chose to go with the other chambering offered, the .38 .

The Police Positive, which was designed specifically for federal, state, and local law enforcement agencies, was meant as an improvement over the New Police while maintaining the former revolver's aesthetics. It included a new hammer block safety, which Colt called a "Positive Lock," hence the name of the gun. The cylinder on the Police Positive rotated clockwise, the opposite of Smith & Wesson's competing models—something Colt eagerly pointed out in various ad campaigns.

The Police Positive, along with the Colt Official Police chambered primarily in .38 Special, went on to dominate the U.S. law enforcement market for a big chunk of the 1900s.



1926 Smith & Wesson Model 10 - .38 Special

Before prohibition, the department switched to the more powerful .38 Special cartridge, and it also chose a pistol that wasn't a Colt for the first time since it began issuing side arms to its officers.

The [Smith & Wesson](#) Model 10 is the descendent of the military revolver made by the company and adopted by the U.S. Army known as the S&W .38 Hand Ejector Model of 1899, the S&W Military & Police or the S&W Victory Model. It is the successor to the .32 Hand Ejector Model of 1896 and was the first Smith revolver to feature a cylinder release latch on the left side of the frame.

The gun, which has been in production since 1899, is a six-shot double-action revolver with fixed sights. Over the decades, it has been available in a number of barrel lengths with duty officers required to carry the 4-inch barrel version.

More than 6,000,000 Model 10 revolvers have been made over the years, making it the most popular centerfire revolver of the 20th century.

At the same time, the department also issued some officers the Colt Official Police, but one thing was for sure—at the time, every NYPD officer was carrying a .38 Special.



1960-1978 Various Revolvers - A Dan Wesson Model 11 revolver with a six-inch barrel chambered in .357 Magnum. An NYPD Model 11 would have had a 4-inch barrel and would have been chambered in .38 Special.

As the firearms landscape changed along with the scope of what a big city police officer had to be prepared to deal with changed, so did the guns they were permitted to carry.

During that time, the S&W Model 10, Colt Official Police, and Dan Wesson Model 11 revolvers in .38 Special with 4-inch barrels were all authorized for duty use.

Authorized off-duty revolvers included the Colt Detective Special, Smith & Wesson Model 36 with two-or three-inch barrels. The Model 36 was also issued to female police officers as duty sidearms instead of the larger Smith or Colt revolvers.

NYPD HISTORY



1960-1978 Various Revolvers. A Dan Wesson Model 11 revolver with a six-inch barrel chambered in .357 Magnum. An NYPD Model 11 would have had a 4-inch barrel and would have been chambered in .38 Special.

As the firearms landscape changed along with the scope of what a big city police officer had to be prepared to deal with changed, so did the guns they were permitted to carry.

During that time, the S&W Model 10, Colt Official Police, and Dan Wesson Model 11 revolvers in .38 Special with 4-inch barrels were all authorized for duty use.



1979 Ruger Police Service Six - .38 Special. A Ruger Police Service Six in .357 Magnum. NYPD Rugers were chambered in .38 Special.

In 1979, the first class graduating from the academy that year was offered the [Ruger](#) Service Six with a four-inch barrel for duty use, and the shorter-barreled Ruger Speed Six was offered for off-duty carry, in addition to the S&W Model 10 and Colt Official Police, while the Dan Wesson was phased out.

While the Service Six was most commonly chambered in .357 Magnum, the NYPD never authorized the use of the cartridge, and all revolvers carried by NYPD officers remained .38 Special wheel guns.

The two six-round revolvers represent Ruger's first attempt to enter the double-action revolver market, with the company's earlier models being Colt SAA single-action designs.

Eventually, the Colt was also removed from the department's list of approved guns.

During the 1960s, '70s, and '80s, as semiautomatic handguns with higher capacities and easier to change magazines became more popular and prevalent, some NYPD officers elected to carry a concealed semi-auto pistol, such as a Browning Hi-Power, in addition to their service revolver. In the book *Serpico: The Cop Who Defied the System*, Peter Maas quotes NYPD Detective Frank Serpico about carrying an unauthorized Browning.



1993 Semi-Automatic Pistols in 9mm and .38 Special Revolvers

The SIG-Sauer P226 was one of three semi-autos approved for NYPD officers after the switch from revolvers in 1993.

Nearly a century after the department first issued a sidearm to its officers, it mandated (after much debate among department officials, unions, and legislators) that the NYPD would officially switch from revolvers to semi-auto handguns chambered in 9mm, mostly to bring the department in line with the types of firearms they had to contend with on the street and with other federal agencies and large police departments.

For several years, officers were able to choose from the double-action only S&W Model 5946, the [Glock](#) 17, and the [SIG-Sauer P226](#), while the Ruger and S&W revolvers were grandfathered in for officers who prefer to carry them, but that's all changing soon.



2018 Semi-Automatic Pistols in 9mm Only. The Glock 17 Gen4 pistol in 9mm.

A [recent interdepartmental memo from the NYPD Commissioner](#) states that revolvers and their equipment will be "discontinued for service use" after August 31, 2018. Officers will be required to go through a 3-day transition course to semi-automatic pistols. After completion of the course, they will have three semi-automatics to choose from: Glock 17 Gen4, Glock 19 Gen4, or the Sig Sauer P226 DAO.

The Glock 17 Gen4 is a full-size double-stack 9mm with a 17+1 round ammo capacity. The frame is a textured polymer which helps provide a secure grip if the user's hands are wet or sweaty. There is also an accessory rail in front of the trigger guard to attach a flashlight or laser sight. The barrel length is just shy of 4.5" and weighs 25.06 oz. unloaded. The front sight has a white dot, with rear sight having a white outline around its notch (like a football goalpost). Ten-round magazines are also available for states that have a magazine capacity restriction.

(There has been [much controversy over the NYPD's sidearm regulations](#) when it comes to Glock 17s, as they required an extremely heavy trigger pull weight of 12 pounds, which makes the gun difficult to shoot for many. The idea is a heavy trigger will reduce the likelihood of accidental discharges, as the gun has no manual safety.)

The Glock 19 Gen4 is a mid-size double-stack 9mm with a 15+1 round ammo capacity. The frame, sights, and accessory rail are the same as the Glock 17. The barrel length is 4" and weighs 20.99 oz. unloaded. The Glock 17 and Glock 19 both have a modular back strap system, which allows the user to change the grip width. The G19 is one of the most popular pistols for law enforcement officers and civilians alike.

The Sig Sauer P226 DAO (double action only) is a full-size pistol chambered in 9mm, but is also available in .40 S&W, .357 SIG, and .22LR. The double-stack magazine holds 15 rounds for the 9mm version. The barrel length is 4.4" and weighs 34 oz. unloaded.

From the legendary six-shot revolvers to the modern day semi-auto's, the sidearms of the NYPD have a long and storied history that's too complex to be completely explained here, but this serves as a rough timeline so you can see how the sidearms of the "World's Largest Police Force" have changed over the years.

The NYPD is the largest and one of the oldest municipal police departments in the United States. Currently, there are approximately 36,000 officers and 18,000 civilian employees. We're thankful for each and every man and woman who serves and protects the citizens of their state.

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



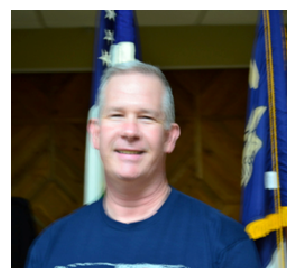
Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther



Ben Pepitone



NYPD CEA May Meeting

Day / Date	Time	Location
???????		



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>

NATIONAL NYPD 10-13 ORG.



March 25, 2020

Dear Chapter President & Members:

Another winter has passed, we are in Springtime and summer quickly coming upon us. Usually, at this time of year, our snowbird members are returning from the warm weather of the south and we are busy preparing scheduling of our annual Lobby Day and scheduling Legislative Agenda meeting. However, the Coronavirus pandemic is upon us and, at this time, most of our snowbird members are staying in Florida. Our Lobby Day Albany trip has been postponed.

The 2020 legislative session looked very encouraging to us. We had numerous meetings with key legislators, our attorney and other organizations, and we had received commitments and support for our Legislative Agenda. However, "Puff", utter chaos when the Coronavirus created massive shutdowns, particularly New York. The state budget has not been passed, as of this letter, and at this time, the budget and not Legislative Bills is Albany's main priority along with attempting to control the Coronavirus pandemic. In my lifetime I have been seen anything like the disaster that is upon us.

This is an election year for state senators and assembly members, and the members that we have contacted are reluctant to meet in their district offices at this time. Based on conversations and feedback, April 20th, when schools are scheduled to re-open, we will have a better picture as of what will transpire in New York. I have been told that May 1st is the earliest that the Legislators anticipate that they will be returning to Albany. Keep in mind that the 2020 Albany Legislative session will end in June. As you can see it does not leave much time to move our Legislative Bills forward, not to mention that Governor Cuomo is already crying poverty. Your National Executive Board will continue to aggressively communicate through letters, telephone conversations and hopefully future visits with our state legislators.

As we know, retirees, when they were active negotiated for and earned benefits for their future, and sometimes gave up pay increases and other benefits. Not having the ability to vote or negotiate regarding our benefits leaves us to look to our elected officials to protect the benefits that we fought for and earned. Once we have a clearer picture of what is happening in Albany as a result of the Coronavirus pandemic, we will give you an update.

REMINDER: SAVE THE DATES, our 31st National Annual Convention is scheduled for September 13-15th at the beautiful Villa Roma Resort & Spa Hotel in Calicoon, New York. This year I am requesting that all of our Chapter President or their designee attend. Remember, All family and friends are welcome.....the more the merrier, making a successful convention.

Stay Safe during the Coronavirus Pandemic.

Fraternally,

Frank Martarella, President.

Cc: National Board Members

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

Extended to May 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
Extended to May 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.nefl1013.com>

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

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

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

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

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

**WILMINGTON NC
10-13**
Chuck McLiverty
6224 Sweet Gum Drive
Wilmington NC 28409-6201
Email: ret2ncbeach@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 Comnesso
NYCPD Verrazano 10-13 Association, Inc.
P.O. Box 061725
Staten Island, New York 10306
Ph#: (347) 216-5215,
email: RichardComnesso@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

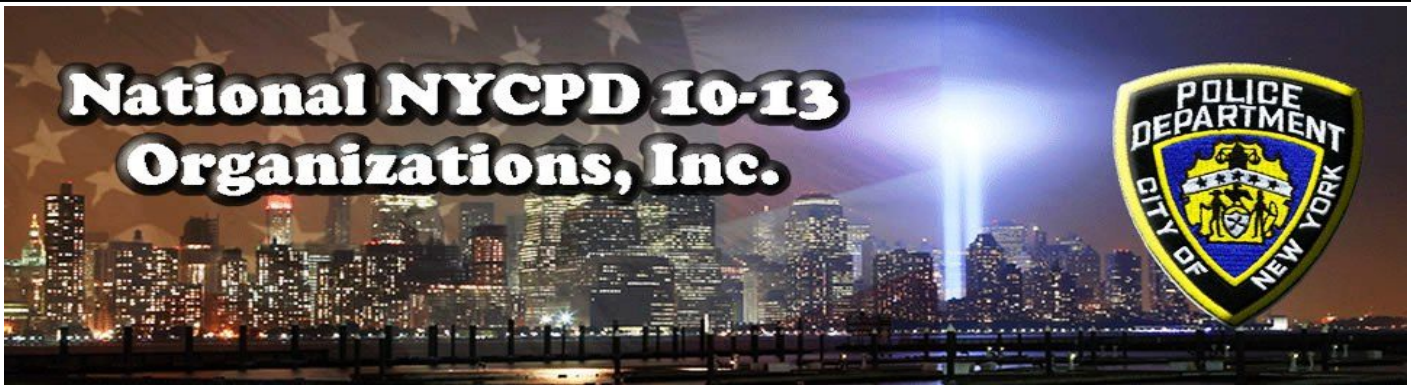
WTC HEALTH PROGRAM APPLICATION: https://www.nationalnycpd10-13.org/forms/WTC_Application_2019.pdf

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

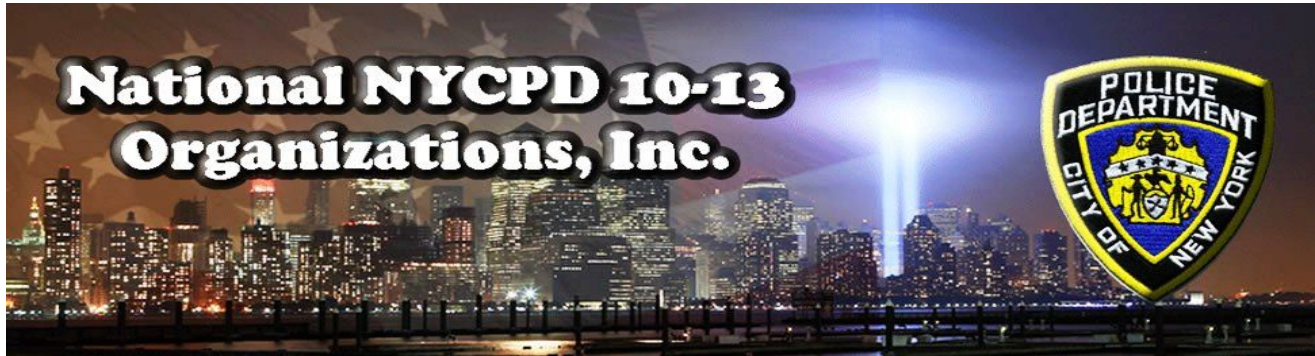
_____, I HAVE NOT BEEN CONVICTED OF A CRIME.
RETIREMENT DATE

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: _____

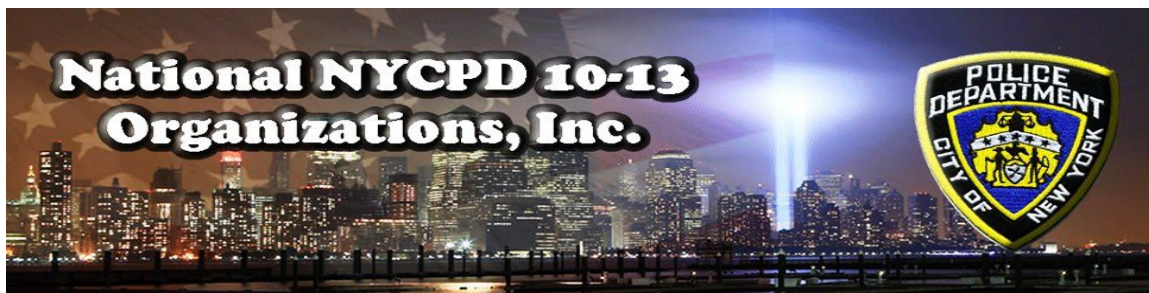
**Mail completed application and College Letter of Acceptance to Committee Chairman, Richard Molloy,
52 Champ Avenue, Pearl River, New York 10965.**

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 & # _____

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

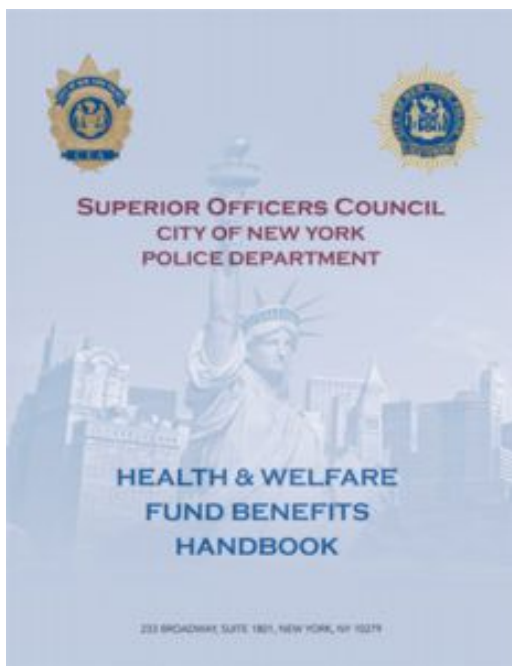


SOC – Superior Officers Council

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>

The logo for Davis Vision Eyecare Reframed. It features the words "DAVIS VISION" in a large, white, serif font, with "EYECARE REFRAMED" in a smaller, white, sans-serif font below it. The logo is set against a dark blue background. At the bottom of the logo, there is a yellow button with the text "VISIT THE DAVIS VISION WEBSITE >>" in white capital letters.

Eye care 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.

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

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

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

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

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

Continued next page.....

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

24/7 Telemedicine Program with Teladoc

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

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

LINE ORGANIZATIONS



RETIRED MEMBER OPTICAL BENEFIT

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

BENEFIT OVERVIEW

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

ELIGIBILITY

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

HOW TO CLAIM BENEFIT

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

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

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

NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

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

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

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

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

DAVIS VISION

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

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

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

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

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

SOC DEATH BENEFIT

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

SURVIVOR'S HEALTH BENEFITS

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

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association



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

Login



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

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

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

The NYLBA Protector Plus Plan offers the following coverages:

- 24-hour emergency hotline patched through to attorney
- Critical Response Team on site for all deadly force
- Appeals/Mistrials/Retrials
- \$500,000 bail coverage
- Vetting of hired Attorneys by National Trial Counsel
- No caps on Attorney Retainer/fees
- No caps on Investigators costs/fees
- No caps on Expert Witnesses expenses
- All trial fees and cost mentioned above covered up front
- Firearm Replacement during trial
- Spouse and children under 18 covered for home invasions only
- Up to \$250 a day work loss while in criminal or civil trial
- Up to 10 sessions (\$150/session) for a licensed counselor
- \$3k crime scene clean-up (home)
- Criminal Record expungements
- Dedicated \$1MM Civil Liability coverage.

RESTRICTIONS - THE PLANS WILL NOT COVER THE FOLLOWING:

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

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

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

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

LINE ORGANIZATIONS



April 1, 2020

Dear Lieutenant:

I hope this e-mail finds you and your families well and healthy. The following is information provided to us by the Department regarding Firearm License Renewals. There is a telephone number listed in the message if you require additional information.

Firearm License Applications and Renewals

During the phone conference last week, a question arose about the pistol permit application and renewal process. The License Division is processing new applications as well as renewals online for UMOS retirees. The process should be completed online, and in-person business is generally not required. To submit an application or renewal, the member must go to the License Division's public website at: <https://licensing.nypdonline.org/app-instruction/>. Follow the instructions on the site to create an account and submit the application/renewal. With regard to renewals, MOS should not submit their online application until they receive their renewal letter by mail.

If there are any questions, the following phone numbers and email addresses are available:

New Retiree Applications - Phone: 646-610-5536; email:
DG_LIC-Retirees@NYPD.ORG

Retiree Renewals and Extensions - phone: 646-610-6558; email:
DG_Lic-HandgunRenewals@NYPD.ORG

Please stay safe, healthy, wash your hands and practice social distancing.

~~~~~  
**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

Fraternally,

# LINE ORGANIZATIONS

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association



EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

Login

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

Please see below for a PDF version of the Retirement Guide



Lieutenants Benevolent Association

40 Peck Slip / New York, NY 10038

Telephone: (212) 964-7500

Fax: (212) 964-4240



## RETIREMENT GUIDE

(June 2019)

### PRIOR TO RETIREMENT

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

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

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

- Overview of pension / Taxation of the pension / Analysis of final withdrawal vs. no final withdrawal / VSF DROP / Tax issues and rollover choices of final withdrawal and VSF DROP / Overview of tax issues and distribution options of the NYC Deferred Compensation Plan and the SOC Annuity Fund

- **PENSION OPTIONS & COSTS** (Choosing an Option provides continuing income to a beneficiary after your death): The session will include information related to the costs associated with possibly electing to take a Pension Option. The new calculations (applicable to MOS retiring on or after April 1, 2019) of estimated Pension Option costs, based on revised actuarial tables, may make taking a Pension Option more fiscally feasible

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

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



## SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK

35 Worth Street, New York, NY 10013

212.226.2180 FAX 212.431.4280

[www.sbanyc.org](http://www.sbanyc.org)

Edward D. Mullins  
President

Vincent J. Vallelong  
Vice President

Paul Capotosto  
Treasurer

John Dorst  
Recording Secretary

Anthony Borelli  
Financial Secretary

Vincent Guida  
Health & Welfare Secretary

Edmund Small  
City-Wide Secretary

### **This is Our Time; This Is Our Purpose**

Crisis is a way of life for New Yorkers, from British invasions to terrorism, from countless financial panics to epidemics, from blackouts and civil disorders to fires and hurricanes. This history should give us great confidence that, as the builders of the World's Greatest City, we have the ingenuity, the courage, and the energy to overcome the greatest of challenges and to provide our children with a secure and prosperous future.

We are now presented with one of the greatest civic challenges in our long history. Although we can certainly question how our governmental, educational, and social institutions have failed to plan and prepare for a risk known for at least a quarter century, now is not the time for the Politics of Division. Instead, it is time for us to lay aside our differences for the sake of helping our elderly, our poor, and our unprotected to survive dangers not of their or our own doing.

On behalf of the members of the NYPD, I pledge to our fellow New Yorkers that "we have your backs." Even as the virus spreads, as economic disasters befall the unemployed and those who live from paycheck to paycheck, and as the temptations from idleness start to affect our youth, we will join our fellow First Responders in continuing to do our utmost to protect the safety of New Yorkers and the livability of our neighborhoods.

Rest assured that, even as we see our own forces depleted by the virus, nothing will stop us from continuing to head toward danger when others run away. You can still rely on us to risk our lives on the frontlines, in the subways, in alleys and tenement hallways, and in helping those infected with this highly contagious and deadly virus. Yes, we will still charge through that door or climb that dark stairway when we know that a child is hurt or that a battered spouse is in danger. In the tradition of those who faced death on the beaches of Normandy, in the rice paddies of Vietnam, the deserts of Iraq, and the rugged mountains of Afghanistan, we will go where others fear to tread, because that is our sworn duty. It is who we are. We do this for the greater good, for what we believe and hold dear, for our families, and for our common future. We know we are at risk, but, as always, we will do everything possible to minimize that risk, for your benefit as well as ours.

# LINE ORGANIZATIONS



## SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

In urging cooperation, I am not implying that we should or will forget the injustices of the past or forego our pursuit of justice on matters that affect our own safety and reputations and the welfare of our families. But there is a time for war, and a time to come together. And NOW is the time to lay aside differences until the return of what passes in New York for normalcy. In the meantime, we should expect our elected officials to assure us that they have our backs, like we have of those we serve.

Of course, Police Officers are not the only source of strength in this great city. Every day we witness the unlimited dedication and bottomless courage of nurses, doctors and other healthcare workers; transit workers; grocery store and bodega employees; and all others who provide for the essential needs of our residents and visitors. We cannot, however, just rely on the sacrifices of those in “essential” roles. It is also the time, in Lincoln’s words, for each of us to be prepared to give “the last full measure of devotion” to preserve the health, safety, and welfare of our neighbors. Each of us is now called to heroic efforts like those who ran toward Ground Zero; like the “Fukushima 50” who risked their lives to shut down the nuclear reactor in Tokyo; like all Americans who respond to hurricanes, tornadoes, and other disasters by putting their neighbors’ welfare above their own.

It is deep in the Spirit of America to sacrifice for the common good of our neighbors. In particular, if the shutdown continues into the hot summer months, we must be especially solicitous of the needs of our idled youth and workers. They are entitled to a life beyond the confines of their own apartment walls. We must work together to develop new means of socializing and new opportunities for employment—especially at the neighborhood level—which respects others’ health and safety but which also provides for a decent quality of life. Keeping order in this new situation is not just the job of cops, it is the job of every New Yorker.

Let us make “In God We Trust” more than just a slogan. And in the words of another giant of World War II, Winston Churchill, “Let us therefore brace ourselves to our duty, and so bear ourselves that if the City of New York lasts for a thousand years, men and women will still say, “This was their Finest Hour!”

Defend our City, Defend our Nation. God Bless You!

***Ed Mullins, President of the Sergeants Benevolent Association of the NYPD.***

#### SBA Phones Currently Out Of Service

As you may be aware, the construction on Worth Street has resulted in the loss of the SBA’s phone service. We are working with Verizon to solve this problem. In the meantime, all inquiries to the SBA Union office and the Health & Welfare office should be directed to [FrontDesk@sbanyc.org](mailto:FrontDesk@sbanyc.org) or (212) 431-4144 during the regular business hours of 8:00 am – 6:00 pm Monday – Friday.

*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



## 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>



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



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

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

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

Alternatively, you can email any questions or concerns to [info@nycdetectives.org](mailto:info@nycdetectives.org) or Health Benefits at [deabenefits@nycdetectives.org](mailto:deabenefits@nycdetectives.org).

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

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

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

**URGENT Message From DEA President Paul DiGiacomo Re: "DOA Jobs"**  
March 28, 2020

As we all mourn the tragic loss of our fellow Detective Cedric Dixon, we **MUST** be more unified than ever. Every member must first and foremost protect his or herself from this COVID-19 pandemic. The DEA will continue to be in your corner as we deal with this crisis.

Going forward, **under no circumstances will any New York City Detective respond to "DOA jobs"** without proper personal protective equipment. No Detective will enter a location such as a residence or commercial establishment where there is a "DOA job" without the proper personal protective equipment.

Personal protective equipment **MUST** consist of properly rated latex gloves, N-95 mask with face shield, and a full tyvek suit. The DEA has purchased personal protective equipment for distribution to members as needed.

Additionally, Detectives are strongly urged to wear proper protective equipment when interacting with any individual diagnosed with COVID-19 or exhibiting symptoms of the virus.

Every member's absolute most important priority is to remain safe and healthy — and to keep his or her family protected from this virus. Please immediately contact a Delegate, Welfare Officer, Trustee, or the DEA office if you are instructed to perform your official duties in any way that you feel risks your health or the health of a fellow Detective.

These are unprecedented times. **IT IS URGENT THAT EVERY MEMBER TAKE THESE PROPER PRECAUTIONS AND SHARE THIS MESSAGE WITH FELLOW DETECTIVES.**

The DEA will continue to fight for your rights, health, and safety. **Together we will get through this. In unity there is strength.**  
Fraternally, Paul DiGiacomo, President

## Two DEA Members in Need of Kidney Transplants

March 16, 2020

**Det. Nicholas Reina**, who retired in July of 2014, out of the 1st Precinct, is in need of a kidney. Last May, he went into kidney failure as a result of pneumonia. Nicholas' blood type is **O-positive/negative** (either will work), and he is being treated by Stony Brook University Hospital. The Stony Brook transplant coordinator is Steve Knapik. He can be reached at **(631) 444-6944**. Pre-screening will be done by telephone to see if candidates may be a viable match.

**Det. Alberto R. Greco**, who retired out of Bronx Warrants in July of 2001, is in need of a kidney. His blood type is A-positive. His case is being handled by Montefiore Hospital in The Bronx. Contact the living donor coordinators for Montefiore: Alicia Wright, NP at **(718) 920-6729**, or Gloria Rothenberg, NP at **(718) 920-6102**.

The donor application link can be found at <https://montefiore.donorscreen.org/>

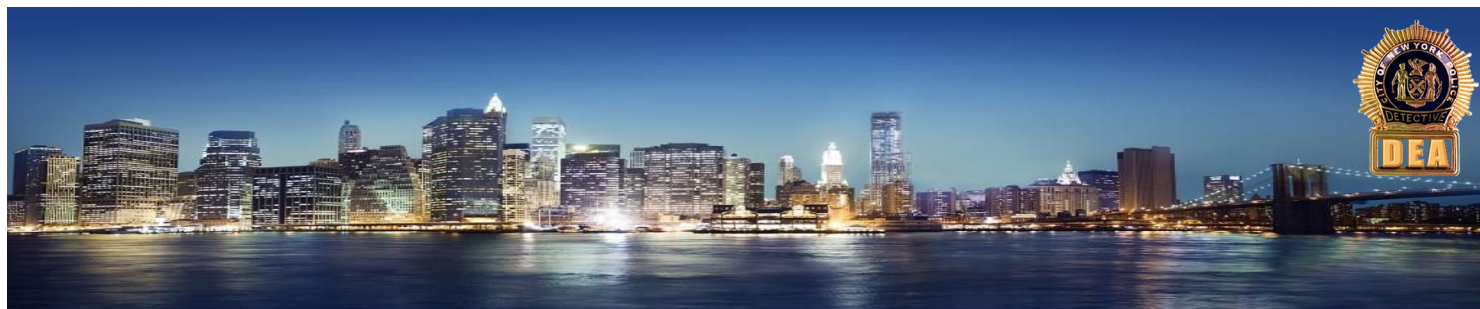
Potential donors can also read about living kidney donation on these websites:

[https://www.kidneyregistry.org/living\\_donors.php#overview](https://www.kidneyregistry.org/living_donors.php#overview)

<https://www.kidney.org/transplantation/livingdonors>

<https://www.kidney.org/transplantation>

# LINE ORGANIZATIONS



## BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS

<https://www.nycdetectives.org/wp-content/uploads/2017/12/DEA-Retiree-Brochure-2017.pdf>

### DENTAL DENTAL PANEL PROGRAM

- No annual or lifetime maximum
- No out-of-pocket costs; with exception of a \$50.00 co-pay for prosthetics

### FEE SCHEDULE (REIMBURSEMENT) PROGRAM

- No annual maximum
- \$2,000 lifetime maximum for periodontal surgery

### ORTHODONTIC BENEFIT

- Provided via fee schedule program
- \$1,450 lifetime maximum per eligible benefit

### PRESCRIPTION DRUG

- \$11,000 annual maximum per family
- No lifetime maximum
- Co-payments
  1. Generic – \$10 or less (not to exceed cost of medication)
  2. Brand – 30% plus cost of difference between brand & generic (if available)
  3. Psychotropic & Asthma drugs 45% co-pay
- Mandatory generic program
- Retail & Mail order option - Mail order offers a 90 day supply with applicable co-pays. \$50.00 per individual /\$150 per family, annual deductible for brand name prescription

### OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

- Member & covered dependents entitled to an eye exam & eye glasses or contact lenses annually co-pays may apply to exams/frames
- Co-Payments required for optional services i.e. scratch resisting, antireflective coatings, etc

### LASER VISION SERVICES

- Discount program provided through Davis Vision network

### HEARING AID

- \$500 maximum per ear every 4 years for member & covered dependents

### CATASTROPHIC COVERAGE

- For members who participate in City's GHI-CBP plan
- Self-insured by the Fund
- \$250,000 lifetime maximum per family
- Pays 100% of eligible expenses (medical considered reasonable & customary by GHI) after
- \$4,000 deductible per family unit
- Refund \$3,000 of deductible per calendar year, once \$4,000 is satisfied

### DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

- Provides a rider to members & covered dependents enrolled in City's HIP plan
- Provides durable medical equipment & private duty nursing
- After the first 72 hours of private duty care, pays for usual & customary charges
- No annual deductible for covered appliance

### FULL BODY SCAN DISCOUNT BENEFIT

- Provides full body scan screening through Inner Imaging, P.C., for a discounted fee of \$375
- Dependents have a discounted rate of \$375

### DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

- \$2,000 for members who retired (between 1/1/79 to 8/31/83 from the NYPD)

### GHI & HIP/VIP CO-PAY REFUND

- \$5.00 Refund on co-pays for physician office visits, for members of GHI-CBP and HIP/VIP. Up to 15 office visits per year per family. Certain exclusions apply.

# LINE ORGANIZATIONS

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

**PBA**  
**News Clips**



[www.nycpba.org](http://www.nycpba.org)

Patrick J. Lynch, President



Keep Cop-Killers in Jail

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

Thank you for helping us  
**HOLD THE LINE**

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



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

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

Visit [www.nycpba.org](http://www.nycpba.org) & click:  
**KEEP COP-KILLERS IN JAIL**



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

Patrick J. Lynch, President

[www.nycpba.org](http://www.nycpba.org)

# 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/>



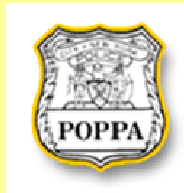
<http://www.nypd-lba.org/>



<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/>

# Health and Welfare



I continually receive inquiries from members who are unsure of what medical coverage they have through Emblem Health/GHI.

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

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

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

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

The below information is listed on their respective websites.

## SOC

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

Members must produce a statement of services, explanation of benefits form and cancelled checks for expenses submitted.

Reimbursement is based on a contract year (January - Dec.) 100% of GHI reasonable and customary charges based on the current profile.

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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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.

# 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](https://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](https://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 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      **Cell:** (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***

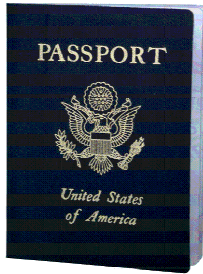
Phone Number: (888) 982 4748

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

# What's Happening

## 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 Kavanagh (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).

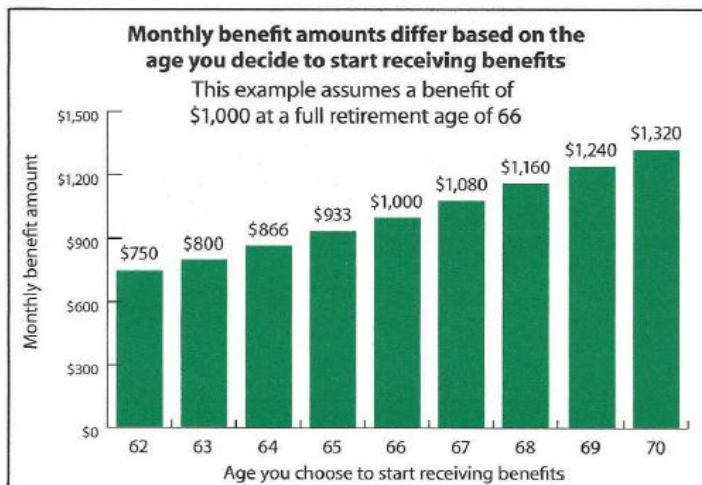
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

- 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;
- 13 1/3 percent at age 64; or
- 6 2/3 percent at age 65.

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

1 April 1931

POLICE PROMOTIONS IN FORCE AFFECT BROOKLYN STATIONS  
Lieut. STREID Named Captain--Attached to 13th Division

Police Commissioner MULROONEY announced to-day the promotion of one lieutenant to be captain, five sergeants to be lieutenants and thirteen patrolmen to be sergeants.

Lieut. William STREID was promoted to a captaincy and attached to the Thirteenth Division with headquarters at 248 Vernon avenue, Brooklyn.

The new lieutenants are:

Michael McCARRON. Bayside station;"  
Matthew MANNING, Seventh Division; Bronx;  
William RICE, health squad, Brooklyn headquarters;  
James CULLEY, West Thirtieth street station, Manhattan, and  
Rudolph PETERS, policy academy.

The new sergeants who will be on duty in Brooklyn and Queens are:

James MURPHY, Bath Beach station;  
William NIBBS, Bergen street station, and  
William HOLLAND, Jamaica station.

4 April 1931

MOONEY RETIRES AFTER 30 YEARS

Patrolman Thomas H. MOONEY, clerical man at the Flushing station, has been retired from active service upon his own request by Commissioner MULROONEY after nearly thirty years of service. He was appointed to the force on June 11, 1901, and his first assignment was in the West Thirtieth street station in Manhattan.

He was soon afterward transferred to the mounted police and served in that division in Manhattan from 1904 to 1907, and then was transferred to the Whitestone station, now a part of the Flushing station.

In 1915 he was transferred from mounted to bicycle duty, but remained in Whitestone, even after the merger of the old station with the Flushing station in 1916, until assigned to clerical duty on April 6, 1920.

MOONEY lives at 12-02 148th street, Whitestone.

7 April 1931

PATROLMAN KELLY ON HIS HONEYMOON

Patrolman James W. KELLY and his bride, the former Miss Helen McGONIGLE of Astoria, are in Atlantic City for their honeymoon. The couple were married Sunday in St. John's Church, Fifty-eighth street and First avenue, Manhattan.

The bride is the daughter of Mr. and Mrs. Harry McGONIGLE of 28-28 Twenty-ninth street, Astoria. Her father is assistant to City Clerk Michael CRUISE. Patrolman KELLY is attached to the West Thirtieth street station in Manhattan. His home has been at 214 Beach Eighty-third street, Rockaway, and upon their return from Atlantic City, the couple will live in the Rockaways.

15 April 1931

COP ARRESTED FOR SHOOTING

Suspended after a police surgeon had pronounced him unfit for duty, Patrolman John DILLON, 35, of Traffic B, in Manhattan, who lives at 107-46 109th street, Richmond Hill, was scheduled for a hearing in Flatbush court to-day on a charge of assault.

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

Continued.....

Barney KOTINSKY, a taxicab chauffeur, of 746 Linwood street, charged that DILLON and a friend engaged his cab early to-day near Borough Hall and were driven to Eighty-fourth street and Fourth avenue, where the friend left them.

DILLON, he says, then ordered him to drive him to Richmond Hill, but at Utica avenue and Eastern Parkway DILLON accused him of "piling up mileage," and getting out of the cab, attacked him.

Several shots were fired by DILLON, it was said, none of which took effect, however, and finally another policeman came along and placed DILLON under arrest. He was taken to Empire Boulevard station, where he was pronounced unfit for duty by Dr. NAMMACH and immediately suspended by Deputy Commissioner John A. LEACH.

16 April 1931

### MEDAL AWARDS TO BRAVE COPS

Brooklyn and Queens Men Among 23 Officers Cited by MULROONEY

Police Commissioner MULROONEY has announced the names of policemen who are to receive medals for conspicuous bravery during 1930. There are twenty-three officers named, including eleven men who were killed in the line of duty.

The awards will be made by Mayor WALKER in front of the reviewing stand on Fifth avenue, Manhattan, the day of the Police Department parade, set for May 2.

Brooklyn and Queens officers who are to be decorated are:

Detective Paul A. HIGGINS, Lawrence avenue station departmental medal of honor. April 6 he pursued three men escaping from a holdup in which a clerk had been shot. Although wounded, he shot two of the bandits, who later died.

### ONE AGAINST MANY

Patrolman John DUKES, Motorcycle Squad 2, LeRoy W. BALDWIN medal. Dec. 20 he noticed six suspicious men in an automobile at East Fourth street and Ditmas avenue. He disarmed one man and arrested all of them. The men were shown to have committed a holdup.

Detective Dominick GRIFFO, Fifth avenue station. Nov. 26, at 212 Twenty-second street, he cornered and arrested four holdup men, shooting two and beating the others into submission, although they were all armed. GRIFFO was off duty and in civilian clothes at the time.

Patrolman Richard J. COUGHLIN, Motorcycle Squad 2 (posthumous award). Feb. 22 while attempting to arrest the occupants of an automobile was struck by another automobile at Nostrand and Newkirk avenues and died from his injuries two days later.

Patrolman Walter C. DeCASTILLIA, Poplar street station (posthumous award). March 15 shot and killed by one of four men while guarding a payroll at 35 York street.

### ARRESTED ALL SIX

Patrolman Charles A. HAUPERT, Jamaica station. Oct. 26 he learned that six holdup men had shot a lunch wagon operator in Flushing and escaped in an automobile. He saw the automobile and when the driver refused to stop gave chase and arrested the occupants, including the man who had done the shooting.

The men who are to receive the awards will be lined up before the reviewing stand and their deeds published as each is decorated. Posthumous awards for the men on duty will be made to their nearest of kin.

Continued next page.....

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

Continued.....

22 April 1931

### POLICE CAPTAIN DUFFY TO RETIRE

Police Capt. Thomas DUFFY, 49, of 385 Grand street, to-day put in an application for retirement from the force which becomes effective to-night. He has been captain of the Far Rockaway police station.

He was appointed to the force in 1905; made a sergeant in 1917; a lieutenant in 1923, and a captain on Sept. 12, 1930. When retired he will receive a pension of \$2,500 a year.

28 April 1931

### POLICEMAN FELS HOSPITAL SUSPECT

Patrolman Harry WALSH, of 101 McKinley avenue, Glendale, Queens, attached to Empire Boulevard station, had a fight on his hands early to-day as he was carrying out his duties in the prison ward of Kings County Hospital. Felix DeMUNDO, a prisoner charged with grand larceny and confined to the hospital with pneumonia, decided he had had enough of prisons and hospitals, but Patrolman WALSH disagreed with him.

While eight prisoners looked on, WALSH and DeMUNDO grappled with each other. Finally the policeman subdued DeMUNDO with a blackjack and the prisoner's residence was changed to the Raymond street jail, where he awaited arraignment. WALSH and DeMUNDO were treated for lacerations of the face in the hospital.

### COPS DO GOOD HIGHWAY WORK

Police Captain Jacob ROSS, of the 110th Precinct, Elmhurst, was given the thanks of Public Works Commissioner Halleran for assistance extended during the repair of cuts in the Queens highways.

Commissioner HALLERAN had ordered that all highway cuts made by utility corporations should be repaired and none made on Saturday afternoons so as to impede the heavy traffic over the week-ends.

Sixteen open highway cuts were reported to Commissioner HALLERAN Saturday noon hour by William P. DUNN, trouble shooter of the Highway Department. In the emergency, Capt. ROSS diverted traffic on the affected streets so that the excavations could be filled in and the roadway surface properly restored.

Patrolman DIDEO also was thanked for his assistance.

### COP IS OVERCOME IN MYSTERY FIRE

Fire Marshall Thomas BROPHY to-day was investigating the origin of a mysterious fire which started in the cellar of a house at 197 Kane street early to-day, in which one policeman lost consciousness from smoke during rescue work and ten families were ousted to the street.

The fire was discovered by Patrolman Walter JOHNSON, 30, attached to Traffic A, Manhattan, while on his way with his mother, Mrs. Hilda JOHNSON, to his home at 22 Warren place. After instructing his mother to sound an alarm, Johnson entered the house, and soon had more than fifty persons safely out of the building.

Anxiety as to whether a tenant was trapped on the fourth floor sent him in a third time, and he was overcome by smoke. He was rescued by Fireman John HART of Truck Company 110 and Robert KANE of Engine Company 204, who hoisted a ladder to bring him out. JOHNSON was treated by Dr. STEWART of Long Island College Hospital, after which he and his mother were able to proceed home.

Continued next page.....

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

Continued.....

### COP STABBED; SAVES WOMAN

Patrolman Henry HASSLER, attached to the Ralph avenue station, had two wounds inflicted by a knife in his right leg to-day to show for his part in a fight with tenants in a boarding house who threatened to throw a woman out of the window.

While walking along Broadway, HASSLER (typed as written) was attracted to the second floor of 1895 Broadway by the screams of Mrs. Anna CONLON. Rushing upstairs, he found Fred SETER, 22, and Richard FEENEY, 24, of 512 Sterling place, causing considerable disturbance in SETER's room, despite Mrs. CONLON's attempt to quiet them. They had threatened to throw her out of the window, she said, if she interfered with them.

HASSLER pitched into the two youths, and was finally forced to use his nightstick to knock them out. When the fight was over, he discovered he had been stabbed twice in the right leg, and not knowing which one had done it, arrested both on a charge of felonious assault. They were to be arraigned in Gates avenue court to-day. HASSLER was treated by Dr. ZIMMERMAN of Bushwick Hospital.



1930 — Emergency Squad 6 Truck



## Membership Meeting Minutes March 10, 2020

The meeting was called to order at 8pm. There were 72 members, 5 new members and 5 guests present.

This was followed by the Pledge of Allegiance, invocation, reading of the names and circumstances of the death of the 5 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 - Excused  
 Trustee: Ian McGrouther  
 Trustee: Ben Pepitone  
 Historian: Jim Rochford  
 Chaplain: Donald Sanchez - Excused  
 Chaplain: Rich McCarron -

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

**Introduction of guest speakers:** Club member Felix Sermeno discussed security jobs for the upcoming RNC.

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

**Communications & Bills:** Nothing to report

### Report of officers

President:

- Deadline for submission of application for club scholarships is April 1. LEO Only, National NYCPD 10-13 Org, SBA & LBA also offer scholarships.
- 2018 Medicare differential checks will be issued this month.
- 2019 Medicare reimbursement checks will be issued in April.

Vice President: Nothing to report.

Treasurer: Chris Russo presented the Treasurer's report. A motion to accept the Treasurer's report was made and scounded. The motion passed.

Secretary: Nothing to report.

Trustees:

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

Sgt. at Arms: Excused

Historian: Nothing to report.

Continued.....

**Committee Reports:**

- Membership: 427, 38 who have not yet paid their 2020 dues.
- Socials: The club will attend a Knights game on a Friday , June 5,

**Old Business:** Nothing to report.

**New Business:** Nothing to report.

**Good of the Club:**

- New Members
  1. Returning member, Ret. NYPD Officer Kimberly Lewis-Quinlan
  2. Ret. NYNJPA Officer Robert "Bobby" Keane
  3. Ret. NYCDOC C.O. Renee Croome
  4. Ret. NYCDOC C.O. Glen Kimbrough
  5. Ret. NYCDOC C.O. Angela Williams

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

50/50 was won Mark Mirailh

A motion to adjourn was made at 9:15 pm was seconded and passed.

Respectfully submitted by Secretary Scott Hickey.

**Next Meeting  
April 14, 7pm**





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HOME PHONE ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_  
BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_  
EMAIL ADDRESS \_\_\_\_\_  
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### MEMBERSHIP APPLICATION

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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 \_\_\_\_\_

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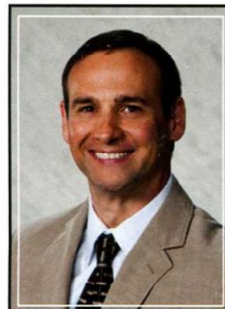
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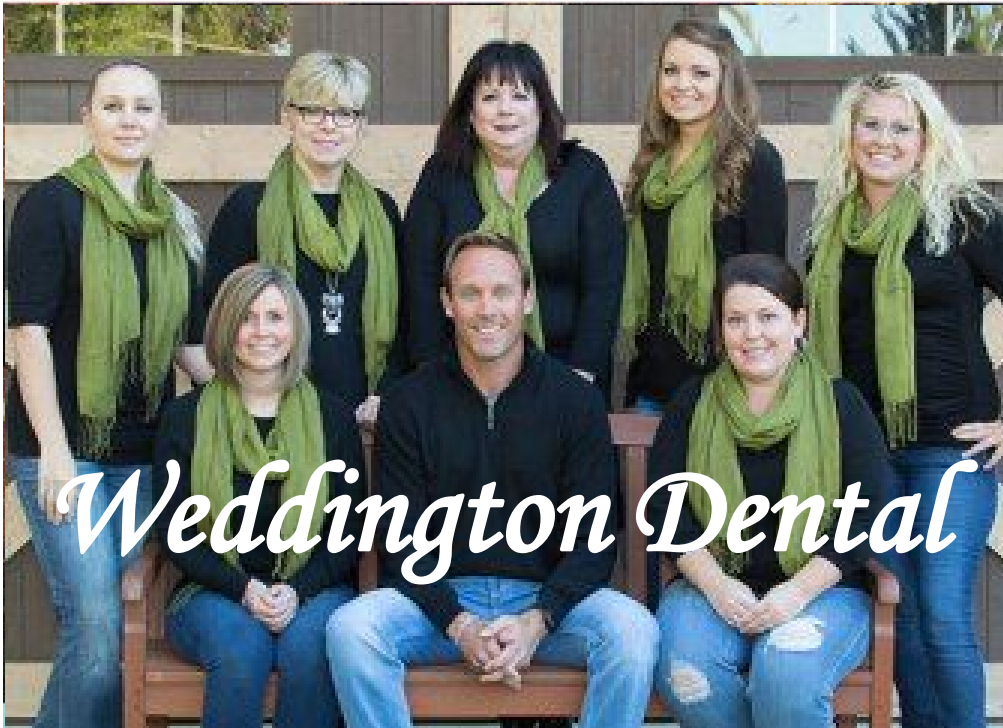
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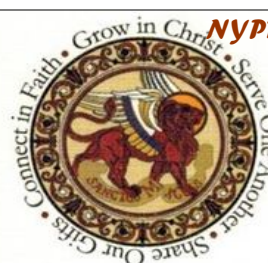
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Half Page \$300.00 per year

Full Page \$600.00 per year

Contact Name \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

Business Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

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

704 849-9234

or

Email

[hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com)

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