

NYPD 10-13 CLUB

of Charlotte, NC Inc.

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





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

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

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



Club Officers

Volume 12 Issue 6

June 2020

PRESIDENT HARVEY KATOWITZ 704-849-9234 hkatowitz@charlotte10-13.com

VICE PRESIDENT **Bernard Roe**

704-241-8002 b.eph.roe@gmail.com

RECORDING SECRETARY SCOTT HICKEY

704-256-3142 sfhick@icloud.com

TREASURER CHRIS RUSSO

347-886-2449 maddogcr@msn.com

SGT. at ARMS **HANK DOBSON**

914-261-4312 hdobson054@gmail.com

TRUSTEES BOB FEE

704-220-8400 rtfvs@yahoo.com

BRENDA JORDAN

516-852-3885 breniordan5@aol.com

KEVIN GRIBBON

803-493-3024 kgribbo@outlook.com

lan McGrouther

516-314-5326 woodboy@windstream.net

BEN PEPTIONE

704-674-7000 peppy7200@gmail.com

CHAPLAIN S DONALD SANCHEZ 704-654-2694

desanchez@carolina.rr.com

DEACON RICH MCcARRON

732-406-2917 dcnrich@gmail.com

HISTORIAN JIM ROCHFORD

516-819-1607 jimjack@att.net

EDITOR Harvey Katowitz

PRESIDENT'S MESSAGE

I know everyone is eager to reclaim as much of our pre-COVID existence and routines as possible, but, we've learned that dealing with this virus requires all of us to approach re-entry with vigilance, patience and deliberation. With that in mind and the fact that large gatherings are still prohibited, our June 9 membership meeting, similar to the one in May will be a virtual meeting.

Based on comments from participants of last months meeting and to make the virtual meeting as normal as possible with minimal distractions, the following will apply to this month's meeting:

- The meeting will start promptly at 7PM
- Two board members will be designated to make and second our normal motions. Instead of asking all those in favor to say aye, I will ask if anyone objects to the motion. If someone does, the motion will be tabled until our next in-person meeting.
- If a club member wants to make a motion outside of our normal motions they will be allowed to do so when we come to the "New Business" portion of the meeting. If the motion is seconded we will follow the same procedure as above for approval.
- Questions and comments will be taken from members at the end of the meeting.

***Please note: If you participate in this month's membership meeting, please do so from an area in your home that is away from family members, televisions, radios, etc. Minimizing background noises in members homes was the main suggestion I received from members after last month's meeting.

During last month's meeting the winners of our club scholarships were selected. Each candidate had to write an essay on what it means to be an American. Copies of their essays are on the pages following my message.

Congratulations to Lauren McCaffrey, daughter of Tim McCaffrey who won the 911 Memorial Scholarship, Richard Recher, son of Vinnie Recher who won the Bob Andretta Memorial Scholarship and Madeline Russo, daughter of Chris Russo who won the Jim Houston Memorial scholarship.

Lauren and Richard will be attending UNC Wilmington and Madeline will be attending south Piedmont Community College.

Our National Organization, National NYCPD 10-13 Organization, Inc. also offers college scholarships for students entering their first year of college. The scholarship application form can be accessed on page 21.

> Our Next Membership Meeting is Tuesday, June 9 at 7:00 PM http://www.charlotte10-13.com/

PRESIDENTS MESSAGE

On behalf of our entire club, I would like to wish our scholarship applicants much success as they continue their education.

The past few months have been challenging for law enforcement officers due to COVID 19 and now an additional challenge has been thrust upon them, having to deal with the protests, looting and rioting around the country over the death of George Floyd.

I normally do not second guess someone's actions, especially one that occurred during an incident I did not personally witness, but after viewing the video of George Floyd, face down on the ground with an officers knee across his neck, while Floyd was repeatedly saying he could not breathe, I did so. I was shocked and in disbelief. I could not imagine a justifiable defense for the officer's action.

I understand people being angry, frustrated and protesting his death. I too am angry and frustrated by the officer's callous and reprehensible actions.

I am also angry and frustrated by peaceful protests being hijacked by outside agitators, thugs and hoodlums.

Sadly the rioting continues; 4 police officers in St. Louis, 2 police officers in Las Vegas and two Federal Protective Service Officers in Oakland, one who has died, have been shot. Over 200 NYPD officers have been injured, 60 who were hospitalized.







Lt. Robert Corbett, Legal Department.

During these trying times please pray for our country and keep our active law enforcement brothers and sisters in your thoughts and prayers. May GOD watch over them and bring them home safely to their families and loved ones when their tours of duty are over.

In closing, I want to acknowledge and thank all of the line organization presidents for their strong statements on behalf of their members. (See pages 29, 30, 33-35, 40, 47 & 49).

Remember, All Lives Matter

Fraternally,



Lauren McCaffrey

March 26, 2020

Why I Love America

America is the quintessence of versatility. The presence of thousands of cultures, birthed inside and outside of the states, come together to assemble American society. Even the nation's natural features scream variety. From the Atlantic Ocean to the Pacific, to the Grand Canyon, to the Great Salt Lake, all the way to New York City, there are endless possibilities to explore. Not only is there a wide range of culture and landscape in the United States, but there is the opportunity to become successful no matter who you are.

A large majority of American citizens were born in another country or are descendents of someone who was. Thus, creating diversity demonstrated through language, arts, food, customs, and traditions. The American Public School system pushes the education of foreign languages, along with many American Colleges sending students to study abroad. These pushes in culturally immersing young students prove how eager the nation is to learn and embrace everyone.

Another reason to love America the great is because we are very adamant about helping others. During both world wars, we were selfless. We sent troops to help other nations like Britain and France, and took control to protect everyone. Still, to this day, we send over American Citizens, like doctors, to third world countries to aid them. American leaders are elected to demonstrate fair- mindedness and do what is best for our citizens, through democracy. Many nations, such as North Korea, do not have a democracy. Without democracy, people would not be able to fight for what we want, vote for our leaders, and choose what principles we live our lives by.

PRESIDENTS MESSAGE

Richard Recher

What it Means to be an American

1 May, 2020

What it Means to be an American

On July 4th, 1776 leaders of the 13 colonies gathered in Philadelphia to officially confirm the birth of a new country. However, American ideals had been in play long before any pen was put to paper. America was built on the principle of freedom. When the first colonists arrived in Jamestown in 1607, they had done so in hopes to find religious freedom in their new home. Before the United States of America was even a thought, people were fighting for the ability to be free around the globe. Years later in what is now modern day America those aspirations of the colonists long ago have become a reality, giving light to the term "the American Dream". The "American Dream" is the belief that anyone, regardless of race, religion, or class, can achieve any amount of success through hard work rather than chance. This is the exact reason why the United States of America is the greatest country in the entire world. A fair opportunity to climb the ranks of society has brought people from every stretch of the world to America. By being able to have this enormous opportunity there is a sense of pride in being an American. The ability to have power over every decision in your life is what makes the American population great. A citizen can control where they want to live, work, and even who they went to spend the rest of their lives with. There is truly no greater privilege than being able to be an American. America has been the light in the darkness for many people and countries throughout the world. The story of how America came to be lives within every American today. A rebellion built on

hope, potential, and determination created a spirit and mindset found within every citizen of American.

Personally, throughout my 18 years of life I have recognized how lucky I am to be able to call myself an American. I was born and raised here in America, and it is often easy to forget the privilege I have been given each and every day of my life. As I near the start of my college career the opportunities given to me by the United States are more clear than ever. While applying to colleges I was able to state the major I wanted to study, as well as the schools I wanted to attend. What seems like a normal routine cannot be underestimated. Being able to choose my profession is a privilege many around the world won't be able to have, so I will be sure to take advantage of every opportunity thrown my way. Being an American means being able to be free, in every way shape and form. It is my duty as an American to bring light to other people's lives, and recognize that each and every one of us have goals and aspirations that we can help each other achieve. This country was started by people of various cultures working together to reach a common goal, freedom. Therefore, every American should recognize their prerogative and work towards making the world a better place, and being a light in the darkness for those around the world.

Madeline Russo

What It Means To Be an American

The motto that appears on the seal of the United States of America is *E* pluribus Unum, which means "Out of many, one." This phrase comes from the concept of the thirteen colonies coming to form one nation, but we can also use this phrase to describe the ideal American. To me, the "many" represents all the sacrifices and hardships our nation has gone through, the vast cultural diversity of this nation, and all of our contrasting beliefs. The "one" is the name and image that has been created out of the "many." It is the name we all are extremely proud of and the name that other nations strive to be, and that name is American.

Being American doesn't just mean being a citizen of this nation. There is not one definite meaning behind the word American. To me, being American means being proud of this great nation and everything it has achieved, it means expressing our God-given rights without fear, and it means making change to better ourselves and our communities.

The patriotism and undying loyalty to this country is one of the greatest traits of an American. Even on the day when the skies went silent and the country cried, us Americans came together as one and our patriotism was seen everywhere. Even through the toughest times Americans will always come together and support this country because America was never built on fear.

This nation was built on freedom. Our freedom is the most important part in being American. People from all over the world come to America because they want to be free. Some nations silence their own people, but as Americans we have the freedom of speech, the freedom to practice our own religion, and we have the freedom to assemble and protest our own government without fearing severe consequences like in other countries. While freedom is an inalienable right, we must never forget the true American heroes who have sacrificed their lives to keep this nation free.

When immigrants first came to this country they sought after the "American Dream" Being American also means being a self-driven hard worker. Americans can establish their own name for themselves. The "American Dream" is the idea that every person has an equal and fair opportunity to attain their own version of success. Every American works hard to achieve their own version of success. We take pride in everything we do, and we are well aware that we have the freedom to choose a plan for our own lives and execute that plan.

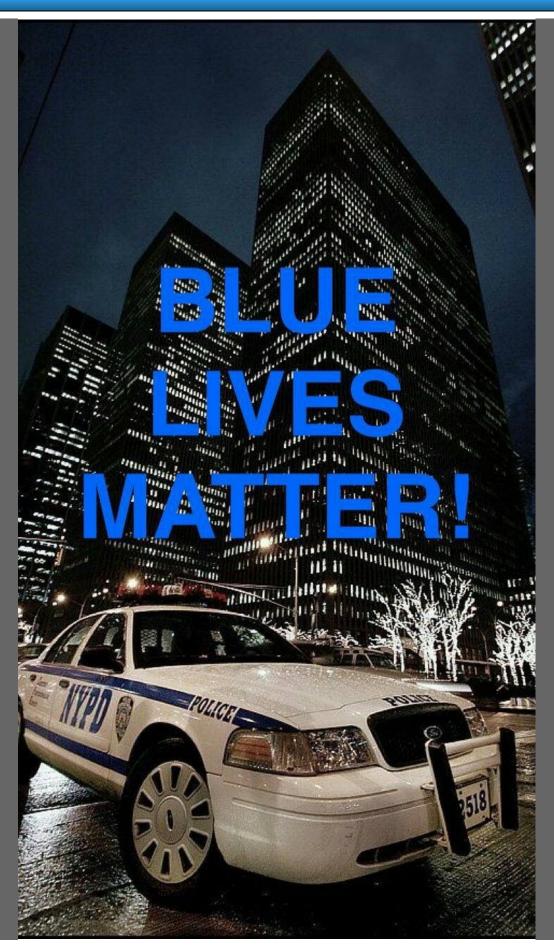
Being an American is an honor. You do not need to look or act a certain way to be an American. Everyone in this country contributes something to add to the name and image of the American. There is no other country in the world that has come from nothing and transformed into the greatest nation in the world because of its own people. Being American is the greatest name one could have. Out of many nations in this world, we are the one.

To Be an American By Hannah Blondo

In my eyes, to be an American is to have equal rights and freedom. Now, our country isn't perfect, but it sure is better than others. Here in America we have the right to vote, own your own business, and have a good education. In the Bill of Rights it expresses how we have the right to vote, freedom of speech and press. Also we have the freedom to practice whatever religion we want without anyone telling us we are practicing the wrong religion. In America we are untied, but sometimes are divided due to our opinions. Here no one questions what we do unless it is suspicious. I believe that being an American is that we have the the right to privacy and the right to choose who we want to be. If I was in another country, lets say a communist government, I would not have the freedoms I explained earlier. But here we live under a Republic which means as long as I follow the law I can do whatever I want, be who I want to be and practice whatever religion I want to. To others, being an American is being able to start over. To them it means a chance at another newlife. It also means no more living in fear, a chance at another new life, and a chance to become who they truly want to be. Those who escape war torn countries come here to the United States because they know that they will have freedoms they didn't have and a chance for a better life. Being in the United States means that we have better healthcare options, good doctors to help us get better and the resources to provide for everyone. Everyone here in America has equal rights and everyone is free to choose those they want to represent us or lead us. We are all united under a Pledge of Allegiance. The oath we say everyday in school is "I pledge of allegiance to the flag of the

United States of American and to the republic for which it stands, one nation under God indivisible, with liberty and justice for all." This is us swearing allegiance to the United States. The part about the republic is stating that is the government we live under and we are one nation. We are indivisible which means the nation cannot be divided. It also explains that every citizen will have liberty and justice. That they will have justice for whatever balme has been put on them or bringing a person to justice or to testify to defend their rights. To be an American means that we have the right to testify against others and to get justice for the wrong things that happen. Again in my eyes to be an American is to have equal rights and freedoms. To be a citizen under a republic, to have liberty and justice for all. Think about it the next time you are asked "What does it mean to be an American?"

THEY MUST **NEVER** BE FORGOTTEN



THEY MUST NEVER BE FORGOTTEN



Jewel Jenkins, 65, of Charlotte, a retired NYPD detective and a retired SC Bureau of Protective Service Police Officer, a beloved family man, a fighter, and a true hero transcended peacefully from 9-11 related cancer on Sunday, May 24, 2020 at his residence surrounded by his loving family.

Jewel was born May 3, 1955 in New York City to the late Mr. Russell Jenkins and Mrs. Lula Mae Harris Jenkins.

Jewel loved the Lord. He confessed his faith and was baptized at an early age at Bethany Baptist Church, New York, New York.

Jewel will be remembered as a gentle man who was devoted to family and friends, for his generosity, love of technology and cars, and his great sense of humor. Jewel was a warm, genuine, loving person who would light up any room.

He graduated from Chelsea Vocational High School. He attended John Jay College of Criminal Justice.

Jewel served with the New York Police Department from 1982 to 2002, starting his career as a Housing Authority Police Officer and retiring as a Detective. Jewel retired from the NYPD in 2002 and relocated to Columbia, South Carolina.

Not one to sit idly by, Jewel joined the Richland County Police Department in 2002. Jewel met the love of life, Clarice Hampton Jenkins and got married on June 29, 2003. In 2007 Jewel joined the South Carolina Bureau of Protective Services. In 2011, God blessed Jewel and Clarice with their greatest gift, their son, Jace, of the home. Jewel decided to retire in 2011 and take care of his baby boy.

Jewel is now soaring in heaven with his parents and siblings, Gretchen Mason and Warren Jenkins.

Jewel will be remembered by his wife, Clarice Hampton Jenkins. He was the father of Jewel Bobby (Margie Pooler) Jenkins of South Ozone Park, New York, Kristofer Matthew Jenkins of Ridgewood, New York, and Jace Xavier Jenkins of the home, as well as four grandchildren, Jada Powell, Anthony Powell, Jewel Marlon Jenkins of South Ozone Park, New York and Isaiah Sean Jenkins of Waterbury, Connecticut.

Jewel will be missed by his siblings Barbara Saunders-Adams of Hackensack, New Jersey, Joyce Alston of Sumter, South Carolina, and Faith (Tyrone) Alston of Rembert, South Carolina. Jewel will be missed by his Parents-in-Love, Rev. Charlie L. and Katherine T. Hampton of Pinewood, South Carolina, his Grandmother-in-Love, Minnie L. Billy of Pinewood, South Carolina, and Sister-in-Love, Charlene (Rosevelt LaShong) Robinson of Hopkins, South Carolina, his Goddaughter, Destiny Monae Sinkler, Sumter, South Carolina, and a host of aunts in love, uncles in love, nieces, nephews, cousins, and friends.

The family will receive friends from 4:00 pm - 7:00 pm, at Hartsell Funeral Home Harrisburg. The funeral service will be on Saturday, May 30, 2020 at 1:00 pm. The services will be officiated by Rev. Dr. Franklin Watkins, Senior Pastor. Entombment will follow at the Carolina Memorial Park Kannapolis at Hwy. 29N at I85, Exit 58, Concord.

THEY MUST NEVER BE FORGOTTEN



Police Officer Jason Knox Houston, TX PD EOW: Saturday, May 2, 2020 Cause: Aircraft accident



Police Officer Michael S. Mosher Overland Park, KS PD EOW: Sunday, May 3, 2020 Cause: Gunfire



Sergeant Lionel Q. Martinez Alamo Colleges, TX PD EOW: Tuesday, May 5, 2020 Cause: Heart attack



Deputy Sheriff Wyatt Maser Bonneville Co, ID Sheriff's Office, EOW: Monday, May 18, 2020 Cause: Struck by vehicle



Trooper George Baker Louisiana State Police, EOW: Sunday, May 24, 2020 Cause: Struck by vehicle



Trooper First Class Eugene Kenneth Baron, Jr. Connecticut State Police EOW: Monday, May 25, 2020 Cause: 9/11 related cancer



Police Officer Cody Holte Grand Forks, ND PD EOW: Wednesday, May 27, 2020 Cause: Gunfire



Police Officer Nate Lyday Ogden, UT PD EOW: Thursday, May 28, 2020 Cause: Gunfire



Deputy Constable Caleb Rule Fort Bend Co, TX Constable's Office EOW: Friday, May 29, 2020 Cause: Gunfire (Inadvertent)



Police Officer Waldis Johnson Detroit, MI PD EOW: May 31, 2020 Cause: Gunfire



COVID-19

Aliquippa City, PA PD

Chief of Police William Sealock

Bedminster Township Police Dept., New Jersey

• Sergeant Al Terek Patterson

Bexar County Sheriff's Office, Texas

Detention Deputy Timothy De La Fuente

Bloomingdale Police Dept., New Jersey

Patrolman Gary Walker

Boston Police Dept., Massachusetts

Police Officer Jose Fontanez

Broward County Sheriff's Office, Florida

Deputy Sheriff Shannon Bennett

Charlestown, SC Sheriff's Office

Deputy Jeremy Ladue

Chicago Police Dept., Illinois

- Police Officer Marco DiFranco
- Sergeant Clifford W. Martin, Sr.
- Police Officer Ronald Newman

Cleremont, FL PD

Officer Conrad Buckley

Cook Co, Chicago Sheriff's Office

Deputy Richard O'Brien

Detroit Police Dept., Michigan

Captain Jonathan Parnell

District of Columbia Dept. of Youth Rehabilitation Services

Correctional Officer Kenneth J. Moore

Durham County Sheriff's Office, North Carolina

Senior Detention Officer Alexander Pettiway

El Paso County Sheriff's Office, Colorado

Deputy Sheriff Jeff Hopkins

Glen Ridge Police Dept., New Jersey

Sergeant Charles "Rob" Roberts, III

Hampton, IL PD

Chief of Police Terry Engle

Harris Co., Texas Sheriff's Office

Sergeant Raymond Scholwinski

Hudson Co, NJ Department of Corrections

Corrections Officer Zeb Craig

Kansas Department of Corrections, Kansas

- Corrections Supervisor 1 Fella A. Adebiyi
- Corrections Supervisor 1 George "Bernie" Robare

Louisiana Department of Corrections, Louisiana

Warden Wilmot Sandlin "Sandy" McCain

Melrose Park Police Department, Illinois

Police Officer Joseph Cappello

Montgomery County Sheriff's Office, North Carolina

Deputy Sheriff Sypraseuth "Bud" Phouangphrachanh

Newark, NJ Police Department

- Sergeant Michael Clegg
- Police Officer Michael Connors

New Jersey State Department of Corrections

Senior Correctional Police Officer Marcia Gibbs

New Orleans Police Department, Louisiana

- Reserve Captain Raymond Andrew Boseman
- Senior Police Officer Mark Hall, Sr.

New York Police Department

- Detective Raymond Abear
- Detective Robert Cardona
- Chief William T. Morris
- Detective Jack Polimeni
- Detective Jeffret Scalf

Orelans Parish, Louisiana Sheriff's Office

- Lieutenant Gary Duplessis
- Deputy Vanessa Mackey

Palm Beach County Sheriff's Office, Florida

Sergeant Jose Diaz-Ayala

Puerto Rico Police Department, Puerto Rico

• Agent Miguel Martínez-Ortiz

Riverside County Sheriff's Department, California

• Deputy Sheriff Terrell Young

Sands Point Police Department, New York

Sergeant Joseph Spinosa

Santa Rosa Police Department, California

Detective Marylou Armer

Texas Department of Criminal Justice

- Corrections Officer V Jesse Wayne Bolton
- Corrections Officer Coy D. Coffman, Jr.
- Corrections Officer V James D. Coleman
- Corrections Officer V Jonathon Keith Goodman
- Corrections Officer V Maria Mendez
- Chaplain II Akbar N. Shabazz
- Corrections Officer IV Kelvin D. Wilcher

Troy Police Department, New York

• Detective Sergeant Randall C. French

Union City Police Department, New Jersey

Detective Alex Ruperto

US Dept. of Defense - Naval District PD

Corporal Lawrence Onley

US Dept. of Homeland Security - Customs and Border Protection

- Officer Richard G. McCoy
- Officer Omar E. Palmer
- Officer Ching Kok "CK" Yan

Washington State Department of Corrections, Washington

• Correctional Officer Berisford Anthony Morse

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.

MEMBERSHIP



2020 Monthly Meeting Dates

June 9 Aug. 11 Oct. 13 July 14 Sept. 11 Nov. 10 Dec. 8



Ret. Charlotte PD Captain James "Andy" Martin, Jr. 06/15/11 Ret. NYPD Det. 1 Edwin GilMurray 06/19/18



SICK DESK UPDATE

Club Historian Jim Rochford is recovering from by-pass surgery



Ret. NYPD Officer Jorge "George" Obregon NYPD Sgt. Gregory Pekera Ret. NYPD Officer James Meury



We currently have 412 members, 285 from the NYPD and the remainder from 64 other law enforcement agencies.



Our in person membership meetings are canceled until further notice.



Sunday June 14 is Flag Day Remember to proudly fly our flag





BIRTHDAYS



JUNE

Ronn Broadway	6/1
Jeff Dito	6/1
Sirin "Smitty" Ereifej	6/1
Kevin Serpico	6/1
Mike Schoomaker	6/2
Mark Reichel	6/2
Emil Deliberto	6/3
Frank DeMasi	6/3
Bill Brower	6/4
Eliott Cuff	6/5
Walt Kimble	6/5
Evan Smelley	6/5
Richard Berman	6/8
George Anarella	6/13
David Forland	6/14
Ronald Bononno	6/16
Jim Burchill	6/18
Randy Scott	6/22
Angela Williams	6/22
Joseph Derby	6/24
Joseph Fermaint	6/25
Vincent Abbene	6/26
Geoffrey Jahn	6/26
David Clarke	6/28
Ronald Richburg	6/28
Wayne Saulnier	6/29
Dennis D'Alessio Sr. RIP	6/30
Paul Johnson RIP	6/30





June 6, D-Day: About 160,000 Allied troops landed on the beaches of Normandy, France, to fight Nazi soldiers on June 6, 1944. General Dwight D. Eisenhower called

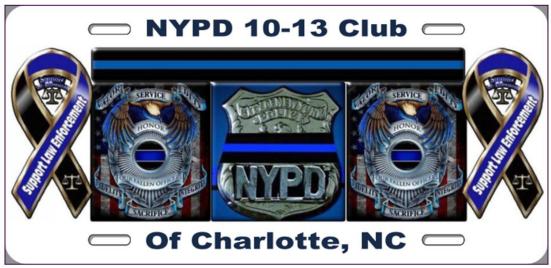
the operation a crusade in which "we will accept nothing less than full victory". More than 5,000 ships and 13,000 aircraft supported the D-Day invasion, and by the end of the day, the troops gained a foot-hold in Normandy. Thousands of soldiers lost their lives, but thousands more trekked across Europe to end the war. The invasion is one of history's most significant military attacks.

CLUB MERCHANDISE

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

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







TRUSTEE'S



When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Cabarrus County	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Gaston County	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Iredell County	Bob Fee	704-919-1311	704-220-8400	rtfvs@yahoo.com
Lincoln County	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Mecklenburg County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Rowan County	Ben Pepitone	704-827-5956	704-674-7000	peppy7200@gmail.com
Union County	lan McGrouther	917-952-7427	917-952-7427	lanLizMc@hotmail.com
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	kgribbo@outlook.com











Brenda Jordan

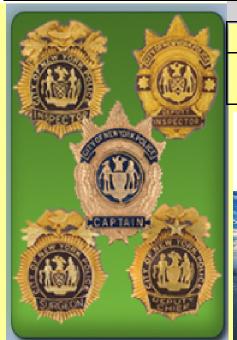
Bob Fee

Kevin Gribbon

Ian McGrouther

Ben Pepitone





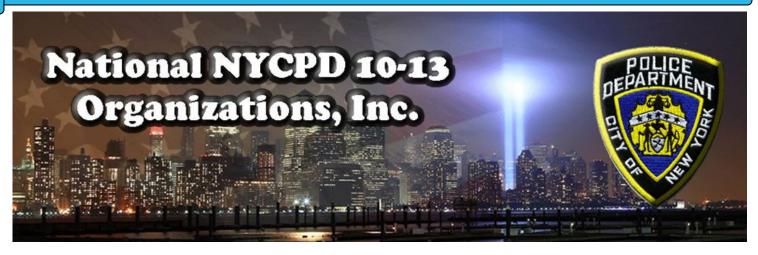
NTI D CEA may meeting				
Day / Date	Time	Location		
Tuesday, June 9	1400hrs	Hillside Swim Club 151 Signs Rd. Staten Island, NY 10314		

NYPD CFA May Meeting



9/11 Tribute Museum

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



The following are excerpts from the April 15, Minutes of the National's Executive Board conference call meeting.

Legislation

- Due to the COVID-19 virus, Bryant Kohler, President of the Public Retiree Organizations of New York is expected to cancel meetings for the remainder of 2020.
- Albany Lobby Day has been cancelled.
- 32 thank you letters are being mailed to NY State Legislators who sponsored or co-sponsored our Bills.
- Our Veteran's Bill, which does not have a cost factor has been mover out of the Senate.
- A decision on which legislators will receive contributions form the National's PAC found will be made after the primaries.

National Election

- Votes for the Executive Board were tallied and the results are as follows:
 - * President Frank Martarella
 - * Vice President John Briganti
 - * 2nd Vice President Richard Molloy
 - * Treasurer John McLoughlin
 - * Secretary Marie Zolfo

National Convention

31st National Convention is scheduled for September 13-15, 2020 at Villa Roma Resort Hotel

Mega Raffles

Each club was mailed their allotment of raffle tickets based non the amount of tickets they sold last year.

Scholarships

Chapter rosters have to be submitted to Vice President Rich Molloy so that he can verify the eligibility of scholarship entrants.

Membership Dues

• The first payment of dues were to be sent to Treasurer John McLoughlin along with a club roster by March 31st. Final payment is due by July 1, 2020.

CCW Safe Protection Plan

Our National has the lowest rates for this concealed carry weapons insurance.

NYPD ID Card Renewal

- The National is once again processing Housing and Transit ID cards.
- Notification is to be made to President Martarella before forwarding cards for renewal.

New Business

- After a discussion the Board agreed to support and send a letter of endorsement to Civil Court Judge and former S.I. Assistant
 District Attorney Lisa Gray who is running for Supreme Court Judge. She has a reputation of being pro-police.
- The New York Police Foundation is holding their 25th Anniversary Awards Dinner on September 10, 2020. This will be discussed further at the next Executive board Meeting.

Next Board Meeting Tuesday May 19, 2020



Frank Stoecker, Sr

18526 Picacho Road

ARIZONA Tonto Verde, AZ 85263-5015

10-13 Cell: 480-510-7333

> E-Mail: Arizona1013@cox.net Website: www.Arizona10-13.org

Harvey Katowitz

4701 Wyndfield Lane

CHARLOTTE Charlotte, N.C. 28270

10-13 PH: 704-849-9234

> E-mail: hkatowitz@windstream.net Website: www.charlotte-1013.com

President: Richard Bohn

Fort Mill, S.C.10-13 Club

3678 Jacinta Court,

FORT MILLS SC 10-13

Tega Cay, S.C. 29708 Ph #: (631) 332-4898

Email address: FortMillSC10.13Club@gmail.com

Website: www.FortMill10-13Club.com

John Briganti

PO Box 10-13

Pearl River, New York 10956-0283 **HUDSON VALLEY**

Cell Phone: 845-821-2187

10-13 Email: <u>HudsonValley1013Association@gmail.com</u>

Website: www.hudsonvalley1013.org

Salvatore V. Pepitone

168 Watson Road

Fanwood, N.J. 07023-0536

JERSEY SHORE Phone: 732-849-5249

10-13 Email: Salvatorepepitone@comcast.com

Website: www.jerseyshore10-13.com

Michael Fanning

44 Shore Line Drive

Pawleys Island, S.C. 29585

MYRTLE BEACH PH: 516 754 7287

10-13

E-mail: hntsgt@gmail.com

Website: MYR1013.com

Medicare Part B IRMAA Reimbursement Form: https://www.nationalnycpd10-13.org/forms/irmaa-form-2015-2017.pdf

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

Juan (John) Adams

2261 Long Pond Road **NE PA NYPD** Long Pond PA, 18334.

10-13 PH: 570-620-6913

> Email: jadams067@gmail.com Website: www.nepa1013.com

President Marty Syken

P.O. Box 4025

NORTHEAST FLORIDA Enteprise, FL 32225-0025

10-13 Cell Phone: 904-461-7381

> Email: martins0004@yahoo.com Website: https://www.nefl1013.com

Robert Young

206 Brookbank Hill Place

Cary, NC 27519

RALEIGH NC PH: 919 604 5188 10-13

Email: nypd1013raleigh@gmail.com

Website: www.raleigh1013.com

Charlie Monahan

NYPD 1013

PO Box 654

VILLAGES Wildwood FI 34785

10-13

10-13

VERRAZANO

10-13

PH: 352 205 8646

Email: CMM0138@comcast.net

Website: www.villagesnypd10-13.org

Chuck McLiverty

6224 Sweet Gum Drive

WILMINGTON NC Wilmington NC 28409-6201

Email: Ret2ncbeach@gmail.com

Cell Phone- 845-598-7967

Richard Commesso

NYCPD Verrazano 10-13 Association, Inc.

P.O. Box 061725

Staten Island, New York 10306

Ph#: (347) 216-5215,

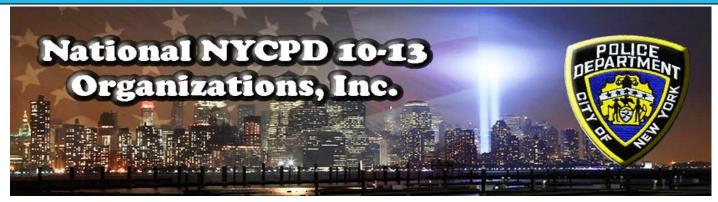
email: RichardCommesso@Yahoo.com

website: www.vz1013.com

Medicare Part B Reimbusement Form: https://www.nationalnycpd10-13.org/forms/Medicare Part B .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

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



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 I	NYCP	D 10-13 0	RGANIZATIONS, IN	C.
CASE #: FIREARMS CODE:	_	RETIREE	ID C/	ARD RENE	WAL APPLICATION	
LAST NAME: FIRST NAME:						MI:
SEX: TAX # SOCIAL SECURITY #: RANK: PRESENT ADDRESS:		MALE			RACE: RETIREMENT DATE: DATE OF BIRTH: SHIELD #:	
PHONE NUMBER: 10-13 CHAPTER: I,)			BY CERTIFY THAT SING	CE RETIRING ON
RETIREMENT DATE				, I HAVE N	IOT BEEN CONVICTED	OF A CRIME.
SIGNATURE					DATE	
NEW ID # ISSUED:			_ ID	RECEIVED	BY:	



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:	7in:

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



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 & #	





The World Trade Center Health Program Is Still Accepting Appointments & Registration

The Mt. Sinai Health Care System is still open and actively assisting members with appointments and registration for the World Trade Center Health

Program during this COVID-19 pandemic.

If you have any questions or need assistance with your 9/11 health issues, please feel free to call, text, or email Police Officer Steven Wallace, a retired NYPD PBA Delegate, a 9/11 first responder, and the WTC Health Program Outreach and Education Coordinator. He will be able to assist you in filling out your paperwork.

P.O. Wallace can be reached at 646-584-7797.

Or email him at steven wallace@mssm.edu

Visit their Facebook page at --

https://www.facebook.com/WTCHealthProgram/posts/515608802445616

Click on Learn More to connect to the CDC WTC information pages.

Learn More

SUPERIOR OFFICERS COUNCIL SCITY OF NEW YORK POLICE DEPARTMENT

Due to the Corona Virus the staff of the SOC Health and Welfare are working remotely. All phone calls to the SOC are being forwarded to a single dedicated cell phone. Therefore, we ask that you only call the SOC with matters that need immediate attention. The preferable and best way for our members to contact the SOC staff is via e-mail. Please e-mail the following SOC staff directly based on the topic of your inquiry:

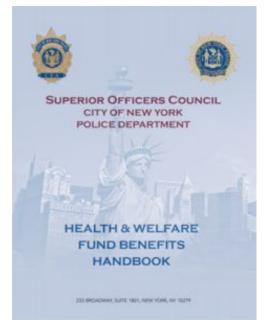
Prescription Matters: Jennara Cobb E-Mail - JCobb@nypd-lba.org or MaryAnn Pelligriti E-Mail - MaryAnn@NYPDSOC.com

Optical and Dental Matters: Elaine Pieszchata E-Mail - Elaine@NYPDSOC.com

Annuity Matters: Mayra Restrepo E-Mail - Mayra@NYPDSOC.com

The staff of the SOC Health and Welfare are available to assist our members. Please e-mail the respective member directly with your questions or issues and they will get back to you.

Members with urgent matters that need immediate attention may still call the SOC at 212-964-7500 (Option# 1). Thank you for your cooperation during these uniquely difficult times. Stay safe, stay healthy, wash your hands often and practice social distancing.



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

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



Eye care Benefits

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

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

Client Control Number 2942. https://www.davisvision.com/default.aspx

SUPERIOR OFFICERS COUNCIL

NOTICE OF CREDIBLE COVERAGE

Important Notice from the

Superior Officers Council Retiree Health and Welfare Fund

About Your Prescription Drug Coverage and Medicare

For Medicare-Eligible Retirees and Dependents

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

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

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

When Can You Join A Medicare Drug Plan?

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

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

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

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

- 1. You can keep your current prescription drug coverage with the Superior Officers Council Retiree Health and Welfare Fund and you do not have to enroll in a Medicare prescription drug plan.
 - If you choice 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 ne	ext page
--------------	----------

SUPERIOR OFFICERS COUNCIL

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

SUPERIOR OFFICERS COUNCIL

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.

<u>BENEFI</u>T OVERVIEW

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

<u>ELIG</u>IBILITY

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.

SUPERIOR OFFICERS COUNCIL

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

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

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

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

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

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

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

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

SOC DEATH BENEFIT

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

SURVIVOR'S HEALTH BENEFITS

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

Lieutenants Benevolent Association

40 PECK SLIP
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association

(212) 330-0038

(212) 964-7500

Iba@nypd-lba.org

May 30, 2020

Dear Lieutenant:

Governor Cuomo has now decided that he will have New York State Attorney General, Letitia James, investigate the New York City Police Department's handling of the riots in Brooklyn. This is mind boggling. What world are we living in? So let me get this straight: A preplanned violent riot (social media postings were circulated stating be ready to escalate) orchestrated by anarchists and professional agitators (many from out of state) targeted at police officers results in at least 40 police officers wounded, at least two Police Precincts attacked and almost occupied by protestors, several police vehicles vandalized or set on fire, a Lieutenant punched in the mouth with brass knuckles, a Precinct commander losing several teeth, the attempted murder by arson of three police officers, and the Governor is going to have the Attorney General investigate how the police acted during this civil revolt?

Our cowardly politicians are fixated on a single instance, out of hundreds of physical confrontations throughout a riot, in which a protestor was pushed to the ground. These politicians won't even come to the area of the riots (until the riots are over and they are escorted by members of law enforcement securing their safety). How would they react if put into a uniform (target), tolerating a prolonged wave of verbal abuse by agitators, being pelted by objects thrown at you, joltingly being involved in a chaotic, fluid physical riot in which you have to protect yourself and those around you while attempting to identify who in your immediate vicinity may be a threat? Again, these politicians sit in the security of their political towers and second guess how our officers should react to immediate and perceived threats to their physical wellbeing and safety during a riot. Are they so willing to sacrifice the safety of police officers to selfishly troll for votes? Do they consider the safety and lives of police officers that cheap and expendable? These politicians need to walk a mile in our shoes, and experience the chaos and uncertainty of a riot, before second guessing our actions. They need to wake up to reality and get their priorities in order. They need to see the real world our officers face in a riot.

Dear Lieutenant: June 1, 2020

As the city burns and criminals cause millions of dollars in damage and theft, our state and local politicians look to point a finger of blame at the responsive actions of the NYPD. These politicians, whose experiment in progressive liberalism has obviously gone catastrophically wrong, whose primary focus has been to reduce repercussions of criminal activity, and who have completely removed the already revolving doors of the criminal justice system by eliminating bail, now look to blame our police officers for inappropriately addressing numerous violent and destructive riots throughout the city. The so-called protests have quickly evolved into stage areas for aggressive potentially deadly anti-police attacks, the destruction of private and commercial property, the assault on other protestors, and opportunistic looting.

These elected politicians, who have created this environment where criminals are emboldened due to politically progressive policies, legislation and laws, are now looking to blame and scapegoat the police for their failed social experiment. The governor, several state assembly and senate members, the mayor, the speaker of the city council, the public advocate, and several members of the city council are all now fixated at finding instances of inappropriate responses by members of the NYPD. They fixate on a handful of instances where they interpret the actions of police officers as being wrong, however, they fail to mention the dozens of police officers who have almost been killed and who have been seriously injured by the rioters.

These out-of-touch and inept politicians are obviously using the members of law enforcement as pawns. They are now setting up the members of the NYPD to take the fall for the results of the politicians' failed policies. The politicians see our members as being expendable, they show no concern about our safety, they show no concern about our members returning home safely to our families.

My main concern has been, is and always will be the safety of our members. We have been abandoned by a majority of our state and local politicians; especially the governor, the leaders of the state assembly and senate, the mayor, the public advocate, the speaker of the city council, and numerous members of the city council. They want the rioting to be stopped however they are completely out of touch regarding the inherent unattractive physicality of policing. I invite them to come out of their fortifications, wear a helmet, stay on the lines for hours and contently receive verbal abuse directed at them, ducking as objects are thrown at them by peaceful protestors, and then show us how to delicately prevent rioters from burning structures/vehicles and steal property from commercial/retail locations. I invite these politicians to show me how to properly respond and deescalate being hit in the face with a brick/ brass knuckles/fists/water bottles and then apprehend and control a violently resisting criminal (while other rioters are clawing at the police officer to assist in the criminal's escape), and to please show me how to inject civility into these situations.

We have been abandoned, we are expendable, our civic leaders care nothing of our safety. Please focus on your safety and the safety of your coworkers. We are alone in this battle and we can only rely on each other for support and assistance

Fraternally,

Lou Turco President

Lieutenants Benevolent Association

Lieutenants Benevolent Association

© (212) 964-7500

CONTACT US

Lieutenants Benevolent Association

© (212) 964-7500

Lieutenants Benevolent Association

June 2, 2020

Dear Lieutenant:

As the politicians hunker down in their ivory towers and consistently look to point the finger of blame at law enforcement for all the societal ills realistically created by their misdirected and hollow civic policies, our police officers are being attacked. The other night one of the rioters, under the cover of being a "peaceful protestor", took a brick, snuck up behind one of our fellow lieutenants and murderously took a full swing hitting the lieutenant in the back of the head; thankfully the lieutenant was wearing his riot helmet. The vicious blow to the head caused the lieutenant to collapse to the ground, and as the crowd surged a police officer drew his weapon on the aggressive crowd to protect the lieutenant, himself and other officers from imminent threat to their personal safety. And, the action of the officer is now under investigation by the Department. Please look at the disturbing video, https://twitter.com/nycpba/status/1267559551865442305?s=12 and pay attention to the coward creep up behind the white shirted lieutenant and murderously take a full swing at the lieutenant's head. Incredibly, the lieutenant eventually got back on his feet, refused to leave the scene and insisted on staying with his officers. Below is a photo of the lieutenants riot helmet.



Incomprehensibly, the politicians, our mislabeled civic leaders, continue to focus on the supposed aggressive actions of our officers and, as has become the norm, they continue to pander to the now comically labeled "peaceful protestors". The politicians gloss over the issue that our police officers are now routinely being attacked, i.e. officers routinely having objects thrown at them, Molotov cocktails thrown at occupied police vehicles, officers being struck by vehicles, police officers being surrounded and attacked by mobs, police officers being shot and killed in Oakland, Las Vegas, and Louisville.

In his news conference today Governor Cuomo, the highest elected official of our state, detailed how he will further cripple the police from performing their functions and then sternly, adamantly and almost proudly called the New York City Police Department incompetent. It is his failed policies, specifically the elimination of cash bail and completely removing the discretion of judges to set bail, that has helped exacerbate the riotous situation we are facing. He looks to impose more restrictions on policing and calls us incompetent. He continues to insinuate that the police are racists and brutal and doesn't understand why police community relations decline. This man was going to lock people up for not social distancing and shut the utilities of stores that didn't close during a pandemic but now has no problem with supporting and encouraging enormous crowds forming to peacefully protest; which in reality creates the perfect cover for criminals to break off, to attack our police officers, destroy property, loot and then secrete themselves back into the crowd and disingenuously raise their hands and chant the anti-police catch phrase of the day with other protestors.

However, the Governor has solved our problems, he stated that it is easy to pick out the looters from the peaceful protestors, he doesn't understand how the NYPD can't do this. Please Governor Cuomo, please come to one of the large chaotic "peaceful" protests and point out the looters for our police officers to arrest. And, while you are at it, please show our officers how to properly arrest violent criminals with one hand tied behind their back and the other hand being twisted by an out of touch and completely detached politician. Finally, Governor, you can show me how to do this several times since your elimination of bail ensures that criminals are rapidly released back into society to prey on the law abiding. How dare you call the members of the NYPD incompetent, when it is your misguided policies that have created an environment where police can not police and you provide additional incentives to those who want to destroy society and commit crimes against people, law enforcement and property. You, and your administration, have completely abandoned and insulted the members of the New York City Police Department.

Regarding the attempted murder of our fellow lieutenant, after contacting him to check on his wellbeing, we had a discussion and with his agreement a complaint report was prepared for attempted homicide, he received a medical evaluation and attention, a Line-of Duty Injury Report was prepared, and his helmet was vouchered for evidence. I am asking that any lieutenant who is the target and victim of any crime associated with the "Peaceful protestors" ensure that they have a Complaint Report prepared documenting the incident, receive medical attention if necessary, have a Line-of-Duty Injury Report prepared, voucher any evidence associated with the attack, go Line-of-Duty sick if necessary, and to please contact the LBA.

Ladies and gentlemen, please protect yourselves and those you supervise the best you can. It is painfully obvious that no civic leaders support us, nor do they genuinely care about our safety. They spout disingenuous words to retain our assistance to clean up the problems they've created, but they are proactively willing to use us as scapegoats and sacrifice our safety just to ensure their political survival. Their actions are disgusting, irresponsible, hypocritical, and unconscionable.

Lauis ano

LIBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association

(212) 330-0038

(212) 964-7500

(212) 964-7500

(212) 100-0038

(212) 100-0038



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



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

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

The following scholarships will be awarded:

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

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

Fraternally,

Laus mo

Lou Turco President





SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

Dear Fellow Sergeant:

In light of recent backlash from Mayor de Blasio and NYPD brass regarding the enforcement of social distancing, I write to remind you that while the punishment for failing to socially distance is a mere slap on the wrist. As you and former Police Officer, Daniel Pantaleo, are well aware, enforcement of even the pettiest of crimes can lead to resistance and confrontation from the community, potentially resulting in tragedy.

Just last week, Mayor de Blasio was preaching from his political pulpit, calling for the NYPD to step up enforcement and aggressively pursue violators of social distancing measures aimed at protecting the public at large in face of the COVID-19 pandemic.

The same Mayor, who has vilified the NYPD and made us the enemy in the communities we protect, has now insisted we enforce vague and untenable social distancing measures, which he himself does not abide by. As many of you know, he and his wife failed to practice social distancing when they were recently spotted out for a leisurely stroll in Brooklyn's Prospect Park.

It didn't take long for the embers of his mayoral fire and brimstone to burn out.

In response to the recent East Village video that was released related to social distancing enforcement, which resulted in a violent confrontation, Mayor de Blasio tweeted "[t]his video was very troubling, what I saw was absolutely unacceptable..." Furthering his criticism, Mayor de Blasio said he "...was really disturbed by it..." and "[t]he behavior I saw...is simply not acceptable." Incredibly, Mayor de Blasio has the audacity to Monday morning quarterback the manner in which we enforce social distancing measures without knowing any of the relevant facts that actually led to the violence.

True to form, Mayor de Blasio has, once again, abandoned the NYPD, jumped at the opportunity to vilify the men and women in blue, and has again legitimized those who choose lawlessness and defiance over the rule of law, not to mention all notions of common courtesy and decency.

Other than unfairly singling out the Hassidic Jewish community, Mayor de Blasio has failed to call on community leaders and citizens to do their part and socially distance. Instead of holding to account citizens and communities who demonstrate blatant disregard for social distancing laws, Mayor de Blasio has, yet again, chosen to play politics and lay blame on the hard-working members of the NYPD who are the frontline of this pandemic.

I ask you, Mayor de Blasio, where is your outrage with those who refuse to abide by the rule of law, especially during this pandemic? Are you troubled by the abhorrent behavior of those who refuse to let us do our job? Are you bothered by citizens who choose to physically challenge the authority of a working Police Officer? Are you disturbed by those citizens who unnecessarily put the men and women of the NYPD at risk because they simply refuse to disperse or step back during lawful enforcement? Where is the outrage from community advocates? The church leaders? True leadership is lacking in the city and once again, cops are being left holding the proverbial bag.

Mr. Mayor, you so often criticize our claimed failure to "deescalate" street confrontations, which will undoubtedly rise exponentially in the coming months. Once again, your rhetoric has placed us in an untenable predicament: you have pitted the public against us while asking that we enforce your mayoral edicts. If you think we can simply rely on an army of civilian informants to root out social distance violators, you know nothing about the New York the NYPD works in.

And as for "de-escalation," well that's a two-way street. Perhaps that is the message you should be getting out. Then again, you just never seem to be on the side of the NYPD.

As the warm weather approaches and the number of social distancing enforcement conundrums skyrocket, I want to remind every Sergeant to be vigilant and do not unnecessarily place yourself in harm's way. You have an obligation to protect your Officers. DO NOT violate the Constitutional Rights of the people of this city simply because Mayor de Blasio is incompetent and relies on NYPD Chiefs with a history of sucking up, enforcing unlawful orders and costing the city millions in damages.

Remember, your greatest priority is to execute your duties safely so that you can return home to your family and loved ones.

Protect yourself! Mayor de Blasio, local politicians and NYPD brass WILL NOT. Rather, they will line up to be the first ones to throw you under a dirty, crime ridden city subway car.

Fraternally,

Ed Mullins

Ed Mullins President Sergeants Benevolent Association



Dear Fellow Sergeant,

The SBA released a press release today announcing its intention to sue any protestor who injures an NYPD Sergeant. You can read the press release below.

Please be vigilant, stay safe, and know that the SBA will always have your back.

Fraternally,

Ed Mullins President

Sergeants Benevolent Association

Ed Mullins

FOR IMMEDIATE RELEASE: Saturday, May 30, 2020

CONTACT: Robert Mladinich, SBA Communications Director, (212) 343-5674

NEW YORK CITY SERGEANTS BENEVOLENT ASSOCIATION PRESIDENT ED MULLINS ANNOUNCES UNION'S INTEN-TIONS TO PURSUE LEGAL ACTION AGAINST PROTESTORS WHO CAUSE INJURY TO NYC SERGEANTS

New York, NY - Ed Mullins, President of the 13,000 member Sergeants Benevolent Association of the New York City Police Department, announced today his Association's plans to pursue legal claims against protestors who cause injury to any of its members.

"In light of the growing violence attendant to the protest movements across the country, and here in New York City, I am compelled to place protestors who engage in physical violence on a member of service on notice that physical assaults on police officers will not be tolerated," said Mullins.

"Any assault on a police officer is not only punishable as a felony in the State of New York, but will also be met with swift and certain legal action by the SBA, which will seek monetary damages against any individual who causes injury to a New York City Sergeant.

"To date, a Sergeant in Lower Manhattan was punched in the face by a protestor armed with brass knuckles and we are receiving other reports of officers who have been injured by assailants who have chosen to engage in violent and illegal protest.

"I am deeply concerned that protestors will be emboldened by the recent rash of violent acts against police officers in other cities. New York's police officers are working around the clock as the already overburdened economy in New York is being drained by the COVID-19 pandemic, and now in response to the recent wave of violent protestors who intentionally and maliciously instigate violent confrontations with the police.

"In response, I have instructed the SBA's attorneys to pursue the harshest possible civil sanctions - including monetary damages - against any individual protestor who causes injury to my members. Protestors are not immunized from civil liability merely because their victims are wearing the uniform of the New York City Police Department."



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

Contacting the SBA

All inquiries to the SBA Union office and the Health & Welfare office should be directed to **FrontDesk@sbanyc.org** or (212) 226 -2180 during the regular business hours of 8:00 am – 6:00 pm Monday – Friday.

June 2, 2020

Dear Fellow Sergeant,

I am being inundated with calls, text messages and emails pleading for help. Please know that I am reading each and every correspondence I receive I want each of you to know that I am very much aware of everything that is occurring in our city. I know we are losing the city. We have no leadership, no direction, and no plan. I know you are being held back and used as pawns. I understand. I am one of you! I am doing, and I will continue to do, everything I can to protect you and the people of this city. So I am asking you to please stay together and stay strong. Hold the line and protect each other. Stand shoulder to shoulder and DO NOT give up. NEVER GIVE UP! I hear you. I am aware and soon everyone is going to hear you. Help is coming and we will win this war on New York City. Remember, you work for a higher authority. It's good against evil and good always wins.

The following are some of the messages I am receiving:

"Total nightmare last night. The executives of the NYPD are going to get a member of the service killed. They have no plan set in motion."

"You have inspectors and Chiefs running around the city with no direction. Leave the police work to the frontline supervisors."

"I've been at these riots since the beginning. I have been hit with eggs, bricks, rocks"

"My officers are depleted, tired, beat up"

"Our officers and supervisors are getting hurt every night DOING THEIR JOBS without ANY support from our PC & Mayor"

"I am so angry with how this has been handled its bringing me to tears with frustration to write it...for the 1st time in my 16yr career all ranks have been abandoned by our leadership"

"We have pepperball guns, tear gas, and other anti criminal riot apparatus such as horses not being deployed!"

"We need to be able to use our tools that are available to us."

"The leadership of the NYPD has to go."

"Please what can be done?"

Ed Mullins

"We need help."

Thank you for your support, continue to be vigilant, and stay safe.

Fraternally,

Ed Mullins President



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935



THE WORLD TRADE CENTER HEALTH PROGRAM IS STILL ACCEPTING APPOINTMENTS & REGISTRATION

The Mt. Sinai Health Care System is still open and actively assisting members with appointments and registration for the World Trade Center

Health Program during this COVID-19 pandemic.

If you have any questions or need assistance with your 9/11 health issues, please feel free to call, text or email Police Officer Steven Wallace, a retired NYPD Delegate, a 9/11 first responder, and the WTC Health Program Outreach and Education Coordinator. He will be able to assist you in filling out your paperwork.

P.O. Wallace can be reached at (646) 584-7797

Or email him at steven.wallace@mssm.edu

Visit their Facebook page at --

https://www.facebook.com/WTCHealthProgram/posts/515608802445616

Click on Learn More to connect to the CDC WTC information pages.

Learn More

https://www.facebook.com/WTCHealthProgram/posts/515608802445616



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

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.

09-20-19



OPERATIONS ORDER

SUBJECT:	MEDICAL EVALUATION FOR AL SERVICE WHO BELIEVE THEY M HEALTH CONCERNS RELATED TO	MAY HAVE SYMPTOMS OR
DATE ISSU	ED:	NUMBER:

40

- The Department and the City recommend that all 9/11 exposed members of the service undergo a medical evaluation at one of the World Trade Center Health Program - Clinical Centers of Excellence locations within the metropolitan area. All uniformed and civilian members of the service exposed on 9/11 are eligible for an evaluation, as well as treatment and monitoring at the federally funded World Trade Center Health Program.
- 2. The initial and annual evaluation and monitoring visit will be on Department time (excused absence with pay) at one of the World Trade Center Health Program Clinical Centers of Excellence. Members must contact the Medical Division at (718) 760-7606/7615/7623/7626 on the day of the visit and inform the Medical Division that it is a World Trade Center monitoring visit, and must submit verification of the monitoring visit to their operations coordinator upon return to work. In addition, uniformed members of the service are encouraged to keep their Police Surgeon apprised of any illnesses that they may be suffering from. The NYPD Medical Division is available to assist members with their course of care throughout their treatments.
- 3. The following is a summary of the eligibility criteria for the World Trade Center Health Program. If members of the service have any doubt as to whether they meet the criteria, please contact the general information number for the World Trade Center Health Program at (888) 982-4748, or visit the World Trade Center Health Program website at www.cdc.gov/wtc.

World Trade Center Health Program Criteria:

- 4. Workers and volunteers are eligible for the World Trade Center Health Program if they performed rescue, recovery, debris clean-up, related support services (including, but not limited to, security, traffic or command post operations) or restoration of essential services, within (a) Lower Manhattan, south of Canal Street, and/or (b) the Staten Island Landfill, and/or (c) Barge loading piers or locations operated by the Office of the Chief Medical Examiner; and worked and/or volunteered on-site for four hours from September 11, through September 14, 2001, or at least twenty-four hours during the month of September 2001, or at least eighty hours through the month of July 2002 combined.
- 5. Effective July 1, 2011, the 9/11 Health and Compensation Act (also know 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.
- 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





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	ings Theater NO		67 PCT - 2820 Snyder Ave.		
Prudential Center	YES	YES - HR218 Required	Newark PD		
Nassau Coliseum	YES - Gate 5	YES - Gate 5	NCPD		
USS Intrepid Museum	YES	YES	MTN PCT - 306 W. 54th St.		
NY Aquarium Coney Island	YES	YES	60 PCT - 2951 W. 8th St.		
Museum of Natural History	YES	YES	20 PCT - 120 W. 82nd St.		
Ford Amphitheater Coney Island	NO -	NO	60 PCT - 2951 W. 8th St		
Bronx, Central Park, Queens, Prospect Zoos	YES	YES	52 PCT, CPP, 109 PCT & 78 PC		
Javitt's Center	YES YES		MTS PCT - 357 W. 39th St.		
Empire State Building	YES	YES	MTS PCT - 357 W. 39th St.		
Rockefeller Center	YES	YES	MTN PCT		
9/11 Memorial Pool 9/11 Museum	YES NO	YES NO	1 PCT		
Statue of Liberty and Ellis Island	YES	YES	1 PCT, Park Police		
Paramount Theater Huntington, LI	NO	МО	SCPD		
NYCB Westbury	NO	NO	NCPD		
Top of the Rock @ Rockefeller Center	YES	NO	MTN PCT		

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



SBA Retiree Forms



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



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



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



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



Davis Vision Direct Reimbursement Claim Form: http://sbanyc.net/documents/benefits/forms/davisVisionDirectReimbursementClaimForm.pdf



Dental Retiree Plan A Claim Form: http://sbanyc.net/documents/benefits/forms/dentalRetireePlanAClaimForm.pdf



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



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



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

Other Health Forms



Statement of Dependency Form: http://sbanyc.net/documents/benefits/forms/statementOfDependency.pdf



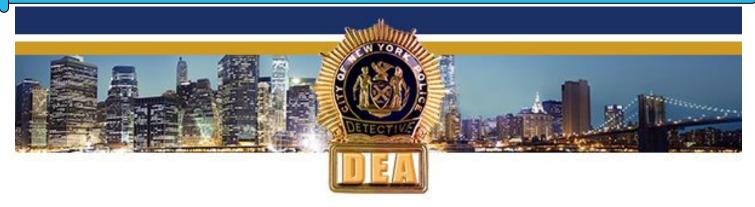
Hearing Aid Reimbursement Claim Form: http://sbanyc.net/ documents/benefits/forms/hearingAidReimbursementClaimForm.pdf



SBA Medicare Informational Datasheet: http://sbanyc.net/documents/benefits/health&Welfare/prescriptions/sbaMedicareInformationalDatasheet.pdf

NOTE: If the Benefit form you are seeking is not listed above, please contact the SBA Health & Welfare office at (212) 431-6555. **Disregard until further notice.**

All inquiries to the SBA Union office and the Health & Welfare office should be directed to **FrontDesk@sbanyc.org** or (212) 226-2180 during the regular business hours of 8:00 am – 6:00 pm Monday – Friday.



Important Message to Members About Recent Riots

As we witnessed last night in Brooklyn, many of the individuals who came to the protests were there to harm Detectives and all of our fellow cops. At the 71 Precinct, violent criminals threw Molotov cocktails into an occupied radio car. Fortunately, our brothers and sisters in blue escaped with their lives. In other incidents, cops were hit with bricks, brass knuckles, and bottles. We will NEVER tolerate this — EVER! Nobody is going to overrun our precincts. These are our houses where we proudly serve the public — for the past 175 years.

The DEA urges every Detective to do what they are trained to do — protect themselves and their fellow cops. Always know that we are in your corner fighting for your rights. Keep your eyes open and back one another up, and the DEA will ALWAYS have your back.

In addition to ensuring the strongest possible criminal charges are filed against these vicious criminals, we will be bringing civil actions against any person who harms a Detective. If you are injured, please advise the DEA as soon as possible so we can assist you with anything you need.

These are unprecedented times we are working in, but TOGETHER we will get through this. New York City Detectives make history every day, and leading our city through these issues will be one more reason we are known as "The Greatest Detectives in the World."

Never hesitate to contact your delegate, trustee, or the DEA office with any concerns.

In unity there is strength.

Fraternally,
Paul DiGiacomo, President and the Board of Officers

Governor Signs COVID-19 LOD Bill — A Message from the DEA President

May 30, 2020

Through the tremendous efforts of our Union, and our work with City and State legislators, the Governor of the State of New York has signed the COVID-19 bill that gives Line-of-Duty Death Benefits to our members who passed because of the Coronavirus. This will give our LOD families financial stability and the health benefits they richly deserve as they deal with the devastating loss caused by this pandemic.

Our hearts go out to the families of all municipal workers on the front lines who have been dealing with this unprecedented disaster. The DEA will always keep the families of our five deceased Detectives — Raymond Abear, Robert Cardona, Cedric Dixon, Jack Polimeni, and Jeffrey Scalf — in our thoughts and prayers. We can rest a bit easier knowing they will be taken care of by the City and State of NY.

Fraternally, Paul DiGiacomo, President

Stop The Threat

June 2, 2020

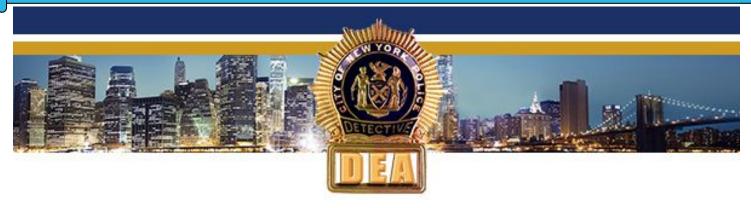
Detective,

New York City Detectives have gone from one crisis to the next over the past months. We have lost five great, hero brothers due to Coronavirus and now we protect the city from violent, cop-hating rioters.

The single most important thing to keep in your mind is staying safe. Pay no attention to the rhetoric and lack of support from elected officials. As we endure these violent attacks — never let your guard down. Stop the threat. Do what you are trained to do. Always protect yourself and your fellow cops.

As you hold the blue line of order in our city, know that DEA will always be by your side fighting for your rights. IN EVERY INSTANCE. Stay safe at all costs — and always go home to your family. In unity there is strength.

Fraternally, Paul DiGiacomo, President and the DEA Board of Officers



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

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

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

Alternatively, you can email any questions or concerns to info@nycdetectives.org or Health Benefits at deabenefits@nycdetectives.org.

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

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

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

Message from DEA Disability Attorneys Regarding COVID-19 and WTC-Related Disability and Death Benefits

Many of our members, both active and retired, are at heightened risk of suffering severe complications or death from COVID-19 due to underlying medical conditions related to their World Trade Center exposure, including respiratory disorders and compromised immune systems from cancer.

Consequently, we believe that Retired Members may be eligible for reclassification of their pensions in the event they suffer from permanently disabling effects of the virus. We also believe that the surviving spouses, children, and parents of those who die of COVID-19 may be eligible for Line-of-Duty Death benefits under the World Trade Center bill.

In addition to showing disability or death due to COVID-19, we would likely need to establish the presence of the underlying WTC condition (with medical records or certification by the WTC Health Program), as well as fulfill other statutory requirements (a Notice of Participation must be filed with the NYC Police Pension Fund, and we must be able to verify the member's participation in WTC rescue, recovery and clean-up operations).

We are hopeful that the NYS Legislature will pass a new presumptive bill qualifying active members to benefits due to COVID-19. However, the World Trade Center bill may protect those members, both active and retirees, that were active in 2001. Please keep yourselves, your families, and your coworkers safe. If you have any questions regarding the disability process or eligibility for World Trade Center benefits, please reach out to our disability attorneys at (212) 766-5800, or see their website, www.nycdisabilitylaw.com, which is regularly updated.

The 2020 Jack Healy Scholarship Awards

The DEA proudly announces its year 2020 College Scholarships for the sons and daughters of active and retired NYPD Detectives in good standing. The DEA's Scholarships are given in the name of the union's former Vice President, the late Jack Healy. The DEA will award at least ten (10) scholarships of \$5,000 each. Checks will be sent directly to the schools to be credited to each winning student's account.

Applications must be at the DEA no later than **Friday**, **September 25**, **2020**. Winners will be selected in a random drawing conducted at a DEA fall 2020 venue (to be determined).

Click on "Learn More" to download the scholarship application form. You can type directly on the online form, print it out, and then mail it back to the DEA per the instructions on the form. If you have more than one eligible child, separate applications must be submitted.



Important Health and Wellness Information

April 21, 2020

As Detectives, you spend your days helping those in need. Now you are on the front lines of the Coronavirus pandemic continuing to fight crime, caring for New Yorkers – all the while having great concern for the health of your loved ones and yourself.

In addition to the pressures of work, we also sometimes feel overwhelmed at home. No matter the problem, the Detectives' Endowment Association wants every member to know you are NEVER alone. There are many resources available to every member 24 hours per day. The first step is to reach out for help.

The DEA is ALWAYS here for members. Please never hesitate to call the main office, contact a Delegate, or any Executive Board Officer for resources – or to talk. **In unity there is strength.**

Non-NYPD Affiliated Resources:

- Dr. Stephen Wakschal 718-477-0228
 National Suicide Prevention Lifeline: https://suicidepreventionlifeline.org/ (800) 273-8255 The lifeline provides 24/7 support for people in distress, prevention, and crisis resources for anyone in crisis.
- Crisis Text Line: https://www.crisistextline.org/ Law Enforcement officers text BLUE to 741741 Non-law enforcement text TALK to 741741 Crisis Text Line is independent of the NYPD offering crisis counseling services via text messaging. Their volunteers have exchanged more than 100 million messages to support people in crisis.
- American Foundation for Suicide Prevention: https://afsp.org/ Know the suicide risk factors and warning signs, as well as other important information by visiting their site.
- National Alliance on Mental Illness: https://www.nami.org/ NAMI is the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness.

NYPD Affiliated Resources:

- Chaplain's Unit (212) 473-2363 The NYPD's Chaplains Unit provides spiritual help and guidance regardless of our members' faith or beliefs.
- Police Organization Providing Peer Assistance (POPPA) (888) 267-7267 POPPA is independent from the NYPD, but supported
 by the Department. POPPA is staffed by volunteer peers as well as professionals offering support to uniformed members and retirees. They are available 24/7.

DEA President Testifies Before The New York City Council Committee on Civil Service and Labor

May 6, 2020

Testimony of Paul DiGiacomo
President, Detectives Endowment Association, Inc
The New York City Council Committee on Civil Service and Labor

May 5, 2020

Good afternoon Chair Miller and Members of the Committee on Civil Service & Labor. I am Detective Paul DiGiacomo, I am the President of the New York City Detectives Endowment Association. I have the privilege of representing more than 17,000 active and retired New York City detectives.

I submit this testimony in support of the pre-considered introduction to extend medical benefits to the surviving families of municipal workers who have died due to COVID-19 and the pre-considered resolution calling on the New York State legislature to pass a law to classify all such deaths as line-of-duty deaths.

Continued next page.....



Continued.....

I would like to begin by recognizing the dedication and sacrifice the doctors, nurses, and all the healthcare workers and our first responder brothers and sisters in the NYPD, FDNY, EMS as well as corrections, sanitation, transit and others who are out there every day ensuring the health and safety of all New Yorkers.

I want to also extend our sincere condolences to the families of all of those who have been taken away by this horrible virus. We have lost five of our brother detectives. We understand your loss and share your grief.

COVID-19 is a silent and invisible bullet that kills and has proven to be far more dangerous and deadly than any terrorist attack or any criminal. It knows no boundaries and has no limits.

Our members understand we will be subjected to risks when they join our ranks. Despite this knowledge we commit by swearing and fulfilling the oath to "serve and protect." Upon taking that oath we commit ourselves to be among those who run toward danger when others are running away to safety.

The world saw our commitment on Sept. 11, 2001 and its aftermath. Our members were among those who searched through the pile at Ground Zero and later on Staten Island at the Fresh Kills landfill, as well as the city morgue looking for any sign of those who were lost; anything to bring comfort and closure to the families of the almost 3,000 victims.

Today, while our city is on lockdown and our neighbors are told to shelter at home. Our members have been out there fulfilling that oath. These five have paid the ultimate price.

Detective Cedric Dixon, a 23-year veteran of the NYPD was the first member of the department to be taken away by this virus. He leaves behind two daughters. Detective Robert Cardona, a 19-year veteran, who was stricken with cancer in the aftermath of 9/11, leaves behind an 8 year-old son. Detective Jack Polimeni, a 23-year veteran leaves behind his wife Patricia. April 13 we lost two of our brother detectives. Detective Jeffrey Scalf, a 14-year veteran who leaves behind a wife and three daughters; and most heartbreaking of all, Detective Raymond Abear, a 19-year veteran of the department leaves behind a wife and two babies. The eldest is two-years old, and his sister is a five-month old infant who will never know her father.

This being the darkest time in the history of the rank of detective in the NYPD. Losing five members in a two week period to this silent killer, the Corona Virus.

Each of these men took and fulfilled their oaths to serve and protect. They did it and paid the ultimate price because they expected our City and our government would fulfill its obligation to protect those who serve. That obligation extends to protecting their families when they perish, fulfilling their oaths. Extending healthcare benefits for the surviving families of these five detectives and the families of all other fellow municipal workers who have become casualties in the war against COVID-19, as well as classifying their deaths as line-of-duty deaths, is a moral obligation. Just as we protect the surviving families of detectives struck down by a perpetrator's bullet, we must protect those of detectives who fall victim to COVID-19.

We urge you to approve expeditiously the pre-considered bill and resolution in order to fulfill the sacred obligation owed to the families of Detectives Dixon, Cardona, Polimeni, Scalf, and Abear.

And as we have this hearing today to ensure the families of our fallen get everything they so very much need – they currently have no health benefits to help them as they fight a sickness that took their husband, father, or son. Our heroes of New York City deserve to have those they loved taken care of – they certainly earned it.

Thank you,

Paul DiGiacomo



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)

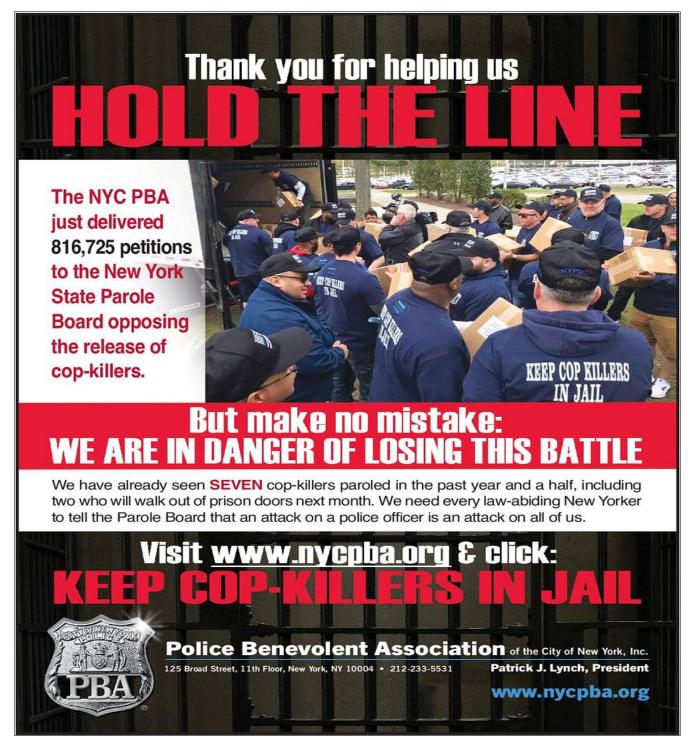
GHI & HIP/VIP CO-PAY REFUND

\$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.



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.





I am writing to alert you of the PBA's endorsements for the June 23rd primary election.

As you might be aware, <u>all voters</u> eligible to vote in this year's primary elections will be able to vote by absentee ballot due to the COVID-19 pandemic. If you are registered to vote, you will soon receive an absentee ballot application from your county's Board of Elections. If you do not receive this application, visit the <u>NYS Board of Elections website</u> to request an absentee ballot. Your <u>ballot application</u> must be mailed no later than <u>June 16th</u> and your <u>absentee ballot</u> must be mailed no later than <u>June 22nd</u>.

The PBA has endorsed the following candidates in their primaries for Congress, Assembly and State Senate. While we may not agree with these candidates on every issue, the PBA makes endorsements as part of a strategy to defend the rights and advance the interests of New York City police officers in Albany and Washington. In particular, many of these endorsed candidates have opponents who are aligned with the <u>nationwide anti-police movement</u>. It is important that we stand united in <u>opposing</u> candidates who openly promote anti-police policies and actively encourage disrespect for our profession.

Congressional

District 5 (Queens) - Rep. Greg Meeks

Representing Jamaica, Queens Village, Ozone Park, Rockaways (100 Pct., 101 Pct., 102 Pct., 103 Pct., 105 Pct., 106 Pct. & 113 Pct.)

District 6 (Queens) - Rep. Grace Meng

Representing Auburndale, Bayside, Elmhurst, Flushing, Forest Hills, Glendale, Kew Gardens, Maspeth, Middle Village, Murray Hill, and Rego Park. (109 Pct., 111 Pct., 107 Pct, 103 Pct., 102 Pct. & 112 Pct.)

District 14 (Queens & Bronx) - Michelle Caruso-Cabrera

Representing Astoria, College Point, Corona, East Elmhurst, Elmhurst, Jackson Heights, Woodside, City Island, Country Club, Van Nest, Morris Park, Parkchester, Pelham Bay, Schuylerville, and Throggs Neck. (45 Pct., 49 Pct., 43 Pct., 109 Pct., 114 Pct., 110 Pct. & 104 Pct.)

District 15 (Bronx) - Rev. Ruben Diaz Sr.

Representing Mott Haven, Hunts Point, Soundview, West Bronx and Yankee Stadium. (40 Pct., 41 Pct., 43 Pct., 42 Pct., 44 Pct. & 48 Pct.)

District 17 (Rockland & Westchester) - State Senator David Carlucci

Representing all of Rockland County and northwestern Westchester County including White Plains and the Tappan Zee Bridge area.

Assembly

District 34 – Assembly Member Michael DenDekker

Representing Jackson Heights, East Elmhurst and Woodside (115 Pct., 110 Pct. & 108 Pct.)

District 37 - Assembly Member Cathy Nolan

Representing Astoria, Long Island City, Sunnyside, and Ridgewood. (108 Pct., 114 Pct. & 104 Pct.)

District 38 - Assembly Member Mike Miller

Representing Ridgewood, Glendale, and Woodhaven. (104 Pct & 102 Pct.)

District 50 - Assembly Member Joseph Lentol

Representing Greenpoint, South Williamsburg, and Brooklyn Navy Yard (94 Pct., 90 Pct., & 88 Pct.)

District 51 - Assembly Member Felix Ortiz

Representing Red Hook and Sunset Park (76 Pct. & 72 Pct.)

District 73 – Cameron Koffman

Representing Upper East Side and Midtown East(19 Pct., 17 Pct., Midtown North & Midtown South)

District 81 - Assembly Member Jeffrey Dinowitz

Representing Riverdale, Kingsbridge, Norwood & Wakefield (50 Pct., 47 Pct. & 52 Pct.)

<u>Senate</u>

District 23 – Diane Savino

Representing Staten Island's North Shore & Coney Island/Brighton Beach(120 Pct., 121 Pct., 122 Pct., 60 Pct. & 62 Pct)

This is your opportunity to use your vote to help fellow New York City police officers. We could be the deciding factor, but only if we vote and vote in unison. Let us send a message loud and clear. Vote and please urge your family and friends to do the same.

Fraternally

Patrick J. Lynch President



PRESS RELEASES

PBA STATEMENT ON SOCIAL DISTANCING ENFORCEMENT

MAY 4, 2020

PBA President Patrick J. Lynch said:

"This situation is untenable: the NYPD needs to get cops out of the social distancing enforcement business altogether. The cowards who run this city have given us nothing but vague guidelines and mixed messages, leaving the cops on the street corners to fend for ourselves. Nobody has a right to interfere with a police action. But now that the inevitable backlash has arrived, they are once again throwing us under the bus.

Meanwhile, those same politicians are still watering down our laws, releasing real criminals and discouraging proactive enforcement of fare evasion and quality of life issues. As a result, our subways are in chaos and we have hero nurses getting mugged on their way to our hospitals. As the weather heats up and the pandemic continues to unravel our social fabric, police officers should be allowed to focus on our core public safety mission. If we don't, the city will fall apart before our eyes."

PBA STATEMENT ON POTENTIAL NYC FURLOUGHS AND LAYOFFS

MAY 6, 2020

PBA President Patrick J. Lynch said:

"New York City absolutely cannot balance its budget on the backs of its workers, especially police officers. Before this pandemic, crime was spiraling out of control. Now our entire social fabric is under tremendous strain, and police officers are already stretched thin trying to maintain order. If we cut cops, there will be chaos instead of a recovery."

PBA STATEMENT ON NYC HEALTH COMMISSIONER'S REMARKS

MAY 13, 2020

PBA President Patrick J. Lynch said:

"Despicable and unforgivable. Dr. Barbot should be forced to look in the eye of every police family who lost a hero to this virus. Look them in the eye and tell them they aren't worth a rat's ass. She should have been fired the moment she uttered those words. She *must* resign or be fired immediately now."

PBA STATEMENT ON COVID-19 LINE-OF-DUTY BENEFITS

MAY 19, 2020

PBA President Patrick J. Lynch said:

"We are glad that Mayor de Blasio has finally come around to recognizing the heroes of this crisis. But it's a long way from a press conference to legislation, so we will hold our applause until we see something in writing. We need to make sure that **every** hero's family receives the support they deserve. We also need to guarantee protection for any police officer who suffers long-term health effects from their exposure."

May 30, 2020 Press Releases

PBA responds to Governor Cuomo's remarks on police personnel records law

PBA President Patrick J. Lynch said:

"Last night, we saw violent criminals targeting New York City police officers with bricks, brass knuckles and Molotov cocktails, for no reason other than the uniform we wear. It is inconceivable that Governor Cuomo would want to arm those extremists with confidential police personnel records, so that they bring their weapons to our front doors. We cannot protect New York if politicians won't even provide the bare minimum protections for us and our families."

June 2, 2020 Press Releases

PBA responds to Governor Cuomo's statement that NYC police officers "did not do their job"

PBA President Patrick J. Lynch said:

"Rank-and-file New York City police officers were out on the street last night doing our job. Tonight, we'll go out and do it again. It's not our fault that our city and state governments can't plan and work together, but we are suffering the consequences. Police officers are being run down, knocked down and almost shot on a nightly basis. The political tug of war between Albany and City Hall needs to stop, because it is putting police officers in danger."



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

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

World Trade Center Health Program — Monitoring & Treatment

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

Victim Compensation Fund

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

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

Links to Police Line and Fraternal Organization websites

























.nypdpolicesquareclub.org/ http://www.nypdemeralds.com/ http://www

Police Benevolent Association of the New York State Troopers Dedicated to improving the terms and conditions of employment for New York State Troopers

Open letter from Troopers' Union president to Gov. Cuomo Dear Governor Cuomo.

As president of the union that represents the uniformed men and women of the New York State Police and as a member of the boards of the National Association of Police Organizations, the National Troopers Coalition, the Police Conference of New York and the Northeast Regional Troopers Coalition - which collectively represents more than 250,000 law enforcement officers and State Troopers nationwide - I find it appalling that you have not condemned the violence directed at your New York State Troopers during the riots across the state. In fact, during your daily briefing today you repeatedly used the word "ugly" to describe recent events but did not acknowledge that the Troopers under your command have been responding to riots with unwavering loyalty to public safety.

The right to a peaceful protest is etched in the U.S. Constitution and as law enforcement officers we are sworn to uphold that concept. We are all outraged by the events that became a catalyst for where we are today, and the fact that members of the public want to peacefully protest for change is their American right.

However, what Troopers are being called upon to respond to across the state are not peaceful protests or voices of reason urging societal changes, these are violent riots taking place around the state including New York City, Syracuse, Buffalo, Rochester and Albany, just blocks from the Executive Mansion. Peaceful protestors do not arrive with hammers and Molotov cocktails, burn police cars, smash the windows of businesses or spray graffiti on St. Patrick's Cathedral – criminal opportunists and vandals do. Peaceful protestors do not start fires in the streets or to businesses - arsonists do. Peaceful protestors do not gather en masse to openly disregard laws, create havoc and impede on the rights of the general public - rioters do.

During this time, your New York State Troopers were detailed to New York City and the aforementioned upstate cities, helping protecting life and property of the millions of citizens who chose not to engage in the criminality of a few. Unfortunately, our top elected officials, members of the state legislature and including you, Governor, have offered zero support for us. Why haven't you pointed out that the assaultive actions of violent protestors cause a more assertive response from law enforcers?

We are the same men and women who were placed in harm's way and tasked to transport specimens across the state for COVID-19 testing in Albany in March when no other entity was willing to do so. We are the same dedicated state employees who were - and always are - on call and available to assist other law enforcement agencies anywhere in the state whether it be in response to terrorist attacks, a prison escape in Dannemora or rioting. We are also the same human beings who are willing to give our lives in the line of duty to our fellow New Yorkers, as evidenced by the 20 Troopers who have done so since you've taken office.

For fulfilling our duties to the people of the state of New York, the proud members of the New York State Troopers PBA have in return been vilified and lumped into a group who you believe doesn't have the wherewithal to discipline themselves. Your "green light law" can result in a felony charge to a Trooper simply for providing information to a fellow law enforcement agency if requested. In addition, you have also most recently vowed to diminish the civil rights of your New York State Troopers through changes to NYS Civil Rights Law section 50a.

You continue to deploy our manpower during these riots and other periods of unrest to assist local officials and we answer the call every time. Despite a lack of respect and support, uniformed New York New York State Troopers have not protested, gone on strike or refused to go to work. We get up each and every day, proudly put on that grey uniform and serve and protect the people of the state of New York.

Governor Cuomo, now is not the time to be politically ashamed of supporting your New York State Troopers. We deserve better.

Thomas H. Mungeer President New York State Troopers Police Benevolent Association

Alliance of Public Retiree Organizations of New York

Greetings to everyone,

With the Covid-19 virus stopping all of us from conducting regular business, not being able to have our regular monthly meetings and especially in Albany with the legislature absent, I have been very busy working on our new Alliance web site. I feel the web site is very informative, will underscore and enhance the Alliance as the largest state wide organization representing New York State public service retirees, who are members of many statewide retiree organizations comprised of retired members from all positions and New York State agencies.

I'm very pleased to announce that the Alliance new web site has been launched and please take the time to view it. I'm looking forward to hearing your comments on our web site.

Alliance web site address: www.aprony.org

I also want to take the time to remember all our Military Veterans this Memorial Day and thank each and every one of them for their service and sacrifices they gave to serve and protect our freedoms and this great country.

Wishing everyone a happy and healthy Memorial Day holiday weekend with your families and friends.

Our next meeting is scheduled for September 15, 2020 at 12:00 pm at the Fort Orange Club.

Be safe...

Fraternally,

Bryant Kolner, President
Alliance of Public Retiree Organizations of New York
80 Sweetman Rd.
Burnt Hills, New York 12027
518-441-6059
president@aprony.org or bmk51@aol.com

2019-2020 Alliance Legislative Bill Agenda:

This is our "FORGOTTEN VETERAN'S BILL"

S03968-2019 / Veterans Supplementation Bill / Senator Brooks

Our "Forgotten Veteran's bill passed in the Senate in the 2019 Legislative session and we are hopeful it will do so in the 2020 session.

A06452-2019 / Veterans Supplementation Bill / Assemblywoman Barrett

Our "Forgottten Veteran's "bill failed to move out of the first committee in the 2019 session BUT recently I have received assurance that the Assembly will prioritize our bill this year for 2020 and hopefully pass it.

S03854-2019 / Health Protection Bill / Senator Lanza

No movement on this bill in the 2019 session.

A04203-2019 / Heath Protection Bill / Assemblyman Weprin

No movement on this bill in the 2019 session.

S05901-2019 / COLA Bill (Increase surviving spouse 50% to 100% / Senator Gounardes

No movement on this bill in the 2019 session.

S05902-2019 / COLA Bill (Provide COLA - age 55 retired 5 yrs) / Senator Gounardes

No movement on this bill in the 2019 session.

S05835-2019 / COLA Bill (raise base calculation from 18K to 21K) / Senator Breslin

No movement on this bill in the 2019 session.

A07413-2019 / COLA Bill (raise base calculation from 18K to 21K) / Assemblyman Steck

No movement on this bill in the 2019 session.

Updated 04-27-2020



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

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

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

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

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

The below information is listed on their respective websites.

SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

http://nypdsoc.com/retcatastrophic.html

SBA—Eligibility

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

Definition of PPO and POS

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

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

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/heath-benefits-active-members/health-benefits-retired-members1/item/20-catastrophic-medical-expenses-retired





Understanding Different September 11th Assistance Programs

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

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



World Trade Center (WTC) Health Program

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

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

Department of Health and Human Services (HHS)

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

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

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

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

Questions about the WTC Health Program? www.cdc.gov/wtc or call 1-888-982-4748



September 11th Victim Compensation Fund (VCF)

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

Administered by: U.S. Department of Justice

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

See the VCF's New York City Exposure Zone at www.vcf.gov/nycExposureMap.html

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

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

Questions about the VCF? www.vcf.gov or call 1-855-885-1555 (1-855-885-1558 for the hearing impaired)



NYC Health Benefits Program

City Coverage for Medicare-Eligible Retirees

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

Medicare Enrollment

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

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

Medicare Part B Reimbursement

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

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

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

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

Learn More about Medicare Part B Reimbursement

Medicare Part B Reimbursement Program Application

2019 Medicare Part B Reimbursement Differential Request Form - Reimbursement for 2019 will be issued in March 2021

2018 Medicare Part B Reimbursement Differential Request Form

2017 Medicare Part B Reimbursement Differential Request Form

2019 Medicare Part B Premium Reimbursement ANSWERS TO FREQUENTLY ASKED QUESTIONS

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

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

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

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

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



NYC Health Benefits Program

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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

IRMAA Medicare Part B Reimbursement

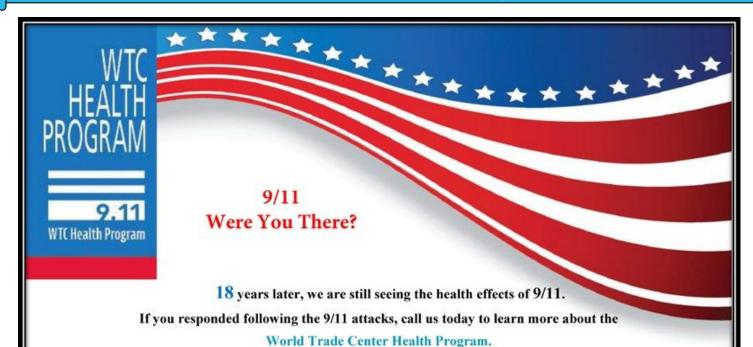
If you paid more than the standard monthly reimbursement rate for Medicare Part B, as an Income Related Monthly Adjustment Amount (IRMAA), you may be eligible for additional reimbursement. If you submit the required documentation for Medicare Part B IRMAA reimbursement, your reimbursement will be deposited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

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

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

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

What's Happening



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

Steven Wallace retired after 31 years with the NYPD. He served as a PBA delegate for 15 years.

Currently Steven works as an Outreach and Education coordinator for the

WTC Health Program at Mount Sinai Clinical Center of Excellence.

In his role, Steven works with Law Enforcement and Military Officers (both retired and active)

and assists with enrollment into the WTC Health Program.

"There are 7 Clinical Centers of Excellence in the New York Metropolitan Area (NYMA) with locations across NY and NJ.

There is also a Nationwide Provider Network to serve members outside of the NYMA.

Mount Sinai Clinical Center of Excellence has a long history of working with the NYPD and are happy to help
you enroll in the Program and understand your options for care."

World Trade Center Health Program

Phone Number: (888) 982 4748

www.cdc.gov/wtc/

What's Happening

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. passports 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://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/forms.html like the new rule against wearing glasses in your passport photo. Doing so could further delay the process.

HR 218 Qualification classes will be conducted on Fridays at Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027. Due to COVID-19 qualification spots are limited.

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





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

Green Book

Green Book Online

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

CITY - NEW YORK CITY GOVERNMENT

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

COUNTY - CITY OF NEW YORK COUNTY OFFICES

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

STATE - NEW YORK STATE AGENCIES

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

COURTS CITY, STATE AND FEDERAL

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

FEDERAL—THE UNITED STATES GOVERNMENT

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

INTERNATIONAL - INTERNATIONAL ORGANIZATIONS

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



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

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

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

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

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 decease'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) 693-5607/5919

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
- Detectives Detectives' Endowment Association (DEA) at (212) 587-9120
- Sergeants Sergeant's Benevolent Association (SBA at (212) 431-6555
- Lieutenants and above Superior Officers Council (SOC) at (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.
- 3. Contact the NYPD Operations Unit located at One Police Plaza at (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 (Funeral Director will usually do this for you).
- 5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

- 6. If a veteran, notify the Veterans Administration at (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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section Att: Linda Harris (Cobra for Life) 40 – Rector Street – 3rd Floor

New York, NY 10006

They will send the surviving spouse a <u>pre-numbered application</u> 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. <u>Applying for this must be done within 30 days</u>. 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.

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.

646-610-5580
646-610-5000
866-692-7733
646-610-5150
212-513-0470
212-349-7560
877-722-7911
954-977-3880
212-587-9120
212-226-2180
212-431-6555
516-564-1861
212-964-7500
800-358-5500
800-433-9592
212-513-0470
800-633-4227
800-772-1213
800-325-0778

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

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

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



Thinking of retiring?

www.socialsecurity.gov

Some things to consider

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

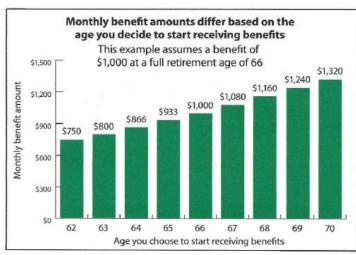
If you retire early, you may not have enough income to enjoy the years ahead of you. Likewise, if you retire late, you'll have a larger income, but fewer years to enjoy it. Everyone needs to try to find the right balance, based on his or her own circumstances.

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

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.



Avoid a Medicare Penalty Sign Up at Age 65

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

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

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

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

It's so easy to apply online for benefits

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

Receiving benefits while you work

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

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

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

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

Retirement age considerations

Full retirement age

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

Retiring early

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

If your full retirement age is 66, benefits will be reduced:

25 percent at age 62;

20 percent at age 63; 131/3 percent at age 64; or

63/3 percent at age 65.

Delaying retirement

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

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

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

Rules that may affect your survivor

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

Need more information?

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

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

Other useful websites

www.mymoney.gov

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

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

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

www.sec.gov/investor/ seniors.shtml

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

www.usa.gov/topics/ seniors.shtml

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



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

Forgotten New York City Police History

Saturday, April 16th, 1870, 12 Noon

On this date, the NYPD formally assumed responsibility for the policing of the City of New York

By: Retired Sergeant Michael E.J. Bosak – Wednesday, April 16th, 2008 © 2020 – All rights reserved

O.K., I know. We all celebrated our 150th Anniversary of the establishment of the NYPD in 1995. And we are about to celebrate the 175th Anniversary this year.

It's all looks and sound very professional and impressive. There is however, only one slight little problem – that 1845 mark is about as bogus as bogus can be.

Yep, we've all been sort of bamboozled, big-time! In reality, 1845 as the year the NYPD came into existence couldn't be farther from the truth.

In 1845 New York City got its first organized police department, but it wasn't the NYPD.

When the department celebrated its supposed 150th Anniversary, the public, Bill Bratton and tens of thousands of New York City cops were deceived big-time by a few devious and historically illiterate individuals, who had absolutely no business in working at the police museum. They were forced to come up with answers they didn't have and didn't have a clue in the world on how to go about doing the research to get the answers that were being demanded from them. So, they basically winged it. Made it all up!

Just ask yourself, have you ever seen the day and date anywhere by the department in the documentation that the department has offered documenting the date the NYPD was established in 1845?

The answer is a resounding no!! Not at John Jay College of Criminal Justice. Not at the police museum. And certainly not at One Police Plaza.

On a side note, those boobs at the museum had a great act going and almost got away with it until Bernard Kerik caught on and unceremoniously and publicly humiliated them. I suppose when it comes to flimflammers, it takes one to recognize another.

Anyway, in April of 1857, that Tammany led New York City Municipal Police Department that was created in 1845, was replaced by a Republican sponsored New York State statute that established the Metropolitan Police District and took the power and responsibility for policing the City of New York away from the Democrats and gave it to the Republicans in Albany.

Twelve years later, the Democrats under William M. Tweed, the chairman of the New York County Democratic Committee and Grand Sachem of the Tammany Society, won a resounding victory in the 1869 elections that gave both houses of the legislature back to the Democrats, and put a democrat into office as governor.

On April 5th, 1870, two laws supported by Tweed were passed, signed by the governor and became law. The first was a new state election law, pertinent to New York City.

The second was a piece of legislation, sponsored by Tweed himself, which came to be known as the "Tweed Charter" or Chapter 137 of the NYS Laws of 1870 that established the NYPD. It was passed by the state senate 30 to 2 and signed into law that night by the then Governor John Hoffman.

Article Seven of this 'Tweed Charter,' took the responsibility for policing the City of New York from the state's Metropolitan Police Department and gave it to the NYPD, which it created.

This Tweed Charter, as amended on April 15th, 1870, was implemented to the full extent of the law the next day.

The state's Metropolitan Police Department continued to exist and still policed the City of Brooklyn, Long Island City, Westchester (Yonkers) and Richmond Counties, which at the time were not part of New York City.

The change of command ceremony took place at 12 noon on Saturday, the 16th of April, 1870 at the 'Central Office of Police,' 300 Mulberry Street

In a perfect world and in a perfect time, all would be good and pure. Unfortunately, in 1870 New York City, the Tammany Democrat political machine epitomized the essence of evil and rewarded the talent of grafting. They brought the skill of legalized looting to a whole new level. The total amount of money Tweed and company stole will never be known, but has been estimated to be somewhere from \$75 to \$200 million in 1870 dollars.

To implement his scheme, Tweed first needed to control the elections and to do this he needed the cooperation of the police.

All this can basically be summed up with one word: "repeaters" – slang at the time for males who fraudulently voted numerous times in the same election.

And Tammany preferred its repeaters to be full-bearded. This way they could vote each one – four times at each polling location: full bearded; mustached and goateed; mustached or goateed; and clean shaven, and at as many polling locations as is physically possible

This policy would be reflected in Tweed's attendance at a number of closed door meetings of the 'Board of Police Commissioners,' even though he had no official connection to the police department, and the issuance of NYPD's General Order # 3 and General Order # 4, after conclusion of these meetings. Both general orders concerned themselves with 'election duty' to be performed by patrolmen and supervised by Roundsman and Sergeants. Something we still do today.

The election Tweed needed to go his way was to be held on Tuesday, May 17th and was for 15 New York City Aldermen and for one Assistant Alderman for each ward, not to mention a Chief-Justice and six Associate Justices of the N.Y.S. Court of Appeals, which happens to be the state's highest.

How do we know the method for this madness? Later a sick and dying Tweed, who was confined in the Ludlow Street Jail, got a severe case of diarrhea of the mouth, hoping for a subsequent pardon that would never come. He admitted to doling out over \$600,000 in bribe money – a titanic sum in 1870 dollars – to get these two laws passed, giving Tammany control of not only the police but the entire election process and those who govern.

- - -

Here's the short story of the passing of that police torch in the words of those who have gone before us that were there.

On April 11, 1870, the first four (4) men appointed as Police Commissioner on the NYPD released this first official statement to the public:

"The new charter provides that the department of police shall consist of a board of police composed of four commissioners, and said board shall be the head of said department. The commissioners shall be first appointed for respective terms of eight, seven, six and five years. For vacancies occurring or for terms succeeding expiration of office the term of office to each commissioner shall be eight years. Each member of the board of police shall receive an annual salary equal to the salary designated to the Recorder of the City of New York.

The old Police Board is thus disposed of by the Charter. The City of New York is hereby excepted from the provisions of an act entitled, "An act to establish a Metropolitan Police District and to provide for the government thereof," passed April 15, 1857, and of the acts amendatory thereof, and any sections of statutes and provisions of law which created said district are hereby repealed.

Section seventy-six furthermore says that upon notice to the Board of Metropolitan Police by the commissioners first appointed under this act of their appointment and qualification the powers and duties of the said Board of Metropolitan Police and of the officers of the said board (except as herein provided) shall cease and be no longer operative within the city and county of New York. All powers and duties of the Board of Metropolitan Police and of the members of the Metropolitan Police Force heretofore exercised according to law, and all the provisions of law which related to the police of the Metropolitan Police district, so far as they are not respectively in conflict or inconsistent with the provisions of this act, are hereby devolved upon the police department herein created, and upon the police force hereby established, and shall be extended and applied to the Police Department created by this act.

Joseph S. Bosworth Henry Smith Matthew T. Brennan Benjamin F. Manierre

NOTE: By law two of the NYPD police commissioners had to be Democrats and two Republicans. Bosworth and Brennan were Democrats and Henry Smith and Ben Manierre were Republicans in name only, actually having somewhat strong ties to Boss Tweed.

- - -

A Little Irony Here – NYPD Police Commissioners Mathew T. Brennan & Bernard B. Kerik – Just What Do They Have in Common?

It is of significance and has to be noted here that William T. Brennan and William M. Tweed, as former FDNY volunteer firemen and politicians, both had the same interests and ethics, and were life-long friends. Brennan, as one of Tweed's best buds, was a member of the of Metropolitan Board of Police Commissioners before being appointed to the new New York board of police commissioners.

Brennan, furthermore, was a former Metropolitan P.D. patrolman, who got promoted to detective in the old "Fighting 6th Precinct" that covered New York's infamous 'Five Points' area. The "Fighting Sixth" stationhouse was located at 9 Franklin Street, off Centre, exactly where today's Manhattan Detention Complex that was formerly known as the "Bernard B. Kerik Complex is located. Later Brennan would be promoted to captain and be given command of this very same precinct.

On January 3, 1875, Brennan helped Tweed escape from the Ludlow Street Jail and flee to Cuba. For this Brennan was indicted and ended up serving time, earning him the distinction of becoming NYPD's first police commissioner to be convicted of a crime and to serve time. Kerik, if convicted and jailed, will become the second NYPD police commissioner to be incarcerated.

- - -

Metropolitan Police Department's Superintendant of Police John A. Kennedy Letter of Resignation

Note: **Kennedy was appointed NYPD acting** Superintendant of Police on April 11, 1870. He was to hold that position to 12 noon of April 16, 1870 to facilitate the transfer of men and property to the newly created NYPD – a position that technically had no men to command.

Office of the Superintendent of Metropolitan Police New York, April 11, 1870

To the COMMISSIONERS OF METROPOLITAN POLICE:

Gentlemen – In view of the change to be effected under recent legislation in the unity and government of the police organization with the Metropolitan district, I deem it proper to anticipate a final dissolution of the said district by tendering to your honorable Board my resignation of the office of Superintendent of the Metropolitan Police of the State of New York, to take effect on the 16th inst.; also my resignation of the office of Superintendent of the Police Department of the city of New York, devolved on me by the act creating that department, passed April 5, 1870

Allow me, gentlemen, to make acknowledgments to you for the generous support I have received from you in the discharge of the duties of my office and for the many acts of kindness each of you has extended to me personally during the period of our official connection.

Hoping your new relations to the public may prove as successful as the old one in enforcing the laws, protecting persons and property and preserving good order, I am, very respectfully, your obedient servant,

/s/

JOHN A. KENNEDY, Superintendent

The new NYPD Board of Police Commissioners on April 11th, 1870 unanimously appointed Captain John Jourdan of the Metropolitan PD's 6th Precinct as NYPD's first Superintendant of Police to take effect on the 16th. He was summoned to the Central Office of Police, 300 Mulberry Street and accepted the position. He would be the NYPD's first 'Chief of Department'.

N.Y.P.D. General Order # 1 (Establishes the Department – April 12, 1870)

GENERAL ORDER # 1 OFFICE SUPERINTENDENT OF POLICE 300 Mulberry Street, New York, April 12, 1870

Captain _____, _____ Precinct – It becomes my duty to announce to the officers and members of the force that the Board of Police of the Police Department of the city of New York was this day duly organized, the following Commissioners being present: Joseph S. Bosworth, Henry Smith, , Matthew T. Brennan and Benjamin F. Manierre. Commissioner Bosworth was elected President, Commissioner Brennan, Treasurer, and Mr. Seth C. Hawley, Chief Clerk.

The resignation of Superintendent of Police Kennedy having been accepted, to take effect on the 16th inst., Captain John Jourdan was unanimously elected to the office of Superintendent of Police of the city of New York, and will assume the duties of that office on Saturday, the 16th inst., on and after which day you will recognize and obey him accordingly.

/s/

JOHN A. KENNEDY, Superintendent

/ s /

GEORGE W. DILKS, Inspector

The Change of Command Ceremony as reported in the New York Herald

The New Police Regime

Installation of Superintendent Jourdan – Kennedy Happy – Jourdan Ditto – Declaration of Policy – No Quarter to Thieves – "Eternal Vigilance" – Politics Ignored – Honors to One of Jourdan's Pupils

Unnamed Author(s) - Tuesday, April 17th, 1870 'The Herald' / New York, NY

The 16th day of April will long be remembered by the police force of the city of New York as the epoch from which commences what promises to be radical reform in the administration of the police system. Superintendent Kennedy yesterday laid down the crown and scepter; with which he has ruled the metropolis for nearly ten years, and they were modestly lifted by John Jourdan, his successor.

THE EXCITEMENT ABOUT THE BUILDING

It was announced that the ceremony of transfer would take place at noon. At an early hour in the morning a large number of captains, sergeants and citizens crowded the rooms in expectation of the event. Mr. Kennedy, who, with all his eccentricities, is unusually esteemed by the force, spent the morning in packing up and receiving the congratulations of friends upon his relief from the responsible cares of the office he has so long filled. He had a pleasant smile and the word for every one who approached him and was in an unusually good humor. About half-past eleven Superintendent Jourdan appeared in the building and at once proceeded to Mr. Kennedy's room, where he was closeted for some minutes. As he emerged several prominent citizens expressed their congratulations and welcomed him to the building. He proceeded to Commissioner Brennan's room and was in consultation with him for a few minutes.

66

Later in the day – at noon precisely – Mr. Jourdan proceeded to Mr. Kennedy's office, followed by Mr Bosworth, president of the Board. The outer room was instantly thronged by officers and citizens, who followed the three officials to President Bosworth's room on the second floor.

THE CEREMONIES OF INDUCTION

Commissioners Brennan and Smith not being in attendance,

Judge Bosworth remarked to James Hawley, Jr., with a smile, "Inform Messrs. Smith and Brennan that the bride and bridegroom await them." Those officials came in, when Superintendent Kennedy straightened himself up to his full height and remarked: -

(Lots of flowery speeches followed and are omitted here for the sake of brevity.)

- - -

NYPD's Very First UF 49

The following communication was handed out to all who attended the ceremony and given to each member of the force:

New York, April 16, 1870 Office of the Superintendent of Police No. 300 Mulberry Street.

To the Police Force of the Police Department of the City of New York

In assuming this day command of the Police Force, as its chief executive officer, I naturally feel an embarrassment when considering that my predecessor had ten years experience as your Superintendent. You can relieve this by your generous cooperation.

Having been during seventeen year your comrade and friend, and having been successively promoted from the ranks to my present position, I ought to be familiar with all your wants, and with every detail of Police duty. I will simply endeavor to deserve your confidence and aid you in retaining that of the public.

Let us all remember we are public servants, endowed by law at times with summary and disagreeable powers, which we should use firmly but courteously. Let us never forget our grave responsibilities as guardians of public rights and protectors of vast property interests.

Our numbers are really inadequate to the Police wants of the great Metropolis, yet we can supply that deficiency by vigilance and conscientious interest in our respective trusts.

Our criminal foes are numerous, intimately banded together, wary, cunning and at times bold. Into our Metropolis flock, the depraved come from all cities of the world, as well as the Union. In dealing with such a large criminal class, and in guarding citizens or strangers let us owe nothing to political influence, but depend upon fidelity to our several oaths of office.

The exercise of Police duty is seldom popular. That duty is often subjected to grave misunderstanding, but we can diminish misunderstandings by always controlling our tempers.

Let our best motive be, first, to prevent crime, and next, never to compromise with it. Let our intercourse with the higher ministers of the law always be respectful, and when our primary responsibilities of detection or arrest are discharged, let us never criticize performance of appropriate responsibility by others in any branch of the administration of justice.

JOHN JOURDAN, Superintendent

- -

With these ceremonies concluded, 32 Precinct Station Houses, along with 2,237 men, scores of horses and other equipment were formally transferred from the Metropolitan P.D. to the newly created New York City Police Department.

The newly created NYPD now consisted of 29 Patrol Precincts with station houses, one Harbor Precinct with steamboat (24th Precinct,) the Broadway Squad (25th Precinct,) and the 'Ordinance Squad' (26th Precinct) in the basement of City Hall. It also had four Courts Squads, one Sanitation Squad, and the 'Detective Force' which was located at the Central Office of Police, 300 Mulberry Street.

The NYPD now consisted of 1 Superintendent of Police, 3 Inspectors, 35 Captains, 131 Sergeants, 1,993 Patrolmen (1,468 actually preformed patrol) and 73 Doormen for a total force of 2,237 men.

Note: The 'Chief of Detectives' held the rank of Captain and there was no special rank for detective, patrolmen were detailed to perform that duty at the same pay and rank they formerly obtained.

For the time being the uniform and insignias were kept the same. Furthermore, all the rule and regulations in effect at the time of transfer were to remain in effect.



Virtual Membership Meeting May 12, 2019

The meeting was called to order at 7:15pm with the pledge of allegiance. This was followed by the invocation and the reading of the names and circumstances of the death of the 63 officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers.

Roll Call of Officers

President: Harvey Katowitz
Vice President: Bernard Roe Treasurer: Chris Russo
Secretary: Scott Hickey

Sgt. at Arms: Harry Dobson - Excused

Trustee: Bob Fee
Trustee: Kevin Gribbon
Trustee: Brenda Jordan
Trustee: lan McGrouther
Trustee: Ben Pepitone

Historian: Jim Rochford - Excused

Chaplain: Donald Sanchez Chaplain: Rich McCarron

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

Introduction of guest speakers: None

Sickness & Distress:

- April 6, Club member Dennis D'Alessio Sr, father of Club member Dennis D'Alessio Jr. passed away in FL after a long illness.
- April 23, Ret. Nassau Co. Arson Inv. Frank C. Sokolski, father of club member Steve Sokolski passed away due to COVID-19.
- National 10-13 2nd VP Rich Molloy is recovering from cancer surgery

Communications & Bills:

- The federal income tax filing deadline has been extended to July 15. Taxpayers also have until July 15 to make any fed
 eral income tax payments that were originally due on April 15, without penalties and interest, regardless of the amount
 they owe. This extension applies to all taxpayers. There's no need to file any additional forms to qualify for this automatic
 federal tax filing and payment relief.
- The names of 307 LEO's will be added to the National Law Enforcement Memorial Wall. 32nd Annual Candlelight Vigil
 will be broadcast on-line tomorrow night at 8pm https://www.youtube.com/user/TheNLEOMF
- NC Governor has granted a 5 month extension to anyone whose NC driver's license or registration expires between March 1 and Aug. 1.
- Congratulations to Hudson Valley 10-13 President John Briganti was elected VP of our National 10-13 Org.

Report of officers

President:

- National mega raffle 12 available
- June dinner BBQ if meeting in person
- Members were reminded that Harvey does not get cell phone reception in his house. Use email or his home telephone #
 to contact him.
- Financial review by club accountant found everything in order.

Vice President: Nothing to report

Treasurer: Report given. A motion to accept the report was made, seconded and approved.

Secretary: Nothing to report

Trustees:

Bob Fee: Nothing to report

Kevin Gribbon: Nothing to report

Brenda Jordan: Nothing to report Ian McGrouther: Nothing to report

Ben Pepitone: Nothing to report

Sgt. at Arms: Excused

Historian: Excused

Committee Reports:

Membership: 426, 16 to be removed from club tomorrow.

- - 1. Night at the Knights game has been cancelled. 2. Golf Tournament – Postponed until next year.

Old Business: None

New Business:

Scholarships Drawings

1. Bob Andretta Memorial Scholarship was won by Lauren McCaffrey, daughter of Tim McCaffrey

9/11 Memorial Scholarship was won by Richard Recher, son of Vinnie Recher

Jim Houston Memorial Scholarship was won by Madeline Russo, daughter of Chris Russo

Motions: None Questions: None Comments: None

Good of the Club:

New Members

NYPD Sgt. Grefory Pekera – Firearms Suppression Unit
 Ret. NYPD Officer Jim Meury – 17 Pct.

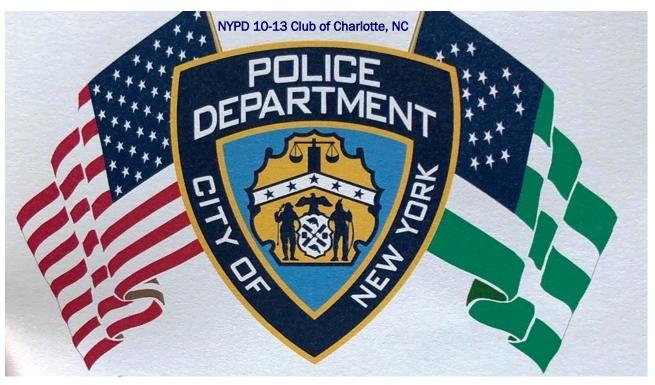
3. Ret. NYPD Officer Jorge "George" Obregon

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

50/50 Suspended

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

Next Meeting June 9, 7pm





NYPD 10-13 CLUB OF CHARLOTTE, NC, INC

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



Dedicated to serving all N.Y.P.D. Retired and Active Members and members of other Law Enforcement Agencies

Dues Renewal



LAST NAME	FIRS	т		_		MI
ADDRESS		CITY_				
STATE	ZIP CODE		MALE	()	FEMALE	()
HOME PHONE ()		CELL PHONE (_)			
BUSINESS PHONE ()		SPOUSE'S NAME	-			
EMAIL ADDRESS						
DOB						

Make Check Payable To: 10-13 Club of Charlotte, NC, Inc. MEMBERSHIP Dues is \$30.00

Dues for members who reside outside of NC & SC are \$20.00 Husband and Wife Membership dues are \$50.00 combined.



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

5922-5A WEDDINGTON RD. SUITE 11 WESLEY CHAPEL, NC

HARVEY KATOWITZ PRESIDENT DAVE SCHULTHEIS VICE PRESIDENT



Dedicated to serving all Retired and Active Members of the N.Y.P.D. and members of other Law Enforcement Agencies

MEMBERSHIP APPLICATION

LAST NAME	FIF	FIRST		MI
ADDRESS		CITY_		
STATE	ZIP CODE		MALE ()	FEMALE ()
HOME PHONE ()		CELL PHONE ()	
BUSINESS PHONE ()	SPOUSE'S NAM	1E	
EMAIL ADDRESS				
BIRTH DATE	LAW ENFORCEME	ENT AGENCY		
TAX # APP	OINTMENT DATE	RETIREN	MENT DATE_	
VESTED ()				
LAST COMMAND	LAST R	ANK HELD		
PREVIOUS COMMANDS				
I declare my desire for m membership fee and reg member in good standin	ularly subscribe my rene	wal fee by the 1st of	January each	n year to remain
SIGNED		DATED		
Ma	ke Check Payable To: 10	-13 Club of Charlott	e, NC, Inc.	
	MEMBERGU	D EEE 10 \$20.00		

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

Please include/attach a copy of your law enforcement ID card

The guy's from Brooklyn.

He knows what he's doing.

You'll be happy.

'Nuff said.





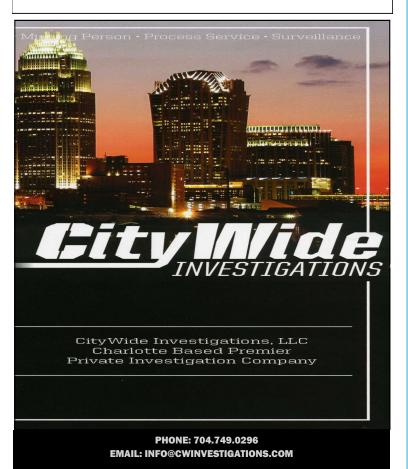
Phone: (704) 527-2725 Fax: (888) 286-0916 5200 Park Road

Suite 122

Charlotte, NC 28209-3651

Web site: http://www.sboyarcpa.com/scottboyarcpa.html

You can reach Scott Boyar, CPA, PLLC. by our e-mail form to ensure the most prompt response to your inquiries: https://www.sboyarcpa.com/contactus.html







Helping home buyers and sellers in the South Charlotte area since 1990 Proud Sponsor of the NYPD 10-13 Club of Charlotte, NC, Inc.





Kelley Wright
Waxhaw, NC
Owner/ Lead Vacation planner
Spouse of retired NYPD Detective
kelley@wrightdestinations.com
www.wrightdestinations.com
551-208-3605

I specialize in Disney, Sandals/ Beaches, All-inclusive resorts, and cruises for couples and families. I enjoy assisting with every step of the planning process even after you arrive. My services are at No cost to you! Let me help make your vacation as stress-free as possible!!! Contact me today.

Affiliated with KHM Travel Group CST# 2089491-50/FLA #ST37113/HI #TAR 7231/IA#960/WA UBI#602775122



516-409-6200 FAX 516-409-8288 jcronin@kerleywalsh.com

JAMES P. CRONIN

ATTORNEY AT LAW

NYPD 10-13 Club of Charlotte Member Former 105 Pct. Officer

KERLEY, WALSH, MATERA & CINQUEMANI, P. C.

2174 JACKSON AVENUE . SEAFORD, NEW YORK 11783



Dan McKenna retired NYPD-NCPD

BROKER/REALTOR® NC & SC

CERTIFIED LUXURY HOME MARKETING SPECIALIST®

Specializing in Waxhaw, Marvin, Huntersville, Moorseville, NC & Fort Mill, Indian Land, SC

Direct: (516) 754 - 2242 Office: (704) 441 - 4556 Email: danmckenna@kw.com DanMcKennaHomes.com

> Recipient of the Keller Williams Leader and Top Producer Award in 2015 - 2016 - 2017 - 2018

KW KELLERWILLIAMS.

Each Office is Independently Owned and Operated

Ballantyne Area Market Center 3430 Toringdon Way, Suite 200, Charlotte, NC 28277









Ruth Incandela

Cruise & Vacation Consultant

ING YOUR NEXT HOME UPON LENDER APPROVAL.

Mooresville, NC

Office: (704) 662 9589 Mobile: (516) 380 2006

rincandela@cruiseshipcenters.com www.cruiseshipcenters.com/RuthIncandela



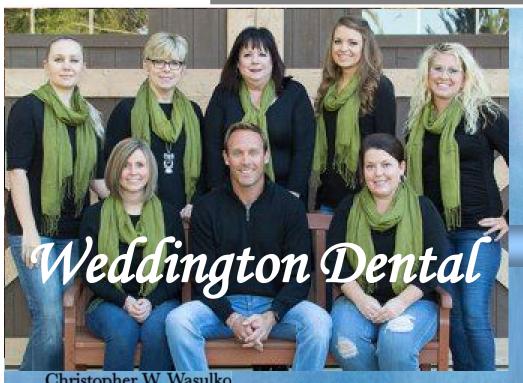
"Helping Your Family Lead A Healthy Life"

Toringdon Market 3419 Toringdon Way, Suite 104 Charlotte, NC 28277

Phone: 704.544.8881 Fax: 704.544.2882



Dr. Jeff Zitel www.zitelfamilychiropractic.com



- State-of-the-art dentistry
- Smile enhancement including Zoom whitening
- Veneers, crowns, implants, bridges & many other restorative services
- Dental insurance form completion & filing
- Conveniently located at Providence Rd. & Hwy 84
- Caring, conscientious staff
- We welcome new patients
- 20% discount to 10-13 members and their family.

Christopher W. Wasulko

Weddington Corners ~ 13721 Providence Rd • Weddington, NC 28104 (704) 849-0822 • www.weddingtondental.com

> Retiring and Moving to North Carolina or South Carolina?



Allow me to be your Real Estate Broker As a Buyers Agent Experienced in negotiating the Offer to Purchase and Closings Knowledge of the area (Native Charlottean)

Associate Member Lodge 9 Fraternal Order of Police (I understand your needs) **MOST IMPORTANT** I'll have your back in all transactions!

> Meba Thompson **Real Estate Broker** Allen Tate Company Phone 704-661-0699

Alan F. Willms

Personal Vacation Planner



ently Owned and Operated Affiliate of America's Vacation Center

Travel Representative

355 County Rte. 62, New Hampton, NY 10958

1-888-609-1727 FAX 845-355-3340 TEL

WWW.AVOYATRAVEL.COM/EXPERT/ALANWILLMS WEB

EMAIL | Alan. Willms@AvoyaTravel.com

Henry J. Dobson

914-261-4312

bigdog054@carolina.rr.com



NRA Certified Instructor

NC Concealed Carry Handgun Permit Instrutor

essons are Private & Confidential





\$500 OFF

Braces & Invisalign®

For 10-13 Members and their Families

Customized treatment. Optimal results.

With convenient hours, flexible payment options, and advanced technologies, Three Leaf Orthodontics is built around you. Contact our office today to start your journey toward the healthy, beautiful smile you deserve.

Orthodontic treatment safely and effectively resolves issues with teeth and jaw alignment. During your complimentary consultation, Dr. Markey will work with you to create a customized plan for optimal results.

- Prevention & early interceptive care
 One or two-phase treatments
- Invisalign® & Invisalign Teen®
- Retainers

- Surgical orthodontics
- Accelerated treatment options

Dr. Shane Markey Schedule your appointment today and discover — L the Three Leaf Orthodontics Difference. -

www.ThreeLeafOrtho.com • (704) 727-6868 8412 New Town Road, Suite A • Waxhaw, NC 28173

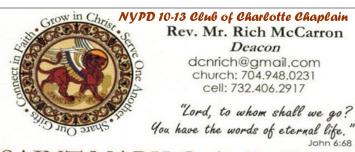




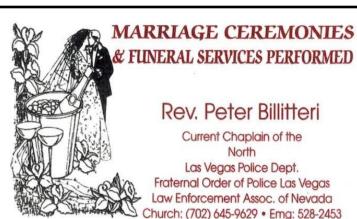
SUITE 1400 YORK, NY 10007 (212) 766-5800



We are proud to support the NYPD 10-13 Club of Charlotte. Our firm is available to represent retired NYPD members filing Applications for WTC related disability pensions; and the 9/11 Community at large in filing claims with the September 11th Victims Compensation Fund.



NT MARK Catholic (14740 Stumptown Road, Huntersville, NC 28078 stmarknc.org



NYPD 10-13 CLUB OF CHARLOTTE MEMBER

Kudzu Valley Honey

Fresh honey. From my hives to you



Dave & Lynne Conrad 7901 Woodhill Cove Denver, NC 28037 (704) 430-8496

Dave's Handyman Service



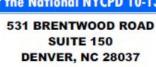
Carpentry
Electrical Repairs
Plumbing Repairs
Pressure Washing
Lawn Mower Repairs
704-430-8496





NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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





HARVEY KATOWITZ
PRESIDENT

DAVE SCHULTHEIS VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC Inc. is a not for profit organization whose newsletters are distributed to over 10,000 people nationwide, including 2,000+ people in the Charlotte metropolitan area.

Advertisement space is available in our newsletter.

Business Card \$75.00 per year Quarter Page \$150.00 per year Half Page \$300.00 per year Full Page \$600.00 per year

ontact Name
elephone
mail
Business Name
ddress

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

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