



NYPD 10-13 CLUB of Charlotte, NC Inc.

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Suite 11,
Wesley Chapel, NC 28104



A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG. INC.
<http://www.nationalnycpd1013.org/home.html>
AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS
AND OTHER LAW ENFORCEMENT OFFICERS



Club Officers

Volume 12 Issue 9

10-13

September 2020

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EDITOR

Harvey Katowitz

PRESIDENT'S MESSAGE

Hi All,

FOP Lodge 9 has opened their building for in-person membership meetings. Tables and chairs have been spread out to maintain COVID 19 social distancing. The Lodge can safely accommodate approx. 60 people

9/11 is right around the corner and unfortunately due to the high number of members, (90-110) who attend our memorial service meeting the club board felt that it was prudent that we do not have an in-person meeting. To try and make things as normal as possible we will hold our memorial service meeting virtually, using Zoom, and we will follow the same format that we have previously used for the memorial service with the exception of not reading the names of the 300+ law enforcement officers who have died of 911 related illnesses.

To honor and recognize these officers and to make sure they are never forgotten, their names will be included in the memorial program that will be emailed to everyone prior to the meeting.

For those members who have not heard club member Frank DeMasi's somber and heart-wrenching testimony of being trapped under an ESU truck after the second WTC tower collapsed, you will not want to miss the meeting. During the memorial service he will repeat this account which he first shared with us during our 10th anniversary memorial service that we held opposite CMPD headquarters.

A couple of weeks ago I received an email from a club member who was concerned about the future solvency of social security. Below is a synopsis of the email.

Good morning Harvey, I hope all is well and you are staying safe. I woke up to hearing if Trump is re-elected he plans to eliminate payroll tax which means social security will be in jeopardy.

So my question is who does this club plan to endorse?

I know this club endorsed Trump in 2016, but I receive social security and can't afford to loose it.

This is my response to the member: "Since the inception of our club, we have never endorsed anyone.

I have been the chairperson of the FOP Lodge 9 political endorsement committee for the past 8 years. The committee only interviews local candidates who are running for election in Charlotte and Mecklenburg County.

We then make a recommendation to the FOP membership, who then votes on who to endorse.

I have always provided our club members with the names of the candidates that FOP Lodge 9 has endorsed, but again, that is only local candidates running in Charlotte and Mecklenburg County.

With this in mind, I again chaired the FOP Lodge 9 political endorsement committee for the upcoming 2020 elections.

Continued on next page.....

Our Next Membership Meeting (Virtual) is
Friday Septemebr 11 at 7:00 PM
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

Charlotte Mecklenburg Fraternal Order of Police Lodge #9 recently conducted interviews with candidates running for North Carolina Senate, House of Representatives, and Judicial positions.

Charlotte Mecklenburg Fraternal Order of Police Lodge #9 Political Endorsement Committee distributed questionnaires to thirty-six candidates in eighteen races. These questionnaires contained several questions pertaining to law enforcement and public safety.

The committee reviewed the responses, discussed and made recommendations to the membership on who to endorse.

During the September 1st membership meeting, the following candidates were endorsed by Charlotte Mecklenburg Fraternal Order of Police Lodge #9 in their respective races.

We would like to thank those candidates that participated in our endorsement process, especially those who took time to personally address the membership.

- N.C. House of Representatives District 88: Mary Belk
- N.C. House of Representatives District 98: John Bradford
- N.C. House of Representatives District 103: William Brawley
- N.C. House of Representatives District 104: Donald Pomeroy
- N.C. House of Representatives District 107: Richard Rivette

N.C. Superior Court Judge District 26A-Seat 01: Casey Viser

Early Voting: Mecklenburg County will have 33 early polling locations (See below) - Early voting dates are Oct 15 - 31.

Ardrey Kell High School	Hickory Grove area, to be determined	Olympic High School
Bank of America Stadium	Hornet's Nest Park	Providence High School
Beatties Ford Library	Hough High School	Renaissance West STEAM Academy
Bette Rae Thomas Rec Center	Independence High School	Scaleybark area, to be determined
Bojangles Coliseum	Mallard Creek High School	South Mecklenburg High School
Butler High School	Matthews area, to be determined	SouthPark area, to be determined
Cornelius Town Hall	Mountain Island Lake Library	Southwest Middle School
East Mecklenburg High School	Myers Park High School	Spectrum Center
Former Fox & Hound, Ballantyne Area	North County Library	UNCC Belk Gymnasium
Former Rite Aid, Carmel area	North Mecklenburg High School	West Boulevard Library
Garinger High School	Old Pier One, University area	West Charlotte High School

With all of the strife and riots occurring around America it is important that we all do our part to heal our great country. Below is some sound advice that was posted on-line by club member Dennis Cirillo.

A few suggestions to my friends for the betterment of EVERYONE:

- If you encounter the police ALWAYS comply. We have courts to adjudicate differences and interpret laws.
- If you feel you must express your first amendment rights, do so peacefully and comply with laws. Your ability to protest does not allow you to violate my rights by getting in my face, blocking traffic, or breaking any other laws (rioting, etc.)
- WAIT for investigations to conclude. DO NOT assume anything and allow that assumption to cloud your judgement or emotions!
- Choose your heroes, or those you believe fit into that category wisely.
- Allow others to express what they are feeling freely. I have the same rights you do.
- Do NOT attempt to cancel the past (both good and bad.) If you do so, we will never learn from our mistakes and will likely repeat them.
- Do not assume that those that may not be the same as you, cannot empathize with you - or hate you.
- Do not put others down for their political beliefs. We live in a democratic society and are free to vote for those that we believe will lead our country in the right direction. If your political party doesn't win, support those that are in power for the betterment of our country!
- Follow the golden rule by treating others as you would like to be treated.

Continued next page.....

PRESIDENTS MESSAGE



SAT, SEP 12 AT 10:00 AM

Back the Blue Rally
Chestnut Square Park · Indian Trail



Edit



Invite



More

Chestnut Square Park
320 Chestnut Parkway, Indian Trail, NC 28079 · 2.8 mi

About

Private · Hosted by Melissa DeLong in Back The Blue NC

After many changes and challenges, we have found a location to show ou... See More

After initially being postponed due to concerns about counter protests and then again, because of the Republican National Convention we finally have a date for the rally.

The rally will take place on Saturday September 12, 10 am at Chestnut Square Park, 320 Chestnut Parkway, Indian Trail.

Please make an effort to join us at the rally.

During our September 11 membership meeting we will be taking nominations for Ben Pepitone & Brenda Jordan's trustee positions that expire on 12/31/20.

Ben has been on the board since the inception of our club in March 2007 and Brenda has been on the board since January 2009. Both indicated that they will not be running again.

If you are interested in joining the board, and will not be participating in this months membership meeting, please notify a board member.

Elections will take place during our October 13 membership meeting.

In last month's newsletter I discussed the \$1.22 per person pension deduction for retirees and their family members who have Aetna Medicare Advantage. I spoke to Aetna Medicare Account Director Sabrina Deguzman Simmons about the deduction and she told me that Aetna is working with NYC to neutralize the rate increase so that there will be no pension deductions.

She said that it will probably not occur until some time in September.

Please watch this motivational video prepared by Army Veteran Travis Mills: <https://www.youtube.com/watch?v=KW0xLI4m-M> It is extremely inspirational & funny too.....

If the daily confirmed COVID cases continue to drop in Mecklenburg County we expect to have an in-person membership meeting for our October 13 membership meeting. We will keep our fingers crossed.

I have previously reported good news about the Hawthorne Lane detour coming to an end. Unfortunately that will not come to fruition until the end of the year. The Hawthorne Bridge is now open for pedestrian traffic and the Hawthorne Lane and Sunnyside Ave intersection will reopen on September 4. But, Hawthorne Lane between Sunnyside Ave and Bay Street will not reopen until January 1, 2021. So many of us will still be burdened with the detour for a few more months when travelling to FOP Lodge 9 for our membership meetings.

It is obvious to me that many of our members are not reading past the first few pages of the newsletter, because I am still receiving inquiries from members about information that was included in our previous months newsletter.

The inquiry I most often receive is the date and location of the next HR-218 class. That information is normally included in the rear of the newsletter. (See pg. 52).

As an incentive to have members read the entire newsletter, beginning next month I will include a riddle in the presidents message whose answer can be found in the newsletter. The first member who responds to me with the location of the answer to the riddle will receive a free club membership for the following year.

Stay healthy and stay safe!

Harvey Katowitz

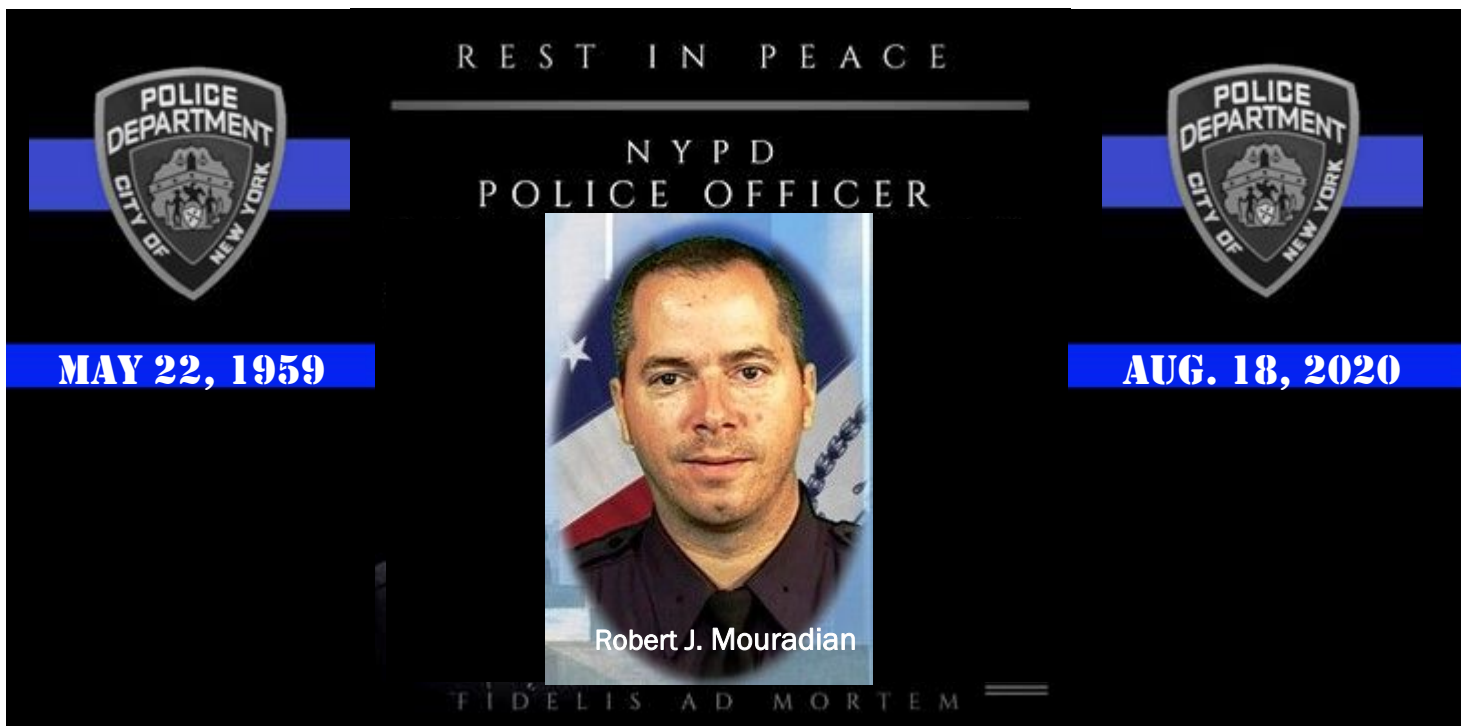
Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Retired NYPD Highway District Police Officer Robert J. Mauradian passed away on Tuesday August 18, 2020 of a 9/11 related illness.



Detective Edward R Gorczyński passed away on Wednesday, August 26, 2020 of a 9/11 related illness.

Detective Gorczyński "G", Vice Human Trafficking Team had been fighting an aggressive case of cancer for the past few months.

On August 6, 2020 - G was able to find the strength to visit his NYPD family at his workplace. G sat at his desk and with great passion described how proud he is to serve as a Detective with the New York City Police Department. G's exact words were "The police department has always treated me well, I thank everyone for helping me through - you are my family." G continues to encourage his blue family to watch each other's back because that is what this job is all about. He expressed his extreme gratitude, love and deep appreciation to everyone supporting him as he continues to "fight this fight."

He was loved and cherished by many people including : his parents, Barbara Stachnik (Brenda) and Edward Gorczyński; his wife Brenda; his children, Emily, Grace, Edward III (Eddie), Brendan, Luis and Breyenna; his niece Charollete; and his sister Angie.

THEY MUST NEVER BE FORGOTTEN



Corrections Officer Daniel G. Oaks
Yakima County, WA Dept. Of Corrections
EOW: Saturday, August 1, 2020
Cause: COVID19



Detention Deputy Charles Pugh, II
Santa Rosa County, FL Sheriff's Office
EOW: Tuesday, August 18, 2020
Cause: COVID19



Sergeant Steven Splan
Bloomfield Hills, MI Department of Public Safety
EOW: Sunday, August 2, 2020
Cause: Heart attack



Corrections Officer V Herbert Garcia
Texas Dept. of Criminal Justice - Institutional Division
EOW: Tuesday, August 18, 2020
Cause: COVID19



Lieutenant Chris Cunningham
Jacksonville, FL Sheriff's Office,
EOW: Wednesday, August 5, 2020
Cause: COVID19



Corporal Michael Ambrosino
Horry County, SC Police Department,
EOW: Wednesday, August 19, 2020
Cause: COVID19



Sergeant Virgil Thomas
Richmond, CA Police Department
EOW: Thursday, August 20, 2020
Cause: COVID19



Police Officer Sheena Dae Yarbrough-Powell
Beaumont, TX PD
EOW: Sunday, August 9, 2020
Cause: Automobile crash



Ranger Brendan Unitt
Larimer County, CO Department of Natural Resources
EOW: Thursday, August 20, 2020
Cause: Drowned



Corrections Officer Lebouath Boua
Texas Dept. of Criminal Justice Institutional Division
EOW: Wednesday, August 12, 2020
Cause: COVID19



Deputy Sheriff Richard Treadwell
Dane County, WI Sheriff's Office
EOW: Saturday, August 22, 2020
Cause: COVID19



Deputy Sheriff Stephen Bradley Dutton
Harris County, GA Sheriff's Office,
EOW: Friday, August 14, 2020
Cause: COVID19



Police Officer Jorge Cabrera
Mission, TX Police Department
EOW: Monday, August 24, 2020
Cause: COVID19



Corrections Officer V Elizabeth Jones
Texas Dept. of Criminal Justice Institutional Division
EOW: Saturday, August 15, 2020
Cause: COVID19



Police Officer Tamarris Bohannon
St. Louis, MI Police Department
EOW: Sunday, August 30, 2020
Cause: Gunshot



MEMBERSHIP



2020 Monthly Meeting Dates

Sept. 11 Nov. 10 Dec. 8
 Oct. 13



IN MEMORIAM

7/30/10 –Kenneth Keenan, husband of club member
 Stacy Washington-Keenan

8/11/20 - Ret. NYPD Sgt. Henry "Harry" McLaughlin, Father/
 Father-in-law Of Club Members Danielle McLaughlin & Ted Garrity

BIRTHDAYS



SEPTEMBER

Steven Luisa	9/2
Kevin Stoeckert	9/6
Vinnie Orsini	9/7
Stanley Pimble	9/8
Vernon Lewis	9/9
Raul Muniz	9/9
Ben Pepitone	9/9
Bruce Conway	9/11
Thomas O'Rourke	9/11
Rocky Flowers	9/12
Brian Kentler	9/12
Joe McAllister	9/13
Daniel DiPiazza	9/14
John Hamberger	9/14
Paul Magee	9/14
Lucius McMillon	9/14
Kevin Smith	9/14
Darrin Owens	9/16
John Giangarra	9/17
Chris Matthews	9/17
Vic Mele	9/17
Ken McAnuff	9/19
Vinnie Recher	9/19
Joe Trippodo	9/19
Neil Sullivan	9/20
Kevin Conn	9/22
Fred Layne	9/23
Tom Luisa	9/23
Gregory Maxwell	9/25
Dale Carnegie	9/26
Ray Lechner	9/26
Jack Hawthorne	9/27
Philip Hirt	9/27
Jimmy LaRossa (RIP)	9/29
John Lotti	9/30



SICK DESK UPDATE

James Jones - Cervical Surgery & COVID 19



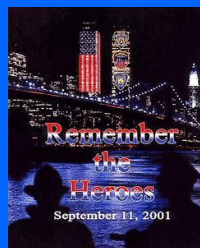
Ret. NYPD P.O. Faatima Campbell
 Ret. NYPD P.O. Onika Ellis



We currently have 419 members, 290 from the NYPD
 and the remainder from 64 other law enforcement
 agencies.

IMPORTANT NOTICE!

Our in person membership meetings
 are canceled until further notice.



9/11 Memorial
 Ceremony Zoom Meeting
 Friday
 September 11, 7PM



NYPD



RETIRES



10-13

CLUB



**Virtual Membership Meeting
August 14, 2020**

The meeting was called to order at 7:10 pm with the pledge of allegiance. This was followed by the invocation and the reading of the names and circumstances of the death of the 33 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 - Excused
Treasurer: Chris Russo - Excused
Secretary: Scott Hickey - Excused
Sgt. at Arms: Harry Dobson - Excused
Trustee: Bob Fee
Trustee: Kevin Gribbon
Trustee: Brenda Jordan
Trustee: Ian McGrouther
Trustee: Ben Pepitone
Historian: Jim Rochford - Excused
Chaplain: Donald Sanchez
Chaplain: Rich McCarron

Review of July's Minutes: Available in August'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:

- Kenneth Keenan, husband of club member Stacy Washington Keenan passed away from complications of COVID19.
- Ret. NYPD Sgt. Henry "Harry" McLaughlin, father/father-in-law of club members Danielle McLaughlin & Ted Garrity passed away.
- James Jones is recovering from cervical surgery.

Communications & Bills:

- Hawthorne Lane Bridge/overpass is open, Sunnyside Ave on the north side of the Bridge is schedule to reopen on 9/4.
- George Floyd's autopsy report & transcripts of officers body camera video show a different scenario than what was reported in the media.

Report of officers

President:

- 911 Memorial Ceremony will be conducted virtually.
- Due to COVID 19, no board member will be attending the National 10-13 convention in person.
- 3 guest speakers lined up - James Parelli, DMD, DDS Providence Oral Surgery & Dental Implant Center in Waxhaw, A BJ's rep. and a Computer tech co. president.

Vice President: Nothing to report

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

Secretary: Excused

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: 417
- Socials: Jimmy LaRossa golf tournament has been postponed until 2021

Old Business: None

New Business:

- New Members:
 1. Ret NYPD Officer Faatima Campbell 43 Pct.
 2. Ret NYPD Officer Onika Ellis SCAP/PCD

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

Good of the Club: 50/50 Suspended

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

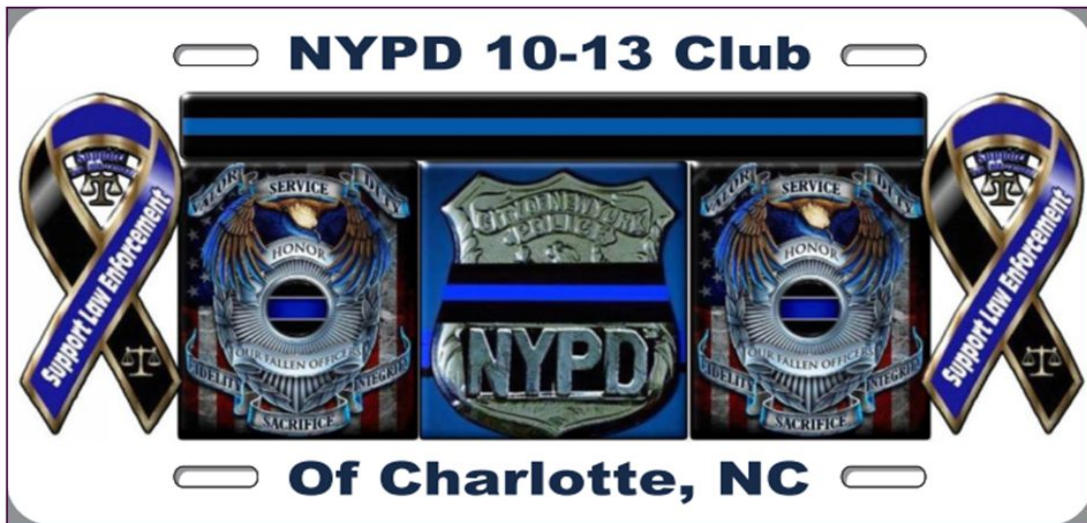
Next Meeting
September 11, 7pm



CLUB MERCHANDISE

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

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



TRUSTEE'S



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

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



Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGrouther



Ben Pepitone



NATIONAL NYPD 10-13 ORG.

National NYCPD 10-13 Organizations, Inc.



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Phone: 718-637-1684



AN ORGANIZATION OF ACTIVE AND RETIRED NEW YORK CITY POLICE OFFICERS OF ALL RANKS

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1st Vice President
John Briganti

2nd Vice President
Richard Molloy

Secretary
Marie Zolfo

Treasurer
John McLoughlin

Past President
*Pres. Emeritus
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Marty Syken
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John Adams
NE PA 10-13

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Charles Monahan
The Villages 10-13

Chuck McLiverty
Wilmington NC 10-13

Richard Comesso
NY Verrazano 10-13

President's Advisor
Harry Morse
Harvey Katowitz

Committee Chairman
Richard Morrill

Legal Counsel
Ravi Batra

June 20, 2020

Dear Board Members, Presidents, Members and Friends:

With summer and warm weather upon us, I think there has never been a more dangerous time for our active brothers and sisters, not to mention that there is a nationwide assault against law and order. In addition, let's not forget the officers throughout the country that gave their lives or were injured during the recent riots.

For the 2019-2020 New York State Legislative sessions, we worked very hard to move forward with our Legislative Agenda. We were able to obtain additional co-sponsors for legislative bills and this was achieved without our Annual Lobby Day trip to Albany due to the Coronavirus pandemic. We had also received verbal commitments from numerous legislators. It appeared that we were going to have a successful legislative session. Then "BOOM" the coronavirus comes upon us and Albany shuts down.

After the New York State budget was approved, eventually we started communications again with Albany. I mailed 35 Thank You and Request to Co-sponsor Our Bills letters to legislators who had already co-sponsored at least one of our bills. As the legislative session was moving along, "BOOM" the George Floyd incident happens which starts riots throughout the country. But as usual, New York City is at the forefront of the craziness and the anti-police movement. It is crazy the anti-police bills that the state legislators and city council members are proposing, needless to say our 2020 Legislative Agenda went nowhere. We have started preparing for the 2021-2022 legislative session by sending out more than 25 Letters of Support, as has our Hudson Valley chapter. In addition, the NYPD Retired Sergeants Association, of which I am their Legislative Representative, has sent out the same Letter of support. After the June 23rd primaries, and as the November New York elections approach, we will start distributing "PAC" funds to our key legislative supporters.

This is a sad and somber time for any civil servant retiree, in particular police related bills. But we will not give up and surrender. We must remain strong and remain together to protect and enhance our hard earned benefits, now more than ever.

Continued next page.....

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

National NYCPD 10-13 Organizations, Inc.



On another note, I am truly honored to have been re-elected President of the National NYCPD 10-13 Organization. I would like to thank you all for your support and trust in me to lead the National in its future endeavors. I would like to thank my Executive Board; Rich Molloy, Marie Zolfo, John McLoughlin for continuing to stay on with me. I also want to thank Hudson Valley President John Briganti for accepting the first vice-President position and Rich Morrill who was appointed Chairman of our Committees. I would like to especially thank President Emeritus, Anthony V. Perrone for his many years of dedication and service to all of us. Tony will remain active with the National. I still cannot believe how lucky we are to have such a knowledgeable and dedicated team to continue the work of the National.

On behalf of the Executive Board, I want to thank all of our Chapter Presidents, Executive Boards and their members for their dedication and continued support of the National 10-13 Organization.

SAVE THE DATES: Our 31st national Convention will be held at the beautiful Villa Roma Resort on September 13th to 15th, 2020. I recently spoke with the management of Villa Roma and was advised that the facility, including all amenities will be operational on June 22nd and all coronavirus safety issues have been addressed and all precautions will be adhered to. Please make every effort to attend our convention this year.

Again, I want to say "Thank You" for your support. I look forward to seeing many of you at the National Convention this September.

Sincerely,

A handwritten signature in black ink that reads "Frank Martorella".

Frank Martarella

National NYCPD 10-13 Organizations, Inc.



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Website: <https://www.nefl1013.com>

Applications and any payments are to be sent to 10-13 Club of Northeast FL P.O. Box 291862 Port Orange Fl. 32129

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website: www.vz1013.com

Medicare Part B Reimbursement Form: https://www.nationalnycpd10-13.org/forms/Medicare_Part_B_.pdf

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

New NYPD ID Card Renewal Form (updated 2019) and NYPD Retiree Application: https://www.nationalnycpd10-13.org/forms/NYPD_Renewal_Retiree_Application_ID_Card_2019.docx

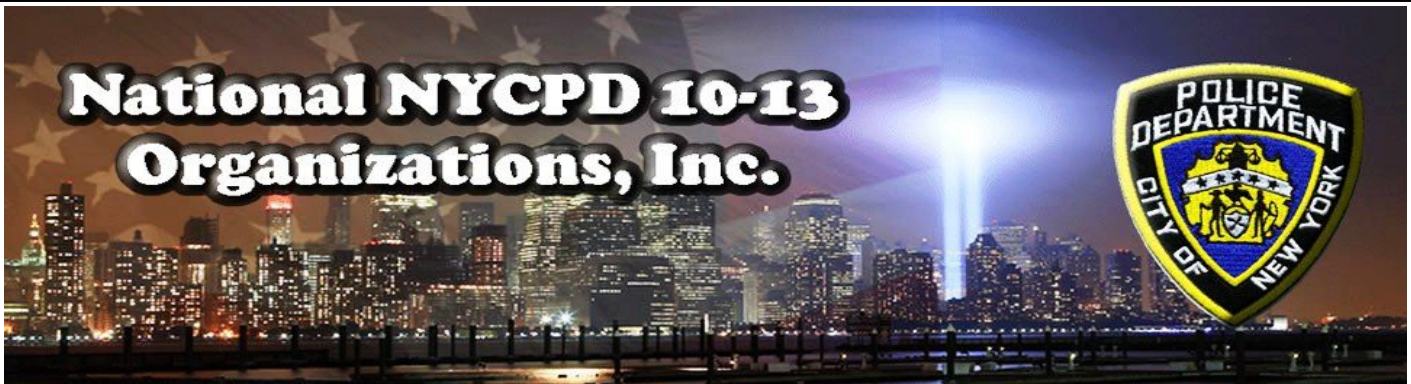
CCW SAFE Nationwide Gun Protection Coverage: <https://www.nationalnycpd10-13.org/forms/CCW.pdf>

WTC Notice of Participation: https://www.nationalnycpd10-13.org/forms/WTCNoticeofParticipation_withcoverletter_201609.pdf

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

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

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL – May 14, 2020

For those members that reside locally, the ID Card Section (646-610-5150) is now on 2nd floor at 1PP, opposite the Operations Unit.

They will only renew a retiree ID card that has less than 3 months before expiration date or already expired

Please do not go at the end of month due to numerous active MOS retiring and it is very crowded.

Using the above number, call beforehand to make sure there is no promotion on the day you are going because it can get crowded and active will have priority.

For those out of state members, please follow the instructions when mailing in ID cards. I have received ID cards mailed to me using regular first-class mail. The issue with this is that it is not tracked and, therefore, not guaranteed that I will receive it. The Priority Mail procedure provides a tracking number so that the ID card can be accounted for throughout the entire mailing process.

If your ID card is lost or stolen, you must make a police report with your local precinct or police department for lost or stolen property and a copy of the report must accompany the ID card application. **The application will not be processed without a report.**

The NYPD card section uses the photo that is in their system since November of 2002. If your ID card was issued prior to this period, you will have to appear at the ID Card Section in person to take a new photo. You cannot send in a passport photo or a jpeg file photo to update the picture.

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

Regarding HR218/LEOSA qualifications, if your ID card does not have an expiration date, it does qualify as a valid ID card under the provisions of the laws. Unless you want to get a current photo on your ID card, you are not required to do so in order to satisfy the qualification. Also remember that our of state, some police departments that do the qualifications will require a current ID card so make sure that you check your expiration dates.

A completed PD form **MUST** accompany the card. The form is on the accompanying page of this procedure, and can be downloaded from our website; National NYCPD10-13.org

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

If your card has no expiration date, you do not need to have a new card issued. Your card is perpetually current. Keep it.

THE NATIONAL IS AUTHORIZED TO DELIVER MEMBERS CARDS TO 1 P.P. AND RETURN SAME TO THE MEMBER.

To insure security in the transfer of cards to and from our members the following procedure **MUST** be adhered to:

Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT.** The postage is \$7.75.

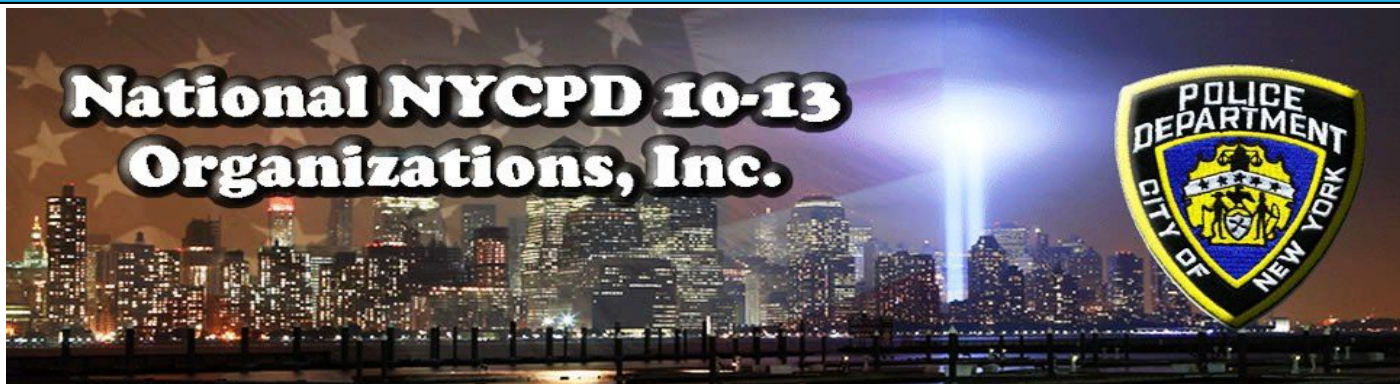
Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.75 made out to National NYCPD 10-13 Org.(to cover the cost of priority mail return of your new card).

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

You can contact me at cicheech@aol.com or call (718) 637-1684.

Continued next page.....

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL – May 14, 2020

Continued.....

**Please allow for up to a 30 day turnaround time.
Please, do not deviate from the above instructions.
This National service is available only to dues paid National NYCPD 10-13 chapter members.**

F.A.Q.

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

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

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

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

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

There is a new procedure for pre-merger Transit and Housing Police retirees.

The below information was received in an email from the NYCPD Transit Bureau Personnel Unit and has been verified.

Renewal of Transit ID card that is expired or nearing expiration.

For the retirees that live out of state, they can email a copy of their driver's license and id card and in the body of the email they can put their name, address and a phone number where they can be reached. We run a background check to make sure no one is wanted (you'd be surprised).

Also they need to attach a digital photo of themselves from the waist up in front of a neutral colored wall (please no hats or sunglasses).

We need a digital photo, not a photo of a photo, to put on a new id card that we mail certified.

Please tell your members they can call the Personnel Unit at 1-718-610-4660 and we will be more than happy to walk them thru the process.

Be well and keep collecting those retirement checks.

PO Georges Bazile

New York City Police Department
Transit Bureau Personnel Unit
130 Livingston Street, 3rd Floor
Brooklyn NY 11201
718-610-4660

718-610-4555 Fax

Email: tbhqpersonnel@nypd.org

This procedure only applies to pre-merger Transit and Housing ID cards which works on a different system than the NYPD ID Card Section.

NATIONAL NYCPD 10-13 ORG.

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

CASE #: _____

FIREARMS CODE: _____

RETIREE ID CARD RENEWAL APPLICATION

LAST NAME: _____

FIRST NAME: _____ MI: _____

SEX: MALE FEMALE RACE: _____

TAX # _____ RETIREMENT DATE: _____

SOCIAL SECURITY #: _____ DATE OF BIRTH: _____

RANK: _____ SHIELD #: _____

PRESENT ADDRESS: _____

PHONE NUMBER: (____) _____

10-13 CHAPTER: _____

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

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

SIGNATURE

DATE

NEW ID # ISSUED: _____ ID RECEIVED BY: _____

ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NY



Alliance of Public Retiree Organizations of New York
Summer 2020 Legislative Report:

2019-2020 Alliance Legislative Bill Agenda:

This is our "FORGOTTEN VETERAN'S BILL"

S03968-2019 / Veterans Supplementation Bill / Senator Brooks
Stuck in Civil Service and Pensions Committee since 1-08-2020 with NO ACTIONS !

A06452-2019 / Veterans Supplementation Bill / Assemblywoman Barrett
Stuck in Governmental Employees Committee since 1-08-2020 with NO ACTIONS !

Health Protection Bills

S03854-2019 / Health Protection Bill / Senator Lanza
Stuck in Civil Service and Pensions Committee since 1-08-2020 with NO ACTIONS !

A04203-2019 / Health Protection Bill / Assemblyman Weprin
Stuck in Governmental Employees Committee since 1-13-2020 with NO ACTIONS !

COLA Bills

S05901E-2019 / COLA Bill (Increase surviving spouse 50% to 100% / Senator Gounardes
Amended and recommit to Civil Service and Pensions Committee on 6-26-2020 with NO ACTIONS !
Amended EFFECTIVE DATE CHANGE TO NOW BE SEPTEMBER 1, 2021 !!

S05902-2019 / COLA Bill (Provide COLA - age 55 retired 5 yrs) / Senator Gounardes
Amended and recommit to Civil Service and Pensions on 6-04-2020 with NO ACTIONS !
Amended EFFECTIVE DATE CHANGE TO NOW BE SEPTEMBER 1, 2020 and RAISED THE AGE FROM 52 TO 55 !

S05835-2019 / COLA Bill (raise base calculation from 18K to 21K) / Senator Breslin
Stuck in Civil Service and Pensions on 1-08-2020 with NO ACTIONS !

A07413-2019 / COLA Bill (raise base calculation from 18K to 21K) / Assemblyman Steck
Stuck in Governmental Employees Committee and NO ACTIONS !

First and foremost the COVID 19 virus brought the New York State Legislature to a screeching halt and there was nothing we could do about that tragic circumstance. Now in the aftermath we are stuck with all our hard legislative work vaporized and must start all over again in the January 2021 Legislative Session. Another negative factor is some of our key legislators lost their primary contests recently and that translates into a loss for us. I'm confident that we will work hard to cultivate new relationships with the new legislators and shore up support from our remaining legislators who have always supported us. Our promise to all retirees is that we shall work vigorously to move our Retiree Legislative Agenda forward in the 2021 Legislative Session. This is a temporary setback which we shall overcome and move onward.

Now the real irony of this COVID 19 virus is that Governor Cuomo took full advantage of this tragic virus and assumed 100% complete Executive legislative control thereby showing his true colors as a callused, non-caring, dictator signing any and all bills and Executive Orders he wanted into law, since he could do so avoiding the Legislative Process completely, including ramming a budget through with a huge deficit of 6.5 BILLION DOLLARS that included his " illegal pay raise " ! If that doesn't start a fire under all retirees and their families, especially those who lost their jobs, and wake everyone up to the fact that Governor Cuomo only cares about his own personal, political agenda, even if it means thousands of New York State retired seniors died at his hand and orders !!! He must be held accountable the same as all Police Officers are. The voters, especially retirees and the Legislators have that power. No one is above law including Governor Cuomo !

Continued next page.....

ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NY



Now please allow me to deviate from legislative issues and address the real core issues that affect all New York State Retirees, especially retired police officers. Never in my entire Police career have I witnessed or experienced such total disregard for the lives, health, safety of all Police Officers, Firefighters, First Responders and all their family members. Police Officers and Firefighters run into dangerous, life threatening, often deadly situations that no one wants any part of and are running from !

We swear an oath to uphold the Constitution of New York State and the United States to "Protect and Serve" all citizens of all races, creeds, religions, regardless of political affiliations. We defuse bad situations multiple times a shift, thereby saving lives and citizens from injuries whenever possible. Unfortunately a small percentage of Police Officers have committed criminal offenses or violated citizens' Civil Rights and should be prosecuted and held accountable in a court of law. Good Police Officers have no tolerance for these criminal acts.

It's unconceivable and personally upsetting that the vast majority of truly good Police Officers, active and retired, get painted with the broad brush of public anger resulting from the actions of a few bad Police Officers. In reality a small number of retired and active Police Officers have ever had to shoot a violent person. This occurs when a violent person attacks the Officer or a civilian in an attempt to maim and/or kill the Police Officer or civilian with a deadly weapon. In order to save the Police Officer or civilian's life deadly physical force has to be utilized. I'm one of those Police Officers who successfully made a split second decision to use deadly physical force to save my life, when a deranged male tried to crush my skull with a wooden baseball bat in 1998 and " I shot to live ".

My advice to all the politicians, critics and news media...until you walk a mile or do a tour of duty in a Police Officers boots, be subjected to all kinds of abuse, physically and verbally, have had feces, urine, spit or caustic liquids thrown on us or put in our food, have to fight with a deranged person who wants to kill or maim you, save a battered woman who is within an inch of losing her life while being physically assaulted by a drunken, high, scumbag who is beating her unmercifully, pull a helpless person to safety from a burning building or a serious motor vehicle accident, save a drowning person or a little child or baby who's not breathing or just stop and help an elderly person out of the goodness of our huge hearts.....

YOU HAVE NO RIGHT TO CRITISIZE THE POLICE, CALL FOR DEFUNDING THE POLICE, DISBANDING THE POLICE BECAUSE WHEN YOU DIAL 911 A POLICE OFFICER WILL BREAK HIS NECK & RISK HIS LIFE TO SAVE YOU !!

What began with legitimate peaceful protests over the death of George Floyd have morphed into a very disturbing show of violence and anarchy with Police Officers being assassinated, murdered, numerous officers injured and a complete disrespect for the rule of law.

Armed rioters are now threatening people in their own homes and residents have to resort to taking up arms to defend themselves, their families, homes and property.

Violent armed bands of anarchists have taken over major cities, shooting civilians, burglarizing businesses, looting and burning entire blocks down. Anarchists are trying to destroy our history by taking down statues, defacing and burning public property and monuments. All this is being allowed by crooked politicians who have refused to stand up for the rule of law and the safety of our citizens. These useless politicians must be voted out of office and/or removed and held 100% accountable for this national crisis they have created and continue to facilitate every day they are in office !

LAW AND ORDER HAS TO BE RESTORED IMMEDIATELY!

"UNITED WE WILL PREVAIL...DIVIDED WE WILL FAIL"

Legislative Report respectfully submitted by,

Bryant Kolner, RPA Legislative Representative

President of the Alliance of Public Retiree Organizations of New York

RETIRED SERGEANTS ASSOCIATION



Dear RSA member.

I have been receiving many questions regarding when to file the Medicare Part B **Differential Reimbursement** request form as well as the **IRMMA** application form. Currently Office of Labor Relations (OLR) is not fully operational. The offices are closed and staff members are temporarily working remotely. All staff and Employee Benefit Programs can be reached via Email the Commissioner. They do not expect to be fully operational till mid Fall. They are using a third-party clearing house whom we are not comfortable with. I strongly recommend that members hold off submitting the forms. The RSA is closely monitoring the issue. We will notify you as soon as OLR is open and accepting forms.

If you have questions about Medicare Part B Reimbursement please visit Health Benefits Program or email: healthbenefits@olr.nyc.gov or to contact OLR please visit <https://www1.nyc.gov/site/olr/index.page>

Patsy Noto
Retired Sergeants Association

Retired Sergeants Association of the New York City Police Department August 26 at 10:51 PM

In May 1971 Police Officer Joseph Piagentini and Police Officer Waverly Jones were assassinated in a premeditated ambush. Today we stood with the family of assassinated Police Officer Joseph Piagentini along with Phil Boyle, NYS Senator 4th District, Eugene Murray, candidate for NYS Assembly District 11, Andrew Garbarino, NYS Assembly 7th District and candidate NYS 2nd Congressional District, Keith Brown, candidate NYS Assembly District 12, and Jamie Silvestri, candidate NYS Assembly 10th District. We are asking for everyone's help in keeping one of his assassins, Anthony Bottoms, in jail.

Please go to <http://nycpba.org> and click on Keep Cop Killers In Jail. You can also send hand written letters to Sullivan Correction Facility PO Box 116, Fallsburg, New York, 12733-0116 Attention: Parole SORC. With your support and the support of our elected officials our voices will be heard.



LINE ORGANIZATIONS



CEA Membership Meeting

Details

Date: September 2

Time: 10:00 am

[General Membership Meeting](#)

Venue: Antun's

96-43 Springfield Blvd.

Queens Village, NY 11429 United States



9/11 Tribute Museum

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

LINE ORGANIZATIONS



Dear CEA member:

The below article states that the information was obtained by the CCRB. This article contains a searchable link which contains CCRB FADO records of NYPD Members of the Service of all ranks.

<https://www.propublica.org/article/nypd-civilian-complaint-review-board-editors-note>

In releasing these records the CCRB has chosen to violate the Court's order in the case of UFOA v DiBlasio et.al (we are named as plaintiffs in the suit).

In that case, on July 22 2020, the Court (Judge Katherine Polk Failla) granted petitioners (the unions) a Temporary Restraining Order (TRO) from the release of certain personnel records including but not limited to, information relating to unsubstantiated CCRB allegations against our members.

We believe that the information contained in this article is in direct violation of the Court's Order and TRO and her position is that no information should have been released by the CCRB pending the preliminary injunction hearing scheduled for August 18, 2020 before US District Court Judge Katherine Polk Failla.

We will not stand idly!

Rest assured that the CEA together with our brother and sister unions will do everything in our power to call out the CCRB on its contemptuous and unlawful actions to the fullest extent of the law and to see to it that Court's orders are adhered to.

We will continue to work in solidarity with the other unions to fight for our members and I will keep the membership informed of all developments relating to this latest attempt to smear us as professionals-

Stay Safe and Strong

Chris

VCF Update - Non-Economic Loss Claims and Appeals for Non-Cancer Conditions

UNGARO CIFUNI & JAFFE proudly serves as General Counsel to the New York City Police Department Superior Officers Council, and as disability counsel to the NYPD Captains Endowment Association, the NYPD Lieutenants Benevolent Association, the NYPD Sergeants Benevolent Association, and as of January 2020, the NYPD Detectives' Endowment Association.

The VCF has further revised its policy with regard to non-economic loss claims for non-cancer conditions, and our ability to appeal those awards.

Since the VCF was reauthorized last year, claims for non-cancer conditions have routinely been awarded the lowest possible amount, absent medical records to support the severity of the condition. Chronic rhinosinusitis has typically been awarded \$10,000, and aerodigestive disorders (GERD, Asthma, Sleep Apnea) bring the award up to \$20,000. The conditions that (up until last year) had been presumptively treated as severe (COPD, Chronic Bronchitis, Barrett's Esophagus) are also typically awarded \$20,000.

When we are able to provide medical evidence in support of these claims, the awards have been as high as \$40,000. We have not seen a single award for more than \$40,000 (for these types of conditions), since the VCF was reauthorized. Further, the presence of non-cancer conditions, even those with significant impact on claimants' quality of life, have not enhanced cancer claims that were otherwise awarded \$250,000.

The appeals process has been frustrating. Appeals typically take several months to resolve, and we have seen only modest increases, with no awards higher than \$40,000. Up until recently, the VCF has allowed us to submit additional medical evidence in support of our appeals, but will no longer. Award letters issued the past week do not even give us the opportunity to appeal, unless medical records were previously provided as part of the claim. Accordingly, we strongly recommend that our clients provide us with any relevant medical records, including test results, treatment notes, operative reports and prescription records, so that we can incorporate that evidence into the claim and hopefully see higher awards.

Medical evidence can be sent to our office by email to tkreisberg@nycdisabilitylaw.com, or by fax to (212) 766-6200. Our mail service has been inconsistent due to the pandemic, so please refrain from mailing medical records until we are able to return to the office.

While these awards are dramatically lower than they once were, the trade off is that the VCF has been extended through our lifetimes. Non-cancer conditions have been radically devalued, but claimants can rest assured that they and their families are protected going forward in the event they are diagnosed with cancer.

LINE ORGANIZATIONS



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

The Mt. Sinai Health Care System is still open and actively assisting members with appointments and registration for the **World Trade Center Health Program** during this COVID-19 pandemic.

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

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

Or email him at steven.wallace@mssm.edu

Visit their Facebook page at --

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

LINE ORGANIZATIONS



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

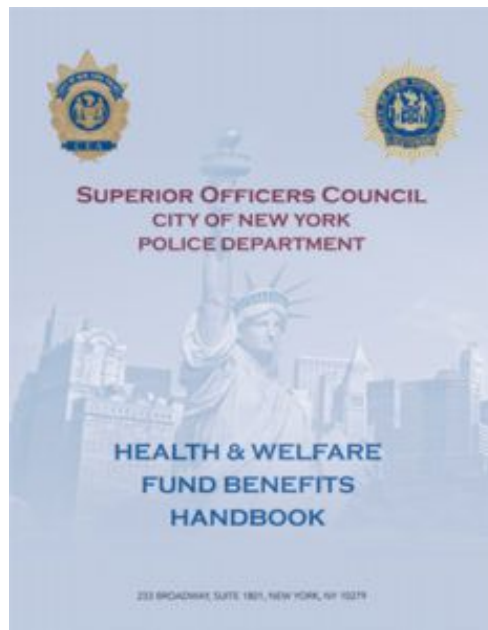
Prescription Matters: Jennara Cobb E-Mail - JCobb@nypd-lba.org or MaryAnn Pelligruti E-Mail - MaryAnn@NYPDSOC.com

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

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

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

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



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

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

DAVIS VISION
EYECARE REFRAMEDSM

VISIT THE DAVIS VISION WEBSITE >>

Eye care Benefits

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

Members can contact Davis Vision direct by phone at **(877) 92DAVIS ((877) 923-2847)**. Enter Client Control Number **2942** for appointments, eligibility, benefit and provider information. Members can also go directly to their website and use **Client Control Number 2942**. <https://www.davisvision.com/default.aspx>

LINE ORGANIZATIONS



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

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

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

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

When Can You Join A Medicare Drug Plan?

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

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

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

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

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

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

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

Continued next page.....

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

24/7 Telemedicine Program with Teladoc

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

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

LINE ORGANIZATIONS



RETIRED MEMBER OPTICAL BENEFIT

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

BENEFIT OVERVIEW

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

ELIGIBILITY

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

HOW TO CLAIM BENEFIT

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

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

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

NEW "DAVIS VISION" OPTICAL COVERAGE FOR RETIREES

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

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

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

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

DAVIS VISION

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

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

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

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

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

SOC DEATH BENEFIT

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

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**SURVIVOR'S HEALTH BENEFITS**

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



# LINE ORGANIZATIONS

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August 17, 2020

Dear Lieutenant:

On Friday, August 7<sup>th</sup>, members of the Department were present at the home of an identified perpetrator to arrest him for intentionally blasting a bull horn into the ear of a police officer on two separate occasions. After the proper units had been assembled to attempt to peacefully extricate the perpetrator from his home, and while the respective Squad was in the process of obtaining an arrest warrant, the perpetrator used social media to summon supporters to demonstrate against the police officers outside his building. The standoff between the police and the demonstrators was short lived as a decision was made to vacate the location and allow the identified criminal to go unapprehended.

To make matters worse, when the perpetrator turned himself in, Manhattan District Attorney Cy Vance then personally interjected to reduce the criminal charge from a felony to a misdemeanor. As a result, the perpetrator was released on his own recognizance. In addition, Vance offered a general criticism on how the Department handled the initial apprehension attempt. Historically, the role of the District Attorney was to work with police to prosecute crime(s). However, this District Attorney obviously does not believe his job includes working with the police. Instead, Vance exerts a tremendous amount of effort to avoid prosecuting criminals and focuses on abusing his prosecutorial discretion to erode the hard work of the men and women of the NYPD. And yet, this is the person we are supposed to believe will not prosecute a police officer who inadvertently violates the insane, reckless, "Diaphragm Law" passed by the City Council and signed into law by the Mayor!

We experienced yet another weekend of extreme violence in all five boroughs, the direct result of reckless and irresponsible actions and legislation by the Governor, the Mayor, City Council and the state legislators. They were so successful reimagining and reforming the NYPD that they transformed New York City from the safest big city to the wild, wild west virtually overnight.

Keep this in mind when patrolling the city. Before you act, remember how Corey Johnson and the majority of the City Council and Bill de Blasio have consistently abandoned you, continue to support criminals, and continue to treat police officers as dispensable pawns in their political games.

Fraternally,

The Lieutenants Benevolent Association

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The following are excerpts of the July 29 Delegate and General Membership Meeting

**CORONAVIRUS:** The coronavirus pandemic essentially shut down the City, State and Country in the middle of March this year. However, once again, the members of the New York City Police Department were relied upon to ensure that the citizens of New York City retained the uninterrupted services and protection the members of this department have routinely, selflessly and courageously provided during all catastrophic events. Our members put their health, and their family's health, at risk to valiantly serve the citizens of this city during a cataclysmic global health emergency. Over 5,700 members of the Department (over 100 Lieutenants) tested positive for the coronavirus and tragically 43 members of the service lost their lives due to the coronavirus.

The pandemic impacted on the administrative capabilities of the LBA by requiring us to have most of our staff, and all the SOC Health and Welfare staff, work remotely from home. Throughout the pandemic the LBA office was consistently staffed by the LBA Executive Board. Due to the cooperation and dedication of the LBA Board Members, Delegates, and the LBA and SOC staff members we were able to provide uninterrupted support to our membership. I must recognize and thank everyone who contributed to ensuring that our members were supported during this uniquely challenging time.

Unfortunately, several of our planned events had to be cancelled because of the social distancing mandates enacted to help combat the virus. These events include the "Leaders of the Finest" award ceremony, the LBA Family Night and Scholarship presentation routinely held at MCU Park, The LBA Golf Outing, and the regularly scheduled LBA Delegate and General Membership meetings. Just recently we have begun holding LBA Board and Delegate meetings via Zoom teleconferences.

As can be witnessed by the publication of this LBA Monthly Newsletter, after four months of differing stages of quarantine, we are moving forward toward operational normalcy. We also hope to have the July-August edition of the LBA News magazine published and distributed in early October.

**PROTESTS, RIOTS, AND ANTI-POLICE LEGISLATION:** The difficulties associated with the pandemic bled into the rabid anti-police fervor which emanated from the death of George Floyd in Minneapolis on May 25<sup>th</sup>. New York was transformed into a scene of continuous violent anti-police protests, periods of looting and riots, and a race by local and state politicians to pass as many pieces of anti-law enforcement legislation as possible in record time. Some of these "peaceful" protestors, as many of our politicians often refer to, maniacally and severely injured numerous police officers, caused millions of dollars in damage, and committed a vast array of crimes. As is typical, these fickle short sighted politicians quickly sacrificed the members of the New York City Police Department for their own political advantage and survival. These are the same officers who until recently were lauded for having reduced crime in New York City to historically low levels, who had sacrificed their lives during 9/11 and who just recently helped keep the city from imploding during a pandemic.

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The actions of these politicians prove what little regard they have for the members of the NYPD. The pinnacle of recklessness was the passing of the "Diaphragm Law" by the City Council. This veto proof piece of legislation (only Council Members Borelli, Mateo and Holden voted against this bill) makes it a B Misdemeanor for any Police Officer to put pressure on an individuals back or chest, no matter how violently the person is resisting arrest or if any injury is incurred. This criminally reckless bill basically makes it impossible to take a violently resisting criminal or emotionally disturbed person into custody without the officer being put in jeopardy of being criminally and civilly liable.

Our State representatives also went into hyperdrive to pass numerous pieces of legislation against law enforcement. One of these pieces of legislation resulted in the repeal of the protections afforded our officers under section 50a of the New York State Civil Rights Law. This repeal allows the release of police officers' disciplinary records to the public. The LBA in close cooperation and coordination with the PBA, DEA, SBA, and CEA are legally combatting this legislation and have successfully secured a Temporary Restraining Order putting this legislation on hold from taking effect.

Our current local and state politicians seem bent on sacrificing the safety of our police officers and the citizenry while emboldening, empowering, and rewarding criminal behavior.

The LBA, in conjunction with the other law enforcement unions, will employ all avenues to combat this recklessly zealous legislative crusade to demonize and cripple law enforcement to cover up the legislators' ineptitude to address the real causes of societal issues.

**THE LBA IS NOW ON TWITTER:** The Lieutenants Benevolent Association is now on Twitter. If you are not on Twitter, simply go to the App Store on your phone and download the app, create an account, and follow us at @LBANYPD. I want to thank LBA Recording Secretary Chris Cantelmi for monitoring and administering the LBA Twitter account. Chris has invested, and continues to invest, a substantial amount of time and effort in ensuring that the information posted by the LBA on Twitter is verified and accurate. Chris' efforts help maintain the integrity and credibility of what we post. Please feel free to send any ideas about postings to Chris, at [CCantelmi@NYPD-LBA.org](mailto:CCantelmi@NYPD-LBA.org). We will continue to inform our members of topical matters by e-mail in addition to posting contemporaneous comments on Twitter. Please make sure to follow us on Twitter.

**CONTRACT:** As many of you have probably read or heard through the media, the City is anticipating a potential 9 billion dollar budget deficit in the next fiscal year. However, it does not appear as if the current contractual raises are being impacted by the fiscal pressures impacting upon the City. An example of this is that the members of the Uniformed Fire Officers Association received the 3% raise contractually due them in July (Note: The UFOA did not receive the 2.25% Neighborhood Policing Differential). Therefore, we believe our members will receive the contractual 3% raise scheduled for November 1<sup>st</sup> without any issues.

**RETIREMENTS NOTICEABLY INCREASED:** With the palpable anti-police environment enveloping the law enforcement community nationwide and locally, along with the ludicrous legislation being created and passed by our state and local legislators to criminalize the police and reward the criminals, an inordinate number of members of the Department, in all ranks, are retiring. In the months of January and July, we historically see an above average number of MOS retiring, compared to other months, since these are routinely the months in which an Academy class reaches an anniversary/hiring date. However, as can be seen by comparing the retirements from July 2019 to July 2020, the number of Lieutenants retiring has more than doubled; July of 2019, 25 Lieutenants retired, in July of 2020, 65 Lieutenants retired. These are senior members of the Department leaving the Job which equates to a significant loss in experienced and knowledgeable assets to the Department. With this being said, if you are contemplating retiring, please ensure to review the Retirement Guide on the LBA website. The guide will assist you in addressing your physical and fiscal requirements leading up to retiring. Also, please take advantage of the no cost Pre-Retirement Counseling offered our members through the Superior Officers Council and conducted by Roy Richter; offered to all members eligible for and seriously contemplating retirement. You can schedule a consultation with Roy by e-mailing him at [RTRichter@Outlook.com](mailto:RTRichter@Outlook.com).

**CCRB - 50A - RELEASE OF RECORDS:** As you may be aware, the five Police Unions had petitioned for and successfully received a Temporary Restraining Order, in both state and federal court, to halt the release of our members' disciplinary records in connection with the state legislatures repeal of 50-a. However, in a devious and malicious action, the Civilian Complaint Review Board released the CCRB records of numerous members of the department in all ranks to ProPublica. ProPublica is a nonprofit, New York based, news organization. The City Law Department failed to inform the court or any of the law enforcement unions about the release of these records until it was too late. We believe that this was an intentional action by the City and CCRB to subvert the judicial ruling of a federal judge.

On July 27<sup>th</sup>, the LBA, along with the PBA, DEA, SBA and CEA, had a meeting with our attorneys to discuss what legal remedies we may employ to rectify what we allege is the intentional breach of ethics committed by the City Law Department and the Civilian Complaint Review Board. This underhanded, secretive, and blatant violation of trust, and a blatant disregard for a federal judicial mandate, is yet another example of the anti-police sentiment saturating the Civilian Complaint Review Board and the current City government. Be assured that we will do everything in our power to protect our members' rights. We will keep the members updated regarding this matter as we receive additional information.

Continued next page.....



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**CCRB HEARINGS:** As members of the New York City Police Department we do not have the luxury of deciding whether we will go to work when catastrophe strikes. Almost by muscle memory, members of the NYPD reflexively respond to serve and protect the citizens of New York in their times of need. However, some employees of New York are viciously averse to coming to work in challenging times. Such are the employees, specifically the investigators, of the Civilian Complaint Review Board. While our members were jeopardizing their and their family's health and lives by continuing to serve the citizens of New York in their time of need during the onset of the coronavirus pandemic, the investigators at CCRB exercised their ability to secrete themselves in the safety of their homes. Soon after a majority of the mayhem associated with the anti-police fervor resulting in violent protest and prolonged incidents of rioting and looting subsided CCRB decided it was time to now investigate any and all allegations against members of the service emanating from the weeks of lawlessness that descended upon the city. However, the investigators at CCRB, either legitimately or advantageously, voicing concerns with the coronavirus refused to physically come into work. CCRB suggested that the members of the Department participate in conducting the hearings via teleconferencing. The police unions, in solidarity, stated our concerns about the integrity and veracity of such video and audio transmitted and recorded hearings and refused to permit our members to be subjected to such hearings. The Department initially supported our concerns. The disagreement continued and after lengthy arguments and threats by CCRB to launch punitive measures against members who did not show up for hearings, the unions agreed that we will have our members show up at CCRB but we will not participate in a hearing unless the investigator was physically present at the hearing. Well, the investigators continued, and still continue, to refuse to physically come to the CCRB office to conduct hearings. Our members arrived at the CCRB office in good faith to conduct the hearing, but since the CCRB investigator(s) was not there the hearing was not held. CCRB again threatened to initiate punitive measures against our members if they did not participate in teleconference hearings. We are currently at a point, after the five unions cohesively combatting CCRB, where our members may participate in a CCRB hearing. However, these hearings and our members participation in the hearings will be decided on a case-by-case basis and in conferral with our attorneys at Karasyk and Moschella. Therefore, if you are notified of an upcoming CCRB hearing it is urgent that you notify the LBA office to inform us of the hearing and to discuss how and if the hearing will take place.

**VOTER REGISTRATION DRIVE:** With the retirement of Jimmy Woods, I have appointed LBA Executive Board member Dennis Gannon to serve as the LBA's Political Action Committee Chairperson. As we have all witnessed and continue to witness, the current state and local politicians have rabidly turned against law enforcement. This focused anti-law enforcement sentiment is exemplified in their antagonistic words and actions; specifically, in the recent anti-law enforcement legislation passed in record time resulting in the crippling the ability of the police to effectively and safely perform their duties. One of the many strategies we are employing to rectify the intolerable lawless environment being created by reactive and reckless politicians is to ensure that all of our members and their family members are registered to vote so that we can make a consolidated and coordinated effort to vote out those politicians who show no support for law enforcement. All LBA Borough and Board members have been given Voter Registration cards to provide to those LBA members who are not currently registered to vote. Please make sure that you and your family members are registered to vote. Many members have voiced their displeasure in how local and state politicians have abandoned the police. Please make sure you are registered to vote, identify who your Council Member, State Assembly Member, and State Senator are and see how they voted on the "Diaphragm Law", the repeal of 50-a, to Defund the Police, etc. Make sure to vote in the next election(s) and ask your family and neighbors to vote out the politicians who abandoned the police and jeopardized the safety of all.

**UNIONS ARE THE NEXT TARGET OF ANTI-POLICE EFFORTS:** The politicians, media, and the anarchistic protestors have obviously erroneously blamed law enforcement for all the nation's societal ills. You have all witnessed the coordinated attacks through legislation, biased media coverage, and physical violence directed at police officers. The next target of these anarchistic antagonists will be the unions protecting the rights and benefits of members of law enforcement. Their aim is to create divisiveness in any and all forms to erode, destroy and abolish policing. The unions are the last bastion of protection for members of law enforcement. The politicians, media and anarchists have already attacked some law enforcement unions directly throughout the country. If they are successful, we will lose the security of our pensions, health benefits and the Variable Supplement Fund. In solidarity there is strength. This is yet another reason to ensure that you are registered to vote and that you exercise your vote for the candidate that will secure your future.

**THE LBA IS NOW ON TWITTER:** The Lieutenants Benevolent Association is now on Twitter. If you are not on Twitter, simply go to the App Store on your phone and download the app, create an account, and follow us at @LBANYPD. I want to thank LBA Recording Secretary Chris Cantelmi for monitoring and administering the LBA Twitter account. Chris has invested, and continues to invest, a substantial amount of time and effort in ensuring that the information posted by the LBA on Twitter is verified and accurate. Chris' efforts help maintain the integrity and credibility of what we post. Please feel free to send any ideas about postings to Chris, at [CCantelmi@NYPD-LBA.org](mailto:CCantelmi@NYPD-LBA.org). We will continue to inform our members of topical matters by e-mail in addition to posting contemporaneous comments on Twitter. Please make sure to follow us on Twitter.

Lou Turco  
President

Christopher Cantelmi  
Recording Secretary

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

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

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

The NYLBA Protector Plus Plan offers the following coverages:

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

RESTRICTIONS - THE PLANS WILL NOT COVER THE FOLLOWING:

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

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

Phone (405) 724-8501  
Email [support@ccwsafe.com](mailto:support@ccwsafe.com)

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

# LINE ORGANIZATIONS

After Mayor Cancels 9/11 Tribute In Light, NYC Police Association Says Tribute Will Happen  
AUGUST 15, 2020



## NYC Belongs to the People, The Lights Will Go On...

Ed Mullins, the President of the 13,000 member NYC Sergeants Benevolent Association, announced today that the SBA will host a Tribute in Light on the evening of September 11, 2020. This is in response to the city canceling the annual commemoration of the 9/11 terrorist attacks because of COVID-19 concerns.

“Mayor de Blasio has once again failed to represent the people of this city with his inability to provide a viable alternative to this sacred annual event,” said Mullins.

“He allowed mass protests and riots in the city with no concerns whatsoever about the pandemic. He has shown time and again that he has no allegiance to crime victims in this city, whether they are killed in street encounters or by terrorists.

“The 9/11 attacks was an act of war on our nation, and the Tribute in Light remembrance paid tribute to the nearly 3,000 innocent victims who were murdered that day, as well as all of the people that continue to die from 9/11 related ailments and illnesses. These victims include members of the NYPD, PAPD, FDNY and other First Responders, as well as all of the people who went to work that day and died for our country.

“The mayor won’t find a way to honor these heroes, but the SBA will pay tribute to all of the fallen victims by arranging for a Tribute in Light. A twin beam of light will shine on the evening of 9/11. The men and women of the Sergeants Benevolent Association will make sure of that.

“The mayor might have a short and selective memory, but the members of the NYPD will NEVER FORGET the sacrifice of every person who lost their life that fateful day.”

MUST SEE-Chief Monahan, NYPD Officers are Truly Heroes: [https://www.youtube.com/watch?v=uBxwp\\_WA\\_MU&feature=youtu.be](https://www.youtube.com/watch?v=uBxwp_WA_MU&feature=youtu.be)



# LINE ORGANIZATIONS



## SERGEANTS BENEVOLENT ASSOCIATION

35 Worth Street  
New York, NY 10013  
(phone) 212-431-6555 (fax) 212-431-6487  
(email) [healthandwelfare@sbanyc.org](mailto:healthandwelfare@sbanyc.org)



### DEPENDENT STUDENT CERTIFICATION FORM

#### Section One: To Be Completed By Member

##### Member Information:

Tax ID #: \_\_\_\_\_  
Name: \_\_\_\_\_  
Last Name First Name MI  
Address: \_\_\_\_\_  
Street Number and Name  
City State Zip  
Email: \_\_\_\_\_

##### Student & School Information:

Name: \_\_\_\_\_  
Last Name First Name MI  
Date of Birth: \_\_\_\_\_  
Month Day Year  
Name of School: \_\_\_\_\_  
School Phone Number: \_\_\_\_\_

I certify that my dependent, \_\_\_\_\_, meets all of the requirements for eligibility as a dependent student.

- A. 19 years of age or older Yes \_\_\_ No \_\_\_  
B. Unmarried Yes \_\_\_ No \_\_\_  
C. Full-time student in an accredited secondary, preparatory school, or college Yes \_\_\_ No \_\_\_  
D. Semester (Circle One): Fall / Spring Year: \_\_\_\_\_

I fully understand that a failure to notify the SBA Health & Welfare Fund Office of a change in my child's dependent status will result in my being personally responsible for all expenses and/or costs incurred by the Fund retroactive to the effective date of the status change.

\_\_\_\_\_  
Member's Signature

\_\_\_\_\_  
Date

#### Section Two: To Be Completed By Authorized Person in the Registrar's Office of the Educational Institution

The student named in this form may be eligible for SBA Health & Welfare Benefits. In order for the SBA to determine a student's eligibility, please complete the following information:

1. Is the student enrolled full-time? Yes \_\_\_ No \_\_\_
2. Is your institution accredited: Yes \_\_\_ No \_\_\_
3. Registrar's Telephone number \_\_\_\_\_
4. Authorized Signature/Title: \_\_\_\_\_

Mail, Fax or Email Validated Form to: SBA Health & Welfare Office  
35 Worth Street  
New York, NY 10013  
(fax) 212-431-6487  
(email) [healthandwelfare@sbanyc.org](mailto:healthandwelfare@sbanyc.org)

\_\_\_\_\_  
Affix Institution Seal/Stamp Here

It is a crime to provide false or misleading information or to conceal information for the purpose of defrauding the SBA Health & Welfare Fund.

**In lieu of this form, we will accept your dependent's Current Enrollment Verification Certificate from the National Student Clearinghouse.**

# LINE ORGANIZATIONS



## 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](mailto: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>

# LINE ORGANIZATIONS



## SBA Retiree Forms



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



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



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



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



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



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



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



## Other Health Forms



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



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



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



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



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

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

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



# LINE ORGANIZATIONS



Important Message from the DEA President and the Board of Officers to Members

## TRO Remains in Place in 50-a Case!

The DEA is pleased to report that the Second Circuit Court of Appeals has granted our request for a stay of the federal District Court's order lifting the Temporary Restraining [...]

READ MORE: <https://www.nycdetectives.org/news/tro-remains-in-place-in-50-a-case/>

## Policing Depends On Election Day in New York!

As we move forward through 2020, law enforcement across New York has seen first-hand the cowardice of many elected officials. New York's so-called leaders have turned their backs on the [...]

READ MORE: <https://www.nycdetectives.org/news/policing-depends-on-election-day-in-new-york/>

## Update on the 50-a Case as of August 21, 2020

As you know, in the wake of the repeal of Civil Rights Law 50-a, City Hall has been pushing the Department to begin publishing Officers' disciplinary records, including records of [...]

READ MORE: <https://www.nycdetectives.org/news/update-on-50-a-case-as-of-august-21-2020/>

## An Important Update on 50-a

Unfortunately, the request to continue the injunction against the New York City Civil Liberties Union from publishing members' CCRB histories has been denied by the United States Second Circuit Court [...]

READ MORE: <https://www.nycdetectives.org/news/an-important-update-on-50-a/>

## An Important Update Regarding Disclosure of Disciplinary Records

The following is an update for the membership regarding events and developments which occurred yesterday, August 18th, 2020, in our lawsuit challenging the release of our members' disciplinary records following [...]

READ MORE: <https://www.nycdetectives.org/news/an-important-update-regarding-disclosure-of-disciplinary-records/>

## DEA Opposes NYS Senate Bill 8676 Regarding Personal Liability Insurance for Police

On August 17, 2020, DEA President Paul DiGiacomo sent the following letter to New York State Senator Alessandra Biaggi regarding her shameful proposal of Senate Bill 8676, which would require [...]

READ MORE: <https://www.nycdetectives.org/news/dea-opposes-nys-senate-bill-8676-regarding-personal-liability-insurance-for-police/>

## COVID-19 Spike in Brooklyn: Wear Your PPE

On Wednesday, August 12th, 2020, Mayor Bill de Blasio announced an unusual spike in Coronavirus cases in the Sunset Park section of Brooklyn. Two-hundred and twenty-eight (228) residents have tested positive [...]

READ MORE: <https://www.nycdetectives.org/news/covid-19-spike-in-brooklyn-wear-your-ppe/>

## Lawsuit Commences Over Diaphragm Bill

On August 4, 2020, the DEA, together with the four other NYPD unions, took the first step in our battle to repeal the City Council's irresponsible "diaphragm compression" law. Our [...]

READ MORE: <https://www.nycdetectives.org/news/lawsuit-commences-over-diaphragm-bill/>

## 9/11 Memorial Prayer Date

On Friday, September 11, 2020, at 11:00 a.m., the members of the July 2001 Police Academy Class will pay tribute to the Members of the Service whose lives were lost during the 9/11/01 World Trade Center attacks.

The memorial will be held at 116th Street and Ocean Promenade in Rockaway Park, New York 11694 (beach entrance).

Contact :

Det. Tanya Duhaney, PBQS (917) 353-0149

P.O. Sara Correa, PBQN (929) 375-0016

P.O. Gina Hernandez, 107 Precinct (917) 943-7512

# LINE ORGANIZATIONS



On August 25, 2020, leaders of the five police unions and their counsel met with Chief Pontillo from the First Deputy Commissioner's Office, and NYPD Labor Commissioner John Beirne, to discuss the Department's new "Disciplinary System Penalty Guidelines." As you know, in accordance with the legislation put forth by the New York City Council which the Mayor signed into law earlier this year, the Department was mandated to develop and publish presumptive penalties in NYPD disciplinary cases.

Please be advised that this proposed "disciplinary matrix" has been placed on the Department's website and is available for all to see, including members of the service and the general public. It lists, by category of infraction, the penalties to be imposed. For example, one can go to "Firearms Related Incidents," "Failure to Safeguard Firearm" (resulting in its loss), where it lists "20 Penalty Days" as the "Presumptive Penalty." There are literally hundreds of infractions listed, for every conceivable case of misconduct, and the presumptive penalty to be imposed for such misconduct.

Generally speaking, this proposed matrix will not change the way in which our attorneys negotiate and attempt to resolve cases with the Department Advocate's Office. The vast majority of these presumptive penalties have already been in place for some time. What the matrix clearly shows is what we have always known: that members of the NYPD are some of the most highly scrutinized and disciplined public employees in the nation — contrary to the false narrative that the Department doesn't "discipline its own." What has changed is that the information contained in the matrix will now be public. Any deviation from the matrix will therefore require an explanation and a clear articulation of mitigating circumstances to justify the deviation; otherwise a negotiated plea agreement will not be approved by the Police Commissioner. Members with charges will continue to work with our attorneys to obtain the best possible disposition of their cases in light of these presumptive penalties, and where appropriate, we can proceed to trial, where we will vigorously contest the charges.

The matrix is currently still in draft form. But, per the newly enacted law, the matrix must be posted on the NYPD website and subject to a period of public commentary before this version of the matrix is made permanent. **Members of the service, their friends, and family are all allowed and indeed encouraged to access the draft online and submit any comments they deem appropriate.** All comments must, of course, remain professional at all times. You can find the matrix and the link for comments on the NYPD home page at <https://www1.nyc.gov/site/nypd/index.page>

Click the tab "Draft Policies" and you will be re-directed to the correct page. **Please take a moment to weigh in on this very important issue.** We will continue to keep you apprised of any changes regarding this disciplinary matrix and we will continue to monitor its effects on our members' lives.

Paul DiGiacomo, President  
The DEA Board of Officers  
DEA Counsel, Karasyk & Moschella

## Draft Policies for Public Comment

Welcome to the New York City Police Department's Policy Review webpage. We welcome public comments on any of the proposed policy changes listed below. The comment period deadline for each respective proposal is displayed in its summary page. Once the comment period has ended, the NYPD will review the submitted comments and consider their inclusion in the final policy. Please click the link(s) to the policy you wish to review and send us your comments.

The following policies are currently open for public comment:

| POLICY            | SUMMARY                                                                                                                                                                                                                                                                                              | POLICY LINK                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | COMMENT SUBMISSION LINK                                                                                                      | DEADLINE   |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|------------|
| Discipline Matrix | This discipline matrix provides an overview of the goals of internal discipline, defines the presumptive penalties for specific acts of substantiated misconduct by officers and outlines potential aggravating and mitigating factors that may be considered when assessing a disciplinary penalty. | <p>HTML<br/><a href="https://www1.nyc.gov/site/nypd/about/about-nypd/discipline-policy-matrix.page">https://www1.nyc.gov/site/nypd/about/about-nypd/discipline-policy-matrix.page</a></p> <p>PDF<br/><a href="https://www1.nyc.gov/assets/nypd/downloads/pdf/public_information/nypd-discipline-matrix-draft-for-public-comment-2020-08-31-w-message.pdf">https://www1.nyc.gov/assets/nypd/downloads/pdf/public_information/nypd-discipline-matrix-draft-for-public-comment-2020-08-31-w-message.pdf</a></p> | <p>Click here to submit response<br/><a href="https://www.research.net/r/XY7NJCM">https://www.research.net/r/XY7NJCM</a></p> | 09/30/2020 |

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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## [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](http://www.nycdisabilitylaw.com), which is regularly updated.**

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### **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.

[Learn More](#)

<https://nycdetectives.us17.list-manage.com/track/click?u=1f70b0b5e7a8a3811d40cdba7&id=00b853c5a4&e=f6a4dac7d5>



# LINE ORGANIZATIONS



BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS  
<https://www.nycdetectives.org/wp-content/uploads/2017/12/DEA-Retiree-Brochure-2017.pdf>

## DENTAL DENTAL PANEL PROGRAM

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

## FEE SCHEDULE (REIMBURSEMENT) PROGRAM

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

## ORTHODONTIC BENEFIT

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

## PRESCRIPTION DRUG

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

## OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

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

## LASER VISION SERVICES

- Discount program provided through Davis Vision network

## HEARING AID

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

## CATASTROPHIC COVERAGE

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

## DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

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

## FULL BODY SCAN DISCOUNT BENEFIT

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

## DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

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

## GHI & HIP/VIP CO-PAY REFUND

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

# LINE ORGANIZATIONS

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

**PBA**  
**News Clips**



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

Patrick J. Lynch, President



Keep Cop-Killers in Jail

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

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

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



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

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

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



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

**Patrick J. Lynch, President**

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



# LINE ORGANIZATIONS



August 28, 2020

## **Patrick J. Lynch Addresses the 2020 Republican Convention**

Click here: <https://www.nycpba.org/news-items/c-span/2020/patrick-j-lynchs-speech-at-the-2020-republican-convention/> to view full speech. Local and national media cover Pat Lynch's speech addressing America's public safety emergency.

August 27, 2020

## **Pat Lynch Calls for 'Full Repeal' of Choke Hold Law**

NY Post: <https://www.nycpba.org/news-items/post/2020/nypd-unions-say-tinkering-with-chokehold-law-won-t-be-enough/>

August 25, 2020

## **PBA Backs GOP's Malliotakis in SI Congressional Race**

NY Post quote Pat Lynch at press conference at One Police Plaza saying that the city's Democratic politicians have "turned their backs" on law enforcement.

<https://www.nycpba.org/news-items/post/2020/pba-backs-nicole-malliotakis-over-max-rose-in-tight-staten-island-race/>

August 24, 2020

## **Media Covers New Weekend Schedule**

In stories on NBC 4 News, <https://www.nycpba.org/news-items/nbc-4-news/2020/reaction-to-the-nypd-order-to-change-steady-weekend-rdos-to-combat-surgin-crime/> about the NYPD order to change steady weekend RDOs to combat surging crime, Pat Lynch says that cops are "at the breaking point." Read full statement [here.](https://www.nycpba.org/press-releases/2020/pat-lynch-on-unprecedented-deployment-on-the-streets/) <https://www.nycpba.org/press-releases/2020/pat-lynch-on-unprecedented-deployment-on-the-streets/>

August 21, 2020

## **Council Committee Chair Open to Amending Chokehold Law**

An article in NY1.com includes this PBA statement: "New York City police officers are doing our job exactly as directed. Mayor de Blasio has touted the NYPD's reductions in arrests for years. The City Council passed a law that made it impossible to safely arrest a resisting criminal. It's baffling that anybody would expect police officers to step up arrests when our city leaders have made it clear they want fewer arrests and less enforcement, not more." <https://www.nycpba.org/news-items/new-york-1/2020/as-arrests-plummet-council-committee-chair-open-to-amending-chokehold-law/>

August 9, 2020

## **Pat Lynch Blasts Manhattan DA for Reducing Charge Against Man Accused of Assaulting NYPD Officer**

An article in the NY Post quotes Lynch: "Is there any doubt who is in charge in this city now? The criminal mob is dictating their terms to the NYPD brass and district attorneys, who are tripping over themselves to comply." <https://www.nycpba.org/news-items/post/2020/manhattan-da-reduces-charges-on-nypd-cop-assault-suspect/>

August 8, 2020

## **PBA, Other Police Unions Slam NYPD Retreat at Cop-Assault Suspect's Home**

An article in the NY Post quotes Pat Lynch: "The NYPD's top brass better start talking: Who really issued the order to retreat? Who put police officers in the dangerous position of backing down in the face of an angry mob?" <https://www.nycpba.org/news-items/post/2020/police-unions-slam-nypd-retreat-in-standoff-at-home-of-cop-assault-suspect/>

August 7, 2020

## **Police unions sue NYC over 'diaphragm clause' of city's chokehold ban**

Articles in the NY Post, <https://www.nycpba.org/news-items/post/2020/police-unions-sue-nyc-over-diaphragm-clause-of-city-s-chokehold-ban/> and a CBS 2 News <https://www.nycpba.org/news-items/cbs-2-news/2020/coalition-of-police-unions-join-forces-file-lawsuit-in-attempt-to-overturn-nyc-s-controversial-police-reform-law/> report quote Hank Sheinkopf, a spokesman for the police unions' coalition: "The Mayor and the City Council took a big gamble with this law. It was pure politics."

August 1, 2020

## **Lynch at White House Speaks on New Police Laws**

In reports of a meeting with President Trump, <https://www.nycpba.org/news-items/fox46/2020/lynch-at-white-house-speaks-on-police-reforms/> and a press conference, <https://www.nycpba.org/news-items/wpix/2020/pat-lynch-discusses-new-reform-laws-with-president-trump/> at the White House that aired on local TV stations nationwide, Pat Lynch says that by demonizing police officers, NYC politicians have lost the streets and caused businesses and residents to flee.



# LINE ORGANIZATIONS

## RETIREE EDITION

the **PBA BEAT**  
POLICE BENEVOLENT ASSOCIATION OF THE CITY OF NEW YORK, INC.  
MONTHLY UNION NEWS UPDATE



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

Patrick J. Lynch, President

### STRENGTH IN SOLIDARITY: BUILDING POLICE UNION COALITIONS

As part of our ongoing effort to push back against the tsunami of anti-police sentiment that is being fueled by city and state elected leaders, the PBA is working to build and strengthen our alliances with other police unions both locally and around the state.

[Read More](https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=a35943aa3b&e=c2c6153d24) <https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=a35943aa3b&e=c2c6153d24>

### Union Coalition Fighting Disciplinary Records Release

The PBA, as part of a coalition including the four other NYPD unions, plus the Fire and Corrections unions, has launched an important legal fight to protect our members' rights and safety. Following the recent repeal of Civil Rights Law Section 50a, the state law that protected public safety employees' personnel records from public disclosure, Mayor de Blasio announced plans to release NYPD disciplinary records to a public searchable database, including records related to unsubstantiated allegations of misconduct and unresolved disciplinary proceedings.

[Read More](https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=1640703504&e=c2c6153d24) <https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=1640703504&e=c2c6153d24>

### NYPD Unions Sue Over "Diaphragm" Law

The PBA, in coalition with the four other NYPD unions and other unions for police officers who operate in New York City, filed a lawsuit in state court this month to overturn New York City's dangerous new "diaphragm restraint" law. This law has made it virtually impossible for police officers to safely and legally take a resisting suspect into custody. Passed by the City Council in June and signed by Mayor de Blasio in July, it prohibits "sitting, kneeling, or standing on the chest or back in a manner that compresses the diaphragm, in the course of effecting or attempting to effect an arrest."

[Read More](https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=d830fb6513&e=c2c6153d24) <https://nycpba.us7.list-manage.com/track/click?u=32027216b5955c36da689903e&id=d830fb6513&e=c2c6153d24>

August 26, 2020

[PBA statement on Diaphragm Compression law revisions](#)

**PBA President Patrick J. Lynch said:**

"Nothing short of a full repeal can repair the damage from this insane law. That won't happen, because the Mayor and City Council have no intention of actually fixing this problem. They are content to blame cops for the mess they created. If they wanted us to be able to do our job safely and effectively, they would never have passed it in the first place."

August 23, 2020

[Pat Lynch on Unprecedented Deployment on the Streets](#)

"This unprecedented deployment shows how dire the situation on the street has become. Our elected leaders are busy stripping resources from the NYPD in the middle of a crime wave, and yet they're asking cops to sacrifice more to help right the ship. We are at the breaking point." "This unprecedented deployment shows how dire the situation on the street has become. Our elected leaders are busy stripping resources from the NYPD in the middle of a crime wave, and yet they're asking cops to sacrifice more to help right the ship. We are at the breaking point."

August 8, 2020

[PBA Statement on Reduced Charges for Cop Assault Perp](#)

"Is there any doubt who is in charge in this city now? The criminal mob is dictating their terms to the NYPD brass and district attorneys, who are tripping over themselves to comply. Police officers want to know: What are we still doing out here? Why are our leaders sending us out to enforce laws they don't believe in? And what are we supposed to tell the New Yorkers who are watching us retreat while violence overwhelms their streets?"

August 7, 2020

[PBA Statement on Retreat from Arrest in Midtown](#)

**PBA President Patrick J. Lynch said:**

"The NYPD's top brass better start talking: Who really issued the order to retreat? Who put police officers in the dangerous position of backing down in the face of an angry mob? They have set an unbelievably damaging precedent. Police officers and all New Yorkers deserve to know who signed off on the NYPD's literal surrender to criminals."

# LINE ORGANIZATIONS



## World Trade Center Resources

### Police Pension Fund Notice of Participation

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

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

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

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

### Victim Compensation Fund

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

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

## Links to Police Line and Fraternal Organization websites



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



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



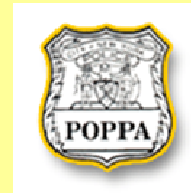
<http://www.nypd-lba.org/>



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



<http://nypdpea.com/>



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



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



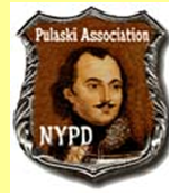
<http://www.nypdemeralds.com/>



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



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

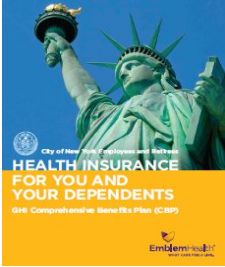


<http://ww2.nypdpulaskiassoc.org/>



<http://nypdsteuben.org/>

# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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



# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

## 9/11 HEALTH WATCH

**WTC**  
HEALTH PROGRAM

### Understanding Different September 11th Assistance Programs

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

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



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

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

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

Department of Health and Human Services (HHS)

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

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

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

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

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



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

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

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

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

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

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

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

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

# Health and Welfare



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

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

### Medicare Enrollment

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

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

### Medicare Part B Reimbursement

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

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

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

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

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

### [Medicare Part B Reimbursement Program Application](#)

[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 reimbursement?

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

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

Continued next page.....



# Health and Welfare



## NYC Health Benefits Program

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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

### IRMAA Medicare Part B Reimbursement

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

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

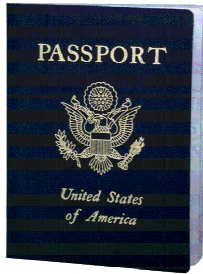
[IRMAA Medicare Part B Reimbursement Application \(for 2019, 2018 & 2017\)](#) - Reimbursement for 2019 will be issued in October 2020

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

# What's Happening

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

By Shannon McMahon



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

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

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

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

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

### REAL ID Changes Aren't Helping

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

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

### Expect New Security Features

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

### Double Check Children's Passports

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

### How to Renew Your Passport

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



# **INTEL ALERT OFFICER SAFETY**

## **BLUE LIVES MATTER OR OTHER POLICE INSIGNIA**



**MEMBERS OF THE SERVICE ARE REMINDED TO BE  
VIGILANT AT ALL TIMES, AS L.E.O. SYMBOLS MAY  
DRAW NEGATIVE ATTENTION and / or  
INTERACTIONS FROM PERSONS WHO DO NOT  
VIEW POLICE OFFICERS FAVORABLY**

**Any MOS who does become the subject of a hostile encounter  
while off duty or experiences vandalism to personal property  
should contact the Intelligence Bureau.**

**646.805.6400  
NYCSAFE@NYPD.org**

**N.Y.P.D.  
LAW ENFORCEMENT SENSITIVE**



# THIS AND THAT

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

Due to COVID-19 qualification spots are limited.

Contact Mike Boger: [wrtawg@yahoo.com](mailto:wrtawg@yahoo.com) for further information.



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

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

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

Concealed Carry Reciprocity Map & Gun Laws By State - [https://www.usconcealedcarry.com/resources/ccw\\_reciprocity\\_map/](https://www.usconcealedcarry.com/resources/ccw_reciprocity_map/)



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



## Green Book Online

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

### CITY - NEW YORK CITY GOVERNMENT

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

### COUNTY - CITY OF NEW YORK COUNTY OFFICES

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

### STATE - NEW YORK STATE AGENCIES

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

### COURTS CITY, STATE AND FEDERAL

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

### FEDERAL—THE UNITED STATES GOVERNMENT

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

### INTERNATIONAL - INTERNATIONAL ORGANIZATIONS

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



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

E.J. McMahon

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

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

### Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section

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

40 – Rector Street – 3<sup>rd</sup> Floor

New York, NY 10006

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

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

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

## THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

## MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

## LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

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

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

Veterans Administration, if a veteran

## PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.



# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## **COBRA INFO FOR SURVIVING SPOUSE**

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

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

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

# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

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

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

### What is the best option for you?

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

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

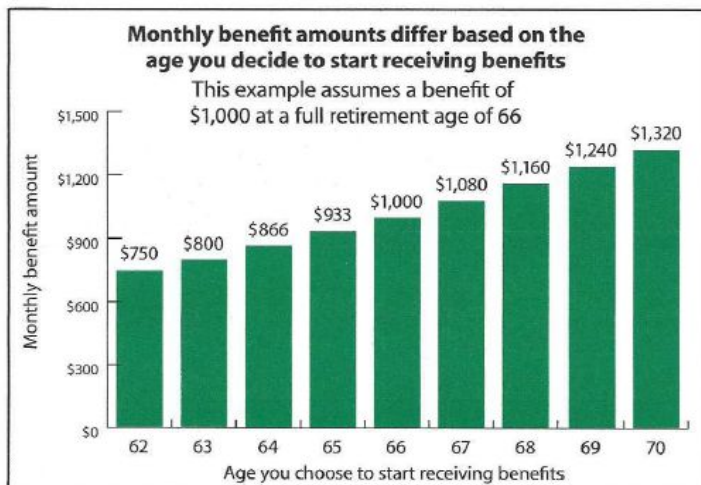
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

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

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





## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

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

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

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

## Other useful websites

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

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

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

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

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

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

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

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



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



# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

6 September 1928

Returns from Police Camp

Warrant Officer John MARTIN, attached to Bridge Plaza police court, has returned from two weeks vacation spent at the Police Camp at Tannersville, N. Y.

Patrolman on Vacation

Patrolman John TAUKEUS, of Clymer street station, is spending his vacation at the Police Camp at Tannersville, N. Y.

Patrolman KYLE in Canada

Nelson Hamilton KYLE, Jr., of 53 Willoughby street, one of the most popular young patrolmen of the Coney Island station, has left for an extended tour through the principal (sic) cities of Canada.

8 September 1928

INDICT POLICEMAN

Accused of Assault on Freeport Men

Daniel Van NOSTRAND, Nassau County policeman, stands indicted in Mineola to-day by the county Grand Jury on charges of second degree assault and oppression. Bernard KOENKE, of 263 Pennsylvania avenue, Freeport was indicted with him on the assault charge.

The complainants were William SPRAGUE, of 26 Wallace street, and Henry JAFFE of North Main street, both of Freeport. Last Sunday, in South Bayview avenue, Freeport, these two were in a fight with the policeman, who was in uniform but off duty, and with, KOENKE. They allege that both KOENKE and VAN NOSTRAND attacked them with the butt end of VAN NOSTRAND's pistol.

VAN NOSTRAND was appointed county patrolman February, 1926, and has been attached to the Merrick precinct. Police Chief Abram W. SKIDMORE suspended him, pending outcome of the charges.

Policeman Hurt

Patrolman Benjamin WILDER, 49, of 536 Logan street, attached to Hamilton avenue station was enjoying an automobile ride night when his automobile was in a collision with another at King and Conover streets. WILDER suffered a fracture of the left leg and was taken to his home.

POLICE HONOR VETERAN DIES

Sergeant Charles MAAS Expires in Jamaica Drug Store.

Won Hero Medals-Stopped Two Runaways and Made Fire Rescues.

Sergeant Charles MAAS, who spent twenty-six years in the New York Police Department, and for ten years conducted a detective agency at 158-28 Jamaica avenue, Jamaica, suddenly became ill yesterday afternoon in a drug store on Hillside avenue, near 163d street, Jamaica. He died before the arrival of a doctor, who said death was probably due to a stomach ailment.

MAAS was well known as an advocate of a bread and water diet to keep men out of prison. He first attracted attention about twenty-eight years ago while on duty when, at great risk of his life, as a citation shows, he stopped a runaway team of horses attached to a victoria in which were two women. Before stopping the team MAAS was dragged from his mount.

Three years later he was again cited when he halted a runaway horse drawing a carriage in which were a governess and an eight year old boy. In 1907 MAAS was again in the spotlight as the hero of a tenement fire, which he discovered in Clinton street, Manhattan. The lives of forty persons were endangered by this blaze, which gutted the structure.

MAAS aroused the tenants and then found three children in one of the rooms. After assisting them to the street, he returned and saved a young woman.

He was delirious and partly blind for a time as the result of this fire, and it was believed that his hands would have to be amputated, but they soon healed.

# NOSTALGIA

## POLICEMEN NEWS

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MAAS was one of the founders of the Honor Legion in the police department. He also was active in the Queensboro Lodge of Elks, Danton Lodge 1017, F. A. & M., and the Abraham Lincoln Chapter, Steuben Society.

His body was taken from Robins Morgue, Jamaica, to his home at 77 150th street, Jamaica. Although funeral arrangements have not been made, it is believed that MAAS will be buried with honors of the police department.

Surviving him are his son Charles W. MAAS, a fireman attached to Engine Co. 305; and three daughters, Magdalene MAAS, of Jamaica; Mrs. Harriet ROBB and Mrs. Edna SPRENGEL, both of Rockville Centre.

James W. BARRETT, city editor of the New York World, was a brother-in-law of the deceased.

### 11 September 1928

Officer Who Checked Bridge, Retires After 44 Years

George LAUTERBORN, who joined the Brooklyn Police force May 24, 1883, to-day put in his papers for retirement on Sept 15, after forty-five years of continuous service. He says here after his time will be devoted to cheering the Yanks to victory in the American League and then in the World Series.

When LAUTERBORN joined the force Brooklynites were riding to work in horse cars and on bicycles with big front wheels, and a trip to Manhattan had, until shortly before, been considered quite a journey. Then the Brooklyn Bridge was completed and opened to traffic.

Then the new and young policeman—he is now seventy-four years old—was assigned to patrol the great span. For years he continued on duty at the bridge, being taken into the consolidated New York force when the two cities combined their government in 1899. When he retires, the veteran Brooklyn patrolman will receive \$1,200 a year. He is now serving in the office of the Chief Clerk of the department in Manhattan.

A son, Frank, is assigned to the Bureau of Information in the same headquarters. He served with the American Expeditionary Forces in France, was gassed, and won high commendation for his faithful performances of duty as a soldier. A second son, Matthew, who was also a member of the police force, died two years ago. LAUTERBORN'S home is at 283-12 Newgall street, Rosedale, Long Island.

WILDER Funeral Halts, Inquiry Into Murder

Investigation into the murder last Friday night of State Trooper, Carl T. WILDER, 27, on a country road between Tuxedo Park and Greenwood Lake, halted temporarily to-day while the funeral was held at Monroe, where he lived.

For the past few days, it was learned the inquiry centered in Long Island, where the State Troopers, aided by Detectives BRIERTON and POWERS and others of the Astoria Station, questioned for several hours the young wife of a prominent Long Island City Physician, whose name they refused to reveal.

This woman, it was said, was a personal friend of the man sought in connection with the killing, the owner, according to the troopers of a resort near Greenwood Lake, and said also to be a bootlegger.

Another result of O'DONNELL'S shot was the recovery of \$537 in cash, payroll of the White System Clothing Company which had been snatched from the hands of Miss Ruth FELDSTEIN, 18.

Continued next page.....

# NOSTALGIA

## POLICEMEN NEWS Transfers and Promotions

12 September 1928

### POLICEMAN SAVES FLAMING WOMAN

Patrolman Henry BODE, of the Clymer street station, this afternoon rescued Mrs. Dora MENDELMAN 40, of 41 Tompkins avenue, from probable death in flames. The woman came rushing out of her home in a blaze after her clothing ignited about 1:30 o'clock.

BODE snatched up a hall rug and wrapped it around the woman, quickly extinguishing the fire.

Mrs. MENDELMAN had been cleaning a bed with gasoline when the fluid suddenly exploded.

14 September 1928

### GIRL GIVES TIP IN COP SLAYING

While Patrolman Jerry BROSMAN, killed in Fordham Hospital early Thursday, was accorded an inspector's funeral in the Bronx today, detectives worked on a tip given them by a gunman's sweetheart that may put them on the track of the trio who murdered the patrolman.

The girl is supposed to have telephoned to District Attorney MCGEEHAN saying; "He didn't play fair with me and now I won't with him. I hope you catch him and the two rats with him".

An attorney who had been to the hospital to see a client informed the District attorney that he had seen an automobile parked near the Southern Boulevard entrance. Requiem mass was sung for the patrolman, who was fifty-three years old and a father of seven children, at Our Lady of Sorrows Church, 2414 Marion avenue, the Bronx, followed by interment in Calvary Cemetery.

### HORSE DRAGS COP

#### Policeman Guarding School Children, Badly Hurt by Horse

Patrolman Charles JOHNSON, 34, of 12 Clifford place, Greenpoint late today suffered a possible fracture of the right leg when a runaway horse dragged him an entire block from Wythe to Ken avenue on South Sixth street, Williamsburgh, before Joseph PONDERMAN, 26 of 1004 East Forty-third street, an employee of the Brooklyn Edison Company, came to the rescue.

JOHNSON was watching the school crossing at P.S. 166, South Eighth street and Bedford avenue, when he saw the horse tearing toward him pulling a wagon, said by the police to be owned by Samuel NORCUS, of 67 Heyward street.

The policeman rushed six children to the sidewalk out of the animal's path and leaped for the bridle as it passed. The horse turned into South Sixth street and at this point the Brooklyn Edison Company employee, who was working some distance away saw the patrolman's plight. PONDERMAN seized the other side of the horse's harness and brought the animal to a halt.

Dr. WALLACE of St. Catherine's Hospital attended both men and then ordered JOHNSON home. PONDERMAN remained at work after attending for cuts and bruises.

15 September 1928

### BROOKLYN COP BANDIT KILLER

#### Climbs Clothes pole to Shoot Man in Payroll Holdup

Patrolman James O'DONNELL of Brooklyn today is in line for a promotion as a result of his activities in Manhattan yesterday, when, clinging to a clothes line pole with one arm he shot and killed, at a distance of 125 feet, Carmella SPINELLI, 21, paroled convict.

Three men approached Miss FEJDSTEIN at Lafayette and Bleecker streets when she had the payroll money. One struck her a stunning blow and another, SPINELLI, snatched the payroll envelope. Patrolman O'DONNELL saw it and gave chase, through crowded streets and into a tenement house, the chase led. When SPINELLI disappeared O'DONNELL went into a backyard, climbed fifteen feet up the pole and fired when he saw SPINELLI on a roof. The money was in his pockets.

Continued next page.....



# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

17 September 1928

WIFE, ACCUSED AS MURDERESS, ASKS FOR SON

Flushing Woman Denied Plea to Attend Funeral of Husband

Patrolman Michael C. LEONARD, 42, of 33-73 190th street, Auburndale, Flushing, Queens, who was slain by his young wife in a drinking brawl, will be buried in Pennsylvania tomorrow, the seventh anniversary of their wedding, after funeral services are conducted by his pastor-brother.

Continued next page.....

When this was decided today, former Judge Edgar HAZLETON dropped plans to petition Queens County Court to permit Mrs. Dorothy C. LEONARD, 26, to leave her cell to attend the funeral. He planned, however, to urge her second plea, that she be permitted to have her sick son, Robert, fifteen months old, in her cell, to nurse him back to health.

Mr. HAZLETON proposed to carry this request to Commissioner PATTERSON of the Department of Correction in Manhattan this afternoon. Queens records today disclosed one apparent precedent.

On May 25, 1921, County Judge HUMPHREY now Supreme Court Justice, granted application to Mrs. Sarah BUKOWSKA to have two children, two months and three years old, in prison with her while she was held on a charge of grand larceny. Three days later she was discharged.

Another child, Doris, four, was expected to provide corroborating testimony to the self-defense plea indicated as Mrs. LEONARD's defense.

Doris already has substantiated her mother's story, police disclosed by telling them: "Father hit mamma, and mamma cut him."

LEONARD's body was removed today from the funeral establishment of Thomas G. FOGARTY, 22 Madison Avenue, Flushing, to be taken to Rock Lake, Blossberg, Pa. Then tomorrow the Rev. Benedict LEONARD, pastor of St. Juliana's church, will offer a solemn requiem mass at 10 am and interment will follow in St. Juliana's cemetery.

Except for the imprisoned widow and children, Father LEONARD said in claiming the body, he is the closest relative of the slain patrolman.

Third Recent Tragedy

It is the third tragedy in recent weeks in which a wife killed her husband at home with a knife. One of the others also was in Queens, the second in Brooklyn. Jealousy figured in the other cases, in which the killing is claimed by the women to have been accidental during struggles.

Mrs. LEONARD, like the other knifing wives, asserts the killing was unintentional and grieves over the mate she sent to death.

24 September 1928

Police Lieutenant Hurt

Police Lieut. Edward FREESE, of the Miller Avenue station was alighting from a Jamaica Avenue trolley car at Miller Avenue when he was struck by an automobile owned and driven by Robert SKINNIDER, of 352 Fifty-ninth Street.

FREESE suffered a fracture of the right arm. He was attended by Dr. RUSSELL, of Bradford Street Hospital. The lieutenant reported sick and went to his home at 9433 Eighty-fifth Road, Woodhaven.

Motorcycle Policeman Hurt

Motorcycle Policeman Charles DECHON, of Motorcycle Squad No. 2, was operating a police Department machine in Prospect, near Eleventh Avenue, when he was in a collision with an automobile owned and driven by Ermano DEMATTIO, of 149 Harrison Avenue. The policeman was attended for (rest of notice cut off)

# NOSTALGIA

## POLICEMEN NEWS Transfers-Appointments

Frantic with remorse, according to police, Mrs. LEONARD tried to commit suicide after ascertaining her husband was dead.

She yanked out his service revolver and aimed it at her heart but as she started to pull the trigger thoughts of her children flashed through her mind and turned the gun aside, the bullet imbedding in the sideboard.

Patrolman JACOBS of Flushing station, hearing the shot as he approached the LEONARD home, raced in and wrested the weapon from Mrs. LEONARD's grasp.

"I always said I could not live without Mickey," was her explanation of the shooting.

Police say she also revealed the tragedy had its starting point in worry over the sick baby, causing her to drink

LEONARD, coming home Saturday with his pay-check, after their return from a vacation trip, was partly under the influence of liquor police say, but after he and his wife each took a drink from the bottle he had brought home, he chided her for drinking. That started the quarrel.

Twelve hours of interrogation were required before Mrs. LEONARD bared her version of the tragedy.

Then she was arraigned yesterday before Magistrate DOYLE in Flushing court. He held her without bail for hearing Thursday.

Her mother, Mrs. Daniel O'KEEFE of 81 Payson avenue, sat tearfully through the arraignment and tried to console her daughter.

She described their happy married life and LEONARD's kindness to his wife, her parents and his children.

"I cannot understand this terrible thing," she said. Former Municipal Justice Edgar HAZLETON, who represented Mrs. Ruth BROWN SNYDER of Queens, executed for the murder of her husband, entered a plea of not guilty on behalf of Mrs. LEONARD.

The knife with which the policeman, who was attached to tenth precinct, Manhattan, was killed, is a meat knife. The two other recent husband killings were with bread knives. All three tragedies occurred in kitchens, and all three wives have made confessions.

Mrs. LEONARD said she snatched at the knife and struck with it after her husband had twice knocked her to the floor. She had become angry at his scolding, and challenged him with his own drinking.

Their marriage culminated a romance that started when each admired the other as he patrolled his beat and she walked to an office where she was employed as stenographer. A mutual friend later introduced them.

### Had Fine Record

She is described as attractive, he as tall and handsome. His police record of seventeen years is characterized as excellent. Their children are being cared for by John J. LEONARD, of 33-5(?) One Hundred and Ninetieth street, Flushing.

A brother of LEONARD is the Rev. Benedict LEONARD, stationed at Blossberg, Pa. A brother of Mrs. LEONARD, Charles O'KEEFE, is a detective in Manhattan.

He also was in court to console Mrs. LEONARD. An autopsy disclosed the wound was in LEONARD's heart, yet he staggered from the kitchen to a sunporch before collapsing.

### 24 September 1928

#### Police Lieutenant Hurt

Police Lieut. Edward FREESE, of the Miller Avenue station was alighting from a Jamaica Avenue trolley car at Miller Avenue when he was struck by an automobile owned and driven by Robert SKINNIDER, of 352 Fifty-ninth Street.

FREESE suffered a fracture of the right arm. He was attended by Dr. RUSSELL, of Bradford Street Hospital. The lieutenant<sup>62</sup> reported sick and went to his home at 9433 Eighty-fifth Road, Woodhaven.



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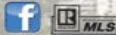
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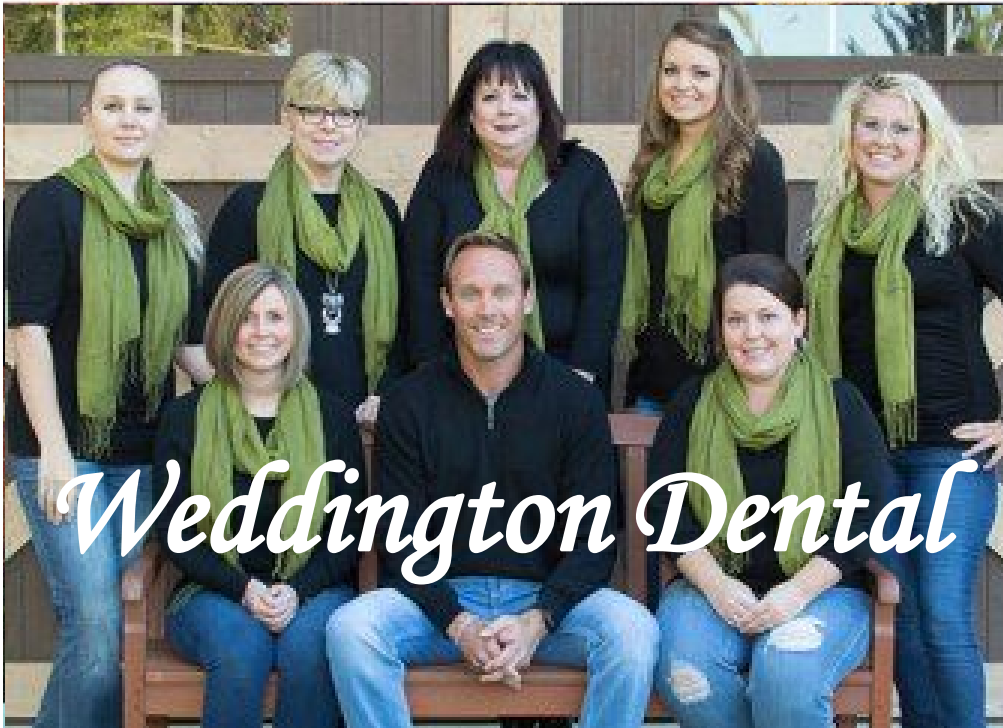
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