



NYPD 10-13 CLUB of Charlotte, NC Inc.

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Suite 11,
Wesley Chapel, NC 28104



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

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

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



Club Officers

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PRESIDENT'S MESSAGES

Hi All,

Our September membership meeting was a moving and somber memorial ceremony dedicated to all those who lost their lives as a result of 9/11. During the ceremony we acknowledged the 23 NYPD and 37 NYNJ PA officers who died on 9/11, and the 331 NYPD officers, 18 NYS Police officers & investigators, 11 NYNJ PA officers and the 62 officers/agents from 27 other law enforcement agencies who have died as a result of 9/11 related illnesses.

I want to thank the following members of our club who participated in the ceremony; Honor Guard: James Cuesta, Joe Dalton, Frank Irizarry & John Sabato; Reading of the names of the 482 law enforcement officers who have died as a result of 9/11: John Cannizzo, Dennis Cirillo, Frank DeMasi, Bob Fee, Ian McGrouther, Lisa Rosa & John Sabato; Bell tolling: Brenda Jordan; Benediction: Donald Sanchez.

For those of you who could not make the ceremony the names of the law enforcement officers who died as a result of 9/11 are on pages 14-18, and below are my opening remarks.

It has been 20 years since that tragic day when 70 law enforcement officers and 344 firemen ran towards danger as thousands fled. These heroes perished while saving countless lives of those trapped in the fire and collapse at the WTC towers.

Sadly, the death toll continues to mount with the additional deaths of 1,510 people, including 422 law enforcement officers and 239 firefighters who have died from 9/11 related illnesses as a result of the rescue and recovery efforts at the WTC.

At our last ceremony we added club member ret. NYPD Detective Al Sheppard to that growing list and this year we add club member ret. NYPD Detective Tommy Gallo who passed away on Oct 31, 2020 and honorary club member ret. NYFD fire fighter Robert 'Butch' Foley who passed away on Feb. 7 2021. Please keep Tommy's & Butch's families in your thoughts and prayers

Today we honor the memory of these heroes and the 2,191 civilians who died at the WTC, the 70 civilians and 55 military personnel who died at the pentagon and the 246 passengers and crew members who died in the crashes of the four airline flights.

Please continue to pray for our heroes who are battling 9/11 related illnesses.

Last month the National NYCPD 10-13 Org. hosted another successful convention.

Dave Schultheis and I attended the convention and had a great time meeting old friends and making new ones.

I am happy to report that we had a National scholarship winner and 5 National raffle winners.

Continued next page.....

Next Membership Meeting
Tuesday October 12, 2021, 7:00 PM at the
Charlotte FOP Lodge #9
1201 Hawthorne Lane
Charlotte NC 28205
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

Congratulations to Emma Lechner, daughter of Ray Lechner on winning the National Phil Cardillo Memorial \$1,000 scholarship. She will be attending Winthrop College.

Congratulations to Kevin Gribbon, John Krohn (they split a raffle) & Delores Komst on winning \$250, Brenda Jordan on winning \$500 and Joe Kozlowski on winning the 2nd place prize of \$5,000 in the National Mega Raffle. As a result of Joe winning the \$5,000 our club will receive \$500 for selling the winning ticket.

I want to thank the 35 member of our club who purchased National raffle tickets. It is the National's major fundraiser and the profits from the raffle allows our National Organization to lobby NYS legislators on behalf of retirees, helps keep our National dues at \$1 per member and is used to purchase courtesy cards that are distributed to all members of our National at no cost to our chapters.

Congratulations also to Jersey Shore 10-13 president Sal Pepitone on being chosen as our National Man of the Year.

Below is a synopsis of the minutes of the Board and General Meeting held at the Convention: (See page 30 for National President Frank Martarella's comment about the convention and the New York 2022 legislation session).

New Chapter

A chapter was formed in Long Island that will also include members in Queens.

A chapter is presently being formed in Dallas, TX with a satellite in Austin, TX .

Mega Raffle

All 400 raffles were sold, but took longer to sell than in previous years. Several chapters did not sell their allotted raffles and their unsold raffles were distributed to chapters who asked for extra raffles. Our club received an extra 6 above our allotted 29.

New Executive Board

The 2022 board will be sworn in on December 21, 2021.

- President - Michael Fahy
- 1st Vice President - John Briganti
- Vice President - Legislation - Richard Molloy
- Treasurer - Jill Killeen
- Secretary - Sal Pepitone

NYPD ID Card Renewals

Renewals are only done for out of state members of our National 10-13 Org. The 10-13 Club of America and Retired Sgts. Assoc. are the 2 other organizations authorized to renew ID cards for out of state members.

Legislation

President Frank Martarella has met with several legislators who have agreed to sponsor our bills. He and Secretary Marie Zolfo will meet with Assemblyman William Colton on September 23 and Assemblyman Peter Abbate on September 29.

Our National Organization will continue to be very active from now until the end of the NYS legislative session to push our 2021-2022 legislative agenda (see page 31), with special emphasis on the Health Insurance Protection Benefits for all retirees sponsored by Senator Andrew Lanza "S5030-21" and Assemblyman David Weprin "A4203-20".

Item 6 on the agenda, sponsored by NYS Senator James Sanders "S5184 and Assemblyman Peter Abbate "A05018" prohibits the diminution of Health Insurance Benefits to certain retired firefighters, police officers and their dependents is out of the Assembly and referred to the Senate.

Frank mentioned how important it is for our members, their families and friends to reach out to their NYS legislative representatives to ask them to support our legislative agenda. If they do not receive phone calls and/or letters asking for their support, they will do nothing.

Chapter Dues

Presently, 2 chapters have not paid their dues that were payable by July. The \$1 per member dues does not cover the cost of the courtesy cards that each member receives.

New Business

President Martarella said that for over 20 years our organization and the Retired Sergeants Association (RSA) worked closely together. The RSA has a new Executive Board. Larry Kelly is the new president and Bob Cotumaccio is the new vice president. Our president elect, Mike Fahy is a retired sergeant and was asked to attend their meeting on September 21.

Vice President Rich Molloy reiterated the importance of phone calls to NYS politicians. He says whenever our organization meets with them they want to know how many members we have.

Artie Mara, Hudson Valley Sgt. at Arms asked about forming a chapter in the Bronx, Manhattan and Queens. President Martarella said that we did have a chapter covering that area, but they were dissolved because they had a problem getting a new executive board. Their former vice president said that he is close to restarting that chapter.

Continued next page.....

PRESIDENTS MESSAGE



In recognition of their dedication and hard work on behalf of NYPD retirees, I had the honor at the National Convention of presenting a 20th Anniversary 9/11 Memorial Badge and Challenge Coin set from our club to each of the outgoing board members of our National 10-13 Organization. Holding their memorial sets in the photo above R-L are President Frank Martarella, Secreatry Marie Zolfo and Treasurer John McLoughlin.



Dear Harvey,
 Thank you
 For everything you do!
 and please pass my
 thanks to your members
 for the beautiful gift.
 Best wishes
 Marie

At this months membership meeting club members will have the opportunity to have a free Covid-19 test and/or receive a free COVID vaccine. Health care workers from the Genesis Project will be at the meeting from 6pm - 8pm to administer these services.

Last week I was contacted by Bobby Young, president of the Raleigh 10-13 Club regarding the WTC Health Program. He said his members are experiencing some of the same issues as our members. Previously they had been treated at Duke medical facilities, but Duke is no longer providing the services because of the low reimbursement they are receiving. Now they are being sent to facilities far from their residences that are inferior to Duke

When the law extending the program to 2090 was passed provisions were made to increase the reimbursement for facilities in the NYC area, but not in other areas around the country.

We will be joining forces with our brothers and sisters in Raleigh in an attempt to rectify this.

If you are presently in the WTC Health Program, please fill in the information below and return to me ASAP.

NAME	9/11 RELATED ILLNESS YES/NO	IF YES, DIAGNOSIS	NAME/ADDRESS OF MEDICAL FACILITY REFERRED TO	MILES FROM HOME	COMMENTS/COMPLAINTS

Continued net page.....

PRESIDENTS MESSAGE

I am still receiving questions from members about the new NYC Medicare Advantage Plus health plan. The new plan only applies to retirees on Medicare. If you are not on Medicare you will continue with your present health plan and you do not have to fill out any forms.

This is only for retirees on Medicare

If you want to stay in your present Medicare health plan, including the Aetna Medicare PPO Advantage Plan, you MUST complete the opt out form that can be accessed from the following link: <https://nyc-ma-plus.empireblue.com/optout/#alert>. You have until the end of Oct. to opt out. No other form has to be filled out.

Note: Each Medicare-eligible participant (i.e. retiree, spouse or dependent) must complete a separate opt-out form.

You also have the opportunity to switch to another health plan from now until the end of December by using your "Once-in-A- Lifetime" option.

If you want to switch to Aetna Medicare Advantage Plan you will need to complete the Health Benefits Program application and change form that can be accessed and filled out on-line at the following site: [health-benefits-application.pdf \(nyc.gov\)](#)

NOTE: This must be done before the end of November.

- You'll need to complete Section C (top right corner of the form). Select "once and a lifetime change" choose a future effective date of 11/1/2021 or 12/1/2021

You will also need to fill out the Aetna Medicare Advantage Plan Enrollment Form that can be accessed on pages 6-9.

Note: If you switch to Aetna in 2021 and then at a later date decide to try out the new Medicare Advantage Plus Plan or GHI Senior Care plan, you'll have the option to do so. You will also have the option go back to the Aetna plan at a later date because you were previously enrolled in Aetna.

You will not have this option if you were not previously enrolled.

Several club member have asked me my opinion about the various health plan options. My wife and I have been in the Aetna Medicare PPO Advantage Plan since it became available in NC several years ago. We are extremely satisfied with the plan and have opted to stay with it.

To help you make an informed decision there is a comparison of the Medicare health plans available to retirees on page 5 and you can view the January 2022 retiree health plan rates at the following link: [retiree-rates-jan-2022.pdf \(nyc.gov\)](#).

Below is a thank you note I received from our Chaplain Deacon Rich McCarron

To my dear friends at the 10-13 Club,

Thank you all so very much for your thoughts, prayers and, of course, the beautiful plant arrangement you sent to my wife. Your friendship has been a blessing to me since we met. My wife is facing a pretty difficult diagnosis but has always been a strong force in my life and she is fighting this head on with all she has. Please continue keeping her in your prayers and I will remember you all in mine. Thank you again for your kindness and give a special hello to the band of dysfunctional troublemakers I share a table with each month. I look forward to seeing you all again soon. It is a privilege to be your chaplain.

Peace,

Rich

September riddle and answer: What do you call a cow who doesn't produce milk? A milk dud or an udder failure. The answer was on page 56 in last month's newsletter. Congratulations to Tim Ormond whose name was drawn for a free membership from among all the members who answered the riddle correctly.

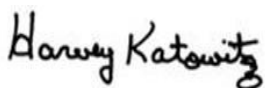
October riddle: How do you spell COW in thirteen letters?

We have begun collecting dues for 2022. If you will be paying your dues at this month's membership meeting, please do so by check to make things easier for our treasurer.

If you will be mailing your payment, please use the form on page 57. Fill out the first line and any line below that where the information has changed this past year.

Stay healthy and stay safe!

Fraternally,



Harvey Katowitz

Plan Design Comparisons to Aetna Plan for All Other Areas (excludes NY, NJ, PA) *** : General

Provision (as provided by NYC OLR)	Senior Care (Today)	Senior Care (as of 1/1/22)	NYC Medicare Advantage Plus Plan	Aetna Medicare Advantage Plan PPO/ESA (All Other Areas)***
Annual Deductible	\$253	\$253	\$253	\$0
Ann. Retiree Out-Of-Pocket Max*	No Limit / Protection	No Limit / Protection	\$1,470	\$0; does not apply to Private Duty Nursing
PCP Visit	No Copay	\$15 Copay	\$0 Copay	No Copay
Specialist Visit	No Copay	\$15 Copay	\$15 Copay	No Copay
Diagnostic Tests (X-rays, lab, radiology, etc.)	No Copay	\$15 Copay	\$15 Copay	No Copay
Mental Health / Substance Use Disorder	No Copay	\$15 Copay	\$15 Copay	No Copay
Urgent Care Center	No Copay	\$15 Copay	\$15 Copay	No Copay
Preventive Services	No Copay	No Copay	No Copay	No Copay
Rehab. Services	No Copay	\$15 Copay	\$15 Copay	No Copay
Durable Medical Equipment (DME)	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with PDN & Ambulance)	Same as Today	Deductible applies, \$0 Copay, no Ann. Max	No Deductible, \$0 Copay, no Ann. Max
Private Duty Nursing (PDN)	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with DME & Ambulance), 20% Coins.	Same as Today	Deductible applies, 20% Coins., \$2,500 Ann. Max	No Deductible, 20% Coinsurance, \$2,500 Ann. Max
Hearing Exam	No Copay	\$15 Copay	\$0 Hearing Copays**	No Copay

* Out of Pocket Maximum protects retirees from catastrophic claims

** Hearing Exams must be Hearing Care Solutions in-network providers.

*** Aetna (All Other) Plan offered in same areas as 2021. These are the states of: AZ, CT, DE, FL, GA, MA, MD, NC, NV, SC, TN, VA, TX and (DC). This plan is NOT offered in NY, NJ or PA.



Plan Design Comparisons to Aetna Plan for All Other Areas (excludes NY, NJ, PA) *** : Hospital

Provision (as provided by NYC OLR)	Senior Care (Today)	Senior Care (as of 1/1/22)	NYC Medicare Advantage Plus Plan	Aetna Medicare Advantage Plan PPO/ESA (All Other Areas)***
Inpatient Stay	\$300 Copay per stay, \$750 ann. max.	\$300 Copay per stay, \$750 ann. max.	\$300 Copay per stay, \$750 ann. max.	No Copay
Hospital Stay Coinsurance*	0% Coins. days 1-60 100% Coins. days 61-90 50% Coins. days 91-201 100% Coins. days 202-365	0% Coins. days 1-60 100% Coins. days 61-90 50% Coins. days 91-201 100% Coins. days 202-365	0% Coins. for all 365 days	0% coins for all 365 days
Skilled Nursing Facility	No Copay days 1-100	No Copay days 1-100	No Copay days 1-100	No Copay days 1-100
Home Health Care	No Copay	No Copay	No Copay	No Copay
Hospital Outpatient Services	No Copay	No Copay	No Copay	No Copay
Outpatient Surgery	No Copay	No Copay	No Copay	No Copay
Ambulance Services	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with PDN & DME)	Same as Today	\$0 Copay, Deductible does not apply, no Ann. Max.	\$0 Copay, No Deductible, no Ann. Max
Emergency Care	\$50 Copay	\$50 Copay	\$50 Copay	No Copay

* Enhanced Hospital 365 Day Optional Rider would cover all of these coinsurances, but requires retiree to pay for it today. The Medicare Advantage plan would cover all of these automatically, at no additional cost.

*** Aetna (All Other) Plan offered in same areas as 2021. These are the states of: AZ, CT, DE, FL, GA, MA, MD, NC, NV, SC, TN, VA, TX and (DC). This plan is NOT offered in NY, NJ or PA.



Plan Design Comparisons to Aetna Plan for All Other Areas (excludes NY, NJ, PA) *** : Other

Provision (as provided by NYC OLR)	Senior Care (Today)	Senior Care (as of 1/1/22)	NYC Medicare Advantage Plus Plan	Aetna Medicare Advantage Plan PPO/ESA (All Other Areas)***
Meal Delivery	Not Covered	Not Covered	Up to 14 meals x 4 events = 56 meals / year, after inpatient stay or for certain weight / health conditions; also includes Healthy Pantry benefit	Covered 28 meals after each discharge from inpatient or SNF stay (no event limit on meals)
Fitness / Mobility Programs	Not Covered	Not Covered	Silver Sneakers program at no cost	Silver Sneakers program at no cost
Transportation	Not Covered	Not Covered	24 rides annually, up to 30 miles / ride	24 rides annually up to 60 miles / ride
Fitness Tracker Device	Not Covered	Not Covered	Included at no cost	Not Covered
Hearing Aids	Not Covered	Not Covered	Up to \$500 allowance, every 12 months	Up to \$500 allowance every 12 months
Voluntary Incentive Gift Card	Not Covered	Not Covered	Up to \$200 in gift cards for completion of certain wellness activities	Not Covered
Eyewear Reimbursements				Up to \$100 allowance every 24 months

*** Aetna (All Other) Plan offered in same areas as 2021. These are the states of: AZ, CT, DE, FL, GA, MA, MD, NC, NV, SC, TN, VA, TX and (DC). This plan is NOT offered in NY, NJ or PA.

Enrollment instructions

Answer all questions completely. Incomplete or incorrect information may delay the start of your coverage. Below are the instructions for each section of the enrollment form. You can use this form to enroll or submit a plan change if you're already enrolled.

Effective date:	Your coverage will begin on the first day of the month after you sign this enrollment form, or the date your enrollment is completed. The effective date can't be earlier than the day you sign this form.
Former employer information:	Write the name of the former employer/union/trust offering this health plan (the company you retired from). List the group number and class code if you know it. The group number and class code number are not required. (This information may be pre-filled.)
Personal information:	This is your name, address, phone number, etc. Print clearly.
Medicare information:	This is your Medicare insurance information, found on your red, white and blue Medicare Card. Complete all the fields to avoid a delay in your coverage.
Health plan selection:	Check the box next to the plan you want to enroll in. (There may be only one plan available). For more plan details, look at the benefit summary included in your enrollment packet.
Select a provider:	<p>For Aetna Medicare Plan (HMO): You're required to have a primary care physician (PCP) on file with us. This means you need to tell us who your doctor is. Write in the name of your PCP, their Primary Care ID number and their Provider ID number. You'll find this information in our Provider Directory.</p> <p>For Aetna Medicare Plan (PPO): You have the option to choose an Aetna network PCP. But when we know your doctor we can better coordinate your care. Write in the name of your Aetna Network PCP, their Primary Care ID number and their Provider ID number. You'll find this information in our Provider Directory.</p>
Medicare-related questions:	Read and answer these Medicare questions.
Read this important section carefully:	DISCLOSURES
Signature required:	Sign and date the application in the space provided.
	Authorized representatives: Sign the form and write in your information
Make a copy for yourself and return original:	Make a copy of this entire application for your records. Then return your completed original form to the address below. A separate enrollment form must be completed for each Medicare-eligible dependent. Two forms may have been included for your convenience.

Call your former employer/union/trust or Aetna Medicare with any questions.

Phone number: 1-800-307-4830 (TTY: 711)
Hours: Monday - Friday, 8 AM - 9 PM ET
Mail to: Return enrollments to:
Jennifer Robertson - email or fax
Website: <https://CoNY.AetnaMedicare.com>
Fax Number: (860) 907-3010
Email: conymailbox@aetna.com

Make a copy for yourself and return the original

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EG21
GR-68205 (8-20) **2021 R-POD**

Effective date

/ 01 /

City of New York

Group number

Class code
n/a**Your information**

Last name		First name		Middle initial
Birth date (_ _ / _ _ / _ _ _ _) (M M / D D / Y Y Y Y)		Sex <input type="checkbox"/> M <input type="checkbox"/> F	Primary phone number ()	
Permanent residence street address (PO Box is not allowed)				
City	State	ZIP code	County	
Mailing address (only if different from your permanent residence address)			Email address (optional)	
Emergency contact name (optional)		Relationship to you		
Primary phone number		Secondary phone number		

Medicare information

Please take out your red, white and blue Medicare card to complete this section. <ul style="list-style-type: none"> Fill out this information as it appears on your Medicare card. -OR- Attach a copy of your Medicare card or your letter from Social Security or the Railroad Retirement Board. 	Name (as it appears on your Medicare card):	
	Medicare Number: _____	
	Is Entitled To:	Effective Date:
	HOSPITAL (Part A) _____ MEDICAL (Part B) _____	
You must have Medicare Part A and Part B to join a Medicare Advantage plan.		

Health plan selection

Check the box next to the type of plan you want to enroll in. Then write the name of the specific plan on the line provided. (This information may be pre-filled). For more plan details, look at the benefit summary included in your enrollment kit. **Make sure to read the important health plan disclosures on Page 4.**

<input type="checkbox"/>	<input type="checkbox"/> Aetna Medicare ESA	No Rx
<input type="checkbox"/>	<input type="checkbox"/> Aetna Medicare ESA with Rx	Custom Rx
<input type="checkbox"/>	<input type="checkbox"/>	

Fill out the following

I'm currently enrolled in a Medicare Advantage plan issued by:
 Name of insurance company _____
 I'd like to change to an Aetna plan. I understand this plan may have different health benefits and monthly payments than my current plan.

Tell us your provider

A primary care physician (PCP) is required for HMO plans and is recommended for PPO plans. To select a PCP visit our online provider directory at [AetnaMedicare.com/findprovider](https://www.aetna.com/medicare/find-provider) or call the phone number on the instruction page.

PCP first and last name:	Are you a current patient? <input type="checkbox"/> Yes <input type="checkbox"/> No
Provider ID (if applicable) (located in the provider directory):	
Primary Care ID (located in the provider directory):	

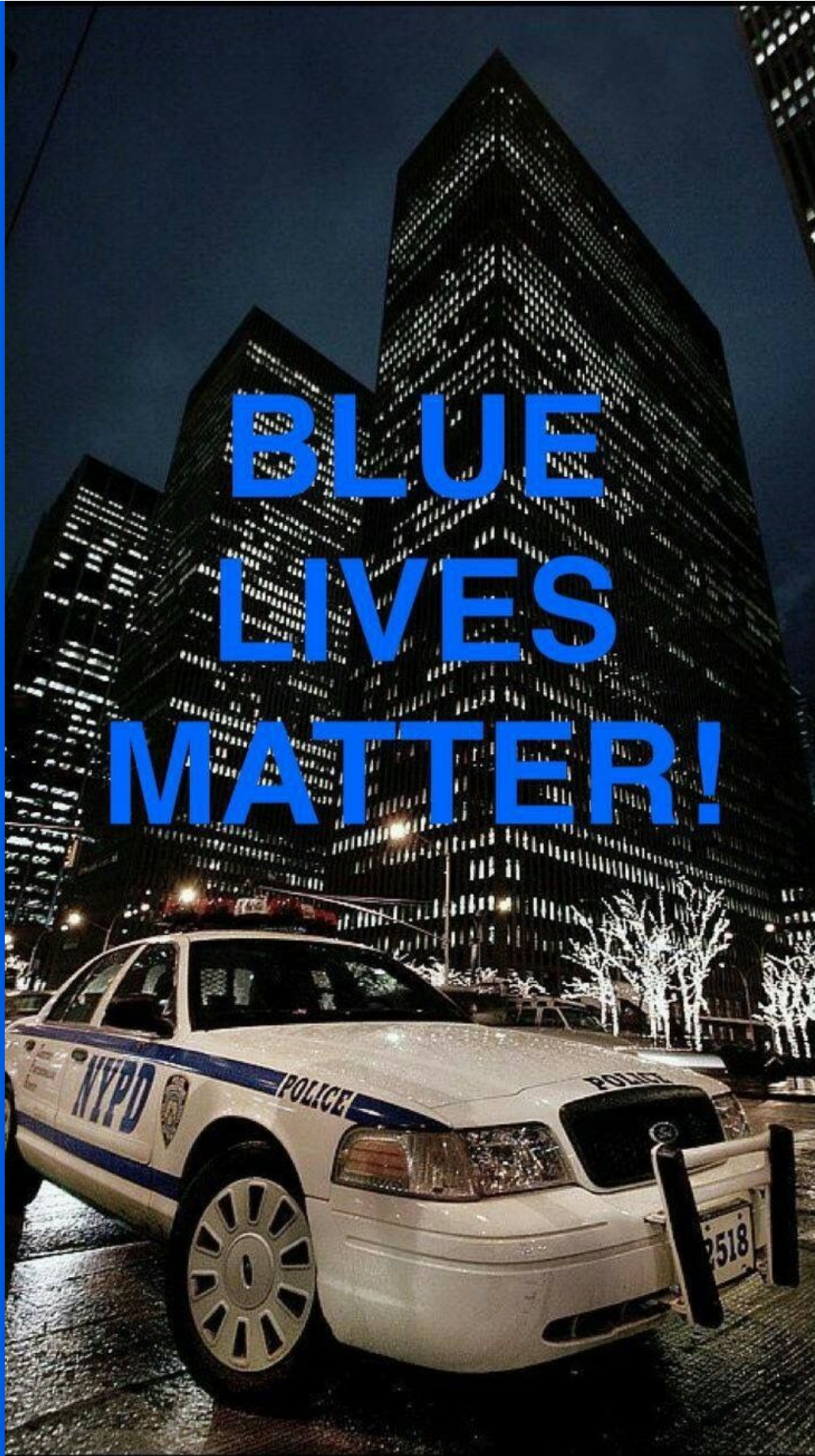
EG21

Applicant name: _____	Effective date: / 01 /
Answer these important questions	
<input type="checkbox"/> Yes <input type="checkbox"/> No Are you an Aetna member? If "Yes," provide your member ID number _____	
<input type="checkbox"/> Yes <input type="checkbox"/> No Are you the retiree? If "Yes," provide retirement date (MM/DD/YYYY): ____ / ____ / ____ If No, name of retiree: _____	
<input type="checkbox"/> Yes <input type="checkbox"/> No Are you covering a spouse or dependents under this employer, trust or union plan? If "Yes," name of spouse: _____ Names of dependents: _____	
<input type="checkbox"/> Yes <input type="checkbox"/> No Was your previous policy terminated? If "Yes," provide termination date: ____ / ____ / ____	
<input type="checkbox"/> Yes <input type="checkbox"/> No Are you a resident in a long-term care facility, such as a nursing home? If "Yes," provide the following information: Name of facility: _____ Phone number: () _____ Address: _____ State: _____ ZIP: _____	
<input type="checkbox"/> Yes <input type="checkbox"/> No Are you enrolled in your state Medicaid program? If "Yes," provide your Medicaid number: _____	
<input type="checkbox"/> Yes <input type="checkbox"/> No Will you have other prescription drug coverage in addition to the <Aetna Medicare> plan? Some individuals may have other drug coverage, including other private insurance, worker's compensation, TRICARE, Federal employee health benefits coverage, VA benefits or state pharmaceutical assistance programs. If "Yes," please list your other coverage and identification number(s) for this coverage. Name of other coverage: _____ ID #: _____ Group #: _____	
<input type="checkbox"/> Yes <input type="checkbox"/> No Have you had creditable coverage since you became eligible for Medicare prescription drug coverage? Creditable coverage is prescription drug coverage that is at least as good as Medicare prescription drug coverage. If "Yes," my coverage started on ____ / ____ / ____ (date) and ended on ____ / ____ / ____ (date). Name of other coverage: _____ NOTE: If you've not had creditable coverage, you may have to pay a late enrollment penalty. Aetna may ask you to provide evidence of creditable coverage. If you have questions about the late enrollment penalty, call Aetna at the number provided on this form.	
Please check one of the boxes below if you would prefer that we send you information in a language other than English or in an accessible format: <input type="checkbox"/> Spanish Other _____	
Please contact us at 1-888-267-2637 (TTY: 711) if you need information in an accessible format or language other than what is listed above. Our office hours are 8 AM to 6 PM, local time, Monday through Friday.	

Applicant name:		Effective date: / 01 /
DISCLOSURES – Read this section carefully		
<p>By completing this enrollment application, I agree to the following: Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. I will need to keep my Medicare Parts A and B coverage. I can only be in one Medicare Advantage plan at a time and I understand that my enrollment in this plan will automatically end my enrollment in another Medicare health plan. It is my responsibility to inform you of any prescription drug coverage that I have or may get in the future. If I'm enrolling in a Medicare Advantage plan without prescription drug coverage (medical benefits only), I understand that if I don't have Medicare prescription drug coverage, or creditable prescription drug coverage (as good as Medicare's), I may have to pay a late enrollment penalty if I enroll in Medicare prescription drug coverage in the future. Enrollment in this plan is generally for the entire year. Once I enroll, I may leave this plan or make changes only at certain times of the year if an enrollment period is available or under certain special circumstances. The Aetna Medicare Advantage plan serves a specific service area. If I move out of the area that Aetna Medicare Advantage plan serves, I need to notify the plan and my former employer/union/trust so I can disenroll and find a new plan in my new area. Once I'm a member of the Aetna Medicare Advantage plan, I have the right to appeal plan decisions about payment or services if I disagree. I will read the Evidence of Coverage document from Aetna when I get it to know which rules I must follow to get coverage with this Medicare Advantage plan. I understand that people with Medicare aren't usually covered under Medicare while out of the country except for limited coverage near the U.S. border. I may also be disenrolled if I do not pay any applicable plan premiums within the grace period. The effective date of disenrollment is in accordance with federal requirements.</p> <p>HMO plans: I understand that beginning on the date Aetna Medicare Advantage plan coverage begins, I must get all my health care from the Aetna Medicare Advantage plan, except for emergency or urgently needed services or out of area dialysis services. Services authorized by the Aetna Medicare Advantage plan and other services contained in my Aetna Medicare Advantage plan Evidence of Coverage document (also known as the member contract or subscriber agreement) will be covered. Without authorization, NEITHER MEDICARE NOR THE AETNA MEDICARE ADVANTAGE PLAN WILL PAY FOR THE SERVICES.</p> <p>PPO plans: I understand that beginning on the date Aetna Medicare Advantage plan coverage begins, using services in network can cost less than using services out of network, except for emergency or urgently needed services or out-of-area dialysis services. I understand I can go to doctors, specialists or hospitals in or out of network. I understand that providers must be licensed and eligible to receive payment under the federal Medicare program and agree to accept the PPO plan. I also understand I may have to pay more for services I receive out of network. Services authorized by the Aetna Medicare Advantage plan and other services contained in my Aetna Medicare Advantage plan Evidence of Coverage document (also known as the member contract or subscriber agreement) will be covered. Without authorization when required by the plan, NEITHER MEDICARE NOR THE AETNA MEDICARE ADVANTAGE PLAN WILL PAY FOR THE SERVICES.</p> <p>I've been advised not to cancel or drop any supplemental insurance I currently have until I receive written notification of my confirmed effective date from Aetna. I understand the providers in the Aetna network are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. I understand if I'm getting assistance from a sales agent, broker, or other individual employed by or contracted with Aetna's Medicare Advantage plans, he/she may be paid based on my enrollment in the Aetna Medicare Advantage plan. Release of information: By joining this Medicare health plan, I acknowledge that the Medicare health plan will release my information to Medicare and other plans as is necessary for treatment, payment and health care operations. I also acknowledge that Aetna Medicare will release my information, including my prescription drug event data to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations. The information on this enrollment form is correct to the best of my knowledge. I understand if I intentionally provide false information on this form, I will be disenrolled from the plan. I understand my signature (or the signature of the person authorized to act on my behalf under the laws of the state where I live) on this application means I have read and understand the contents of this application. If signed by an authorized individual (as described above), this signature certifies that: 1) this person is authorized under State law to complete this enrollment and 2) documentation of this authority is available upon request from Medicare. Plan features and availability may vary by service area.</p>		
Signature:		Today's date:
If you're the authorized representative, you must sign above and provide the following information:		
Representative's name:	Address:	
Phone number:	Relationship to enrollee:	

THEY MUST **NEVER** BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



NYPD P.O. Leonardo Chavez
1971 - 2021

On Saturday, September 18, 2021 NYPD officer Leonardo Chavez died of COVID-19 at the age of 50.

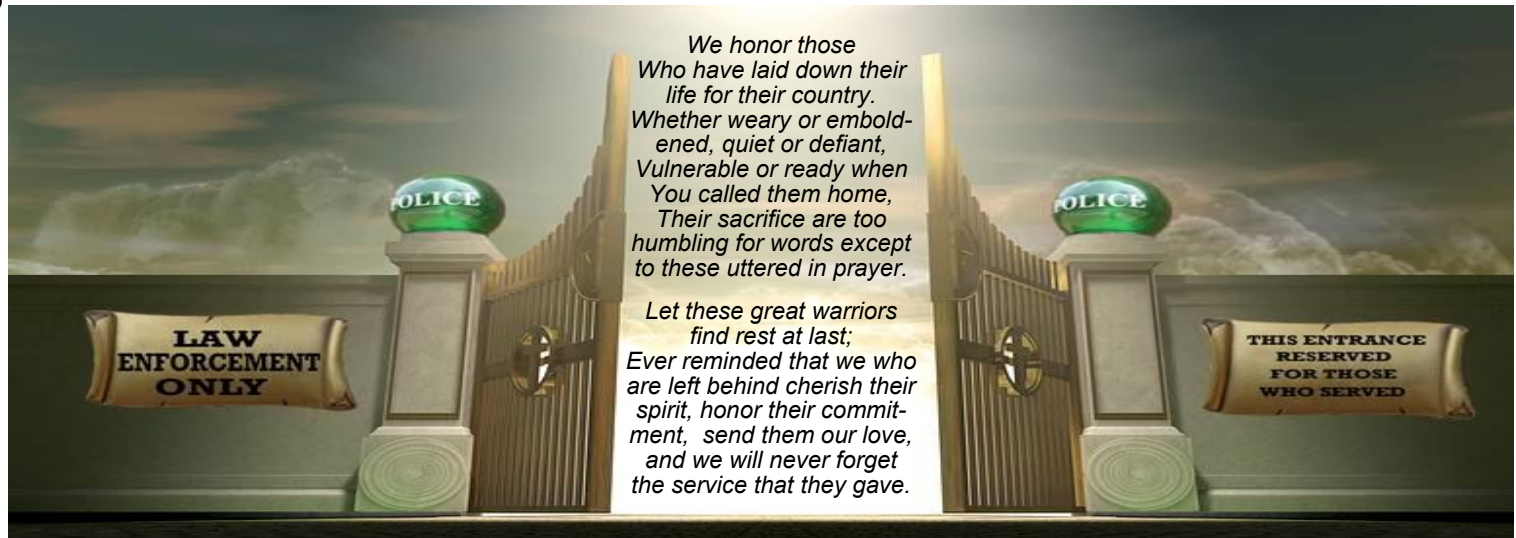
Chavez, 50, joined the department in 2000 and spent his entire career assigned to the department's Transit Bureau. He has been assigned to the bureau's Special Operations District since 2016.

He is believed to be the 61st member of the department to die from the illness.

Last month, Police Officer Sony Clerge, who was assigned to the Transit Borough Manhattan Task Force, also died from the virus. He was a 19-year NYPD veteran.



THEY MUST NEVER BE FORGOTTEN



Sgt. Daniel Eugene Watts
Jacksonville Beach, FL PD
EOW: Wednesday, Sept. 1, 2021
Cause: COVID19



P.O. Edgar Morris
Collierville, TN PD
EOW: Saturday, September 4, 2021
Cause: COVID19



Dep. Sheriff Robert Craig Mills
Butler Co., OH Sheriff's Office
EOW: Sunday, Sept. 12, 2021
Cause: COVID19



Sgt. Brian Mohl
Connecticut State Police,
EOW: Thursday, Sept. 2, 2021
Cause: Natural disaster-Drown



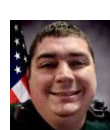
Sgt. Matthew Chandler Moore
Arkansas Highway Police,
EOW: Sunday, September 5, 2021
Cause: COVID19



P.O. Stephen Jones
Barnwell, SC PD
EOW: Sunday, Sept. 12, 2021
Cause: COVID19



Sgt. William Jeffery Yancey
Lake City, GA PD,
EOW: Thursday, Sept. 2, 2021
Cause: COVID19



Dep. Sheriff Michael Neau
Okaloosa Co., FL Sheriff's Office
EOW: Sunday, September 5, 2021
Cause: COVID19



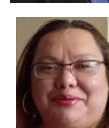
Special Agent Dustin Slovacek
Texas Dept. of Public Safety Criminal Investigations Division
EOW: Sunday, Sept. 12, 2021
Cause: COVID19



Inv. Richard Wendell Humphrey
Baldwin Co., AL DA's Office
EOW: Friday, September 3, 2021
Cause: COVID19



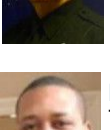
P.O. Robert Troy Joiner
Ector Co., TX Independent School District PD,
EOW: Sunday, September 5, 2021
Cause: COVID19



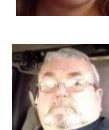
Corrections Off III Echo Rodriguez
Texas Dept. of Criminal Justice Correctional Institutions Division
EOW: Sunday, Sept. 12, 2021
Cause: COVID19



Dep. Sheriff Jody Smith
Carroll Co., GA Sheriff's Office
EOW: Friday, September 3, 2021
Cause: COVID19



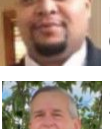
Parole Off. II Huey P. Prymus, III
Texas Dept. of Criminal Justice
EOW: Sunday, Sept. 5, 2021
Cause: COVID19



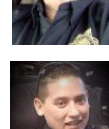
Lt. James Guynes
Monroe Co., AR Sheriff's Office
EOW: Monday, Sept. 13, 2021
Cause: COVID19



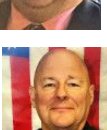
Det. Sgt. Derek E. Sidwell
Overton Co., TN Sheriff's Office
EOW: Friday, September 3, 2021
Cause: COVID19



Corrections Off. V Glenn Skeens
Texas Dept. of Criminal Justice Correctional Institutions Division,
EOW: Tuesday, Sept. 7, 2021
Cause: COVID19



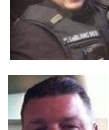
P.O. Noah Ryan LeBlanc
Laguna Vista, TX PD
EOW: Monday, Sept. 13, 2021
Cause: COVID19



City Marshal Michael A. Keathley
West PD, TX
EOW: Friday, September 3, 2021
Cause: COVID19



Inv. Dusty Wainscott
Grayson Co., TX Sheriff's Office
EOW: Wednesday, Sept. 8, 2021
Cause: Heart attack



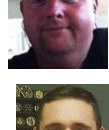
Sgt. Shad Hammond
Texas Dept. of Criminal Justice Correctional Institutions Division
EOW: Monday, Sept. 13, 2021
Cause: COVID19



Corrections Off Honorato Antones
Texas Dept. of Criminal Justice Correctional Institutions Division
EOW: Friday, September 3, 2021
Cause: COVID19



P.O. Bonnie Nicole Jones
Danville, VA PD
EOW: Thursday, Sept. 9, 2021
Cause: COVID19



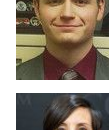
Officer Blaize Madrid-Evans
Independence, MO PD
EOW: Wednesday, Sept. 15, 2021
Cause: Gunfire



Det. Tom Breedlove
Hernando Co., FL Sheriff's Office
EOW: Saturday, Sept. 4, 2021
Cause: COVID19



Sgt. Gino Caputo
Barrington PD, RI
EOW: Saturday, Sept. 11, 2021
Cause: COVID19



P.O. Michelle Gattley
Georgetown, TX PD
EOW: Thursday, Sept. 16, 2021
Cause: COVID19

THEY MUST NEVER BE FORGOTTEN



Lt. Earnest Oldham
Plano, TX PD
EOW: Thursday, Sept. 16, 2021
Cause: COVID19



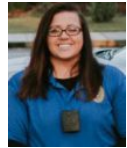
Trooper Brian Pingry
Florida Highway Patrol
EOW: Saturday, Sept. 18, 2021
Cause: COVID19



Senior Corporal Arnulfo Pargas
Dallas, TX PD
EOW: Thursday, Sept. 23, 2021
Cause: COVID19
Cause: Gunfire



Captain David Edwin MacAlpine
New Hanover Co., NC Sheriff's Office
EOW: Friday, Sept. 17, 2021
Cause: COVID19



Lt. Brandi Stock
Brooklet, GA PD
EOW: Sunday, September 19, 2021
Cause: COVID19



Corporal Charles Wayne Catron
Carroll Co., VA Sheriff's Office
EOW: Thursday, Sept. 23, 2021
Cause: COVID19



P.O. Carl Proper
Kings Mountain, NC PD
EOW: Friday, Sept. 17, 2021
Cause: COVID19



Senior P.O. William Jeffrey
Houston, TX PD
EOW: Monday, Sept. 20, 2021
Cause: Gunfire



Deputy Sheriff Matthew Locke
Hardin Co., TN Sheriff's Dept.
EOW: Saturday, Sept. 25, 2021
Cause: Gunfire



Lt. John Stewart
Lake City PD, SC
EOW: Friday, Sept. 17, 2021
Cause: Vehicle pursuit



P.O. Joseph J. Kurer
Fond du Lac, WI PD
EOW: Wednesday, Sept. 22, 2021
Cause: COVID19



Deputy Sheriff Joshua Moyers
Nassau Co., FL Sheriff's Office
EOW: Sunday, Sept. 26, 2021
Cause: Gunfire



Sgt. Richard John Frankie
Ft. Bend, TX Independent School District PD
EOW: Friday, Sept. 17, 2021
Cause: COVID19



Deputy Sheriff Luke Ryan Gross
Hancock Co., ME Sheriff's Office
EOW: Thursday, Sept. 23, 2021
Cause: Struck by vehicle



P.O. Gregory Lynn Triplett
Waverly, TN PD
EOW: Sunday, Sept. 26, 2021
Cause: COVID19

Dear God,

I'm grateful for those that You have called into the selfless service of law enforcement.

I acknowledge the mess that society would be without them. Our fallen world is prone to lawlessness, chaos and disaster.

Thank You for providing faithful men and women to stand against these evils.

Lord, You know the internal and external battles they face on a daily basis. Even as our police officers risk their lives to protect us, dear God, protect them also.

Be a shield for them according to Psalm3:3. Lift up their countenances and be their comfort in the face of disheartening circumstances.



9/11 HEROES

9/11/01 WORLD TRADE CENTER NYPD ROLL CALL OF HONOR

Sgt. John Coughlin	P.O. Jerome Dominguez	P.O. John Perry
Sgt. Michael Curtin	P.O. Stephen Driscoll	P.O. Glenn Pettit
Sgt. Rodney Gillis	P.O. Mark Ellis	P.O. Moira Smith
Sgt. Timothy Roy	P.O. Robert Fazio	P.O. Ramon Suarez
Det. Claude Richards	P.O. Ronald Kloefer	P.O. Paul Talty
Det. Joseph Vigiano	P.O. Thomas Langone	P.O. Santos Valentin
P.O. John Dallara	P.O. James Leahy	P.O. Walter Weaver
P.O. Vincent Danz	P.O. Brian McDonnell	

9/11/01 WORLD TRADE CENTER NYNJ PAPD ROLL CALL OF HONOR

Supt. Fred Morrone	P.O. Donald McIntyre	P.O. Maurice Barry
Insp. Anthony Infante	P.O. George Howard	P.O. Michael Wholey
Chief James Romito	P.O. Gregg Froehner	P.O. Nathaniel Webb
Capt. Kathy Mazza	P.O. James Lynch	P.O. Paul Jurgens
Lt. Robert Cirri	P.O. James Nelson	P.O. Paul Laszczynski
P.O. Alfonse Niedermeyer	P.O. James Parham	P.O. Richard Rodriguez
P.O. Antonio Rodrigues	P.O. John Lennon	P.O. Robert Kaulfers
P.O. Bruce Reynolds	P.O. John Levi	P.O. Steve Huczko
P.O. Christopher Amoroso	P.O. John Skala	P.O. Thomas Gorman
P.O. Clinton Davis	P.O. Joseph Navas	P.O. Uhuru Houston
P.O. David LeMagne	P.O. Kenneth Tietjen	P.O. Walter McNeil
P.O. Domonick Pezzulo	P.O. Liam Callahan	P.O. Walwyn Stuart
P.O. Donald Foreman		

THE FOLLOWING NYPD HEROES HAVE DIED AS A RESULT OF 9/11 ILLNESSES

Ch. Of Det. William Alea	Lt. Rebecca A. Buck	Lt. Michael Shea
Dep. Ch. Steve Bonano	Lt. Steven L. Cioffi	Lt. William H. Wanser III
Dep. Ch. Vincent DeMarino	Lt. Timothy E. Coyne	Lt. John Zonneveld
Dep. Ch. James Molloy	Lt. John Crowe	Sgt. Emanuele Alongi
Asst. Chief Michael V. Quinn	Lt. Jeffrey W. Francis	Sgt. Alex W. Baez
Asst. Chief John McManus	Lt. Luis A. Lopez	Sgt. SD Gerard Beyrodt
Insp. Donald G. Feser	Lt. S/A Jacqueline McCarthy	Sgt. James Bast
Insp. James Guida	Lt. Jennifer Meehan	Sgt. Patrick Boyle
Insp. Michael E. O'Neil	Lt. Brian S. Mohamed	Sgt. William P. Brautigan
Insp. Richard D. Winter	Lt. Paul Murphy	Sgt. Nathalie Pacifico-Brill
Capt. Carmine Cantalino	Lt. S/A Carlos Ocasio	Sgt. Thomas Byrne
Capt. Barry Galfano	Lt. Philip Panzarella	Sgt. Jack Casey
Capt. Edward C. Gilpin	Lt. Christopher M. Pupo	Sgt. Jeffrey M. Cicora
Capt. Douglas Greenwood	Lt. Michael F. Raimo	Sgt. Charles Clarke
Capt. Edward McGreal	Lt. Gerald Rex	Sgt. Chris Christodoulou
Capt. Dennis Morales	Lt. John Roland	Sgt. Patrick Coyne
Capt. Ronald G. Pfeifer Sr.	Lt. James D. Russell	Sgt. Garrett Danza
Capt. Peter L. Pischera	Lt. Marci Simms	Sgt. Corneilius Douglas
Capt. Scott V. Stelmok	Lt. Kenneth W. Rosello	Sgt. Thomas J. Fennessy
Lt. John Benintendo	Lt. Robert Rice	Sgt. Paul Ferrara

9/11 HEROES

Sgt.	Michael Galvin	Det.	Gerard Bowden	Det.	Brian Maley
Sgt.	Vincent Gough	Det.	Joe Brodsky	Det.	John J. Marshall
Sgt.	Charles R. Gunzelman	Det....	Anthony N Brognano	Det.	John F. Mele
Sgt.	Claire T. Hanrahan	Det.	Simona Burgess	Det. 1	Tommy L. Merriweather
Sgt.	Jeremiah J. Hunt	Det.	Megan Carr-Wilks	Det.	Mark Mkwanzu
Sgt.	Michael Incontrera	Det. 1	Joseph Cavitolo	Det.	James W. Monahan
Sgt.	Wayne A. Jackson	Det.	Leonard Cocco Jr	Det.	Robert a. Montanez
Sgt.	Scott C. Johnston	Det.	John Coggin	Det. 2	Michael Morales
Sgt.	Charles Kuhn	Det.	Christopher Cranston	Det.	John Muller
Sgt. SD	Mark Lawler	Det.	Angel A. Creagh	Det.	John F Mele
Sgt.	Robert Masci	Det.	Lawrence Cummings	Det.	Dennis Murphy
Sgt.	Colleen McGowan	Det. 1	Kevin Czartoryski	Det.	Thomas L. Neal
Sgt.	Ray McGowan	Det.	Annetta G. Daniels	Det.	Maureen O'Flaherty
Sgt.	Michael J. McHugh	Det.	Michael K. Davis	Det.	Edwin Ortiz
Sgt.	Nolan E. Miura	Det. 1	Cory Diaz	Det.	Joseph A. Paolillo
Sgt.	Patrick J. Murphy	Det.	Leroy Dixon	Det. 2	Philip T. Perry
Sgt.	Edmund P. Murray	Det.	Michael J Dye	Det.	Joseph L Pidoto
Sgt.	Anthony Napolitano	Det.	Linda Eaton-Lewis	Det.	Marcos Quinones
Sgt.	Terrence S. O'Hara	Det.	Pedro Esponanda, Jr.	Det.	Andrea Rainer
Sgt.	Donald O'Leary	Det.	Louis G. Fernandez	Det. 2	Ronald A. Richards
Sgt.	Robert Petrone	Det. 2	Carmen M. Figueroa	Det. 1	Roberto L. Rivera
Sgt.	Louis R. Pioli	Det.	Stuart F. Fishkin	Det.	George Remouns
Sgt.	Adrienne Rodriguez	Det.	Sean Franklin	Det. 1	Joseph M. Roman
Sgt.	Michael W. Ryan	Det.	James Fogg	Det.	Lisa Rosado
Sgt. SD	Stephen P. Scalza	Det.	Thomas J Gallo	Det. 1	John A. Russo
Sgt.	Jacqueline Schaeffer	Det.	Pietro Gianfrancesco	Det.	Thomas Santoro
Sgt.	Patricia Ann Sienkiewicz	Det.	James Giery	Det.	James Schiavone
Sgt.	Harold J Smith	Det.	Mike Glazer	Det.	Joseph Seabrook
Sgt.	Barbara Jean Sullivan	Det.	Edward Gorczynski	Det.	Al Sheppard
Sgt.	Edward D. Thompson	Det.	Michael Hanson	Det.	Basilio Simons
Sgt. SD	Christopher M Tully	Det.	Kim Hodge	Det.	Andrew L. Siroka
Sgt.	Michael Wagner	Det.	Steven Hom	Det.	William Soto
Sgt.	David Yu	Det.	Michael Houlahan	Det. 2	Christopher Strucker
Det.	Gregg Abate	Det.	Charles J. Humphrey	Det.	Traci Tack-Czajkowski
Det.	Jennifer Abramowitz	Det.	Michael Incontrera	Det.	Sally A. Thompson
Det.	Cliff Acosta	Det.	Jewel Jenkins	Det.	William B Titus
Det. 2	Sandra Y. Adrian	Det.	William Kinane	Det.	Harry Valentin
Det. 1	Gerard Ahearn	Det.	Simon Kok	Det.	David Velez
Det.	James A. Albanese	Det.	John Kristoffersen	Det.	Dennis Vickery
Det.	Luis Alicea	Det.	Steven Kubinski	Det. 2	Thomas Ward
Det.	Sixto Almonte	Det.	Robert Larke	Det.	Charles J. Wassil
Det.	Luis Alvarez	Det.	Michael L. Ledek	Det. 2	Thomas Weiner
Det.	Anthony Angotti	Det.	Christian Lindsay	Det.	Richard H. Wentz
Det.	Andrew Apas	Det.	Scott Lovendahl	Det.	Jennifer Williams
Det.	Thomas J. Barnitt	Det.	Thomas Lyons	Det.	Robert W. Williamson
Det.	Aslyn Beckles	Det.	Eugene Madden	Det.	John T. Young

9/11 HEROES

Det. James Zadroga	P.O. Pedro Garcia	P.O. Robert J Mouradian
P.O. Christine Ade	P.O. Deborah Garbutt-Jeff	P.O. Mark J. Natale
P.O. Laura Brown Amodeo	P.O. Matthew J. Gay	P.O. Robert Nicosia
P.O. George Atsaves	P.O. Anthony Giambra	P.O. Kathleen O'Connor
P.O. Curtis Bako	P.O. James Godbee	P.O. Jason H. Offner
P.O. Karen E. Barnes	P.O. Jorge L Gonzales	P.O. Patricia Ott
P.O. Judy Ghany Barounis	P.O. Michael H Grannis	P.O. Robert V. Oswain
P.O. Christopher M Barry	P.O. Robert Grossman	P.O. Joseph Pagnani
P.O. Ronald G. Becker, Jr.	P.O. Dave Guevera	P.O. Marie Patterson-Bohanan
P.O. James A. Besto	P.O. Diane Halbran	P.O. Allison M. Palmer
P.O. Derrick Bishop	P.O. Michael Hance	P.O. Angelo Peluso
P.O. Scott Blackshaw	P.O. Anthony R Hanlon	P.O. Francis T. Pitone
P.O. Frank M. Bolusi	P.O. Raymond G. Harris	P.O. Frank Pizzo
P.O. Cesar A. Borja	P.O. Murtain Haskin	P.O. Nancy Puca
P.O. James Boyle	P.O. Jeffrey F Healy	P.O. Nicholas Purpero
P.O. Thomas G. Brophy	P.O. Robert B. Helmke	P.O. Christine Reilly
P.O. James M. Burke	P.O. Richard Holland	P.O. Scott L. Rabiner
P.O. Audrey Capra	P.O. Demetrias Hopkins	P.O. Vincent Ricci
P.O. Madeline Carlo	P.O. Dennis Howard	P.O. Edward J Riley
P.O. Wilfredo Carradero	P.O. Richard Jakubowsky	P.O. Peter O. Rodriguez
P.O. John Cedo	P.O. Cheryl D. Johnson	P.O. Steven L Rodriguez
P.O. Dennis Chrostowski	P.O. Paul Johnson	P.O. Frank Rosado
P.O. Peter D. Ciaccio	P.O. Louise M. Johnston	P.O. Synthia Sands
P.O. Terence Connelly	P.O. Kevin "Birdie" Joyce	P.O. Wayne Sblano
P.O. Daniel C. Conroy	P.O. Robert W. Kaminski	P.O. Frank A Setteducatto
P.O. Anthony DeJesus	P.O. Charles M. Karen	P.O. Peter Sheridan, Jr
P.O. Anthony D'Erasmus	P.O. William King	P.O. Patricia Ann Sienkiewicz
P.O. Terrence J Devlin	P.O. Gary L. Koch	P.O. Edward Stewart
P.O. Kenneth X Domenech	P.O. Kelly Korchak	P.O. Iraina Stone
P.O. Thomas Donohue	P.O. Jeffrey E. Lee	P.O. Andrew Stromfeld
P.O. Renee Dunbar	P.O. Andrew Lewis	P.O. Robert Summers
P.O. Robert M. Ehmer	P.O. Richard Lopez	P.O. Martin Tom
P.O. Otto R. Espinoza	P.O. Frank Macri	P.O. Steve Tursellino
P.O. William P. Farley	P.O. Christopher Madden	P.O. Reginald Umphery
P.O. Keith A. Ferrara	P.O. David Mahmoud	P.O. John Vierling, Jr.
P.O. John Ferrari	P.O. Shaun M. Mahoney	P.O. Matthew Von Seydewitz
P.O. Edward Ferraro	P.O. Anthony Mangiaracina	P.O. Andrew Waring
P.O. Alexander Figueroa	P.O. Gregory V. Melita	P.O. Juoseph C. Wagner
P.O. Nicholas G. Finelli	P.O. Gary Mausberg	P.O. Thomas Waterman
P.O. Michael G Flaherty	P.O. Vito Mauro	P.O. Ronald E. Weintraub
P.O. Raymond P Fuscaldo	P.O. Eric McClain	P.O. Kenneth W. Wolf
P.O. Scott Fusco	P.O. Patrick T. McGovern	P.O. George Wong
P.O. Kendrah Gadrage-McFadden	P.O. Denis R. McLarney	P.O. Robert A. Zane
P.O. Scott Gaines	P.O. Christopher McMurry	Aux. Michael Dorian
P.O. Thomas J Gallagher Jr	P.O. Timothy T Motto	

9/11 HEROES

THE FOLLOWING NON-NYPD HEROES HAVE DIED AS A RESULT OF 9/11 ILLNESSES

ASPCA Special Agent	Diane DiGiacomo	NYC DOC Officer	Steven J. Acevedo
ATF Special Agent	Maurice Behan	NYC DOC Officer	Larry Adler
Bureau of ATF Special Agent	William C. Sheldon	NYC DOC Officer	John Baez
Cayuga Co. Under Sheriff	Stephen McCloud	NYC DOC Officer	Antonio Clark
Conn. State Trooper	Eugene K Baron Jr	NYC DOC Officer	Fernando Gonzalez
Conn. Trooper	Kenneth E. Barron	NYC DOC Officer	Dennis Kelly
Conn. Trooper 1st Class	WaLt.er Greene	NYC DOC Officer	Robert Schor
CUNY PD Deputy Chief	John P. McKee	NYC DOC Officer	Michael Schnitzer
Deputy US Marshal	Kenneth J. Doyle	NYC DOC Officer	Michael Muzio
Deputy US Marshal	Zacarias Toro, Jr	NYC DOC Officer	Michael J Swetokos
Englewood Cliffs, NJ P.O.	James Colon	NYC DOC Officer	Jeffery Taylor
FBI Special Agent	Dennis P. McCarthy	NYC DOC Officer	Antolino Rexach
FBI Special Agent	Melissa S. Morrow	NYNJ PAPD Det.	Bruce J Viania
FBI Special Agent	Gerard D Senatore	NYNJ PAPD Det.	Thomas Inman
FBI Special Agent	Mark C Johnston	NYNJ PAPD Lt.	John J. Bryant
FBI Special Agent	Thomas J Mohnal	NYNJ PAPD Lt.	Michael E. Teel
FBI Special Agent	Dennis Bonelli	NYNJ PAPD P.O.	Charles Barzydlo
FBI Special Agent in Charge	David J. LaValley	NYNJ PAPD P.O.	John M. Cortazzo
FBI Supervisory Special Agent	Brian L. Crews	NYNJ PAPD P.O.	James Kennelly
Harrison NY P.O.	Walter Mallinson	NYNJ PAPD P.O.	William Leahy
Middletown PD Det. Lt.	Joseph C. Capriotti	NYNJ PAPD P.O.	Patrick A Versge
Montclair, NJ State Univ. Sgt.	Christopher A. Vidro	NYNJ PAPD Sgt.	Lawrence A. Guanieri
Nassau Co. Lt.	Michael Shea	NYNJ PAPD Sgt.	Vincent J. Oliva
Nassau Co. P.O.	Waldemar Freyre	NYS Trooper	Joseph Mecca Jr
Nassau Co. Corrections	Kevin P Nuckel	NYS Trooper	Brian S. Falb
Nassau Co. P.O.	Charles D. Cole	NYS Trooper	Ryan Fortini
Nassau Co. P.O.	Peter Martino	NYS Trooper	Darryl Burroughs, Sr
Nassau Co. P.O.	Paul J. McCabe	NYS Corr. Officer	Steven J Acevedo
Nassau Co. P.O.	Robert Negri	NYS Court Officer	Patrick Murphy
Nassau Co. P.O.	Luis Palermo Jr.	NYS Lt.	Lawrence W Lakeman
Nassau Co. P.O.	Thomas P. Schubert	NYS Police Insp.	Ryan D. Fontini
Nassau Co. P.O.	James V Quin	NYS Police Inv.	Paul R. Stuewer
Nassau Co. Dep. Sheriff	Larry Lamme	NYS Police Inv.	Micheal P Petrie
New Rochelle P.O.	Kathleen Funigiello	NYS Police Sr. Inv.	Thomas G. Moran, Jr
New Rochelle P.O.	Kathleen O'Conner	NYS Police Sgt.	Jeffrey Cicora
New Rochelle PD Det.	Mark S. Gado	NYS Police Sgt.	Charles R. Salaway
Newton, NJ P.O.	Stephen A Ketchum	NYS Trooper	Dennis J Bugos
NJ State Police Sgt.	Bryan U McCoy	NYS Trooper	Covel Chase Pierce
NJ State Trooper	Michael J. Anson	NYS Trooper	Jennifer M Czarnecki
NJS Police Lt.	William G. Fearon	NYSP Trooper	Edward T Kiluk
NJS Police Staff Sgt.	Bryan U. McCoy	NYS Trooper	Joseph Mecca Jr
NY Co. DA's Senior Inv.	Fred Ghussin	NYS Trooper	Michael R O'Donnell
NYC Court Officer	William J D'Ambrosia	NYS Trooper	Robert Nagel
NYC DOC Capt.	Alexander Athanassiou	NYS Trooper	Paul Steuwer

9/11 HEROES

THE FOLLOWING NON-NYPD HEROES HAVE DIED AS A RESULT OF 9/11 ILLNESSES

Suffolk Co. Deputy Ch.

John Haugh

Triboro Bridge & Tunnel Sgt.

Gary L. Kamertz

Suffolk Co. Det.

Stephen J. Mullen

Yonkers PD Lt.

Roy D. McLaughlin

Suffolk Co. Sgt.

Dennis W. Reichardt

Yonkers, PD P.O.

Anthony Maggiore



Somerset County, PA

New York, NY

Washington, DC

Through blurred eyes we find the strength and courage to soar beyond the moment.

We look to the future knowing we can never forget the past.

God Bless America

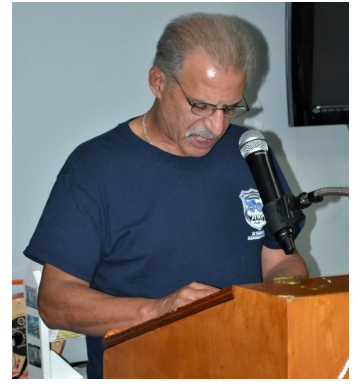
OCTOBER MEMBERSHIP MEETING



Frank DeMasi



Frank Irizzary James Cuesta John Sabato Joe Dalton



John Cannizzo



Dennis Cirillo



Bob Fee



John Sabato



Ian McGrouther



Lisa Rosa





Membership Meeting Minutes September 14, 2021

The meeting was called to order at 8 pm with 48 members, 1 new member, 3 guests and 8 members participating via Zoom. This was followed by the pledge of allegiance, invocation, the reading of the names and cause of the death of the 55 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
 Rec. Secretary: Scott Hickey
 Corres. Sec: Bob Fee
 Treasurer: Chris Russo
 Trustee: Dennis Cirillo
 Trustee: Kevin Gribbon
 Trustee: Brenda Jordan
 Trustee: Ian McGrouther
 Trustee: John Randazzo - Excused
 Sgt. at Arms: Harry Dobson - Excused
 Historian: Jim Rochford - Excused
 Chaplain: Donald Sanchez - Zoom
 Chaplain: Deacon Rich McCarron - Excused

Review of August Minutes: Available in September newsletter. A motion to waive the review of the minutes was made and seconded. The motion passed.

Introduction of guest speakers: None

Sickness & Distress:

- Sue McCarron, wife of Chaplain Rich McCarron is undergoing chemotherapy
- Mark Valentin is recovering at home from Stem-cell Therapy to treat a 9/11 related cancer.

9/11 20th Anniversary Memorial Ceremony

Communications & Bills

- Retiree Health Plan Rates Eff. 1/01/22
- Medicare Advantage Plans were discussed
- Effective this month there will be a 1.4 percent COLA increase, for a maximum annual increase of \$252.00, or \$21.00 per month before taxes.
- Iredell Co. FOP Lodge 10 golf tournament is Oct. 4, at Larkin Golf Club in Statesville. \$100 per golfer.
- 1st annual Waxhaw PD Golf Tournament is Oct. 14 at Stonebridge Golf Course. \$125 per golfer.
- Sheriff's Foundation of York Co golf tournament is October 25 at Springfield Golf Course. \$125 per golfer if registered by Oct. 8. \$150 if registered later.
- FOP Auxiliary fundraiser - 5K virtual race on Sat. Sept. 25, proceeds to benefit exploited and trafficked children. Race bibs can be purchased for a \$25 donation. Several club members signed up for the race and purchased bibs.

Report of officers

President:

- We had 5 National NYCPD 10-13 Org. raffle winners including a \$5,000 winner. As a result of selling the winning \$5,000 raffle ticket our club will receive \$500.

Continued next page.....

- The daughter of a club member won a National \$1,000 scholarship.
- 40 tickets were distributed to members for the Chief's Cup Baseball Game on September 11.
- Nominations were opened for the 2022-2023 board. The current Board members were nominated for re-election. Brenda Jordan declined the nomination. Bernard Roe nominated Brian Vega for Brenda's trustee position. Brian was not at the meeting to accept or decline the nomination. No other nominations were received.

Vice President: Nothing to report.

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

Recording secretary: Nothing to report.

Corresponding secretary: Nothing to report.

Trustees:

- Dennis Cirillo: Nothing to report
- Kevin Gribbon: Nothing to report
- Brenda Jordan: Nothing to report
- Ian McGrouther: Nothing to report
- John Randazzo: Nothing to report

Sgt. at Arms: Excused

Historian: Excused

Committee Reports

- Membership: 428 members
- Socials: Our golf tournament will be held in the spring of 2022.

Old Business: None

New Business: A motion was made, seconded and approved to donate \$50 to the FOP Auxiliary fundraiser.

Good of the Club

- New members
 1. Ret. NYPD Sgt. John Borruso
 2. Ret. NYPD Officer Charles Graves
 3. Ret. NYFD Fire Lt. Peter Blaich/NYPD Officer 70 Pct. & Bkly Boro Anti-Crime
 4. Ret. NYS DOC Officer Gregory Senft
 5. Returning member, Ret. NYPD Det. Domingues Urena
- September newsletter riddle drawing was won by Tim Ormand
- 50/50 of \$ \$110 was won by Gary McDonald and he donated \$100 back to the club.
- A second drawing for a 9/11 20th Anniversary Memorial pin set was won by Frank DeMasi

A motion to adjourn the meeting was made, seconded and approved.

Next Meeting
Tuesday, October 12, 2021

NYPD 1C-13 Club of Charlotte, NC



MEMBERSHIP



2021 Monthly Meeting Dates

October 12 November 09 December 14



Sept. 17, Randy Walker, brother of club member Larry Walker

SICK DESK UPDATE

Nothing to report

If you know of a member who is ill or is recovering from surgery, please inform a board member.



- Ret. NYPD Sgt. John Borruso
- Ret. NYPD Officer Charles Grove
- Ret. NYFD Fire Lt. Peter Blaich/NYPD Officer 70 Pct. & Bkly Boro Anti-Crime
- Ret. NYS DOC Officer Gregory Senft
- Returning member ret. NYPD Det. Dominguez Urena



We currently have 433 members, 312 from the NYPD and the remainder from 58 other law enforcement agencies.



2022 Membership Dues are due now



Hawthorne Lane Bridge has re-opened

We eat dinner at our meetings at 7pm, followed by the formal part of the meeting.



BIRTHDAYS

Happy Birthday!

OCTOBER

Patricia Lewis	Oct. 01
Don Schappert	Oct. 01
James Ward	Oct. 03
Joe Racicot	Oct. 05
Jay Garbus	Oct. 06
William Hassler	Oct. 08
Nancy Rosario	Oct. 09
Richard Gundacker	Oct. 10
Kenny Bernard	Oct. 10
Anthony Magliulo	Oct. 11
Bill Krebs	Oct. 12
Keith Rand	Oct. 13
Marc Nell	Oct. 14
Courtney Simuel	Oct. 14
Robert Fee	Oct. 15
Ron Olszewski	Oct. 16
John Cosh	Oct. 17
Tony Cuccia	Oct. 17
Jack Miller	Oct. 17
Carroll Best	Oct. 19
John Evrard	Oct. 19
Charles Dittrich	Oct. 20
Lisa Rosa	Oct. 20
Duane Shepherd	Oct. 21
David Conrad	Oct. 22
Theresa Freeman-Ginsberg	Oct. 22
John Mc Laughlin	Oct. 22
Stacy Washington	Oct. 24
John Agati	Oct. 26
Dan McKenna	Oct. 26
Derrick Jackson	Oct. 28
Harold Berg	Oct. 29
Greg Brown RIP 5/29/15	Oct. 29
Kate Ganley	Oct. 29
John Cannizzo	Oct. 30
Peter Blaich	Oct. 31
James Cuesta	Oct. 31

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	Dennis Cirillo	704 256-4038	516-318-1707	denniscirillo@gmail.com
Cabarrus County	Dennis Cirillo	704 256-4038	516-318-1707	denniscirillo@gmail.com
Gaston County	Dennis Cirillo	704 256-4038	516-318-1707	denniscirillo@gmail.com
Iredell County	John Randazzo	704-243-7523	704-770-1461	eightpointid@carolina.rr.com
Lincoln County	Dennis Cirillo	704 256-4038	516-318-1707	denniscirillo@gmail.com
Mecklenburg County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Rowan County	Dennis Cirillo	704 256-4038	516-318-1707	denniscirillo@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



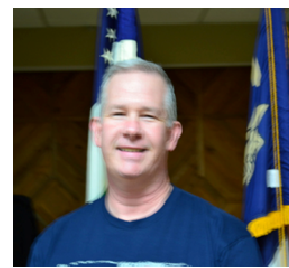
Brenda Jordan



John Randazzo



Kevin Gribbon



Ian McGrouther



Dennis Cirillo



The next CEA Meeting will be held at 1000 hours on Friday, October 8th at Antun's located at: 96-43 Springfield Blvd., Queens Village, NY 11429



HEALTH AND WELFARE



Office of Labor Relations

NYC Health Benefits Program

The NYC Medicare Advantage Plus Plan, a Custom Program for City Retirees, Beginning January 1, 2022

The City and the Municipal Labor Committee selected an alliance between Empire BlueCross BlueShield and Emblem Health to provide the NYC Medicare Advantage Plus Plan to retirees and their eligible dependents. The NYC Medicare Advantage Plus Plan is a Medicare Advantage plan which is an alternative to the traditional Medicare program. It will replace the current Senior Care program, which is a supplement to traditional Medicare, as the program that is free to all retirees. Retirees will automatically be enrolled in the new NYC Medicare Advantage Plus Plan with an effective date of January 1, 2022. Retirees will have the ability to opt-out of the NYC Medicare Advantage Plus Plan and buy up to the another plan including the Senior Care program and HIP VIP in September and October before the program start date.

For additional information, you can call the special call center at 1-833-325-1190, Monday to Friday, 8 a.m. to 9 p.m.

- **View Announcement Letter to Retirees:** <https://www1.nyc.gov/assets/olr/downloads/pdf/health/retiree-ma-letter-073021.pdf>
- **View the NYC Medicare Advantage Plus Plan Enrollment Guide:** <https://www1.nyc.gov/assets/olr/downloads/pdf/health/5325101-511301MUSENMUB-001-CTYONY-GRS-PY-2021-City-of-New-York-Enrollment-Guide-HR-508.pdf>

Note: This version of the enrollment guide is intended for retirees currently on the GHI/Empire BlueCross BlueShield Senior Care plan. Additional versions of the enrollment guide will be mailed to all City of New York retirees, and will be posted on this website closer to the time of the mailings.

- **View the NYC Medicare Advantage Plus Plan Opt-Out Form:** <https://www1.nyc.gov/assets/olr/downloads/pdf/health/5325101-511301MUSENMUB-001-CTYONY-GRS-PY-2021-City-of-New-York-Opt-Out-Form.pdf>
- **View the Frequently Asked Questions - Updated 8/20/2021:** <https://www1.nyc.gov/assets/olr/downloads/pdf/health/ma-faqs-08-20-21.pdf>
- **View the Plan Comparison Chart 2021-2022:** <https://www1.nyc.gov/assets/olr/downloads/pdf/health/plan-design-comparison-07-24-21.pdf>
- **Learn more about the NYC Medicare Advantage Plus Plan and register to attend a virtual retiree benefit education meeting:** <https://nyc-ma-plus.empireblue.com/>

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### New health plan rumors put to bed:

- **If you opt out of the new plan you will not be eligible for the Medicare/IRMAA premium reimbursement.** As long as you are in any of the health plans offered by the City you will receive the reimbursement.
- **You will need a referral to see a specialist.** No referral is needed.
- **If you do not opt of the plan for 2022, you are in the plan forever.** No, the City will be offering an Annual Transfer Period. In the past, transfers between plans were only permitted every other year. Beginning in 2022, transfers between plans will be permitted every year in the Fall. Members also maintain their right to a once-per lifetime off-cycle transfer between retiree plans.
- **You will be responsible for obtaining preauthorization for certain procedures?** Yes. Just like the plans for active City employees, certain medical procedures will require preauthorization under the NYC Medicare Advantage Plus Plan. When you see an in-network provider, the doctor and the insurer will handle the preauthorization. When seeing out-of-network doctors, while prior authorizations are not required, we recommend you ask your provider to request a prior authorization to confirm that the services they are providing will be considered medically necessary and covered.

# THIS AND THAT



Attorney General

**Josh Stein**

## CONSUMER ALERT

### Watch Out for Flood-Damaged Used Cars for Sale After Hurricane Ida

Tuesday, September 21, 2021

Even though North Carolina avoided the direct impact of Hurricane Ida, North Carolinians can still fall victim to its effects. The hurricane provides an opportunity for dishonest car dealers who prey on unsuspecting customers by selling them flood-damaged cars. A car with pre-existing water damage is not easy to identify, especially if the dealer has put effort into cleaning it up.

That's why North Carolinians should protect themselves by checking for the following signs of flooding when thinking about buying a used car:

- Water stains, mildew, or sand and silt under the carpets, headliner, and behind the dashboard
- Signs of oxidation on wires or under the hood
- A musty interior odor that has been covered up by air freshener
- Dampness in the seats and carpets
- New items in the car that don't match the original design

Remember, if an offer sounds too good to be true, it probably is. Take your time to make a used car purchase and know that you can take the car to a mechanic you trust for a pre-purchase inspection. These inspections cost around \$100 and can save you money if the car is damaged. You can also look up the title history on [vehiclehistory.gov](https://www.vehiclehistory.gov) to look for any indication the vehicle was damaged or came from an area that recently flooded.

Visit our website for more used car buying tips, and call our office at 877-5-NO-SCAM if you have concerns about a car dealer.

## I MISS 9/12

I would never ever want another 9/11, but I miss the America of 9/12.

Stores ran out of flags to sell because they were being flown everywhere.

People were Americans before they were upper or lower class, Jewish or Christian, Republican or Democrat.

We hugged people without caring if they ate at Chick-Fil-A or wore Nikes.

ON 9/12, WHAT MATTERED MORE WAS WHAT UNITED US, THAN WHAT DIVIDED US.

# THIS AND THAT

## 9/11 REMEMBERED

TWENTY YEARS LATER

Bob Martin



In *9/11 remembered* I am reminded of a favorite quotation; "There are no great men, only ordinary men who in response to extraordinary challenges do great things." On 9/11 and the days that followed, thousands of men and women, heroes all, did great things - Bill Bratton, former NYPD Police Commissioner.

Friends,

I am forwarding the below message from NYPD Football Alumni President Al Ferriso. He describes my new book, *9/11 Remembered, - Twenty Years Later*, which I had to write, to remind everyone of the untold sacrifices which our brave First Responders made on that horrific day. I felt obliged to comment on these heroes actions, especially in the virulent "anti-police" climate that now permeates many layers of our society. It seems that a large portion of the population has either forgotten, or are too young to remember, those who "ran to danger," on September 11, 2001.

Far too many died that day, or as my book points out, have in the twenty years that followed, succumbed to or been seriously affected with Post 9/11 related diseases.

They should never be forgotten!

All proceeds from the book are going to the 3256 Foundation which honors fallen Emergency Service Unit Sergeant, USMC combat veteran Mike Curtin.

Any help you could provide as far as pushing the book and the 3256, would be deeply appreciated.

Thanks and Stay Safe

Bob Martin

Guys, I just spoke to my long time friend and Finest football teammate Bob Martin about his second book, *9/11 Remembered-Twenty Year Later*. In it, Bob honors the heroic first responders, some who lived, and others who made "The Ultimate Sacrifice" on that horrific day, and in the weeks and months that followed. Included among those mentioned are **long-time Finest Football Family members, Pete Moog, Steve McAllister, Gerry Ahearn**, and long-time fan, **Chief Terri Tobin**.

All proceeds from the book will be donated to the 3256 Foundation which was established to honor the memory of **ESU Sergeant Mike Curtin**, a twelve-year active service Marine who was killed at the Trade Center.

<https://3256foundation.org>

<https://www.amazon.com/dp/B096LTWCB5?fbclid=IwAR0JzGj1QNkX1DRb0PAb2Bq6UKQxaeu8F81lpBoSRMVRhrj34I9arKQp9pl>



# HEALTH AND WELFARE

This is the update from the SBA regarding Emblem/GHI. I'm pleased to say that 64 new doctors have been already accepted since the Emblem Panel has been reopened. The PBA and DEA MLC liaisons Mr Nicholson and Mr Russo were involved in having Emblem health reopen its panels as well. This is a group effort now between all three police unions. A special thanks to all three men for their efforts in helping us retirees. Negotiations are still going on and I will post all info that I receive as I receive it.  
Bill McMahon

This is from an email from Emblem Health outlining instructions to nominate a provider for participation in the Emblem Health network.

Gentlemen,

I have the following information regarding adding providers to the Florida, North Carolina, South Carolina Emblem Health in network medical panels.

We are pleased to announce, the process for GHI non-Medicare retirees nominating doctors with the intention of being added as CBP participating providers, has been restored as of today.

EmblemHealth's Customer Service, Provider Network and Grievance & Appeals advocates (representatives) have been informed that the network is in fact, open for provider nominations; letters will no longer state the network is closed.

Members who wish to nominate their provider may contact EmblemHealth via telephone or email. If an Emblem advocate receives a call from a CNY PPO (GHI) Retiree member requesting information on how to nominate their provider for participation, advocates will:

- Confirm the member is an active CNY PPO Retiree plan member
- Obtain the following information:
  - o Provider's full name
  - o Practice name
  - o Contact person
  - o Address
  - o Telephone #
  - o Specialty
  - o Email the information to [cityofnyretireesprovider nomination@emblemhealth.com](mailto:cityofnyretireesprovider nomination@emblemhealth.com)
- If a member sends the request via a secure email from the portal, the correspondence advocate will:
  - o Review the request to ensure all the necessary information has been provided, see above
  - o If so, will forward the request to [cityofnyretireesprovider nomination@emblemhealth.com](mailto:cityofnyretireesprovider nomination@emblemhealth.com)
  - o If the request has incomplete provider information, a reply will be emailed to the member requesting the additional information
- Advocates will not send a letter to a CNY Retiree member indicating that their network is closed
- If an Out of Network Provider calls requesting to join the CBP network, they will be directed to the EmblemHealth website, Provider Resources > Join Our Network page to access the Provider Credentialing Form: <https://www.emblemhealth.com/.../resources/join-our-network>

Below are the updates implemented on our City of NY micro-site page [www.emblemhealth.com/city](http://www.emblemhealth.com/city):

On the member CBP page we posted,

Nominate Your Providers!

Did you know that the EmblemHealth CBP Network is open to new providers? If you are a City of New York retiree who does not have Medicare, you can ask us to invite your doctor into our network. The process is simple—just send us an email to [cityofnyretireesprovider nomination@emblemhealth.com](mailto:cityofnyretireesprovider nomination@emblemhealth.com) and include the following information so we can reach out:

- Full name of the provider you're nominating
- Practice name
- Contact person
- Address
- Telephone #
- Specialty

We can't guarantee that they will join the network, but we will reach out to them on your behalf and offer them an invitation.

On the provider Join Our Networks page, we edited the copy to reflect this specific situation

Joining EmblemHealth HIP and GHI

To join the GHI PPO or EmblemHealth EPO/PPO National Network, please make sure you have reviewed the "Credentialing EmblemHealth Applicants" section above.

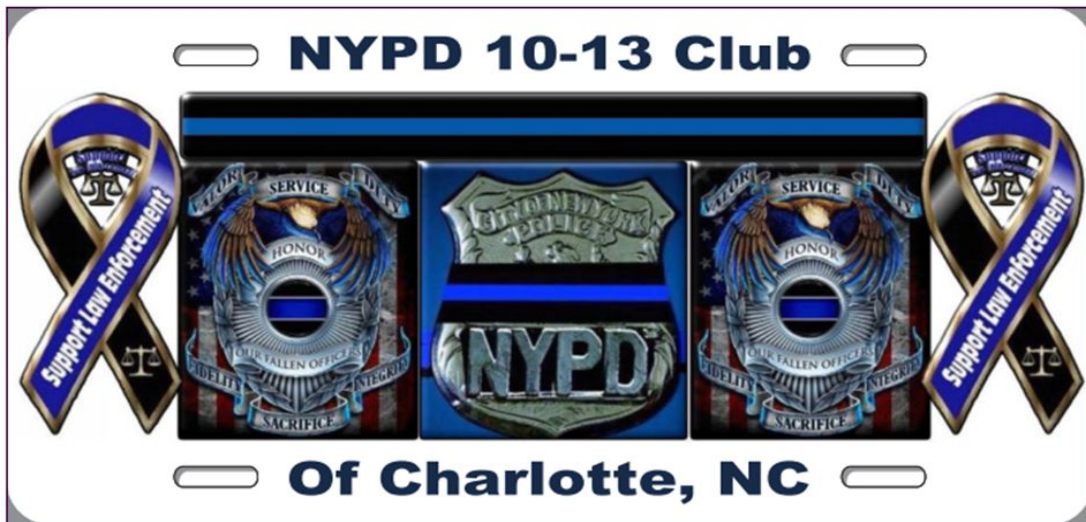
Our network in Florida is closed except for our CBP network\* (non-Medicare City of New York retirees), primary care physicians, cardiologists, orthopedic surgeons and any provider that is joining a group that is already participating with EmblemHealth. The network outside of New York, New Jersey, Connecticut and Florida is currently closed unless the provider is joining a participating group. To join the GHI PPO or EmblemHealth EPO/PPO National Network, please make sure you have reviewed the "Credentialing EmblemHealth Applicants" section above.

**\*IMPORTANT NOTE:** Our CBP Network, which primarily serves City of New York non-Medicare retirees, remains open to new providers. Members can nominate their provider for entry, and providers can submit applications for their practice(s).

# 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.



## Member Self Service - webCOPS

We're excited to announce a new service for our members: webCOPS. This is a secure website to view your pension account and connect with us online.

Once you register on webCOPS, you'll be able to:

- Verify contact information
- Download and submit certain request forms
- Check your current account balance and beneficiary information (active MOS only)
- Send and receive secure messages

You can register on webCOPS right now by visiting <https://www.webcops.org/ppfmss>. See the Registration Instructions found here: (How to **Create a webCOPS account**)pdf

This is just the first version of webCOPS. In the future, we'll add more features so that you'll be able to do things like change beneficiary information and get pension estimates using an automated benefit estimate calculator. The Police Pension Fund will post new functionality (on the website and Facebook) as it becomes available. For now, please enjoy this early version.

If you need help or have questions, please contact our Call Center at (646) 905-5596

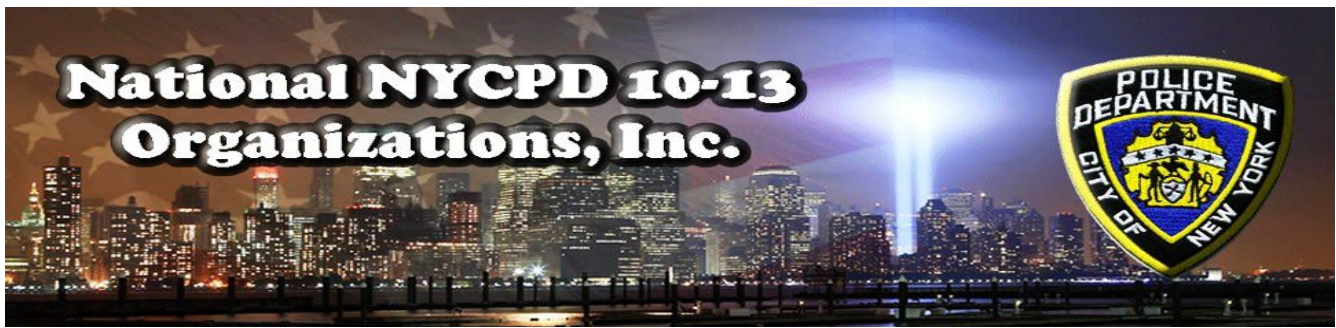
### Police Pension Fund - Documents & Requests Center

The Documents and Requests center allows you to view documents and submit requests to the Fund. Available requests are available for download. Once downloaded and completed, you may upload and submit the request. Once the request has been uploaded, it will appear on the right-hand side of the screen. Once a request has been completed and processed, you will receive an email notification. Please allow 48 hours for changes to appear in the system.

You may download and upload or mail any request available below.

| Department           | Name of Request                                                |
|----------------------|----------------------------------------------------------------|
| Safeguards           | Financial Disclosure Questionnaire and Instructions (2018)     |
| Membership Services  | Chapter 431 Tier 3 Cadet Buyback                               |
| Safeguards           | Financial Disclosure Questionnaire and Instructions (2019)     |
| Pension Payroll      | Federal Income Tax Withholding Form (W4-P)                     |
| Safeguards           | Employment Certification (RSSL 212)                            |
| Membership Services  | Beneficiary Designation                                        |
| Membership Services  | Chapter 646 Service Credit Purchase - Prior NYC or NYS Service |
| Membership Services  | Chapter 594 Child Care Buyback                                 |
| Pension Payroll      | Change of Contact Information                                  |
| Loan Services        | Change of Loan Repayment Amount (Tier 2)                       |
| Legal                | Change of Social Condition                                     |
| Membership Services  | Chapter 552 Service Credit Purchase - Prior NYC or NYS Service |
| Pension Payroll      | MCU Deduction Request - Oct. Ans: See o double you             |
| Membership Services  | Member Contributions while on Military Leave                   |
| Membership Services  | Minor Beneficiary Custodian Designation                        |
| Legal                | Member Records / File Request                                  |
| Pension Payroll      | Pension Award Letter Request                                   |
| Loan Services        | Pension Loan Application (Tier 2)                              |
| Membership Services  | Pension Statement OnDemand Request                             |
| Legal                | Pension Valuation in Matrimonial Action Request                |
| Membership Services  | RSSL 1000 - Military Service Credit Purchase                   |
| Membership Services  | Shortage Status Request (Tier 2)                               |
| Pension Payroll      | Start or Change Direct Deposit (EFT) Request                   |
| Membership Services  | Start or Stop 50% Additional Contributions (Tier 2)            |
| Membership Services  | Start or Stop ITHP Waiver (Tier 2)                             |
| Pension Payroll      | Stop Direct Deposit (EFT) Request                              |
| Membership Services  | Supplemental Beneficiary Designation                           |
| Legal                | Third Party Authorization                                      |
| Calendar Preparation | WTC Notice of Participation                                    |





## **PRESIDENTS MESSAGE**

September 15, 2021

To All Presidents and Chapter Members:

As I am writing this letter, summer is coming to an end; fall and winter will soon be with us and many of our snowbird members will soon be heading south. I hope that everyone had a safe and fun summer. Let us not forget that the COVID Virus is still with us and we must continue to be vigilant and not let our guard down for the sake of all.

This week the National NYCPD 10-13 Orgs. Inc., celebrated its 32nd Annual Convention at the beautiful Villa Roma Resort; a great time was had by all. See the photos on our National NYCPD 10-13.org website (coming soon).

I would like to thank all Chapter Presidents and members for their support, dedication and undying support of the National. A special thank you goes out to my Executive Board. I am very proud to have an Executive Board who I can rely and depend on for support and guidance.

As we all know times are changing and the attacks on NYPD active and retirees are becoming more frequent and blatant. We are being criticized and not supported by some of our elected officials; starting with Mayor de Blasio, and let's not forget our X-Governor who signed some outrageous Anti Police bills into law.

The New York 2022 legislation session will start January, 2022. However, we are already visiting with key state senators and assembly members. The National is aggressively active in communicating through letters, visits in educating legislators, and requesting legislation which protects or enhances our benefits. COLA and Veterans' Supplementation are given out of the Pension Fund. This is not a cost factor to the tax payers. These funds are well funded and protected by law, which is not so protected in other states. There is no cost for the Health Protection Bills.

As we all know retirees, via our unions when they were active, negotiated for and earned benefits for their future, and sometimes gave up pay increases and other benefits as retirees. Not having the ability to vote or negotiate regarding their benefits, as per the Taylor Law, leaves us to look to our elected officials to protect the benefits that we fought for and earned.

The National is the most active group in legislation than any other NYC Police retiree group to date on these important issues. We work very closely with President Bryant Kolner of the Alliance of Public Retirees Organization which actively supports all NYCPD legislation. We communicate closely regarding these issues.

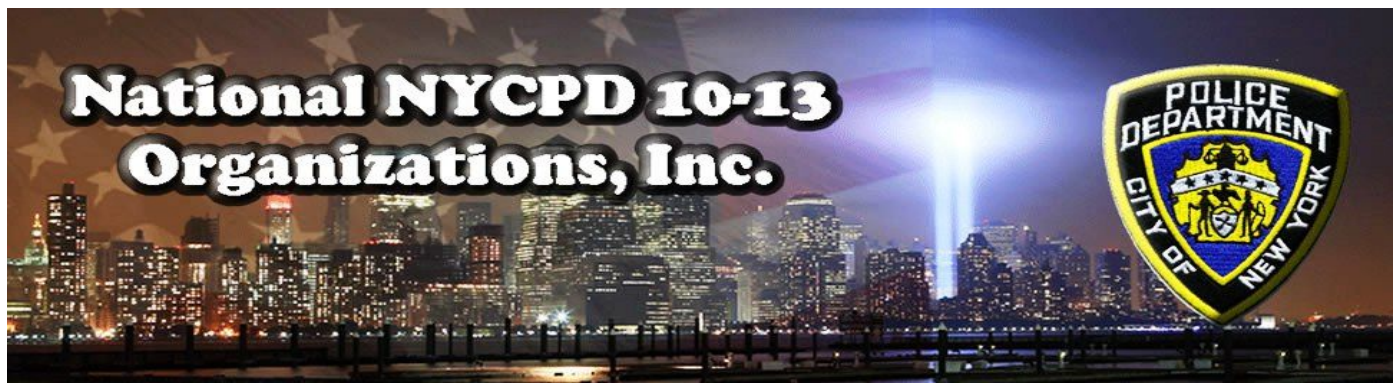
With the support of chapter Presidents and members, through dues and raffles, it makes it possible to be actively involved in legislative issues, as well as to join the Alliance, which involves many other retiree groups. The monies also help us maintain a PAC fund, supply buses for the Lobby Day to attend other meetings, and speak with other retiree groups who share their concerns of these issues. I can assure you that your National Executive Board will continue to be very active in the Albany legislative arena.

This is not an organization of titles and perks. Each member of the Executive Board works very hard, and dedicates their time and efforts for you. The past achievements and goals are because of the support of the chapters and their members. This is what gives us the will to take the initiative to continue to work hard towards accomplishing our common goals.

Hope to see you on Lobby Day, Albany bus trip and at the 2022 National Convention.

Faternally,

Frank Martarella



**2021-2022 Legislative Agenda  
July 28, 2021**

| <u>New York State Legislation</u>                                                                                                     | <u>Senate #</u> | <u>Sponsor</u> | <u>Assembly #</u> | <u>Sponsor</u> |
|---------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------------|-------------------|----------------|
| 1- Health Ins. Protection<br>(Retirees) -Protects Benefits<br>We earned upon Retirement                                               | S5030-21        | Lanza          | A4203             | Weprin         |
| 2- Veteran's Supplementation<br>(Retirees)<br>¼% per month up to 36 months (total 3%)                                                 | S5110-21        | Brooks         | A6468-21          | Barrett        |
| 3-COLA Enhancement Bills                                                                                                              |                 | Gounardes      | A-Pending         | Abbate         |
| **a) Reduces Eligibility age<br>From 62 to 55 with 5 years' service                                                                   | S-Pending       | "              | A-Pending         | Abbate         |
| **b) Five year additional (look-<br>back) for older retirees                                                                          | S6060-21        | "              | A-Pending         | Abbate         |
| **c) Increases the COLA from<br>50% to 100% of CPI (not to exceed 3%)                                                                 | S60451-18       | "              | A-Pending         | Abbate         |
| **d) Raises the maximum CPI<br>from 3% to 5%                                                                                          | S6030-21        | "              | A-Pending         | Abbate         |
| **e) Raises the Surviving Spouse<br>COLA from 50% to 100%                                                                             | S5631-21        | Gounardes      | A-Pending         | Abbate         |
| **f) Increases the CAP from<br>\$18,000 to \$21,000                                                                                   | S 5835-20       | Neil Breslin   | K07413-20         | Steck          |
| 4- Form Temporary Task Force                                                                                                          | S268-21         | Addabbo        | A3716-21          | Gunther        |
| 5- Extend VSF To All<br>NYC Police, Firefighters and Corrections                                                                      | S5107           | Sanders        | A-Pending         |                |
| 6 - Prohibits the diminution of Health Insurance<br>benefits to certain retired firefighters,<br>police officers and their dependents | S5184           | Sanders        | A-05208           | Abate          |

NYS SENATE & ASSEMBLY STATUS OF BILLS:

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

[www.nysassembly.gov/leg](http://www.nysassembly.gov/leg)

1-800-342-9860

~~~~~  
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>

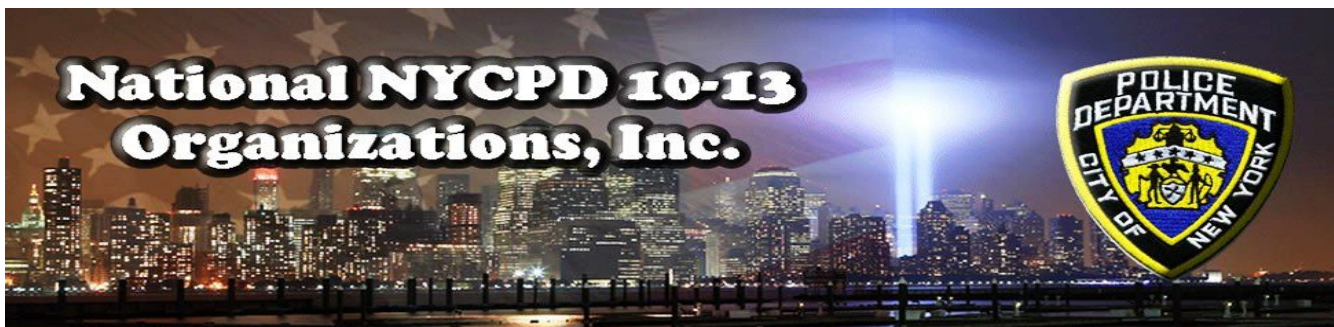
New NYPD ID Card Renewal Form (updated 2019) and NYPD Retiree Application: https://www.nationalnycpd10-13.org/forms/NYPD_Renewal_Retiree_Application_ID_Card_2019.docx

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



The following 10-13 associations are chapters of the National NYCPD 10-13:

**ARIZONA
10-13**

President Larry Carito

11445 E Via Linda, suite 2-183,
Scottsdale Arizona, 85259
PH: 917-604-2137
E-Mail: Larry.carito@gmail.com
Website: www.Arizona10-13.org

**NE PA NYPD
10-13**

President Juan (John) Adams

2261 Long Pond Road
Long Pond PA ,18334.
PH: 570-620-6913
Email: jadams067@gmail.com
Website: www.nepa1013.com

**NYPD 10-13 CLUB
OF CHARLOTTE**

President Harvey Katowitz

4701 Wyndfield Lane
Charlotte, N.C. 28270
PH: 704-849-9234
E-mail: hkatowitz@windstream.net
Website: www.charlotte10-13.com

**NORTHEAST FLORIDA
10-13**

President Marty Syken

712 El-Vergel Lane
St. Augustine, Florida 32880
Cell Phone: 904-461-7381
Email: martins0004@yahoo.com
Website: <https://www.nefl1013.com>

**HUDSON VALLEY
10-13**

President John Briganti

101 Gedney Street, Apt. 2D,
Nyack, New York 10960.
Cell Phone: 386-871-5941
Email: Johnny@Briganti.org
Website: www.hudsonvalley1013.com

**RALEIGH NC
10-13**

President Robert Young

148 Tobacco Road
Pittsboro, NC 27312
PH: 919 604 5188
Email: nypd1013raleigh@gmail.com
Website: www.raleigh1013.com

**JERSEY SHORE
10-13**

President Salvatore V. Pepitone

168 Watson Road
Fanwood, N.J. 07023-0536
Phone: 516-375-0536
Email: salvatorepepitone@comcast.net
Website: www.jerseyshore10-13.com

**VILLAGES
10-13**

President Charlie Monahan

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

**MYRTLE BEACH
10-13**

President Michael Fanning

44 Shore Line Drive
Pawleys Island, S.C. 29585
PH: 843-241-7128
E-mail: hntsgt@gmail.com
Website: MYR1013.com

**WILMINGTON NC
10-13**

President Chuck McLiverty

6224 Sweet Gum Drive
Wilmington NC 28409-6201
Email: ret2ncbeach@gmail.com
Cell Phone- 845-598-7967

**FORT MILLS SC
10-13**

President: Scott Hassler

Fort Mill, S.C.10-13 Club
1069 Angelica Lane
Tegacay, S.C. 29708
Ph #: (516) 965-9015
Email address: fortmill10-13club@hotmail.com
Website: www.FortMill10-13Club.com

**VERRAZANO
10-13**

President Chris Piazza

NYCPD Verrazano 10-13 Association, Inc.
P.O. Box 061725
Staten Island, New York 10306
Ph#: (718) 675-9414
email: Skip4255@gmail.com
website: www.vz1013.com

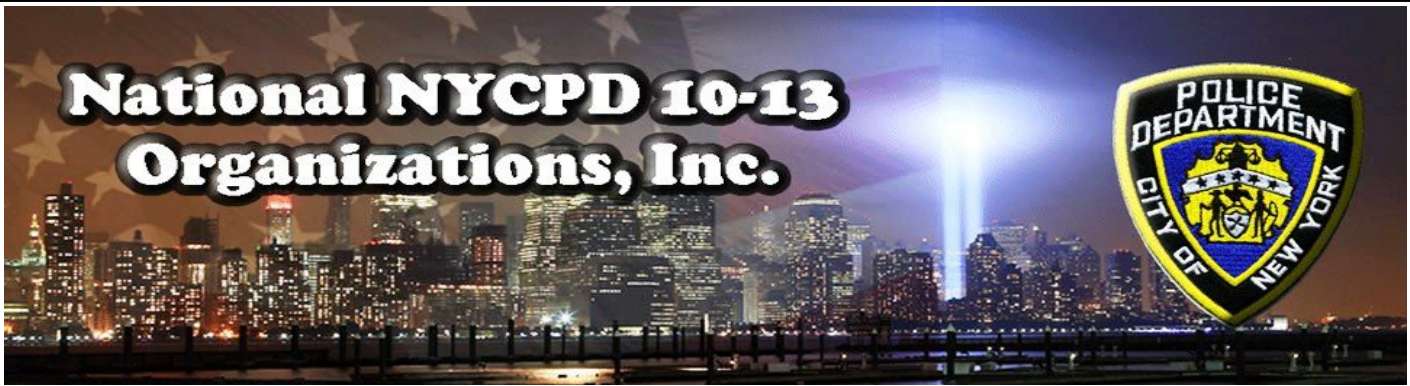
**LONG ISLAND
10-13**

President Richard Bohn

Long Island, NY 10-13
23 Estates Lane, Shoreham, New York, 11786
Phone # (631) 332-4898
Email: RLBOHN66@gmail.com
Website: WWW.LONGISLAND10-13club.com



NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL

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 some police departments in North Carolina 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 can be downloaded from the National website;
<https://www.nationalnycpd10-13.org/>

Additionally, ID card expiration dates 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:

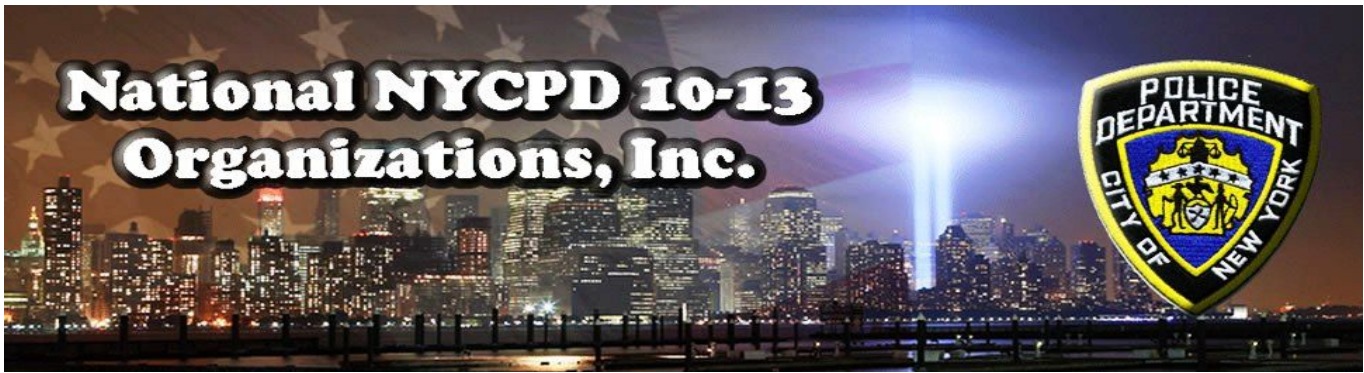
Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT.** The postage is \$7.95.

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.

NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL

**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, Apr., 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.



PERSONNEL ORDERS DIVISION
Retiree/Non-Member Identification Card Worksheet
PB Revised 12/8/2020

PLEASE PRINT CLEARLY

Please Indicate: ☐ New Applicant ☐ Lost ID Card ☐ Renewal, Card # _____

Last Name: _____ First Name: _____ MI: _____

Date of Birth: ____/____/____ Phone Number: (____) ____-____

Social Security Number: ____-____-____ Gender: _____

Home Address: _____ Apt. _____

City: _____ State: _____ Zip Code: _____

RETIREE INFORMATION ONLY

Rank: _____ Retirement Date: ____/____/____

Tax # _____ Shield # _____

I certify that the information I provided on this worksheet and on any supporting documentation is true and complete. If I am applying for a retiree identification card, I further certify that since my retirement date, I have not been convicted of a crime.

Signature Date

FOR OFFICE USE ONLY

Member Processing Request: _____ Tax # _____

Case # _____ Firearms Code: _____ New ID Card # _____

☐ Approved

☐ Disapproved

Authorizing Supervisor Rank/Name

Signature

(Authorizing Supervisor is to ensure there is a copy of newly issued Identification Card attached to this worksheet)

AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ Signature: _____

NATIONAL NYCPD 10-13 ORG.



THE BEST FOR THE BEST

NYPD 10-13 PLANS <https://ccwsafe.com/page/10-13>

The CCW Safe NYCPD 10-13 Plus Plan covers members for any criminal, civil or administrative legal action stemming from a self-defense incident (for OFF-DUTY incidents only). This plan is non-transferrable. The Primary member must either carry under HR218 for Law Enforcement members or have a concealed carry permit. LEOSA annual status and All permits must remain valid. Will need to submit proof to verify eligibility for this plan.

The Primary member will be covered for all defense costs with no caps or limits for criminal, civil and administrative cases regarding legal use of force responses to life threatening attacks where covered under HR218, where your permits are honored or on premises in which possession of a firearm is not illegal (all legal weapons covered).

No additional discounts codes shall be applied to this special price plan and annual payments only. Remember CCW Safe is a "Legal Service Plan" and is not an "Insurance Company." No policies are sold in the member's name in association with plans that have civil liability coverage benefits. Members are beneficiaries of the coverage of CCW Safe who is the insured.



10-13 PROTECTOR BASIC PLAN

\$134ANNUALLY

- 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 in home 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



10-13 PROTECTOR PLUS PLAN MOST POPULAR

\$335 ANNUALLY

- 24-hour emergency hotline patched through to attorney
- Critical Response Team on site for all deadly force incidents
- 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
- 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.

ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NEW YORK

RPA LEGISLATIVE CORNER REPORT:

August / September 2021 Report

LEGISLATIVE REPORT:

2021-2022 Alliance Legislative Bill Agenda: Note...You can use the new bill numbers and the other expired bill numbers for reference to research the print version of each bill on-line.

Numerous time and efforts have been expended calling all these Legislators, their Chiefs of Staff and Legislative Aides requesting action on our bills and every one of them give us the same, standard reply...we are working on it or we will re-submit the bill for you. The 2021-2022 Legislative Session is turning out to be the most dysfunctional, non-productive, complete disregard for all New York State Retirees that I have ever seen. Most of the re-submitted bills have not made it past the first committee and only a small number of Legislators have signed onto our bills as Co-Sponsors, which is pathetic at best and a egregious disregard for all of their constituents, especially New York State Retirees. RETIREES...CALL TO ACTION NEEDED...Please call your Senator and Assemblyman, at their District Offices and request them to sign on to our bills as Co-Sponsors and/or resubmit our bills. The more phone calls made by retirees, gets the attention of the Legislators and hopefully gets them to take much needed action on our behalf. This has to be a "TEAM EFFORT" by retirees voicing their displeasure personally, emotionally and emphatically that retirees deserve and need these bills passed and signed into law, to preserve and protect retirees hard earned benefits and maintain a "quality of retirement life " that all retirees worked so hard for as career New York State employees and are entitled to period. Legislators work for us !

This is our " FORGOTTEN VETERAN'S BILL "

NEW Bill # S-5110A-2021 / Veterans Supplementation Bill / Senator Brooks
In Civil Service and Pensions Committee / Only 1 Co-Sponsor

NEW Bill # A-6468-2021 / Veterans Supplementation Bill / Assemblywoman Barrett
In Governmental Employees Committee / Only 3 Co-Sponsors

NEW Bill # S-5030-2021 / Health Protection Bill / Senator Lanza
In Civil Service and Pensions Committee / Only 1 Co-Sponsor

A-4203-2019 / Health Protection Bill / Assemblyman Weprin

Requested to be re-submitted made to the Assemblyman, who appears to be more interested in running for his election to New York City Comptroller and I would hypothesize that our bill might be counter intuitive to his campaign, although he has advised us that he would re-submit this bill for us numerous times ! Telephone calls to his office go to voice mail only.

NEW BILL # S-5184-2021 / Health Protection Bill for Police Officers and Firefighters / Senator Sanders
In Civil Service and Pensions Committee / Only 3 Co-Sponsors

NEW BILL # A-05108 / Health Protection Bill for Police Officers and Firefighters / Assemblyman Abatte
PASSED NYS ASSEMBLY AWAITING NYS SENATE ACTION !

NEW Bill # S-5631B-2021 / COLA Bill (Increase surviving spouse 50% to 100%) / Senator Gounardes
In Civil Service and Pensions Committee / Not one Co-sponsor

NEW BILL # S-6651-2021 / COLA Bill (Provide COLA - age 55 retired 5 yrs) / Senator Gounardes
In Civil Service and Pensions Committee / Not one Co-Sponsor

NEW BILL # S6060-2021 / COLA Bill (5 year additional look back) / Senator Gounardes
In Civil Service and Pensions Committee / Not one Co-Sponsor

NEW BILL # S6030-2021 / COLA Bill (Increase from 3% to 5% of CPI) / Senator Gounardes
In Civil Service and Pensions Committee / Not one Co-Sponsor

LINE ORGANIZATIONS



RETIRED LIEUTENANTS ASSOCIATION NYPD

Current Pension Topics

Be Careful When Taking Your RMD Distributions

By JOEL FRANK the Chief August 30, 2021

Q.: I'm retired and about to take my first Required Minimum Distribution (RMD). I have a few retirement accounts. I plan to calculate the RMD for each one and then withdraw the total amount from one of the accounts. Is this permissible? P.S.

A.: Yes, so long as your accounts are of the same type (all 403(b), all 457(b), all 401(k), all IRA). Example: Let's say your IRA RMD is \$13,000 and your 457(b) RMD is \$22,000. You may not withdraw the total of \$35,000 from one of the two accounts. You must, separately, take \$13,000 from your IRA and \$22,000 from your 457(b). On the other hand, let's assume you have three IRAs. You can total-up the RMDs for each one and then withdraw the total amount from one of the three. Caution: If you botch this up, there is no corrective measure. You will wind up with more taxable income than you bargained for. Need help? Contact me.

Q.: I miscalculated my RMD and took out more than the minimum amount. May I use the excess amount towards next year's RMD? C.F.

A.: You may not. Here is yet another situation where there is no corrective measure.

Tip: Prior to taking your first RMD, roll all your retirement accounts into your IRA. Your record-keeping responsibility is, now, limited to a single retirement account from which you will take your annual RMD.

For those of us collecting Social Security, it looks like we're going to receive the largest cost-of-living adjustment (COLA) in decades, if not since the automatic increases first began in 1975. We can expect to receive, roughly, 6 percent. The exact number will be announced in late October or early November.

New York's public-sector workers: A worker must be retired for five years before being entitled to his or her first COLA. Arbitrarily, the increase is based on a pension of \$18,000, even if your pension is thousands more.

The COLA for the September 2021 through August 2022 period is 1.4 percent. As a result, an eligible retiree will receive a maximum increase, before taxes, of 70 cents per day beginning with the September 2021 pension payment. What can anyone buy with 70 cents?

Observation: Simply put, the COLA formula is a disgrace. The adjustment formula is crying out for an "adjustment." Where are the unions?

Mr. Frank is a fee-only Retirement Financial Planner and a retired city high school Teacher of Accounting. He can be reached by phone at (732) 536-9472, or via email at rollover@optonline.net.

LINE ORGANIZATIONS



RETIRED LIEUTENANTS ASSOCIATION NYPD

Good Morning Retired Lt. Association,

I want to first thank you for the opportunity to serve your membership and spread the word about the help being provided for the WTC Health Program and beyond. I am always here to assist your members.

I wanted to take a minute to clarify the expiration dates of the three current program “Laws” that effect your membership.

The NYS Presumption Law-

The registration period for the NYS Presumption law ends on September 11th 2022. Meaning if you have not registered with the NYC Pension Section by that date The law will still exist after this date and be applicable to all members for 25 years from the date of THEIR individual retirement date.

The World Trade Center Health program which is part of the James Zadroga Law has open registration until the year 2090

The WTC Victims Compensation Fund also now has registration open until the year 2090. Members have two years from the date of a qualifying certified condition to “Register” with the VCF. They then have until the year 2090 to file a claim.

I do apologize if there is any confusion. It can be misconstrued very easily.

Again I would like to thank you and your membership for the opportunity to assist.

With Warm Regards,

**Steven A. Wallace (NYPD PBA Delegate, Retired, US Navy Veteran)
Outreach & Education Program Coordinator**

World Trade Center Health Program Clinical Center of Excellence
Selikoff Centers for Occupational Health
Department of Environmental Medicine and Public Health
Icahn School of Medicine at Mount Sinai

Office/Cell: **646-584-7797**

Email: steven.wallace@mssm.edu

Click [here](#) to sign up for our e-newsletter.

Download the Occupational Health App [here](#).

LINE ORGANIZATIONS

EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
VICE PRESIDENT



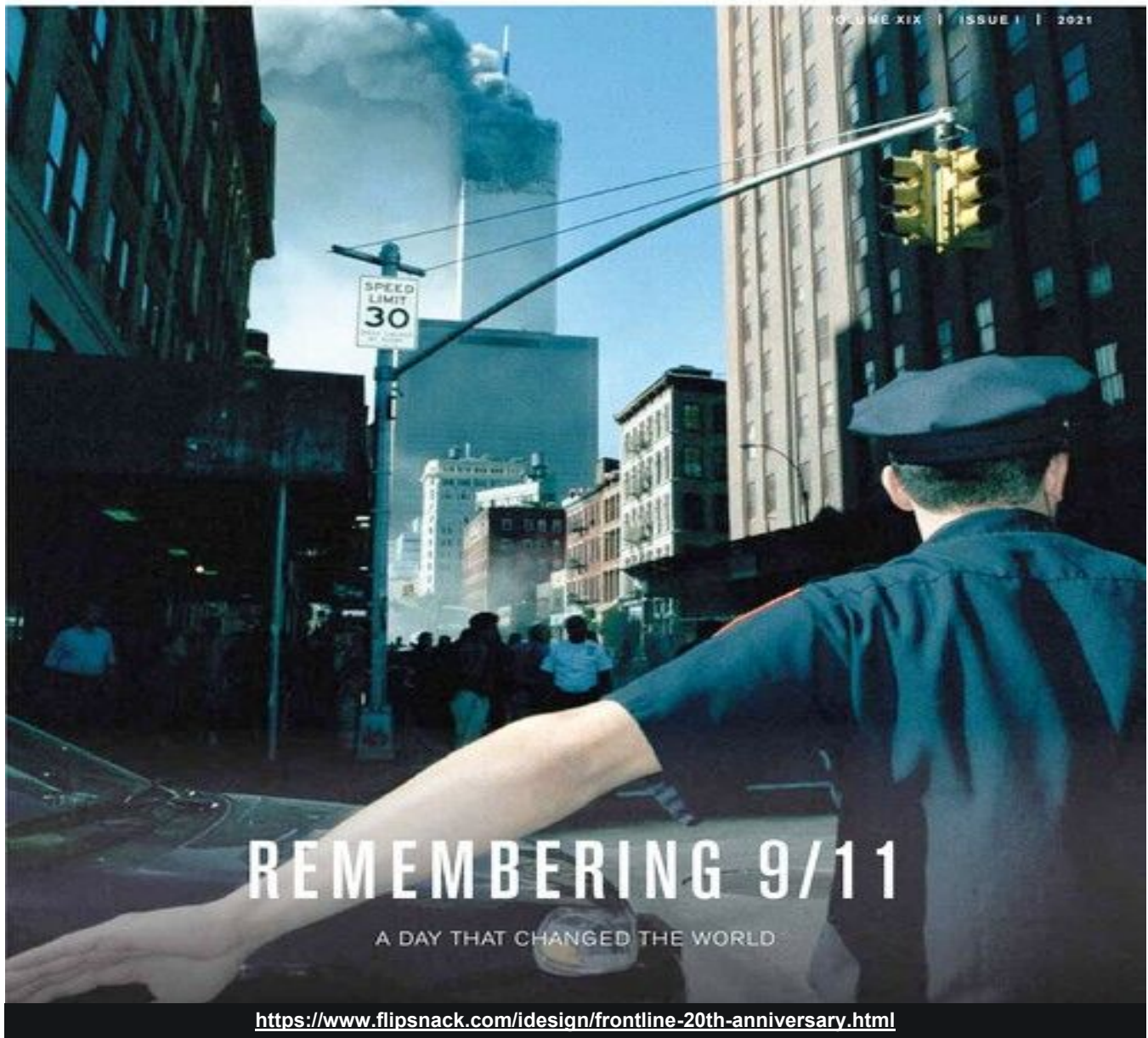
SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

FRONTLINE

A PUBLICATION OF THE NYC SERGEANTS BENEVOLENT ASSOCIATION

VOLUME XIX | ISSUE I | 2021



<https://www.flipsnack.com/idesign/frontline-20th-anniversary.html>

LINE ORGANIZATIONS



The DEA Now Has Its Own App

If you have an Apple iPhone iOS, go to your Apple App store and search DEA NYPD to download.

If you have an Android phone, go to your Google store and search DEA NYPD to download.

To gain access to the App, you need to enter your DEA website login information, including email address and password.

If you've never logged onto the DEA website at www.nycdetectives.org before, you have to do so and create your own login. Everything that is listed on the DEA website is listed on our DEA App, designed for easy viewing on a smaller screen. If you have any problems logging in, go to the DEA website and choose "General Login Support" on the drop-down menu under Website Support.

Don't miss this specially designed application created so that our members can always access DEA information any time of day or night

A Message From the President About Our New Cigna Healthcare Dental Program

August 5, 2021

Dear DEA Member:

On behalf of the DEA Board of Officers, I am pleased to announce the rollout of our new **Cigna Healthcare** comprehensive and enhanced **dental program** for all active and retired DEA members and their families.

This new, streamlined program will be effective **September 1, 2021**.

Our new Cigna Program will offer better services, more participating dentists, and more covered procedures with higher reimbursements. Our new program will include a 24-hour, seven days per week Cigna customer service team working year-round with a special 800-toll-free telephone number and a special website exclusively for DEA members and their families.

During the week of **August 10th**, Cigna and the DEA will be sending you a package of important materials in the mail that will outline all the particulars of the program and its services.

During the week of **August 17th**, your new identification card(s) will be mailed to you.

We know that law enforcement today is facing its most difficult time. Therefore, the DEA has been working hard to deliver the best possible benefits for our members, and we believe you will find this carefully designed Cigna program to deliver a far superior dental plan than our members have ever experienced before!

And moving forward, we will be working hard to make other enhancements to our programs to bring you the best possible benefits that we can.

It is truly our privilege and honor to serve the Detectives of the New York City Police Department, truly the Greatest Detectives *in the World*.

Paul DiGiacomo
President

LINE ORGANIZATIONS

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

PBA
News Clips



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 & 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

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

Name	Address/Phone	Specialty/Practice
<u>SINGH, PRADEEP MD</u>	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology, Internal Medicine
<u>MORI, NARESH A MD</u>	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 802-0090	Cardiology
<u>PATEL, VASANT B MD</u>	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology
<u>LIMBANOVNOS, GEORGE A DC</u>	8019 ARDREY KELL RD CHARLOTTE NC 28277 (704) 321-0656	Chiropractic
<u>HEWETSON, DONALD J DC</u>	1120 EBENEZER AVENUE EXT ROCK HILL SC 29732 (803) 328-2800	Chiropractic
<u>WHITE, CURT L DC</u>	122 GATEWAY BLVD STE 100 MOORESVILLE NC 28117 (704) 799-1416	Chiropractic
<u>MCLEOD, TONYA S MD</u>	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
<u>ROSENZWEIG, LAURA B MD</u>	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
<u>MCELGUNN, PATRICK S MD</u>	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
<u>PORTER, JOSHUA G MD</u>	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
<u>KLINE, LAURA M MD</u>	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Dermatology
<u>BERGAMO, BETHANY M MD</u>	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Dermatology
<u>JOHNSON, CHARLES S MD</u>	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Dermatology
<u>OLIARO, JERRY P DO</u>	2525 COURT DR GASTONIA NC 28054 (704) 834-2662	Emergency Medicine
<u>BAUER, STEVEN R DO</u> <u>Ballantyne Medical Associates</u>	15640 DON LOCHMAN LN STE A CHARLOTTE NC 28277 (704) 540-1640	Family Practice
<u>BAUER, STEVEN R DO</u> <u>Ballantyne Medical Associates</u>	16928 Lancaster Hwy, Charlotte, NC CHARLOTTE NC 28277 (704)817-8273	Family Practice Walk-in Emergency
<u>EMERY JR, HENRY R JR MD</u>	1928 WEDDINGTON RD MATTHEWS NC 28104 (704) 844-0505	Family Practice
<u>LADD-SNIVELY, SUSAN E MD</u>	1013 CHESTNUT LN STE 110 MATTHEWS NC 28104 (704) 585-8255	Family Practice

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

<u>INTERIM MANAGEMENT</u>	141 PROVIDENCE RD CHARLOTTE NC 28236 (704) 372-8230	Home Care
<u>HEALTH @ HOME CMC</u>	4701 HEDGEMORE DR ST 300 CHARLOTTE NC 28209 (704) 512-6438	Home Care
<u>KWAKU, HANS M MD</u>	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
<u>EVIVIE, PATRICK E MD</u>	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
<u>LE, STACY C MD</u> Seeing Current Patients Only	13220 ROSEDALE HILL AVE HUNTERSVILLE NC 28078 (704) 766-0320	Internal Medicine
<u>AFULUKWE, IFEDIORA F MD</u>	209 S COLLEGE ST HEATH SPRINGS SC 29058 (803) 273-4018	Internal Medicine, Pulmonary Diseases
<u>SHUSTER, SARAH OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>FARREN, KRISTEN OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>PIRKO, CARYN OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>CADENA, AMANDA OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<u>BUDAY, ALEXA OTR</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-7800	Occupational Therapy
<u>THURLOW, AMANDA OTR</u>	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<u>ADAMS, DONNA M OTR</u>	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<u>BLAKE, CHRISTINE OTR</u>	518 N GENERALS BLVD STE D LINCOLNTON NC 28092 (704) 748-0616	Occupational Therapy
<u>TAUB, NEAL S MD</u>	3535 RANDOLPH RD STE 208 CHARLOTTE NC 28211 (704) 442-9805	Pain Management, Physical Medicine & Rehabilitation
<u>ORAZULIKE, EBELE G MD</u>	342 PATRICIA LN STE 105 FORT MILL SC 29708 (803) 520-9380	Pediatrics
<u>NORTHLAKE CHILDRENS ASSOCIATES</u> <u>JAMES, MARY MARGARET M MD</u>	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics
<u>NORTHLAKE CHILDRENS ASSOCIATES</u> <u>GOODWIN, MAJE D MD</u>	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

<u>MILLER, STACI L PT</u>	5113 PIPER STATION DR STE 202 CHARLOTTE NC 28277 (980) 224-8191	Physical Therapy
<u>GREDA, MICHAEL J PT</u>	13655 PROVIDENCE RD MATTHEWS NC 28104 (704) 246-7050	Physical Therapy
<u>WOODWORTH, STEPHANIE PT</u> <u>See Other Locations</u>	8814 RACHEL FREEMAN WAY STE 103 CHARLOTTE NC 28278 (704) 295-4121	Physical Therapy
<u>PADGETT, LAUREN PT</u>	8326 PINE CIR STE 404 CHARLOTTE NC 28215 (704) 751-0532	Physical Therapy
<u>PLATNER, KELSEY L PT</u>	8326 PINE CIR STE 404 CHARLOTTE NC 28215 (704) 751-0532	Physical Therapy
<u>TURBIAK, KRISTIN PT</u>	7427 MATTHEWS MINT HILL RD STE 102-103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
<u>LEGATIE, ARIANA M PT</u>	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
<u>BIVENS, EMMA P DPT</u>	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
<u>SIGMON, MARSHALL G PT</u>	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
<u>BRISKE, JAMIE L PT</u> <u>See Other Locations</u>	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
<u>MORTON, ABBY PT</u>	197 PIEDMONT BLVD STE 205 ROCK HILL SC 29732 (803) 639-8066	Physical Therapy
<u>RACHH, BEENAL DPT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-7800	Physical Therapy
<u>DYBA, JENNIFER PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>FLANAGAN, DAVID L PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>LABRECQUE, JEFFREY PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>HOOGERHYDE, JORDAN PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

<u>RAMSEY, MEREDITH P PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>BURGER, KALAH J PT</u>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
<u>MANTOOTH, GREGORY A MD</u>	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Plastic Surgery
<u>NESS, DANIEL T MD</u>	959 COX RD GASTONIA NC 28054 (704) 866-7576	Plastic Surgery
<u>EMERSON, ERIC T MD</u>	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Plastic Surgery
<u>TIMMONS, BENSON E IV MD</u>	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Plastic Surgery
<u>SWANK, GREGORY M MD</u>	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Plastic Surgery
<u>LIESMAN, ROBERT M DPM</u>	2115 E 7TH ST STE 102 CHARLOTTE NC 28204 (704) 442-8433	Podiatric Surgery
<u>AFULUKWE, IFEDIORA F MD</u>	209 S COLLEGE ST HEATH SPRINGS SC 29058 (803) 273-4018	Internal Medicine, Pulmonary Diseases
<u>ERB, DAVID R MD</u>	1529 N LIMESTONE ST GAFFNEY SC 29340 (864) 487-9931	Pulmonary Diseases
<u>DE LA CRUZ, LUIS I MD</u>	1529 N LIMESTONE ST STE B GAFFNEY SC 29340 (864) 487-9931	Pulmonary Diseases
<u>BOSCIA, JOSEPH A III MD</u>	1005 THOMPSON BLVD UNION SC 29379	Pulmonary Diseases
<u>FORD, PETER F MD</u>	7800 PROVIDENCE RD STE 209 CHARLOTTE NC 28226 (704) 544-7535	Vascular Surgery, General Surgery
<u>MINUTE CLINIC OF NORTH CAROLINA</u> <u>See Other Locations</u>	4100 CARMEL ROAD CHARLOTTE NC 28226 (866) 389-2727	Urgent Care
<u>MINUTE CLINIC OF NORTH CAROLINA</u> <u>See Other Locations</u>	3310 SISKEY PARKWAY MATTHEWS NC 28105 (866-389-2727	Urgent Care
<u>MINUTE CLINIC OF SC LLC</u> <u>See Other Locations</u>	1740 HIGHWAY 160 W FORT MILL SC 29708 (866) 389-2727	Urgent Care

(continued next page)

Health and Welfare

Emblem Health/GHI PARTICIPATING LABORATORIES UPDATED 10/11/20

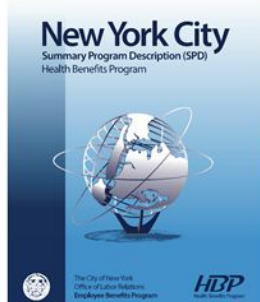
EmblemHealth has contracts with laboratories to provide lab services for our members. Please use these network laboratories when requesting lab services for our members. If you do not have an account with any of our network laboratories, please establish one as needed by calling the applicable phone number(s) below.

LABORATORY NAME	PLANS COVERED	PHONE NUMBER	WEBSITE
ROUTINE CLINICAL LABORATORY SERVICES			
Quest Diagnostics, Inc.	All Plans	866-697-8378	questdiagnostics.com
CARDIOVASCULAR DISEASE			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DERMATOPATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DIALYSIS TESTING			
DaVita Labs	All Plans*	800-604-5227	davita.com
Spectra Laboratories	All Plans*	800-522-4662 or 800-433-3773	spectra-labs.com
ENDOCRINOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GASTROENTEROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GENE-BASED TESTING			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
HEMATOLOGY/ONCOLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
NEUROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
PAIN MANAGEMENT			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
UROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
AmeriPath New York	All Plans*	866-393-7434	ameripath.com

* All Plans: EmblemHealth Select Care, EmblemHealth EPO/PPO, EmblemHealth Medicare HMO/PPO, GHI HMO, HIP and Vytra HMO/ASO

Note: Physicians may use the lab and pathology group services affiliated with a participating hospital only when both the lab and pathology group also have a contract with EmblemHealth.

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 Trustee Dennis Cirillo here is a link to the New York City Summary Program Description Health Benefits Program <https://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.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.

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.

<https://private.sbanypd.nyc/wp-content/uploads/documents/benefits/catastrophic-coverage-benefit-claim-form.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 catastrophic medical expenses after your G.H.I. basic refund, the DEA requires an out-of-pocket deductible of \$4,000 per family per calendar year. When G.H.I. original Explanation of Benefit (EOB) statements are submitted to the DEA reflecting the deductible, we will refund \$3,000 of the \$4,000 deductible. All covered expenses i.e., those claims in which GHI has made some level of payment, after the deductible will be processed at a 100% reimbursement level not to exceed \$250,000 lifetime per family. This catastrophic medical benefit applies only to members enrolled in the GHI-CBP program offered through the City of New York Health Benefits office.

There is an additional benefit under the DEA Catastrophic Benefit Program for Retired Members who do not qualify for the Catastrophic benefit described above.

For members who have out of pocket expenses ranging between \$2,000 and \$4,000 in a calendar year, the DEA Health Benefits Fund will reimburse you the amount between \$2,000 and \$4,000. GHI Explanation of Benefits (EOB) statements will be required for submission to the DEA in order to obtain reimbursement. Please telephone the DEA Health Benefits Office at 212-587-9120 for an Annual GHI/DEA Refund Form.

<https://www.nycdetectives.org/health-benefits/catastrophic-medical/>

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](#)

[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 Apr.. 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 Apr..

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?

Health and Welfare



NYC Health Benefits Program City Coverage for Medicare-Eligible Retirees

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

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

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

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

Question: I don't have direct deposit for my pension payment and still have not received my Medicare reimbursement. What should I do?

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

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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

IRMAA Medicare Part B Reimbursement

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

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

THIS AND THAT



HR 218 Qualification classes are conducted at Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027.

Due to COVID-19 qualification spots are limited.

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



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

A Must Do every 5 years for New York State Pistol License Holders.

If your permit was issued before January 15, 2013, the deadline to submit your recertification was January 31, 2018. If your permit was issued on or after January 15, 2013, the deadline to recertify is five years after the date the permit was issued. As a permit holder, it is your responsibility to recertify your permit whether you receive a notification letter or not.

Check the below links to see if you are due for renewal:

<https://safeact.ny.gov/pistol-permit-recertification>

https://firearms.troopers.ny.gov/pprecert/recertWebTrackApplStatusView.faces?OWASP_CSRFTOKEN=ZLSM-ZQXL-B1EP-Q6D1-J772-JBXV-11IQ-04RZ

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/



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



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>

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.

Continued next page.....

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section

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

40 – Rector Street – 3rd Floor

New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

Continued next page.....

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).
Make sure the car insurance company continues to cover the person's car until it's sold or transferred to a beneficiary.

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

NOSTALGIA

POLICE-MEN NEWS

Transfers-Appointments-News pertaining to those in blue

14 October 1889

His Bonds Forfeited

Ex-Policeman WASSERMAN, who is charged with defrauding Chinese laundrymen, failed to appear before Justice TIGHE today and his bonds were forfeited.

18 October 1918

POLICEMAN MORGAN DEAD; SHOT OVER YEAR AGO

Policeman Michael J. MORGAN, attached to Inspector McDONALD's personal staff at Brooklyn Police Headquarters, died today at his home, 294 Pulaskistreet, after a few days illness of pneumonia, the result of influenza. He is survived by his mother.

Policeman MORGAN, on June 26, 1916 disguised as a sailor and after bootleggers, was shot in the stomach by Frank BURROWS, who was later sent by Justice CROPSEY to State Prison for six and a half years. As the result of the wound, MORGAN was confined to the hospital for four months. The bullet was never extracted.

Policeman MORGAN received special commendation for the Police Commissioner for his daring and for his courage in holding on to his prisoner despite the fact that he was wounded. He was known as a man always ready and a man to whom no duty was too dangerous to handle. He was 29 years old.

25 October 1906

AUTO TRIP COSTS "COP" DOYLE 30 DAYS PAY

Patrolman Bernard DOYLE, of the Liberty avenue station, who on Aug 5 took a trip in the police automobile without permission and ran into a "yap" wagon, was fined thirty days' pay by Commissioner BINGHAM yesterday.

26 October 1906

FLORAL HORSESHOW FOR CAPT. PINKERTON

Police Capt. Alexander PINKERTON, transferred by Bingham's colossal shift of yesterday from the Sixtieth precinct to the Coney Island station receive a floral horseshoe of pink and red roses from his former subordinates this morning. The horseshoe is a handsome specimen of the florist's art, standing seven feet high. PINKERTON expects to make good at Coney Island.

There were flowers on desks in many other police stations this morning when the captains arrived. Most of the precinct commanders moved into their new quarters last night. In many cases the men were really sorry to see their captains go.

30 October 1906

BULLET KILLED DOG AND LODGED IN "COP'S" FOOT

Patrolman George MYERS of the Fourth avenue station, today shot a vicious dog which was snapping and snarling in front of 873 Fifty-fourth street. The bullet went through the animal's head and lodged in the "cop's" foot. MYERS was taken to the Norwegian Hospital.



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HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

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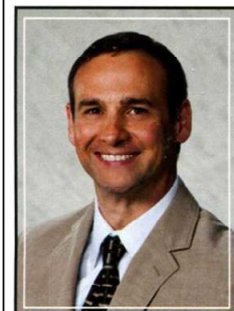
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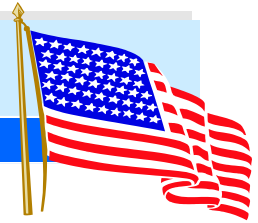
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