



# NYPD 10-13 CLUB of Charlotte, NC Inc.

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

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

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



Club Officers

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10-13

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Harvey Katowitz

## PRESIDENT'S MESSAGE

Hi All,

I am happy to report that with the recent easing of restrictions at bars and restaurants we will be holding our March 9 membership meeting in person and for those who cannot be there in person you will be able to participate virtually using Zoom. The current restrictions allows for 30% of a buildings maximum occupancy which means that 59 members will be allowed to attend in person. If you are experiencing any illnesses, we ask that you attend virtually. The link to the meeting will be included in the evite and also mailed to members. Once we have 59 members responding yes to the evite, everyone else will have to attend virtually.

During our February membership meeting motions were made and approved to donate \$300 (\$25 per month) to the PBA Widows and Children's fund and to the Tunnels and Towers Fund.

### PBA Widows' and Children's Fund

The PBA Widows' and Children's Fund, Inc. (the "Fund") provides aid and assistance to widows, widowers and eligible dependents of police officers who have lost their lives in the line of duty. Eligibility is defined as all widows, widowers and children of active police officers who lose their lives in the line of duty as the Directors may deem either worthy of or otherwise in need of relief or assistance. Benefits are determined on a yearly basis, by a majority vote of the committee established to oversee procedures. Benefits provided to eligible beneficiaries vary on a yearly basis, depending on, among other things, the availability of funds.

### The Tunnel to Towers Foundation



The Tunnel to Towers Foundation is committed to ensuring we never forget the events of 9/11 and the sacrifices that were made and continue to be made by our first responders in the line of duty. Through the *Fallen First Responder Home Program*, Tunnel to Towers aims to pay off the mortgages of fallen law enforcement officers and firefighters killed in the line of duty that leave behind young children. The Foundation's goal is to ensure stability and security to these families facing sudden, tragic loss.

The Tunnel to Towers Foundation also builds mortgage-free smart homes for our most catastrophically injured veterans and first responders. Each home is designed to address the unique needs of each individual. Smart homes host a myriad of features such as automated doors and lighting, wider halls and doorways, special showers to accommodate wheelchairs, automatic door openers, cabinets, counters, and stove tops that can be raised and lowered, back-up generators, and central heating and air conditioning systems that can be controlled by tablets. These homes help our most severely injured veterans and first responders to reclaim their day-to-day independence.

Lastly The Gold Star Family Home Program, launched in September 2018, honors the legacy of those who made the ultimate sacrifice while serving our country. The Foundation provides a mortgage-free home to surviving spouses with young children.

Applications for club scholarships are being accepted through June 1, 2021. See pgs. 12 & 13.

Continued next page.....

**Next Membership Meeting**  
**Tuesday March 9, 2021 at 7:00 PM**  
<http://www.charlotte10-13.com/>

# PRESIDENTS MESSAGE

The 2019 Medicare Part B reimbursement differential & IRMMA is scheduled to be paid by the end of March.

The 2020 Medicare Part B reimbursement is scheduled to be paid in April. [health-video-medicarepartbreimbursement \(nyc.gov\)](https://www1.nyc.gov/site/olr/health/retiree/health-retiree-forms-and-downloads.page)

If you mailed the forms you will need to resubmit them by email to [NYCRETIREESHBP@EMBLEMHEALTH.COM](mailto:NYCRETIREESHBP@EMBLEMHEALTH.COM).

You can download the forms from the OLR website at <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-forms-and-downloads.page> fill them out, scan them and email to OLR.

If you have not already done this, you can submit requests retroactively for 3 years.

During the past few years, our country has become more divided than in any time I can remember.

Adding to this division is the false information being espoused by extremist groups on the political left and right.

On average I receive approximately a dozen emails a week from club members and other law enforcement retirees that contain false or misleading information that is being passed around via social media. Much of this misinformation is political or anti-police in nature and does nothing but embolden extremist groups. It also gives opposing extremist groups fuel to fan the fire of discord.

Just because information in an email or on Facebook corresponds with your belief, it doesn't make it true. Verify the information before forwarding it.

I truly believe that this is one of the things that swayed many independents to vote the way they did during the 2020 election, and is one of the reasons the republican party lost the majority in the Senate.

Here are just a few of the headlines from emails I have recently received that contained false information meant to foster discord in our country.

## **Former president Trump had a gold statue built of himself.**

**False see:** <https://www.msn.com/en-gb/news/world/the-trump-golden-statue-everyone-is-talking-about-was-made-in-mexico/ar-BB1e4DMv?MSCC=1604311955>

## **West Virginia is building a 'Sharia Zone' Housing Project for Syrian Refugees**

**False:** <https://www.snopes.com/fact-check/sharia-zone-housing-project-wva/>

## **"The Government is buying up all the Ammo"**

This has been circulating since 2011 and is untrue.

See: <https://www.outdoorlife.com/story/guns/wheres-all-the-damn-ammo-federal-premiums-president-has-some-answers/>

**"I couldn't watch the whole thing, its to absurd, but this is what THEY want to do to gun owners."**

H.R. 127: Sabika Sheikh Firearm Licensing and Registration Act <https://www.youtube.com/watch?v=NU76o7fBVUI>

The **THEY** in the above headline is one (1) member in the House of Representatives. The bill was introduced on Jan 4, 2021, does not have any co-sponsors and reportedly has less than a 3% chance of being enacted.

## **IF YOU OWN AND GUN OR GUNS YOU MIGHT WANT TO READ THIS!**

**Marlin Firearms bought and CLOSED by George Soros. Even if you don't own a gun - this will affect you.**

### **MARLIN FIREARMS IS CLOSING ITS DOOR**

**This was checked on "Truth or Fiction" who verified it.**

The above information **was not** checked on Truth or Fiction. For the truth go to: <https://www.truthorfiction.com/cerberus-soros/%23.VOIo0VPF9m8>

## **A letter from a retired NYPD officer Raymond Wood accused the FBI and NYPD of being involved in Malcolm X's death.**

**False:** Raymond Wood's daughter Kelly debunked its authenticity in an [interview with NY1](https://www.ny1.com/nyc/all-boroughs/news/2021/02/26/daughter-of-former-nypd-officer-says-malcolm-x-letter-is-fake). <https://www.ny1.com/nyc/all-boroughs/news/2021/02/26/daughter-of-former-nypd-officer-says-malcolm-x-letter-is-fake>

## **U.S. President Joe Biden signed an executive order giving China access to or control over the U.S. power grid system, causing the Texas power outage of February 2021.**

**False see:** <https://www.snopes.com/fact-check/power-grid-executive-order/>

## **Nancy Pelosi and the 'Wrap-Up Smear'**

In a C-SPAN clip, House Speaker Nancy Pelosi brags about her party's use of a "wrap up smear" against Republicans.

**False see:** <https://www.truthorfiction.com/nancy-pelosi-and-the-wrap-up-smear/>

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# PRESIDENTS MESSAGE

~~~~~  
Come on man....Do you know how tiring it is to sign  
56 executive 🙄🙄🙄 orders. It'll put anyone to sleep!!!!

He's taking a nap at 10:45.

Here is what happens when there's a pause in the Telprompter during a Joe Biden interview.

This man is now the leader of the free world.

Not sure how this one got past the censors, but it won't be up for long.

**False.** This was a manipulated video shared by President Trump's social media director.

See: <https://www.snopes.com/fact-check/biden-fall-asleep-during-interview/>



Can't wait for her/his great advice with regard to how I can get as healthy (physically & mentally) as she obviously is...•

Biden's new overweight transgender health secretary and her/his healthy family. Dr Rachel Levine, she will be in charged of our healthy lifestyle.

Congratulations America!! 🍌🍌



The above-displayed image is a photo shopped creation that originated with an image of Samantha, Phillip, and Emma Chawner, a family in the United Kingdom."

<https://www.snopes.com/fact-check/rachel-levine-family-photo/>  
<https://checkyourfact.com/2021/02/03/fact-check-rachel-levine-family-photo/>

As witnessed by the continuing anti-police protests, riots and legislation to defund the police by extremist on the left and the January 6 Capitol riot by extremists on the right, it is obvious that our country is heading in the wrong direction.

Now more than ever we need our country to heal and come together. This is difficult to do when so many people take what is passed around on social media as gospel and pass it on to others

Please do your part to stop the spread of discord in our country and verify information before forwarding it on to others.

During our Feb. membership meeting I informed members that we were creating a new board position, "Corresponding Secretary" and asked for volunteers for that position. The main duties of the corresponding secretary will be to update the club roster with information from new club members, contact and welcome them to the club and provide them with a copy of our by-laws, club roster and 5th anniversary booklet.

So far two club trustees have volunteered to fill that position, but that would require a replacement for a trustee position.

We have a great organization that grows each year and we need your help to continue doing so.

If you are willing to join the board either as a club trustee or corresponding secretary please let me know.

**February newsletter riddle & answer:** Carefully read this sentence: "Sara Sawyer saw seven, sleek, silver, sharks while swimming in the seven seas. How many S's are in this sentence? There are 2 S's in this sentence. The answer was on page 42.

**March Riddle:** If you dip a white cloth into a bottle of red ink it becomes a red cloth. If you paint a red house white it becomes a white house. so, if you throw a white shirt into the blue sea, what will it become?

**HR 218** qualifications will be held every other week beginning March 5, at Eagle Gun Range, 3789 Roberta Church Rd, Concord, NC, Contact Mike Boger, [wrthawg@yahoo.com](mailto:wrthawg@yahoo.com) to reserve a spot.

Stay healthy and stay safe!

Fraternally,

*Harvey Katowitz*

Harvey Katowitz



THEY MUST NEVER BE FORGOTTEN

**BLUE  
LIVES  
MATTER!**





# THEY MUST **NEVER** BE FORGOTTEN



Sergeant William Brautigam succumbed to a cancer-related illness stemming from his search and recovery efforts following the terrorist attack on the World Trade Center on September 11, 2001.

"On 9/11, Sgt. William Brautigam was a recruit in our Police Academy when he, and thousands of others, answered the call," Commissioner Shea tweeted. "Today, nearly 20 years later, we lost him to illness stemming from his work that day and in the weeks and months after."

Over his 20-year career, Brautigam made nearly 700 arrests and received more than two dozen department awards.

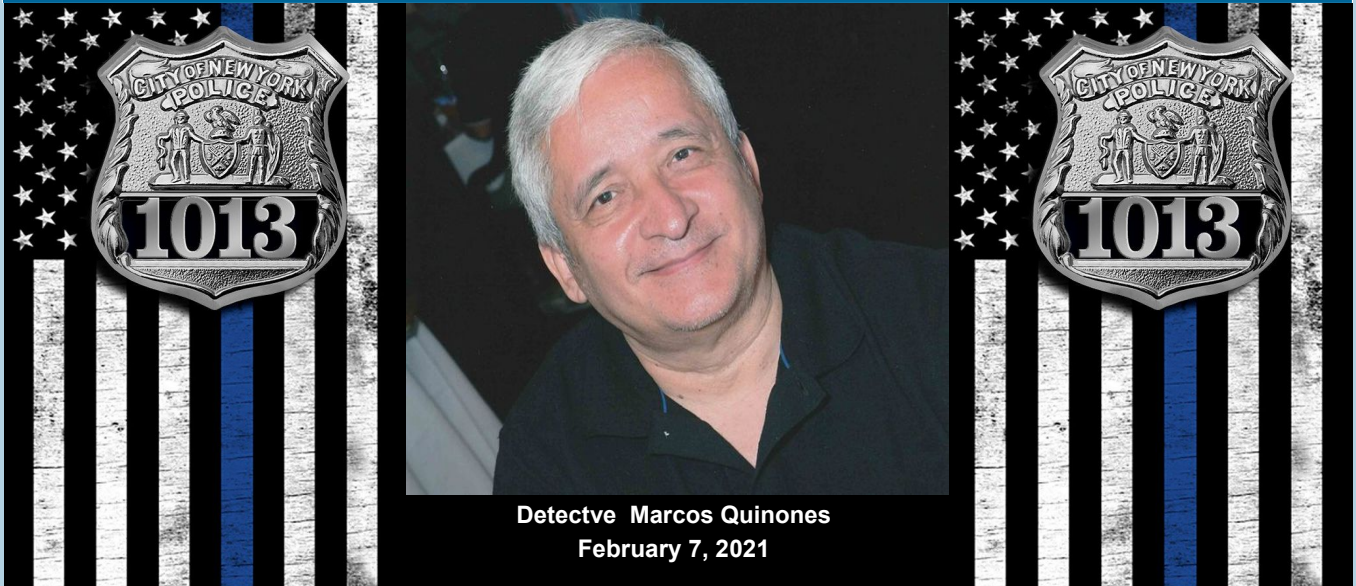
Over the past four years, he worked in the Criminal Enterprise Investigative Section while fighting the illness that took his life.

Sgt. Brautigam was 47 years old.





# THEY MUST **NEVER** BE FORGOTTEN



**Detective Marcos Quinones**  
February 7, 2021

Retired NYPD Det. Marcos Quinones succumbed to a cancer-related illness stemming from his search and recovery efforts following the terrorist attack on the World Trade Center on September 11, 2001.

Quinones, a longtime resident of Manhattan's Lower East Side, joined the NYPD in January 1982, and soon found his specialty after coming across information "that an occult group was trying to infiltrate the NYPD."

Quinones earned masters' degrees in religion, and helped more than 200 law enforcement groups with his knowledge of the occult. He was often called to review scenes of animal mutilation.

On Sept. 11, 2001, Quinones was dropping his son off at day care when he looked up and saw the first plane hit the Twin Towers. He rushed to the scene, and spent several days in the pit at Ground Zero.

He learned about his cancer on Christmas 2018, months after he retired from the police department.

Quinones' death "is another heart-breaking example of how the tragedies of 9/11 did not stop on that day," said Detectives Endowment Association President Paul DiGiacomo.

DiGiacomo worked with Quinones. "He was a great cop, humble public servant and a caring person," he said. "And although Marcos will be sorely missed, he will never be forgotten."





# THEY MUST NEVER BE FORGOTTEN



Retired NYPD Police Officer Nicholas Purpero died of World Trade Center-related cancer on February 20, 2021, at the age of 48. He was an NYPD officer for 26 years, and had only recently retired.

He was loved and cherished by many people including : his parents, Salvatore Purpero and Giovannina Purpero; his sister Angela Cugini; his wife Lisa Nielson Purpero; his sons, Nicolas and Alexander; and his nieces and nephews, Chelsea Fawcett, Cassidy Fawcett, Zachary Sadiki, Camryn Brescia, Amelia Sadiki, Christy Cugini and Arianna Cugini. on the World Trade Center on September 11, 2001.





# THEY MUST NEVER BE FORGOTTEN



Lt. Michael Boutte  
Hancock Co., MS Sheriff's Office  
EOW: Monday, Feb. 1, 2021  
Cause: Gunfire



Deputy Sheriff Ross Dixon  
Cambria Co., PA Sheriff's Office  
EOW: Tuesday, Feb. 9, 2021  
Cause: COVID19



Lt. Gene Lasco  
Indiana Dept. of Corrections  
EOW: Sunday, February 21, 2021  
Cause: Stabbed



Special Agent Laura Ann Schwartzberger  
FBI  
EOW: Tuesday, Feb. 2, 2021  
Cause: Gunfire



P.O. Mitchell Penton  
Dallas, TX P.D.  
EOW: Saturday, Feb. 13, 2021  
Cause: Vehicular assault



[Natural Resources Officer Jason Lagore](#)  
Ohio Dept. of Natural Resources  
Div. of State Parks and Watercraft,  
EOW: Tuesday, February 23, 2021  
Cause: Duty related illness



Special Agent Daniel Alfin  
FBI  
EOW: Tuesday, Feb. 2, 2021  
Cause: Gunfire



Sgt. Richard Paul Brown  
Fresno, CA PD  
EOW: Weds., Feb. 17, 2021  
Cause: COVID19



[Deputy Sheriff Thomas Albanese](#)  
Los Angeles Co. Sheriff's Dept.  
EOW: Thursday, February 25, 2021  
Cause: Motorcycle crash



Agent Juan Rosado-López  
Puerto Rico PD  
EOW: Weds., Feb. 3, 2021  
Cause: COVID19



Deputy Sheriff Michael Magli  
Pinellas Co. FL Sheriff's Office  
EOW: Weds., Feb. 17, 2021  
Cause: Vehicular assault



[Reserve Deputy Constable Martinus Mitchum](#)  
Second City Court of New Orleans,  
LA Constable's Office  
EOW: Friday, February 26, 2021  
Cause: Gunfire



Ptl. Darian Jarrott  
New Mexico State Police  
EOW: Thursday, Feb. 4, 2021  
Cause: Gunfire



Officer Horacio Sebastian Dominguez  
Miccosukee, FL PD  
EOW: Sunday, February 21, 2021  
Cause: Vehicular accident



[Police Officer Dominic J. Winum](#)  
Stanley, VA PD  
EOW: Friday, February 26, 2021  
Cause: Gunfire



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.



**Membership Zoom Meeting Minutes  
February 9, 2021**

The meeting was called to order at 7:05 pm with 48 members, 1 new member and 1 guest. This was followed by the pledge of allegiance, invocation, the reading of the names and cause of the death of the 24 officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers.

**Roll Call of Officers**

President: Harvey Katowitz  
Vice President: Bernard Roe  
Treasurer: Chris Russo  
Secretary: Scott Hickey  
Sgt. at Arms: Harry Dobson - Excused  
Trustee: Dennis Cirillo  
Trustee: Bob Fee  
Trustee: Kevin Gribbon  
Trustee: Brenda Jordan  
Trustee: Ian McGrouther  
Historian: Jim Rochford - Excused  
Chaplain: Donald Sanchez  
Chaplain: Rich McCarron

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

Introduction of guest speakers: None

**Sickness & Distress:**

- Jan. 9 Ret. NYPD officer Bill Wynne brother/uncle of Marty Wynne & Marty Wynne Jr.
- Charlie Dittrich's mother, Mildred Dittrich passed away on Jan. 29
- Butch Foley passed away on Feb. 9.
- Keith Rand is awaiting a liver transplant.
- Scott Boyar is hospitalized.
- Elliott Cuff being treated for stage 4 lung cancer.

**Communications & Bills**

- 2019 Medicare Part B differential reimbursement is scheduled to be paid in March.
- 2020 Medicare Part B reimbursement is scheduled to be paid in April.
- At this time Emblem Health is not accepting out of NYS providers into the plan.
- webCOPS. is a new secure website to view your pension account and connect with the Police Pension Fund online. Once you register on webCOPS, you'll be able to:
  1. Verify contact information
  2. Download and submit certain request forms. <https://www.webcops.org/ppfmss/app>

New features will be added periodically.

**Report of officers**

President: The club is looking for a volunteer to fill a new board position – Corresponding secretary.

Vice President: Nothing to report.

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

Secretary: Excused

**Trustees:**

- Dennis Cirillo: Nothing to report
- Bob Fee: Nothing to report.
- Kevin Gribbon: Nothing to report
- Brenda Jordan: Nothing to report
- Ian McGrouther: Nothing to report.



Sgt. at Arms: Excused

Historian: Excused

**Committee Reports**

- Membership: 436, 61 who have not yet paid their 2021 dues.
- Socials: Nothing to report

**Old Business:**

- 2021 membership cards have been mailed to members. Several have been returned because members have moved.
- Club donations: Two motions were made and approved to donate \$300 each (\$25 monthly) to the PBA Widow and Children's Fund and to the Tunnels to Towers Foundation

**New Business:** None

**Good of the Club**

- New Members:
  1. Ret. NYPD Det. Kevin Dilberian
  2. Ret. NYPD Lt. Daniel Sbarra
  3. Ret. NYPD Lt. Bobby Shepherd
  4. Ret. NYPD P.O. Craig Zwerling
  5. Ret. NYPD Sgt. Kate Ganley
  6. Ret. NYPD Sgt. Robert Ganley
  7. Ret. Nassau Co. Sheriff Kevin Imm

A motion to accept them as members was made and seconded. The motion passed.

Newsletter riddle: The following members who answered the January newsletter riddle correctly were entered in a drawing for a free membership:

- John Erker
- Bob Fee
- Paul Ferrigno
- Joe Gworek
- Steve Sokolski

Paul Ferrigno's name was drawn.

- 50/50 postponed

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

**Next Meeting  
March 09, 7pm**





# HEALTH AND WELFARE

## ***Understanding 9/11 Victim Compensation Fund Awards After the Permanent Extension & During the COVID-19 Health Crisis***

By Michael Barasch |

The 9/11 community's health crisis has been exacerbated by the COVID-19 pandemic because first responders and survivors with compromised immune and respiratory systems are uniquely vulnerable to the disease.

This crisis has placed an enormous emotional, physical, and financial burden on individuals and families, including responders, debris removal and construction workers, downtown office workers, residents, students, teachers and staff at nearby schools.

The scars of 9/11 are all around us, in the lives cut tragically short, the previously vital individuals fighting to maintain their health, and the thousands of families struggling with unimaginable loss.

Thanks to the 9/11 Victim Compensation Fund (VCF), 9/11 first responders and survivors – as well as their families – have a key lifeline to access resources in their time of need. The substantial awards available through the VCF are crucial to easing the financial burden on thousands of families. Free health care from the WTC Health Program (WTCHP) offers access to experts who treat more 9/11 illnesses than any other doctors.

We have travelled across the United States to spread the word about the VCF and the nation-wide health program. The two programs are separate but they work hand in hand. For individuals who are certified by the Health Program with a 9/11-related health illness, VCF awards include compensation for pain and suffering, in addition to economic loss where appropriate (for example, if you were found disabled as a result of your illness).

### **Awards for Pain and Suffering**

After last year's permanent extension, the VCF Special Master changed the range of compensation awards. Awards for pain and suffering, also known as non-economic loss, are based on the severity of the illness. The VCF reviews medical records and other evidence to determine the impact of the illness. Since the permanent extension, awards for non-economic loss have ranged from \$10,000 to \$340,000. The range of awards demonstrates that the VCF has been making case-by-case determinations on each claim. This is why we encourage our clients to write personal impact statements that describe how their lives have been affected. Remember that you never waive your future rights when you receive an award. And, past awards are no guarantee of future awards.

The following are some of the thousands of non-economic loss awards that the VCF has recently been issuing to our clients with non-disabling cancers and other WTC-related illnesses:

- \$20,000-\$90,000 awards for respiratory illnesses
- \$90,000-\$250,000 awards for skin cancers
- \$200,000-\$340,000 awards for other cancers

### **Lost Income Awards**

The VCF awards additional compensation for economic loss when an individual has been found disabled from a 9/11-related physical illness (not a psychological illness). The disability determination must be made by an independent governmental entity, such as the FDNY, NYCERS, the Workers Compensation Board, or the Social Security Administration. In some cases, the VCF will consider disability findings of an insurance company.

Economic loss awards are based on your age, work history, and prior earnings. Where an individual has received a disability pension, Social Security Disability (SSD) award, or World Trade Center litigation settlement, the VCF award will be reduced accordingly.

### **Wrongful Death Awards**

Families who have lost a loved one to 9/11-related illnesses are entitled to recover additional compensation for the victim's pain and suffering, as well as non-economic losses for the spouse and each dependent, replacement services, burial costs, and economic losses resulting from the death. Replacement services are the expenses incurred when, for example, a spouse has to pay someone to do the household chores that his/her deceased spouse used to do. If a personal injury claim was not made during the victim's lifetime, the family will also be entitled to the award that a victim would have received during his or her lifetime.

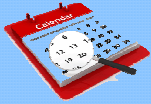
Wrongful death awards start at \$250,000 for the deceased claimant, plus \$100,000 for the spouse and \$100,000 for every dependent. Additional compensation is available for lost income (generally to age 65), funeral costs, and replacement services.

### **The Effect of COVID-19 on the 9/11 Community**

As stated above, the health crisis in our country has had a devastating effect on the 9/11 community in particular. Tens of thousands of responders and survivors have severe respiratory illnesses and compromised immune systems due to the WTC toxins. They are particularly vulnerable to COVID-19.

Fortunately, the VCF Special Master has addressed our concerns for those who have died of COVID-19. The VCF has announced that it will acknowledge COVID deaths as being caused by a 9/11 illness if the underlying 9/11 illness is listed on the death certificate as either the immediate cause of death or as an underlying illness which contributed to the claimant's death. If the death certificate fails to mention the underlying 9/11 illness, the VCF will consider the death to be caused by the 9/11 illness if medical evidence is presented which connects the dots and demonstrates how the VCF-eligible condition resulted in death.

# MEMBERSHIP



## 2021 Monthly Meeting Dates

|         |          |         |
|---------|----------|---------|
| Mar. 09 | Jne 08   | Oct. 12 |
| Apr. 13 | July 13  | Nov. 09 |
| May 11  | Aug. 10  | Dec. 14 |
| June 08 | Sept. 11 |         |

## BIRTHDAYS



## MARCH

|                                 |      |
|---------------------------------|------|
| Jeffrey Felipe                  | 3/1  |
| Tony Fisher                     | 3/1  |
| Vincent Morelli                 | 3/2  |
| Joe Calderon                    | 3/4  |
| Christopher Lee                 | 3/4  |
| Robert Cotumaccio               | 3/5  |
| Mike Lambert                    | 3/5  |
| Errol Wedra                     | 3/5  |
| Mario Erotokritou               | 3/6  |
| Charles Rice                    | 3/8  |
| Timothy Danahey                 | 3/9  |
| Skip Hepburn <b>RIP 12/3/18</b> | 3/10 |
| Brian Hassett                   | 3/11 |
| William "Harpo" Sylvestri       | 3/12 |
| Wanda Harris                    | 3/16 |
| Jim Kennedy                     | 3/20 |
| Michel Green                    | 3/21 |
| Michael O'Brien                 | 3/22 |
| Darcy Callahan                  | 3/23 |
| Glenn Moses                     | 3/26 |
| Felix Sermenio                  | 3/27 |
| Sal Pirrello                    | 3/29 |
| Jim O'Brien                     | 3/29 |
| Sam Reiver                      | 3/29 |
| Dave Schultheis                 | 3/29 |
| Brian Cropper                   | 3/30 |
| Frank Salamone                  | 3/30 |
| Bobby Shepherd                  | 3/?? |



### IN MEMORIAM

Jan. 27, Midred Dittrich, mother of Charlie Dittrich  
 Jan. 9 Bill Wynne, brother/uncle of Marty Wynne & Marty Wynne Jr.  
 Feb. 7 Butch Foley



## SICK DESK UPDATE

Elliot Cuff—Stage 4 lung cancer  
 Keith Rand - Awaiting liver transplant



Ret. NYPD Det. Kevin Dilberian  
 Ret. NYPD Lt. Daniel Sbarra  
 Ret. NYPD Lt. Bobby Shepherd  
 Ret. NYPD P.O. Craig Zwerling  
 Ret. NYPD Sgt. Kate Ganley  
 Ret. NYPD Sgt. Robert Ganley  
 Ret. Nassau Co. Sheriff Kevin Imm



We currently have 440 members, 310 from the NYPD and the remainder from 664 other law enforcement agencies.



Our meetings begin At 7pm  
 Hawthorne Lane Bridge is now open



**SPRING FORWARD**  
**DAYLIGHT SAVINGS TIME BEGINS**  
**SUNDAY, MARCH 14**

**If you have not yet paid your 2021 dues, please do so now using the Dues Renewal Form on page 55**



## NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

5922-5 WEDDINGTON RD  
SUITE 11  
WESLEY CHAPEL, NC 28104



**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC will award two (2) \$1,000 scholarships, "Bob Andretta" and "911 Memorial Scholarships" to the child, grandchild or great grandchild of a member of our 10-13 Club. In order to be eligible for a scholarship the following criteria must be met:

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be preparing to enter an **accredited four-year college** as a freshman in the year the scholarship is awarded.
- When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and an essay on what it means to be an American.

The NYPD 10-13 Club of Charlotte, NC will also award a \$500 scholarship, the "Jim Houston Memorial Scholarship" to the child, grandchild or great grandchild of a member of our 10-13 Club.

In order to be eligible for the scholarship the following criteria must be met:

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be entering an **accredited Community College** or a **post-secondary program for students with intellectual and developmental disabilities at an accredited four-year college** as a freshman in the year the scholarship is awarded.

When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and an essay on what it means to be an American.

The recipient of each scholarship will be determined by a lottery drawing at the June membership meeting of all eligible applicants.

NOTE: There can only be one winner per member family during a three year period.

**Application must be received by June 1, 2021**







# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

5922-5 WEDDINGTON RD  
SUITE 11  
WESLEY CHAPEL, NC 28104



**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

## 2021 College Scholarship Application

Sponsor's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_

Relationship to Sponsor: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

High School Attending: \_\_\_\_\_

College Attending: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Application must be received by June 1, 2021**



# TRUSTEE'S



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

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



Brenda Jordan



Bob Fee



Kevin Gribbon



Ian McGruther



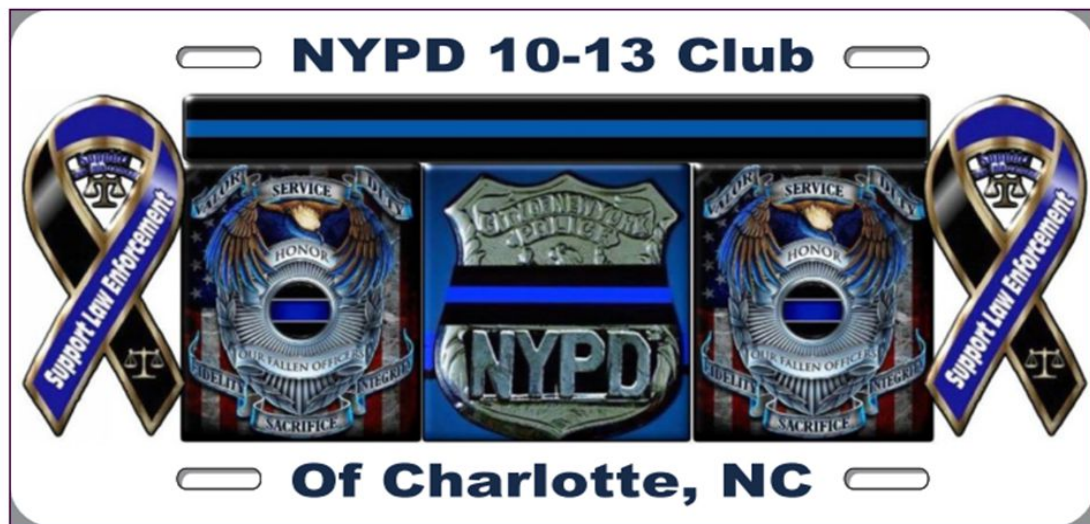
Dennis Cirillo



# 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                                          |
| Membership Services  | Member Contributions while on Military Leave                   |
| Legal                | Member Records / File Request                                  |
| Membership Services  | Minor Beneficiary Custodian Designation                        |
| 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                                    |

# ALLIANCE OF PUBLIC RETIREE ORG'S. OF NY



## RPA LEGISLATIVE CORNER REPORT January / February 2021 Report

### LEGISLATIVE REPORT:

2019-2020 Alliance Legislative Bill Agenda: Note...these are now expired bill numbers but can still be used to research the print version of each bill on-line.

This is our " FORGOTTEN VETERAN'S BILL "

S3968-2019 / Veterans Supplementation Bill / Senator Brooks

Stuck in Civil Service and Pensions Committee since 1-08-2020 with NO ACTIONS !

A6452-2019 / Veterans Supplementation Bill / Assemblywoman Barrett

Stuck in Governmental Employees Committee since 1-08-2020 with NO ACTIONS !

S3854-2019 / Health Protection Bill / Senator Lanza

Stuck in Civil Service and Pensions Committee since 1-08-2020 with NO ACTIONS !

A4203-2019 / Health Protection Bill / Assemblyman Weprin

Stuck in Governmental Employees Committee since 1-13-2020 with NO ACTIONS !

S5901E-2019 / COLA Bill ( Increase surviving spouse 50% to 100% / Senator Gounardes

Amended and recommit to Civil Service and Pensions Committee on 6-26-2020 with NO ACTIONS !

Amended EFFECTIVE DATE CHANGE TO NOW BE SEPTEMBER 1, 2021 !!

S5902-2019 / COLA Bill ( Provide COLA - age 55 retired 5 yrs ) / Senator Gounardes

Amended and recommit to Civil Service and Pensions on 6-04-2020 with NO ACTIONS !

Amended EFFECTIVE DATE CHANGE TO NOW BE SEPTEMBER 1, 2020 and RAISED THE AGE FROM 52 TO 55 !

S5835-2019 / COLA Bill ( raise base calculation from 18K to 21K ) / Senator Breslin

Stuck in Civil Service and Pensions on 1-08-2020 with NO ACTIONS !

A7413-2019 / COLA Bill ( raise base calculation from 18K to 21K ) / Assemblyman Steck

Stuck in Governmental Employees Committee and NO ACTIONS !

By the time you read this report, we will all have celebrated the holidays with our families and friends, hopefully in a safe and healthy manner. We have requested all our previous bill sponsors to re-submit our Legislative Bills for the 2021-2022 Legislative session. This is a procedural process that we must go through every two years. Each bill gets submitted, re-numbered and has to get an updated actuarial cost analysis before any bill can begin to move through the Senate and Assembly Committees assuming we get bill numbers assigned. If you have been following previously published Legislative Reports, you will have an understanding as to how dysfunctional the New York State Legislature has been in the past and I anticipate 2021 to be no different, with some exceptions due to recent developments.

Those of you who follow the real honest news coverage of corruption in Albany, the Albany Times Union Newspaper specifically and the New York Post front page articles, will already know about two major criminal cases that have come to the front pages of crimes and corruption amongst two certain " HIGH LEVEL " staff members in the New York State Assembly.

They are as follows: SOURCE: [www.timesunion.com](http://www.timesunion.com) / Date: 12-02-2020 / Author: Brendan J. Lyons, Managing Editor  
NEW YORK ASSEMBLY AIDE CHARGED WITH SEXUALLY ABUSING TEENAGER, Joe Brady, an aide to Brooklyn Assemblyman Peter J. Abbate, charged with Felony Sexual Abuse

WATERVLIIET - - The longtime legislative director for state Assemblyman Peter J. Abbate Jr. was arrested over the weekend on charges of sexually abusing an 18-year-old-girl at his Third Avenue residence, where police said they recovered drugs and what appeared to be bomb-making materials. Joseph P. Brady, 40, who law enforcement sources said is associated with a motorcycle gang that has ties to Hells Angels, is accused of sexually assaulting the woman after her 16-year-old boyfriend, who was also staying with Brady, briefly left the residence. Brady is paid more than \$ 118,000 a year as Abbate's legislative director. Abbate, a 71-year-old Brooklyn Democrat, has been a state legislator since 1986 and chairs the Assembly's Governmental Employees Committee. A law enforcement official briefed on the case said Brady has been on a law enforcement "watch list", and was questioned last year by State Police investigators in connection with the January 2019 disappearance of Michael P. Ahern, a 42-year-old Stillwater resident and member of the Rolling Pride motorcycle club. Saratoga County Sheriff's officials last year said Ahern was last seen on Jan. 6, 2019. He had lived at the club's headquarters on Brickyard Road in Stillwater. Law enforcement officials said they suspect Ahern, who has not been found, is a Homicide Victim.

For more than a decade, Joseph Brady was the go-to guy in the state Legislature for the leaders and lobbyists associated with New York's public sector labor unions. In his role as the longtime legislative director for state Assemblyman Peter J. Abbate Jr., Brady was the gatekeeper for the 71-year-old Brooklyn Democrat -- a state lawmaker since 1986 whose leadership of the chamber's Governmental Employees Committee gave him significant influence over labor issues. For anyone seeking support in the Assembly on a matter involving labor, their first stop often was Abbate's office -- and that contact would begin with a conversation with Brady, who had previously been a legislative representative for former New York City Mayor Michael Bloomberg. In his work for Abbate, Brady's professional biography states that he "crafts and oversees the implementation of ground-breaking labor legislation while also interfacing with several union organizations and dignitaries." But what Brady's colleagues at the Capital were apparently unaware of is that his dress shirts and ties concealed the tattoos that provided clues to the hulking 40-year-old's double life as a co-founder of a notorious chapter of the biker gang East Coast Syndicate.



# ALLIANCE OF PUBLIC RETIREE ORG'S. OF NY

The Capital Region motorcycle club was formed about six years ago and has since attracted the attention of law enforcement for its members' alleged affinity for drug use and violence. The group is also the focus of a homicide investigation in Saratoga County. Still, there has been signs of trouble in Brady's life before his arrest last weekend. A year ago he was arrested in Ohio on charges of drug possession and carrying a concealed weapon. The charges were reduced to misdemeanors as part of a plea bargain. Abbate, who declined to be interviewed for this story, announced that he had fired Brady day earlier, after the Times Union first reported his arrest and connection to the assemblyman. There is far more to this story and feel free to read about it on-line.

To summarize how this effects the Alliance Legislative efforts...All of our Bills had to go through Joe Brady and Assemblyman Abbate to be submitted and to get Assembly Bill numbers. We now suspect that since we never made any donations to Assemblyman Abbate, this is why we have had such difficulty in getting Assembly Bill numbers, although we were always assured by Joe Brady and Assemblyman Abbate that they would take care of us. It's a well known fact that an enormous amount of PAC MONEY, from various labor unions and other groups, was channeled through Assemblyman Abbate, to gain political advantage to advance Legislative Bills through the Assembly.

FYI...The Alliance, as regulated by our NYS Non Profit status, is prohibited from making any donations, to any politician or political organization and we have never done so. We Lobby the Legislators the old fashioned way, requesting them to support all our retiree bills and to no avail in the Assembly. The Senate on the other hand has been very accommodating and submits our bills.

SOURCE: [www.timesunion.com](http://www.timesunion.com) / Date: 12-02-2020 / Author: Brendan J. Lyons, Managing Editor  
Assembly Speaker's Chief of Staff lived 'opulent' lifestyle from 'unexplained wealth' / Legislative aide and her husband accused of drug trafficking, deposited hundreds of thousands of dollars.

ALBANY-- The Chief of Staff to state Assembly Speaker Carl E. Heastie and her husband lived a lavish lifestyle that federal prosecutors said was apparently funded by drug trafficking and included large expenditures on designer clothing and accessories -- as well as \$9,000 on hair extensions in a single year. The allegations were laid out in a court filing Monday in a cocaine-trafficking case involving Orlando Dennis of the Bronx, who is the husband of Heastie's Chief of Staff Jevonni Brooks-Dennis. "The defendant's wife is a governmental employee whose reported income does not explain the couple's wealth," prosecutors wrote. Between 2015 and 2019, Dennis made more than 630 cash deposits totaling more than \$600,000 into his bank accounts. He was employed as a \$25,000-a-year delivery driver with an annual take-home pay of less than \$10,000 after money was withheld for his child-support obligations. The bank records showed hundreds of thousands of dollars in cash deposits and withdrawals by both Dennis and his wife, prosecutors said, that the government described as "unexplained wealth." The defendant's wife records for 2018 to 2020 include four transactions totaling nearly \$7,000 at Christian Louboutin and nearly \$9,000 in hair extensions in a single year." Prosecutors also outlined what they said was a "calculated and coordinated effort" by Dennis to "carefully structure deposits." including many that were made by his wife. During a two-day period in May 2019, for instance, Dennis and his wife made a series of deposits ranging from \$300 to \$4,000 that added up to more than \$15,000 in cash in their respective bank accounts. Dennis was arrested on federal drug charges in January at John F. Kennedy International Airport for his alleged role in trafficking \$100,000 worth of cocaine from Jamaica seven months earlier. He was arrested after flying in from the Caribbean Island, where he'd been for about a month. Although Jevonni Brooks-Dennis has not been accused of criminal wrongdoing in this case, but prosecutors mention her prominently in the filing and note that she and Dennis made large cash deposits into their bank accounts on the same days. Mike Whyland, a spokesman for Heastie, said Brooks-Dennis remains the speaker's Chief of Staff. The latest Assembly payroll records indicate she was paid about \$75,000 in a six month period -from September 2019 to March 2020. There is more to this story and can be found on-line.

Now you may be wondering why I chose to write about these two breaking news stories. I did so for two very important reasons. The first being that the majority of NYS Retirees have no idea as to the level of ongoing criminal conduct and corruption in the Albany Legislature with the "pay to play" schemes and how hard the Legislators work to hide all of this from their constituents, by trying to sweep it all under the rug so to speak. Secondly, any rational, law abiding NYS resident has to question why NYS Assembly Speaker Carl Heastie hasn't fired his Chief of Staff, Jevonna Burke-Dennis yet and what is he hiding from us. Putting this into perspective...fact is that Speaker Heastie is the number one highest Democrat in the Assembly, followed by Assemblyman Abbate who is the number two highest Democrat in the Assembly. Do you see the pattern here and wonder about the media cover-up.

Retirees, this is what we are up against working with the dysfunctional Albany Legislature !

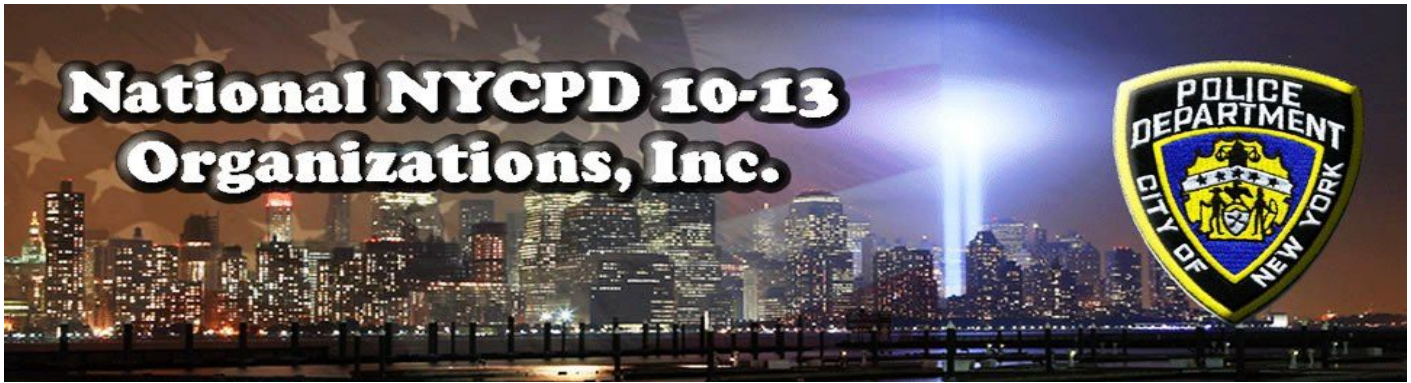
Now to report some very good legislative news...As a sitting member of Comptroller DiNapoli's Retiree Advisory Council, I received an announcement on 12-09-2020, that the Comptroller has advised that the New York State Common Retirement Fund is valued at an estimated \$ 226 BILLION DOLLARS. Along with that great news, the Comptroller also has finally worked out a compromise and agreement with regards to a bill sponsored by Senator Liz Krueger and Assemblyman Felix Ortiz, that they will withdraw the bill calling for the Comptroller to "divest pension fund investments from fossil fuel companies." Comptroller DiNapoli has set a 2040 Net Zero Carbon Emissions Target date along with a review of energy sector investments to be completed by 2025, with potential divestment for riskiest companies as determined by those companies that fail to meet minimum standards set by the Comptroller. This compromise agreement also ends the attack on Comptroller DiNapoli as the sole fiduciary of our pension fund, which is protected under the NYS Constitution. Great news :)

More good news for all retired Police Officers who are HR-218 certified...The National FOP (Fraternal Order of Police) had requested the Department of Justice, William Barr, to join in with an "amicus brief" in support of a lawsuit against the New Jersey Attorney General. This lawsuit is predicated upon the fact that the Federal Statute HR-218, does not allow the State of New Jersey to change existing law by misinterpreting the statute, ignoring the plain meaning of the law, it's legislative history or the intent of Congress. The Justice Department's statement of interest (amicus brief) in this case is clear and unambiguous -- "qualified retired law enforcement officers are exempt from State and local prohibitions on the carriage of concealed firearms and use hollow point bullets with that firearm -- even in New Jersey.

HAPPY NEW YEAR TO ALL RETIREES AND YOUR FAMILIES, AS 2021 WILL BE A YEAR OF MANY CHALLENGES BUT WE WILL NEVER STOP FIGHTING THE FIGHT ON BEHALF OF ALL NYS RETIREES !

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

Legislative Report respectfully submitted by,  
Bryant Kolner, RPA Legislative Representative  
President of the Alliance of Public Retiree Organizations of New York



With the start of the new year comes a new and critically important deadline for all members of the 9/11 community: July 29, 2021. Ordinarily, claimants with 9/11-related illnesses – which include 68 different types of cancer and dozens of respiratory conditions – must register with the 9/11 Victim Compensation Fund within two years of their illness being certified by the World Trade Center Health Program, and families must register within 2 years of their loved one's death.

But, following the passage of the permanent-extension of the September 11th Victim Compensation Fund Act, the VCF Special Master created a two-year window for 9/11 community members and their families to file older claims. The deadline for older claims has been extended to July 29, 2021.

Please help us spread the word to every WTC responder, downtown office worker, resident or student — **and to every Pentagon and Shanksville, Pa. responder** — who has been diagnosed with any of the 9/11 cancers, or whose family member passed from a 9/11 illness. And please share this information about the deadline with everyone you know who was in Lower Manhattan, at the Fresh Kills Landfill or morgues, or at the Pentagon or Shanksville on 9/11 or during any part of the following 8 months (for Pentagon and Shanksville responders, they must prove that they were exposed on 9/11 or anytime up until November 19, 2001). It's not too late for them to register a claim. But, It will be soon!

Don't wait. The VCF will be open to victims and families until 2090, but to access the benefits you are owed, you must comply with the registration deadlines and filing requirements of the VCF. Once this extension is over, the statutory 2-year deadline will return.

The Albany Legislation for 2021-2022 started January 6th. At this time, not much is going on in Albany since most bills are waiting on Actuary Reports.

However Assemblymen Robert Carroll, 44th District, Brooklyn, has already introduced bill #A1914,(which does not need an actuary report) with Co-Sponsors Nathalia Fernandez , 80th District Bronx and Rebecca Seawright, 76th District of Manhattan. *The Bill reads as follows; Requires the termination of any Police Officers or Peace Officers who use physical force which is not justifiable or which is not part of procedure regardless of if harm is done to any person or if any complaint is filed against such Police Officer or Peace Officer.*

This Bill does not effect any Retirees, however, it gives you a good indication of the Albany's continued assault against Law Enforcement. Hopefully the Active union line organizations will lobby against this bill.

Fraternally,

Frank Martarella

~~~~~  
Mega raffles will be mailed to chapter presidents in April.

The NYPD ID Card Section has a new ID Card renewal form and procedure that must be followed when the National renews ID cards for out of State members.

The **New ID Card Renewal Form** can be found on page 45. The new form is also be available on the National 10-13 web site. <https://www.nationalnycpd10-13.org/>

From January thru April, Larry Kelly, 392 Colon Ave Staten Island NY, 10308, Phone# 347-582-6885 will be renewing our ID cards. Please forward any renewals directly to Larry, as this will save time in the renewal process.

**Note:** The check or money order for return postage should be made out to RSA (Retired Sergeants Association). This is only until Frank Martarella returns. Also include a small note/sticky with your email address and Larry will acknowledge it's being processed.

The National gives out three \$1,000 scholarships each year. The winners will be announced at the National Convention that will be held from Sunday, September 12 to Tuesday, September 24.

See page 46 for the scholarship application and page 47 for further information about the convention



# National NYCPD 10-13 Organizations, Inc.



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

<b>ARIZONA 10-13</b>	<p><b><u>President Larry Carito</u></b> 11445 E Via Linda, suite 2-183, Scottsdale Arizona, 85259 PH: 917-604-2137 E-Mail: <a href="mailto:Larry.carito@gmail.com">Larry.carito@gmail.com</a> Website: <a href="http://www.Arizona10-13.org">www.Arizona10-13.org</a></p>	<b>NE PA NYPD 10-13</b>	<p><b><u>President Juan (John) Adams</u></b> 2261 Long Pond Road Long Pond PA ,18334. PH: 570-620-6913 Email: <a href="mailto:jadams067@gmail.com">jadams067@gmail.com</a> Website: <a href="http://www.nepa1013.com">www.nepa1013.com</a></p>
<b>NYPD 10-13 CLUB OF CHARLOTTE</b>	<p><b><u>President Harvey Katowitz</u></b> 4701 Wyndfield Lane Charlotte, N.C. 28270 PH: 704-849-9234 E-mail: <a href="mailto:hkatowitz@windstream.net">hkatowitz@windstream.net</a> Website: <a href="http://www.charlotte10-13.com">www.charlotte10-13.com</a></p>	<b>NORTHEAST FLORIDA 10-13</b>	<p><b><u>President Marty Syken</u></b> 712 El-Vergel Lane St. Augustine, Florida 32880 Cell Phone: 904-461-7381 Email: <a href="mailto:martins0004@yahoo.com">martins0004@yahoo.com</a> Website: <a href="https://www.nefl1013.com">https://www.nefl1013.com</a></p>
<b>HUDSON VALLEY 10-13</b>	<p><b><u>President John Briganti</u></b> 101 Gedney Street, Apt. 2D, Nyack, New York 10960. Cell Phone: 386-871-5941 Email: <a href="mailto:Johnny@Briganti.org">Johnny@Briganti.org</a> Website: <a href="http://www.hudsonvalley1013.com">www.hudsonvalley1013.com</a></p>	<b>RALEIGH NC 10-13</b>	<p><b><u>President Robert Young</u></b> 148 Tobacco Road Pittsboro, NC 27312 PH: 919 604 5188 Email: <a href="mailto:nypd1013raleigh@gmail.com">nypd1013raleigh@gmail.com</a> Website: <a href="http://www.raleigh1013.com">www.raleigh1013.com</a></p>
<b>JERSEY SHORE 10-13</b>	<p><b><u>President Salvatore V. Pepitone</u></b> 168 Watson Road Fanwood, N.J. 07023-0536 Phone: 516-375-0536 Email: <a href="mailto:salvatorepepitone@comcast.net">salvatorepepitone@comcast.net</a> Website: <a href="http://www.jerseyshore10-13.com">www.jerseyshore10-13.com</a></p>	<b>VILLAGES 10-13</b>	<p><b><u>President Charlie Monahan</u></b> NYPD 1013 PO Box 654 Wildwood Fl 34785 PH: 352 205 8646 Email: <a href="mailto:CMM0138@comcast.net">CMM0138@comcast.net</a> Website: <a href="http://www.villagesnypd10-13.org">www.villagesnypd10-13.org</a></p>
<b>MYRTLE BEACH 10-13</b>	<p><b><u>President Michael Fanning</u></b> 44 Shore Line Drive Pawleys Island, S.C. 29585 PH: 843-241-7128 E-mail: <a href="mailto:hntsgt@gmail.com">hntsgt@gmail.com</a> Website: <a href="http://MYR1013.com">MYR1013.com</a></p>	<b>WILMINGTON NC 10-13</b>	<p><b><u>President Chuck McLiverty</u></b> 6224 Sweet Gum Drive Wilmington NC 28409-6201 Email: <a href="mailto:ret2ncbeach@gmail.com">ret2ncbeach@gmail.com</a> Cell Phone- 845-598-7967</p>
<b>FORT MILLS SC 10-13</b>	<p><b><u>President: Scott Hassler</u></b> Fort Mill, S.C.10-13 Club 1069 Angelica Lane Tegacay, S.C. 29708 Ph #: (516) 965-9015 Email address: <a href="mailto:fortmill10-13club@hotmail.com">fortmill10-13club@hotmail.com</a> Website: <a href="http://www.FortMill10-13Club.com">www.FortMill10-13Club.com</a></p>	<b>VERRAZANO 10-13</b>	<p><b><u>President Chris Piazza</u></b> NYCPD Verrazano 10-13 Association, Inc. P.O. Box 061725 Staten Island, New York 10306 Ph#: (718) 675-9414 email: <a href="mailto:Skip4255@gmail.com">Skip4255@gmail.com</a> website: <a href="http://www.vz1013.com">www.vz1013.com</a></p>

Medicare Part B Reimbursement Form: [https://www.nationalnycpd10-13.org/forms/Medicare\\_Part\\_B\\_.pdf](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>

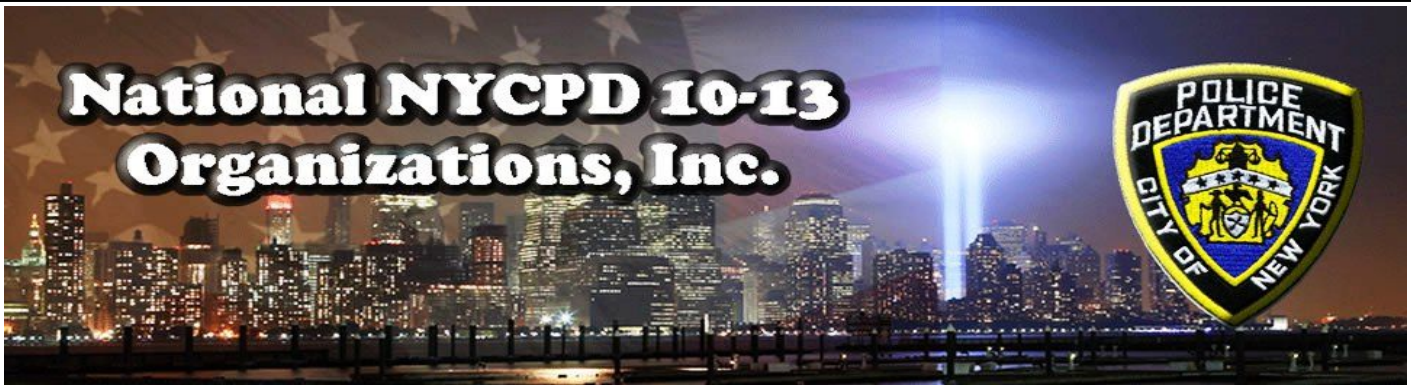
New NYPD ID Card Renewal Form (updated 2019) and NYPD Retiree Application: [https://www.nationalnycpd10-13.org/forms/NYPD\\_Renewal\\_Retiree\\_Application\\_ID\\_Card\\_2019.docx](https://www.nationalnycpd10-13.org/forms/NYPD_Renewal_Retiree_Application_ID_Card_2019.docx)

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](https://www.nationalnycpd10-13.org/forms/WTCNoticeofParticipation_withcoverletter_201609.pdf)

WTC HEALTH PROGRAM APPLICATION: [https://www.nationalnycpd10-13.org/forms/WTC\\_Application\\_2019.pdf](https://www.nationalnycpd10-13.org/forms/WTC_Application_2019.pdf)

# 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 2<sup>nd</sup> 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 \$7.75.

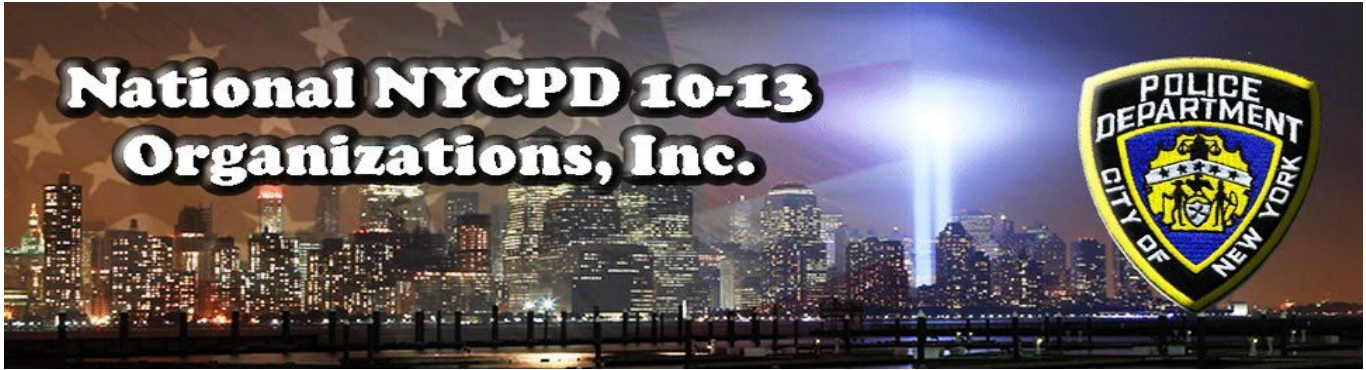
Place your PD ID card, the completed PD Form, and a check in the amount of \$7.75 in the envelope to cover the cost of priority mail return of your new card).

**Note:** From January thru April, Larry Kelly, 392 Colon Ave Staten Island NY, 10308, Phone# 347-582-6885 will be renewing our ID cards. Please forward any renewals directly to Larry, as this will save time in the renewal process.

The check or money order for return postage should be made out to RSA (Retired Sergeants Association). This is only until Frank Martarella returns home from FL. Also include a small note/sticky with your email address and Larry will acknowledge that the renewal is being processed.

Continued next page.....

# NATIONAL NYCPD 10-13 ORG.



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

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

### **F.A.Q.**

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

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

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

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

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

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

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

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

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

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

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

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

Be well and keep collecting those retirement checks.

PO Georges Bazile

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

718-610-4555 Fax

Email: [tbhqpersonnel@nypd.org](mailto: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.

## NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

### College Scholarship Application 2020 - 2021

Sponsor's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

National 10-13 Chapter: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_

Relationship to Sponsor: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Applicant's High School: \_\_\_\_\_

College Attending: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Please Note: Applicant must be entering 1<sup>st</sup> year of college.  
Only one scholarship will be awarded per sponsor, per applicant.**

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

*Member - Alliance of Public Retiree Organizations of New York*

*Recognized by the Congress of the United States, the Legislature of the State of New York*

# 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

\$134 ANNUALLY

- 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.



# NATIONAL NYCPD 10-13 ORG.

VILLA ROMA RESORT HOTEL  
356 VILLA ROMA ROAD  
CALICOON, NEW YORK 12723  
1-800-727-8455

WELCOMES

THE NATIONAL NYCPD 10-13 ORGS., INC.  
32<sup>st</sup> ANNUAL CONVENTION

SUNDAY, SEPTEMBER 12th - TUESDAY, SEPTEMBER 14th, 2021

## Your Rates Include:

Fine Italian/American Cuisine, served in a private, 10-13 Dining Room-3meals daily  
Complimentary 10-13 Hospitality Room Sunday-Tuesday  
Hero Sandwiches and Refreshments upon arrival Sunday  
Cocktail Party prior to Monday Dinner  
Dinner with Red & White wines Sunday & Monday Night  
Nightly Entertainment, Theater shows & dancing to DJ in Lounge  
Free Shuttle to Casino Sunday night  
Door Prizes, 50/50 Raffles  
Golf on Premises-nominal fee, cart included  
Indoor/Outdoor Heated Pools & Jacuzzi  
Spa Facilities offering Massage & Pampering Treatments (fee)  
Gym Area, Tennis, Volleyball, 8 Regulation Bowling Lanes (nominal fee)  
Morning/Afternoon Movies Fishing & More!  
See Villa Roma Information Summary for all activities.

## RATES & ACCOMMODATIONS

### WEEKEND PACKAGE RATES ARE PER PERSON, PER NIGHT

Double Occupancy-Standard Rooms, \$157.13, Single, \$220.95

Double Occupancy-1 Bedroom Suite, \$169.89, Single, \$240.84

\*Children: under 3 yrs., NO CHARGE, 4-10, \$87.06 per child, per night

Children: 11-17 yrs., \$114.69 per night, per child.

\*Children's Rates only VALID with 1 full priced adult in room.

\*The above rates include 15% Resort Fee, Local NYS Tax & Tips

A \$150.00 deposit, per room is required. Make check payable to:

Villa Roma Resort Hotel

### Mail To:

Villa Roma Resort Hotel  
356 Villa Roma Road  
Calicoon, NY 12723 OR

Call 1-800-727-8455 for Reservations

For further information contact: Convention Chair, Frank Martarella, 1-718-667-7241 or  
Co-Chair John Briganti, 1-386-871-5941  
Friends & Relatives Welcome

Please fill-out & detach form below and send with your deposit(s)

---

National NYCPD 10-13 Organizations, Inc., September 12th-September 14th, 2021  
Name(s) \_\_\_\_\_ # of Adults \_\_\_\_\_ Children \_\_\_\_\_  
Address \_\_\_\_\_ Phone/Email \_\_\_\_\_  
City/State/Zip \_\_\_\_\_ Credit Card Name & # \_\_\_\_\_

[https://www.nationalnycpd10-13.org/villa\\_roma/Villa-Roma-Brochure.pdf](https://www.nationalnycpd10-13.org/villa_roma/Villa-Roma-Brochure.pdf)

If you throw a white shirt into the blue sea, it will become wet

# RETIRED SERGEANTS ASSOCIATION



Dear RSA member.

We are getting numerous inquiries regarding the physical opening of OLR, NYC Health Benefits.

Unfortunately, as per Health Benefits, the Retiree client service walk-in center is still officially closed.

Due to the closure of the office, retirees who mailed or faxed forms or correspondence March 11, 2020 or after, Health Benefits will not be able to access or process that form. And there is no guarantee that they will ever be processed. Please resubmit inquiries and documents as follows:

- 1) [healthbenefits@olr.nyc.gov](mailto:healthbenefits@olr.nyc.gov) - email inquiries and questions
- 2) [NYCRetireesHBP@emblemhealth.com](mailto:NYCRetireesHBP@emblemhealth.com) - Forms/documents (must be attached as a PDF to email, see note below)

Note: Download **Adobe Scan**: <https://acrobat.adobe.com/us/en/mobile/scanner-app.html> to convert your documents into PDFs. Use your smart phone or tablet camera to take a picture of your paper form and Adobe Scan will convert it to a PDF. Adobe Scan mobile app is available for iPhone and Android.

Please do NOT include your Social Security number, include your Employee ID or pension number only.

Also, please do NOT submit your form/document more than once. This will only delay processing.

Please check the Health Benefits website periodically for updates click: **Health Benefits Home Page**: <https://www1.nyc.gov/site/olr/health/healthhome.page>

For additional information and forms relating to Medicare Part B click: **NYC Health Benefits Medicare Part B**: <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

**We will send an updated email blast as soon as we get word that Health Benefits is physically operational.**

Patsy  
Retired Sergeants Association  
[www.rsanypd.org](http://www.rsanypd.org)

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## **NYPD Retiree Emblem/GHI doctor & dental information**

Ladies and Gentlemen,  
There is a Facebook Group for NYPD retirees and GHI/Emblem health. It is an excellent resource for health care providers outside NYC.

**the site is** NYPD Retiree Emblem/GHI doctor & dental information: <https://www.facebook.com/groups/533416480851846/>

There is an ongoing Emblem Health GHI issue regarding an approval panel, where doctors are brought on as participants. According to Bill Mac of the **NYPD Retiree Emblem/GHI doctor & dental information facebook page**, the panel is permanently closed, meaning that if a provider leaves, retires or dies, there is no one to replace them. After a conversation with him, I brought it up at our RDNY Board of Directors meeting, and the next day I had a conference call with Carmine Russo, one of the Executive Directors at the DEA. I gave him the broad picture as it was explained to me by Bill Mac and he is going to be looking into it. If there are retired Detectives that have any specific experiences with this issue such as people you've dealt with, specific things you've been told, etc that can be helpful to that end, please reach out to him at the DEA health benefits Office.

if you have specific questions about this panel please reach out to the admins of the Facebook page referenced at the top of this post.

I believe that others will be making efforts within their own unions as well.

Retired Lieutenant's Association NYPD  
266-19 Hillside Avenue  
Floral Park, NY, 11004  
516-354-1843  
[RLAnypd@gmail.com](mailto:RLAnypd@gmail.com)

# LINE ORGANIZATIONS



CEA update

## Commanding officers

The mayor and the police commissioner have announced that the precinct community council will now have input when selecting a new precinct commander. In the mayor's press release he states "New York City will empower local community members to not only perform annual evaluations of commanding officers' performances, but also help select precinct commanders from the start. Precinct Councils will hold interviews of NYPD's proposed candidates for precinct commanders and provide the NYPD with feedback on the candidates."

Following the selection of a new Precinct Commander, the panel will have an ongoing relationship with the commanding officer, and will evaluate their general effectiveness, engagement with the larger community and responsiveness to issues raised by the community. The CEA is exploring a violation of our collective bargaining rights and we will keep you updated as this process moves forward.

## Part B differential payments

Medicare Part B differential payments for the calendar year 2019:

Medicare Part B 2019 differential reimbursements are scheduled to be issued by the end of March 2021.

For additional information, please direct employees to the Health Benefits Program's website at:

<https://www1.nyc.gov/site/olr/health/healthhome.page>

<https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

## Prescriptions

Effective January 1, 2021 the Superior Council Trustees have voted to remove your annual deductible for your prescription coverage.

## City Council

The city council anti police movement continues. Below is a twelve-item agenda that would make it almost impossible to do our jobs. If this legislation passes it will have serious harm to the citizens of New York. Our department is already handcuffed from doing our job efficiently and effectively by irresponsible legislation that has been already passed by our legislatures. The CEA will monitor this legislation and is looking forward to having conversations with our elected officials convincing them that these proposals are not in the best interest to members of the police department, people who travel here to work, tourists and the residents of this city.

### **City Council Unveils Legislative Plans to Redefine Public Safety and Strengthen Police Accountability**

*Initial twelve-item legislative package includes reforms to discipline and reducing the role of police*

**New York, NY** – The City Council today announced it will introduce a legislative package of 11 bills and one resolution aimed at reforming the New York City Police Department, that will be considered at a series of hearings in February.

This package is in response to Gov. Andrew Cuomo's Executive Order in June directing New York City to adopt a policing reform plan by April 1. The Council action comes despite months of delays from the de Blasio Administration to comply with the order. As the Council works to engage stakeholders and address the many issues raised by advocates and impacted communities, additional hearings and reform measures will be announced.

"This legislative package will be just one of the steps the City Council is taking toward reforming policing," said **Speaker Corey Johnson**. "It is critical that we redefine public safety and reduce the NYPD's footprint. From mandating that the Council confirm incoming police commissioners to ensuring non-carceral interventions to community safety, this legislation will bring much-needed transparency and accountability to New Yorkers."

"Without transparency and accountability, we cannot rebuild trust between the police and the communities they serve," said **Council Member Adrienne Adams, Chair of the Committee on Public Safety**. "That's why I'm sponsoring legislation to require the Council to hold confirmation hearings on the Police Commissioner and approve their appointment. The Council already uses its powers of advice and consent with some of the most powerful positions in the City. It's time the Police Commissioner gets that same level of scrutiny. Encounters between drivers and the police are too often motivated by bias and end in tragedy. We need more transparency around traffic so we better understand who is being targeted for traffic enforcement. I look forward to working with my colleagues in the Council and those who have been fighting for justice for years to finally bring real change to policing in New York City."

The initial proposals, most of which will be introduced at the Feb. 11 Stated meeting, would reduce the NYPD's footprint in the City and improve police discipline and increase accountability. Hearings will begin on February 8th.

## Reforming police discipline and increasing accountability

### **Remove the Police Commissioner's final disciplinary authority**

*Sponsored by Majority Leader Laurie Cumbo and Council Member Stephen Levin*, this bill would call on the State to enact legislation that would remove the New York City Police Commissioner's exclusive authority over police discipline, allowing the CCRB to impose discipline in cases involving use of force, abuse of authority, discourtesy, and offensive language. This resolution will be heard in the Committee on Public Safety on February 16 at 10:00am.

Continued next page.....



# LINE ORGANIZATIONS



"In order to take a truly reformatory approach to public safety in New York City, we must take aggressive steps to ensure that New Yorkers have confidence in our ability to provide real accountability within the Police Department," **said Majority Leader Laurie Cumbo**. "And I believe this can only happen if an independent entity—CCRB—is allowed to impose discipline. I am proud to lead the charge on just one of many necessary reforms. Thank you to Speaker Corey Johnson and Council Member Adrienne Adams for supporting our continued efforts to ensure a more equitable New York City. Together, we will meet the moment."

## **Ending qualified immunity for police officers**

*Sponsored by Council Member Stephen Levin*, this bill would end qualified immunity for police officers in New York City. The bill would create a new local civil right protecting New Yorkers against unreasonable searches and seizures, including the use of excessive force. The private right of action associated with that right would prohibit qualified immunity as a defense. This bill will be heard in the Committee on Public Safety on February 16 at 10:00am.

"There has been broad consensus in recent years across the ideological spectrum that the judicial doctrine of qualified immunity is a serious impediment to accountability in law enforcement," **said Council Member Stephen Levin**. "It means that a police officer can violate a person's civil rights as enshrined in the U.S. Constitution and be immune to almost any kind of lawsuit possible. This proposed legislation is simple—it creates a set of civil rights here in New York City, mirroring those conferred by the 4th Amendment of the U.S. Constitution, so that people in New York City can hold officers accountable if those officers violate their civil rights. The legislation is not intended to be vindictive—the personal liability is limited—but it seeks to ensure greater accountability, which is essential to fostering greater trust between communities and police."

## **Requiring confirmation of the Police Commissioner**

*Sponsored by Council Members Adrienne Adams, Ben Kallos, Public Advocate Jumaane D. Williams, and Speaker Corey Johnson* this bill would subject the Police Commissioner to the advice and consent of the Council. This introduction will be heard in the Committee on Public Safety on February 16 at 10:00am.

## **Investigating police officers with a history of bias**

*Sponsored by Council Member Vanessa L. Gibson*, this bill would allow a greater level of scrutiny of past activity by NYPD employees found to have exhibited bias, prejudice, intolerance or bigotry. The bill would require the City Commission on Human Rights (CCHR) to investigate that employee's work history to determine if it was influenced by bias or prejudice. The CCHR would then turn over its findings and recommendations to the NYPD for potential further action, including any discipline, as well as to District Attorneys. The bill would require the CCHR to review the cases handled by the NYPD's EEO Division during his tenure. The bill will be heard in the Committee on Civil and Human Rights on February 8 at 1:00pm.

"A review of NYPD employees' work history, including but not limited to any arrests and investigations they conducted, would impose greater accountability on those employees who have a track record of bias and prejudice," **said Council Member Vanessa L. Gibson**. "A person's personal beliefs cannot and should not impact how they perform their job, especially when they have a duty to serve and protect all New Yorkers. This bill would create a mechanism to ensure that NYPD employees are fulfilling their duties without bias or prejudice."

## **Reporting on vehicle stops**

**Int. 1671**, *sponsored by Council Member Adrienne Adams*, would require the NYPD to issue a quarterly report on all traffic stops and vehicles stopped at roadblocks or checkpoints. This bill will be heard in the Committee on Public Safety on February 16 at 10:00am.

## **Preserving freedom of the press**

**Int. 2118**, *sponsored by Council Member Keith Powers*, would give the Department of Citywide Administrative Services (DCAS) sole authority to issue, suspend and revoke press credentials. DCAS would be required to establish rules setting forth the procedures and criteria for applications for press credential and suspension and revocation of press credentials, including procedures for appealing a suspension, revocation or denial of application. This bill will be heard in the Committee on Governmental Operations on February 9 at 10:00am.

"Freedom of the press is one of our country's greatest protections. But here in New York City, we need to make sure that this protection is guaranteed. My legislation ensures that we have a system for distributing press credentials that is fair, equitable, and accessible," **said Council Member Keith Powers**.

## **Reforming mental health emergency responses**

### **Creating a non-police emergency response for mental health emergencies**

*Sponsored by Council Members Diana Ayala, Speaker Corey Johnson, Public Advocate Jumaane D. Williams, Alicka Ampry-Samuel, Robert Cornegy, Helen Rosenthal, Adrienne Adams, Farah Louis, and Majority Leader Laurie Cumbo*, this bill would create an Office of Community Mental Health within the Department of Health and Mental Hygiene to develop a Citywide Mental Health Emergency Response Protocol, wherein mental health emergencies are responded to by a Mental Health Emergency Response Unit, rather than the police. The Office would train relevant City employees regarding the protocol, including the NYPD officers, 911 call operators, and new academy recruits. This bill will be heard in the Committee on Mental Health on February 22 at 10:00am.

"For decades, and during this past year in particular, New Yorkers have been devastated by the number of police killings of individuals with mental illness, and by the over-involvement of individuals with mental illness in the criminal justice system," **said Council Member Diana Ayala**. "Mental health advocates, providers, and New Yorkers that have been touched by mental illness have long called for shifting the responsibility for responding to mental health crises from the police to mental health professionals."

Continued next page.....

# LINE ORGANIZATIONS



## **Creating safe, welcoming schools**

### **Reforming the role of school safety agents**

*Sponsored by Council Members Costa Constantinides, Helen Rosenthal, Mark Treyger, Adrienne Adams, and Speaker Corey Johnson*, this bill will ensure that NYPD will be fully removed from school safety after June 2022. The bill will require significant reforms to the program and the role of school safety agents by August 2021, so that agents no longer make arrests, carry weapons or mechanical restraints, or wear law enforcement uniforms. School safety personnel would also be retrained, with a focus on areas such as restorative justice, child and youth development, and de-escalation. This bill will be heard in the Committee on Education on February 18 at 10:00am.

"I am proud to be the lead sponsor of this bill," **said Council Member Costa Constantinides**. "A school environment should be welcoming and provide a safe space that is conducive to student learning. It is time to make that a reality and refocus our attention on giving our students the best education possible."

## **Protecting students in emotional crisis**

**Int. 2188**, *sponsored by Council Member Diana Ayala*, would regulate the NYPD's response to children in emotional crisis within public schools. The bill establishes procedures responding to children in emotional crisis and limits the use of mechanical restraints on children in emotional crisis. Additionally, school safety personnel would be required to receive training on identifying and responding to children in emotional crisis. This bill will be heard in the Committee on Education on February 18 at 10:00am.

"When a student is experiencing an emotional crisis, we must meet them with care and compassion," **said Council Member Diana Ayala**. "Law enforcement should not be the first to respond—instead, we should follow the lead of our guidance counselors, social workers and other social emotional support staff. This legislation would move our city forward by protecting our students from the trauma and long-term harms associated with police interactions."

## **Increasing transparency on school safety agent turnovers**

*Sponsored by Council Member Mark Treyger*, this bill would require reporting on the employment turnover of school safety agents, including information on transfers, terminations, and resignations. This bill will be heard in the Committee on Education on February 18 at 10:00am.

"We need a cohesive, coherent, and collaborative approach to school climate that is rooted in both equity and safety for students and all school stakeholders. Currently, that is not the case. I stand by my call with previous Public Safety Chair Donovan Richards to undo the Rudy Giuliani policing in schools policy and shift the school safety division from NYPD to DOE under a framework shaped and advanced by school stakeholders. I thank Speaker Johnson for his support of this effort and continued commitment to see this through," **said Council Member Mark Treyger**.

## **Giving principals a larger role in the school safety program**

*Sponsored by Council Member Mark Treyger*, this bill would require reporting on the input principals have provided on the performance of school safety agents assigned to their school. This bill will be heard in the Committee on Education on February 18 at 10:00am.

## **Improving traffic safety**

### **Moving traffic crash investigations to the Department of Transportation**

*Sponsored by Council Members Ydani Rodriguez, Brad Lander, Speaker Corey Johnson, and Stephen Levin*, this bill would transfer the primary responsibility for investigating serious vehicular crashes from the police department to the Department of Transportation (DOT). The bill would require the DOT to create a crash investigation and analysis unit tasked with investigating all vehicle crashes involving significant injury. This bill will be heard in the Committee on Transportation on February 24 at 10:00am.

"As the Chairman of the Transportation Committee, I believe the DOT is more than capable of taking on the responsibility for investigating serious vehicular crashes. By transferring the responsibility of investigating vehicular crashes from the NYPD to the DOT, our officers can focus on more serious crimes that demand more of their time. Additionally, by working together the DOT and the NYPD can increase their effectiveness in investigating and resolving vehicular crashes," **said Council Member Ydani Rodriguez, Chairman of the Transportation Committee**. "This initiative will also help the DOT determine the best course of action to make the changes needed to ensure we continue decreasing the number of yearly crashes."

## **THREE YEAR OVERTIME GRIEVANCE**

The City instituted a "540-hour cap" on captains earning cash overtime in their first three years in rank. This is in direct violation of our collective bargaining agreement which states a member can earn 180 hours overtime **per calendar year**. Due to Covid-19 the March 4, 2020 arbitration date was canceled and we are now scheduled for February 2, 2021.

## **50-A REPEAL**

Judge Failla of the Southern District of New York kept in place the temporary restraining order protecting our members safety and due process rights. The city cannot release information of unproven misconduct allegations. Oral arguments were heard on January 19th and we are waiting a decision.

## **DIAPHRAGM BILL**

On November 20th, the city filed a motion to dismiss the case. Oral arguments will be heard on February 8th. Please keep in mind that Judge Love of New York Supreme Court has denied the union's request for a temporary restraining order of enforcement of the law. This law is currently on the books and states **NO person shall restrain an individual in a manner that restricts the flow of air or blood by compressing the windpipe or the carotid arteries on each side of the neck, or sitting, kneeling, or standing on the chest or back in a manner that compresses the diaphragm, in the course of effecting or attempting to effect an arrest.**

# LINE ORGANIZATIONS

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

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

CONTACT US



Login

Dear Lieutenant:

**LBA SCHOLARSHIPS:** The LBA traditionally uses SAT test scores to award college scholarships to high school seniors. This year however, many students have been unable to take the SAT test due to the Corona Virus. As a result, high school seniors of active and retired LBA members in good standing, who are attending college this fall, can enter a random drawing for an LBA scholarship. In order to qualify, the LBA member must submit the name of their **son or daughter** and the name of the **college** the student is attending in the fall. Grandchildren are not eligible. Submissions should be emailed to [LBA@NYPD-LBA.org](mailto:LBA@NYPD-LBA.org), under the subject: **LBA Scholarship, attention Bernie Whalen**, on or before Monday, May 31, 2021. The random drawing will take place in June 2021. Award recipients will be notified shortly thereafter.

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

**Prescription Matters:** Jennara Cobb E-Mail - [JCobb@nypd-lba.org](mailto:JCobb@nypd-lba.org) or MaryAnn Pelligrini E-Mail - [MaryAnn@NYPDSOC.com](mailto:MaryAnn@NYPDSOC.com)

**Optical and Dental Matters:** Elaine Pieszchata E-Mail - [Elaine@NYPDSOC.com](mailto:Elaine@NYPDSOC.com)

**Annuity Matters:** Mayra Restrepo E-Mail - [Mayra@NYPDSOC.com](mailto:Mayra@NYPDSOC.com)

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

Members with urgent matters that need immediate attention may still call the SOC at 212-964-7500 (Option# 1).

Thank you for your cooperation during these uniquely difficult times. Stay safe, stay healthy, wash your hands often and practice social distancing.

**DIGNITY MEMORIAL® FUNERAL BENEFIT PROGRAM:** In April of 2019, the LBA joined a corporate partnership with Dignity Memorial. Dignity Memorial is an affiliate of Service Corporation International (SCI), North America's leading provider of funeral, cremation, and cemetery services. As North America's largest provider of funeral, cremation, and cemetery services, the Dignity Memorial network cares for thousands of families each year. Planning a funeral can involve hundreds of decisions to be made at a difficult time. Making final arrangements in advance can help protect your family from high costs and from guessing what a loved one would have wanted. With the Dignity Memorial Funeral Benefit program, individuals and their families are eligible for a wide range of exclusive benefits. Benefits to you:

15% savings on funeral and cremation services and products (in your time of need or in advance) \*

15% savings on cemetery interment rights, products and services\*\*

National transferability on prearranged services to any Dignity Memorial location in North America\*\*\*

Bereavement travel services for family and friends

Free Personal Planning Guide

Free Veterans Planning Guide

Access to the Compassion Helpline® for grief counseling\*\*\*\*

Benefit extends to spouse or domestic partner, children, parents of the member and their spouse or domestic partner, grandparents and great-grandparents of both the member and their spouse or domestic partner.

**To get started, call 844-811-5451 or visit [www.dignitymemorialfuneralbenefit.org/nyc/](http://www.dignitymemorialfuneralbenefit.org/nyc/)**

\*Where available by law. 15% savings is not available in all states nor does it apply to cash-advance items. On already discounted Dignity Memorial plans, consumer is entitled to the greater of the two discounts.

\*\*Benefit only offered in states with Dignity affiliated cemeteries. On already discounted Dignity Memorial plans, consumer is entitled to the greater of the two discounts.

\*\*\* Certain restrictions apply.

\*\*\*\* 13 months of counseling is available from the date of the service at a Dignity Memorial Provider. Compassion Helpline is provided by Charles Nechem Associates, Inc.

You can also visit the LBA Website at [www.nypd-lba.org](http://www.nypd-lba.org) for information on the discounts provide by Dignity Memorial as well as viewing the Dignity Memorial Personal Planning Guide.



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Login

Dear Lieutenant:

I am happy and proud to inform you that one of our long term LBA Board members has decided to run for a vacancy in the New York City Council. LBA Treasurer Victor "Vic" Swinton has informed us that he will be running to fill the city council seat in the 38<sup>th</sup> Council District which will be vacated due to term limits. The 38<sup>th</sup> Council District covers Sunset Park, Red Hook, Greenwood Heights, portions of Windsor Terrace, Borough Park and Dyker Heights.

Vic has been a member of the New York City Police Department for over 36 years, a Lieutenant for over 20 years, an LBA Delegate for 7 years and a member of the LBA Board (Executive Committee and Treasurer) for the past 8 years;

**Click here for [Vic's biography](#).**

One of the ways Vic will stand out in the crowd of candidates running for this City Council seat is that he is willing to proudly accept the endorsements of law enforcement entities. Vic looks forward to entering the City Council and bringing a voice of experience to articulate the realities affiliated with policing when discussing public safety policy decisions.

**Click here for [Vic's Campaign Issues](#)**

Vic will need all the help and support our members can provide to give him the advantage required to be successful in this election. He will need volunteers to help get his message out to the constituents of the 38<sup>th</sup> Council District. He would also appreciate our members speaking to and endorsing him to any family, friends, co-workers, etc. that reside in Sunset Park, Red Hook, Greenwood Heights, portions of Windsor Terrace, Borough Park and Dyker Heights.

Vic's campaign, as all others, requires financial support and assistance. Please consider making a monetary donation to support Vic's campaign at <https://www.nycvotes.org/campaigns/victorswinton/contributions/new>. Campaign donations made by City residents will result in 8 to 1 matching funds. The primary race will be in June and the actual election will be in November.

Just as we have been fortunate to have Vic as a substantial part of the LBA, the constituents of the 38<sup>th</sup> Council District would be lucky to have him as their City Council Member. Please support Vic in his council race in any way possible.

Fraternally,

A handwritten signature in black ink that reads 'Lou Turco'. The signature is written in a cursive, flowing style.

Lou Turco  
President

# LINE ORGANIZATIONS

EDWARD D. MULLINS  
PRESIDENT

VINCENT J. VALLELONG  
VICE PRESIDENT



**SERGEANTS BENEVOLENT ASSOCIATION**

35 WORTH STREET, NYC 10013-2935

## 2021 SBA Scholarship Fund

FEBRUARY 4, 2021

Dear Sergeant,

I am happy to announce the SBA will begin accepting applications for the 2021 College Scholarships. As you know, the 2021 Scholarship is for those students commencing their college career in the fall of 2021. Unfortunately, as a result of the constraints placed on all of us as a result of the global pandemic, we have made some changes to the Scholarship selection process in order to include all eligible children of our members.

**THIS YEAR ONLY** the Scholarship Committee has decided to accept scores from either of the **SAT; PSAT** or the **ACT** tests. The Committee has decided to accept these additional tests scores because many members had brought to the committee's attention the difficulty in scheduling to take the standard SAT test. The committee will publish a conversion chart that will equate the PSAT and ACT scores to the SAT scores. To be eligible for the Scholarship you must submit scores from one of these three tests.

If you have not taken any of these tests, there are still upcoming tests. To register for the March 13, 2021 SAT go to (<https://collegereadiness.collegeboard.org/sat/register/dates-deadlines>), The application deadline for this test is February 12, 2021. To register for the April 17, 2021 ACT, go to (<http://www.act.org/content/act/en/products-and-services/the-act/registration.html>). The application deadline for this test is March 12, 2021.

The PSAT test is usually given during Sophomore year in High School. There are no available test dates for the PSAT. As with past years students may submit scores from multiple SAT tests combining the highest from each section to form an aggregate total to submit. Since the ACT score is a composite based on multiple sections with differing weights **ONLY** the composite score will be considered when submitting ACT results for scholarship consideration.

Please read the enclosed application completely ([click here for application](#)). Complete the application and enclose a copy of the scores you are submitting. Applicants may submit scores from all three tests. If scores from more than one tests are submitted the committee will select the score to be utilized. Applications must be received by June 1, 2021.

Ed Mullins  
President  
Sergeants Benevolent Association

# LINE ORGANIZATIONS

EDWARD D. MULLINS  
PRESIDENT

VINCENT J. VALLELONG  
VICE PRESIDENT



## SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935

### I WILL NEVER BE SILENCED!

Dear Fellow Sergeant,

As you may have read, CCRB has filed charges against me for advocating for your rights and for calling out gutless politicians and bureaucrats who lie and put police officers' lives and safety at risk.

Recently the New York Post reported that CCRB has filed charges against me for statements I made about then N.Y.C. Councilman Ritchie Torres – who at a press conference called for *defunding the police, reforms that support criminals, and accused the NYPD of a slow-down* that never occurred. Given that he was then running for Congress and raising money on the basis of these attacks on the NYPD, I rightfully called him a “first class whore” for his unscrupulous moral values and selling out our safety for his political ambitions. My comment was in direct response to Torres’ political campaign against the men and women of the NYPD. It came at a time of tremendous turmoil in this City when members of this Department were the targets of bottles and bricks being thrown at them. Nor shall we forget police vehicles being firebombed and overturned. Make no mistake, I stand by my words. Nothing has changed. And I offer no apology!

I have also been charged with making statements about Dr. Oxiris Barbot, Mayor de Blasio’s then Health Commissioner, after she said she didn’t give “*two rats’ asses*” *about cops* who desperately needed more protective masks at the height of the Pandemic. I referred to her as a “bitch” who had “blood on her hands” for her callous, unpleasant, difficult and malicious disregard of cops. Let’s not forget that members of the NYPD were not given protective equipment until we were well into the Pandemic, and that many of our members had already died when she dismissed us as undeserving of masks. Mayor de Blasio’s Commissioner later apologized to the NYPD and acknowledged that her deplorable statement against supplying front line police officers with essential N-95 masks was *wrong*. Again, I stand by my words. Nothing has changed. And I offer no apology!

Since I have been SBA President, I have been repeatedly investigated by the NYPD Internal Affairs Bureau and threatened with discipline – including termination – simply because I have publicly advocated for you and your loved ones. These *unrelenting efforts to silence me* will not succeed. As long as I am privileged to be your President, I will continue to fight for you, your safety and the safety of your families.

This attack is not merely an attack on the SBA. It is an attack on all Union speech. It is also another obvious salvo in the war on police unions, another naked effort to *silence police unions* across our nation. It cannot be tolerated. It will not be tolerated. The right of a union president – and the union itself – to fight for the rights of its members is essential. Police unions – *like all unions* – must be free to strongly and publicly advocate for the rights of their members without fear of intimidation, retaliation or discipline. The SBA will never be intimidated by the City, the NYPD or CCRB.

**Be assured that this obvious attempt to silence me will be met with strong and swift legal action.** I will continue to fight for the labor rights of police officers; I will continue to advocate publicly in support of the issues which impact the health and safety of our members; and I will continue to publicly expose the cowardly politicians who are trying so hard to destroy the City we saved from ruin.

The SBA refuses to cower to threats. We will not change our message. We will continue to fight for you. We will continue to fight for our union and call out each and every phony politician and appointed flunky of the Mayor and NYPD who continues to lie to the public. The threat made to me of losing 60 days is laughable — they can have 100 days; in fact they can take them all. I do not care about their threats of discipline simply for doing what is right and what is guaranteed by the United States Constitution.

Be assured: CCRB has targeted the wrong person!

**The dirty little secrets of the NYPD and of elected officials deserve to be made public!**

Remember, ***the First Amendment guarantees free speech.***

Fraternally,

A handwritten signature in cursive script that reads "Ed Mullins".

Ed Mullins  
President  
Sergeants Benevolent Association



# LINE ORGANIZATIONS



## NYC Gun Violence is Out of Control

The DEA produced this new video to address the failures of bail reform, which makes the job of our members more difficult and dangerous, and has resulted in an alarming increase in gun violence. Please pass this video along to your friends, family, and colleagues and post it to your social media accounts. You can also find this, along with other DEA videos, on our DEA YouTube channel. Together, we can make a difference in New York City and State. <https://www.youtube.com/watch?v=14B3MmyLHGk&feature=youtu.be>

## The DEA Now Has Its Own App

The DEA cell phone and tablet App is now available and active.

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](http://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.

DEA President Paul DiGiacomo was quoted in this New York Post article which appeared in the February 23, 2021 edition of the newspaper regarding the ridiculously lax punishments criminals are currently receiving.

Expectations have sunk so low for career criminals that graduating high school — something which should be expected of every teenager in the 21st century — is actually being considered as restitution for violent crime. Read the article below: <https://nypost.com/2021/02/23/teen-could-get-sweetheart-deal-for-graduating-high-school/>

### DEA Vehemently Opposes Intro. 2220

On February 16, 2021, DEA President Paul DiGiacomo submitted testimony to the NYC Council's Committee on Public Safety vehemently objecting to the proposed legislation, Intro. 2220, which, among other things, targets qualified immunity and would require Police Officers to contribute towards any judgments or settlements paid by the City in civil rights lawsuits. This proposed legislation will essentially gut law enforcement and allow criminals to use the threat of frivolous lawsuits to inhibit police action. It is critical we stop this. Read the DEA's testimony below. We will continue to strenuously oppose this proposed legislation. See: [SKM\\_C335121021504260 \(nycdetectives.org\)](https://www.nycdetectives.org/skm_c335121021504260)

### A Message from the President Regarding the Disciplinary Matrix & CCRB

On Thursday, February 4, 2021, the Police Commissioner and the Civilian Complaint Review Board entered into a Memorandum of Understanding ("MOU") which governs the use of the newly promulgated NYPD Disciplinary Matrix in cases where the CCRB has substantiated allegations of misconduct against members. In short, both the CCRB and the Department are agreeing to use the presumptive penalties set forth in the Matrix when recommending penalties in substantiated cases. The Police Commissioner retains the authority to depart from the penalty set forth in the Matrix where mitigating factors warrant such departure. Under this MOU, however, the Police Commissioner must set forth, in writing, the reasons for such departure. Similarly, if for whatever reason the CCRB is seeking a penalty outside the guidelines, it, too, must set forth, in writing, reasons for such departure.

Be advised that we are still examining the details of the MOU and are considering legal challenges to some of its provisions. Meanwhile, our record in challenging CCRB remains strong. Overall, CCRB complaints against Detectives are down significantly because of our aggressive representation. Substantiations against members are down. However, shootings across the five Boroughs are up more than 100%. Maybe the Mayor and CCRB should get their priorities in order.

In those cases where CCRB brings charges against members, we will continue to fight vigorously those charges in the Trial Room on behalf of our members.

It is no time for complacency, however. Continue to be vigilant. Protect your partners and yourselves, and we will be here to protect you.

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

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

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

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

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## **Important Information for Retirees Who Did Not Get Their Full Medicare Part B Reimbursement**

If you retired prior to 2016, you may not have received the full amount for your Medicare Part B reimbursement. If so, you will have to fill out the "differential form" each year.

### **Why is it necessary to fill out the Medicare Part B Differential Form every year?**

For Retirees whose Medicare Part B effective date is prior to 2016, the amount may change, because of how much a Retiree pays for his or her premiums. It could be an amount in addition to the base amount of between \$1 to \$26.50 per month (\$12 to \$318 per annum) per each individual. Therefore, the Medicare Part B Differential Form is required so that the Office of Labor Relations Health Benefits Program processes the differential amount.

**Please see the link below for the Medicare Part B Differential Form for 2019 (Retirees Medicare Part B effective date prior to 2016):**<https://www.nycdetectives.org/wp-content/uploads/2020/05/Medicare-Part-B-Differential-Form.pdf>

**Please see the link below for additional Medicare Part B differential information, including a video:** <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page>

**Please submit forms and documents to the Employee Health Benefits Program via the following e-mail address:**  
[NYCRetireesHBP@emblemhealth.com](mailto:NYCRetireesHBP@emblemhealth.com)

# LINE ORGANIZATIONS



## BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS

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

### DENTAL DENTAL PANEL PROGRAM

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

### FEE SCHEDULE (REIMBURSEMENT) PROGRAM

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

### ORTHODONTIC BENEFIT

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

### PRESCRIPTION DRUG

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

### OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

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

### LASER VISION SERVICES

- Discount program provided through Davis Vision network

### HEARING AID

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

### CATASTROPHIC COVERAGE

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

### DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

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

### FULL BODY SCAN DISCOUNT BENEFIT

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

### DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

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

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

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



# LINE ORGANIZATIONS

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

**PBA**  
News Clips



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

Patrick J. Lynch, President



Keep Cop-Killers in Jail

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

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

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



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

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

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



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

Patrick J. Lynch, President

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

# LINE ORGANIZATIONS



February 23, 2021

**Statement on Arrest of Retired Cop:** This was a disgusting assault on our Capitol Police brothers and sisters, on our government, and on everything that NYC police officers stand for. Even worse: the suspect once wore our uniform. Justice must be swift and severe.

February 19, 2021

## **HERO COP'S FAMILY OUTRAGED OVER KILLER'S PAROLE**

### **Twenty cop-killers freed in three years**

The family of fallen NYPD hero P.O. Harry Ryman today slammed the New York State Parole Board and Gov. Andrew Cuomo over the upcoming release of Paul Ford, one of three men who murdered P.O. Ryman in 1980. Ford will be the twentieth cop-killer paroled by New York State in just over three years. <http://www.nycpba.org/press-releases/2021/hero-cops-family-outraged-over-killers-parole/>

February 19, 2021

### **Pat Lynch slams latest parole release of killer of P.O. Harry Ryman**

The PBA president is quoted in the **NY Post**: "It's bad enough that this hero family has to live in fear of what might happen when P.O. Ryman's killers hit the streets. But to swallow that fear while they watch their father's sacrifice be devalued and disrespected by the state of New York — that is cruel and unusual punishment," Lynch said. <http://www.nycpba.org/news-items/post/2021/nypd-cop-killer-convicted-in-1980-murder-to-be-paroled/>

February 18, 2021

### **Pat Lynch ties proposed Cop residency rules to officers' pay**

The PBA president is quoted in **Newsday**: "We can't talk about changing the NYPD residency requirements without talking about police officers' pay ... Requiring them to live in the city and shoulder its sky-high cost of living on a below-market salary will hurt NYPD recruitment efforts, not improve them." <http://www.nycpba.org/news-items/newsday/2021/most-mayoral-candidates-back-rule-requiring-new-nypd-cops-to-live-in-nyc/>

February 18, 2021

### **Pat Lynch slams appeals court ruling that Cops' personnel files are subject to disclosure**

The PBA president is quoted in **The Chief**: "The unfettered release of police personnel records will allow unstable people to target police officers and our families for harassment or worse," Mr. Lynch said following Legislators' votes in June. "A dangerous cop-hater only needs a police officer's name, linked to a few false or frivolous complaints, to be inspired to commit violence." <http://www.nycpba.org/news-items/chief/2021/cops-personnel-files-subject-to-disclosure-appeals-court-rules/>

February 16, 2021

### **PBA blasts City Council's anti-Cop bills amid subway violence surge**

After a weekend marred by gruesome murders, stabbings and assaults on the city's subways — which comes on top of a months-long shooting surge above ground — the PBA is opposing a slate of bills being heard today by the City Council's Committee on Public Safety that would further hamstring police officers' efforts to combat the violence. <http://www.nycpba.org/press-releases/2021/pba-blasts-city-councils-anti-cop-bills-amid-subway-violence-surge/>

February 13, 2021

### **Pat Lynch slams mayor hopeful Maya Wiley's plan to cut NYPD headcounts**

The PBA president is quoted in the **Daily News** calling her "yet another ideologue peddling the false choice between caring for our communities and keeping them safe." See full **press release**: <http://www.nycpba.org/press-releases/2021/pba-statement-on-wiley-s-defund-proposal/>

February 12, 2021

### **PBA Statement on Wiley's Defund Proposal**

February 5, 2021

### **Pat Lynch Slams New CCRB Rules as a 'Political Prop'**

The PBA president is quoted in the **Daily News**, **Staten Island Advance**, **CBS 2 News**, and **1010 WINS Radio**: "Police officers want to see fairness and consistency in the NYPD disciplinary process. Mayor de Blasio's use of the NYPD disciplinary matrix as a political prop is the direct opposite of that goal. Rather than allowing police discipline to follow the facts, he is chasing the news cycle and, once again, making it harder for cops to do our job." <http://www.nycpba.org/press-releases/2021/pba-statement-on-wiley-s-defund-proposal/>

February 4, 2021

### **Pat Lynch scorns Scott Stringer plan for NYPD reforms**

The PBA president is quoted in the **NY Post**: "After eight years as a citywide elected official, it's amazing how little Comptroller Stringer knows about the nature of crime and violence on our streets. It's not the plan our city needs to stop the current bloodshed." <http://www.nycpba.org/news-items/post/2021/nyc-comptroller-scott-stringer-calls-for-more-nypd-reforms/>



# LINE ORGANIZATIONS



## World Trade Center Resources

### Police Pension Fund Notice of Participation

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

- Members who participated in the rescue, recovery and clean-up operations at the World Trade Center site or certain other locations must file a Notice of Participation with the Police Pension Fund in order to protect their presumptive eligibility for accident disability pension benefits.
- Recent PBA-backed legislation has extended the filing deadline through **September 11, 2022**. Members who have not already filed a Notice of Participation should download and submit the form without delay.

Members who have previously submitted a Notice of Participation should check the Police Pension Fund website to confirm that their Tax ID is listed. [http://www.nyc.gov/html/nycppf/html/wtc\\_information/wtc\\_information.shtml](http://www.nyc.gov/html/nycppf/html/wtc_information/wtc_information.shtml)

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

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

### Victim Compensation Fund

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

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

### Links to Police Line and Fraternal Organization websites

<http://www.nycpba.org/policelinks.html>



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



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



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



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



<http://nypdpea.com/>



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



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



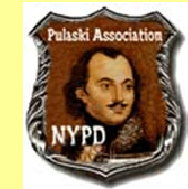
<http://www.nypdemeralds.com/>



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



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



<http://ww2.nypdpulaskiassoc.org>



<http://nypdsteuben.org/>



# Health and Welfare

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

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

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

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



# Health and Welfare

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

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

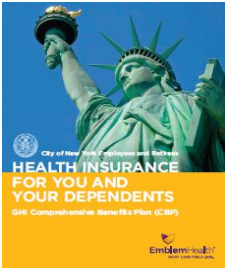
EmblemHealth has contracts with laboratories to provide lab services for our members. Please use these network laboratories when requesting lab services for our members. If you do not have an account with any of our network laboratories, please establish one as needed by calling the applicable phone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

LABORATORY NAME	PLANS COVERED	PHONE NUMBER	WEBSITE
<b>ROUTINE CLINICAL LABORATORY SERVICES</b>			
Quest Diagnostics, Inc.	All Plans	866-697-8378	questdiagnostics.com
<b>CARDIOVASCULAR DISEASE</b>			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
<b>DERMATOPATHOLOGY</b>			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
<b>DIALYSIS TESTING</b>			
DaVita Labs	All Plans*	800-604-5227	davita.com
Spectra Laboratories	All Plans*	800-522-4662 or 800-433-3773	spectra-labs.com
<b>ENDOCRINOLOGY</b>			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
<b>GASTROENTEROLOGY/PATHOLOGY</b>			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
<b>GENE-BASED TESTING</b>			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
<b>HEMATOLOGY/ONCOLOGY/PATHOLOGY</b>			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
<b>NEUROLOGY/PATHOLOGY</b>			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
<b>PAIN MANAGEMENT</b>			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
<b>UROLOGY/PATHOLOGY</b>			
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 member Mike Conover here is a link to the City of New York Health Insurance For You And Your Dependents Handbook. <http://www.emblemhealth.com/~media/Files/PDF/NYC%20Certificate%20of%20Insurance.pdf>

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

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

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

The below information is listed on their respective websites.

## SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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



# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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

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

## 9/11 HEALTH WATCH

**WTC**  
HEALTH PROGRAM

### Understanding Different September 11th Assistance Programs

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

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



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

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

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

Department of Health and Human Services (HHS)

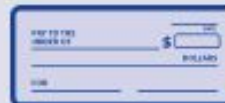
**Serves:** Responders at the WTC and related sites in New York City. Responders to the Pentagon and Shanksville, Pennsylvania sites. Survivors who were present in the dust or dust cloud, and/or lived, worked, or went to school in the WTC Health Program's New York City Disaster Area.

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

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

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

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



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

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

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

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

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

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

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

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

# Health and Welfare



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

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

### Medicare Enrollment

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

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

### Medicare Part B Reimbursement

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

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

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

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

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

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

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

[2018 Medicare Part B Reimbursement Differential Request Form](#)

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

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

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

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

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

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

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

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



# 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](https://nyc.gov/hbp).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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

### **IRMAA Medicare Part B Reimbursement**

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

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



**PATRICK YOES**  
National President

## NATIONAL FRATERNAL ORDER OF POLICE

328 MASSACHUSETTS AVENUE NE, WASHINGTON, DC 20002

**JIM PASCO**  
Executive Director

**FOR IMMEDIATE RELEASE**  
**24 FEBRUARY 2021**

**CONTACT: JESSICA CAHILL**  
**(202) 547-8189**

### **FOP Priority Bill “LEOSA Reform Act” Introduced in House**

Patrick Yoes, National President of the Fraternal Order of Police, applauded the news that Representative Donald J. Bacon (R-NE) reintroduced the “LEOSA Reform Act” with Representative E.R. “Henry” Cuellar (D-TX). The bill, H.R. 1210, has two additional original cosponsors—Representatives John H. Rutherford (R-FL) and Peter A. Stauber (R-MN).

“Law enforcement officers are targets—in uniform and out, on-duty and off. The Law Enforcement Officers’ Safety Act (LEOSA) provides that qualified active and retired officers can protect themselves and others even if off duty or after retirement,” Yoes said. “The LEOSA Reform Act doesn’t increase the number of officers who can carry under the statute. Instead, it makes sure our officers are physically safe and protected from legal jeopardy by closing existing loopholes and harmonizing State and Federal laws.”

The bill amends the LEOSA, which exempts qualified active and retired law enforcement officers from local and State prohibitions on the carriage of concealed firearms, to ensure that these officers can carry in the same venues as civilian concealed carry permit holders such as schools, national parks, and “common carriers.” The bill also extends the exemption to magazine capacity and would allow active and retired law enforcement officers to access services in U.S. Post Offices, Social Security Administration offices, Veterans Affairs offices, or other Federal facilities without disarming or securing their firearms elsewhere. It would also allow States to affirmatively act to extend the period between training certifications for qualified retired law enforcement officers from 12 months to up to 36 months.

“I am very proud of the work that Representatives Bacon and Cuellar and the FOP have done together on this bill,” said Yoes. “I look forward to that partnership continuing as we move this bill forward.”

The Fraternal Order of Police is the largest law enforcement labor organization in the United States, with more than 356,000 members.

# THIS AND THAT



Issue Number: IR-2020-272

## Get Ready for Taxes: What's new and what to consider when filing in 2021

WASHINGTON – The Internal Revenue Service today encouraged taxpayers to take necessary actions in the final weeks of the year to help file federal tax returns timely and accurately in 2021.

This is the third in a series of reminders to help taxpayers get ready for the upcoming tax filing season. A special page, updated and available on IRS.gov, outlines steps taxpayers can take now to make tax filing easier in 2021. <https://www.irs.gov/individuals/steps-to-take-now-to-get-a-jump-on-next-years-taxes>

This year, there are some key items to consider involving credits, deductions and refunds:

**Recovery Rebate Credit/Economic Impact Payment.** Taxpayers who received an Economic Impact Payment, should keep Notice 1444, Your Economic Impact Payment, with their 2020 tax records. They may be eligible to claim the Recovery Rebate Credit on their tax year 2020 federal income tax return if:

- they didn't receive an Economic Impact Payment, or
- their Economic Impact Payment was less than \$1,200 (\$2,400 if married filing jointly for 2019 or 2018), plus \$500 for each qualifying child they had in 2020.
- 

If a taxpayer didn't receive the full amount of the Economic Impact Payment for which they were eligible, they may be able to claim the Recovery Rebate Credit when they file in 2021. Individuals do not need to complete information about the Recovery Rebate Credit on tax year 2020 Form 1040 or 1040-SR when filing in 2021, unless eligible to claim an additional credit amount.

**Interest on refunds taxable.** Taxpayers who received a federal tax refund in 2020 may have been paid interest. Refund interest payments are taxable and must be reported on federal income tax returns. In January 2021, the IRS will send Form 1099-INT to anyone who received interest totaling \$10 or more. <https://www.irs.gov/forms-pubs/about-form-1099-int>

**Charitable deduction changes.** New this year, taxpayers who don't itemize deductions may take a charitable deduction of up to \$300 for cash contributions made in 2020 to qualifying organizations. For more information, read Publication 526, Charitable Contributions. <https://www.irs.gov/forms-pubs/about-publication-526>

**Refunds.** The IRS always cautions taxpayers not to rely on receiving a refund by a certain date, especially when making major purchases or paying bills. Some returns may require additional review and processing may take longer. For example, the IRS, along with its partners in the tax industry, continue to strengthen security reviews to help protect against identity theft and refund fraud. Just like last year, refunds for tax returns claiming the Earned Income Tax Credit or Additional Child Tax Credit, cannot be issued before mid-February. This applies to the entire refund, even the portion not associated with these credits.

The IRS reminds taxpayers that the fastest and safest way to receive a refund is to combine direct deposit with electronic filing including the IRS Free File program. <https://www.irs.gov/filing/e-file-options>

Taxpayers can track their refund using the Where's My Refund? tool. <https://www.irs.gov/refunds>

For more information to plan ahead, see Publication 5348, <https://www.irs.gov/pub/irs-pdf/p5348.pdf>

Get Ready to File, and [Publication 5349](https://www.irs.gov/pub/irs-pdf/p5349.pdf), Year-Round Tax Planning is for Everyone. <https://www.irs.gov/pub/irs-pdf/p5349.pdf>

[https://www.kiplinger.com/slideshow/taxes/t055-s011-tax-changes-and-key-tax-amounts-for-2020/index.html?rid=EML-today&rmrecid=1883628224&utm\\_campaign=20201225-today&utm\\_medium=email&utm\\_source=today](https://www.kiplinger.com/slideshow/taxes/t055-s011-tax-changes-and-key-tax-amounts-for-2020/index.html?rid=EML-today&rmrecid=1883628224&utm_campaign=20201225-today&utm_medium=email&utm_source=today)

## Tax Changes and Key Amounts for the 2020 Tax Year

Americans are facing a long list of tax changes for the 2020 tax year. Get familiar with them now so you're ready when it's time to file your 2020 tax return.

If the past is any indication, the IRS should start accepting 2020 returns in late January or maybe early February. But now's the time to start getting ready for tax filing season. And getting familiar with all the new tax laws for 2020 should be part of that process. To help you out, **we pulled together a list of the most important tax law changes and adjustments for 2020** (some related items are grouped together). Use this information now so you can save money when it comes time to file your 2020 return.

### Recovery Rebate Credits

Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, most Americans received a stimulus check in 2020 for \$1,200 (\$2,400 for couples filing jointly), plus \$500 more for each child under age 17. The payments were phased out for joint filers with adjusted gross incomes above \$150,000, head-of-household filers with AGIs above \$112,500, and single filers with AGIs above \$75,000. To see how much you *should have* received, use our Stimulus Check Calculator. <https://www.kiplinger.com/kiplinger-tools/taxes/t023-s001-stimulus-check-calculator-2020/index.p>

Continued next page.....



# THIS AND THAT

Technically, your stimulus check was an advance payment of a special 2020 tax credit known as the recovery rebate credit. When you file your 2020 return, you'll have to reconcile the stimulus check you received with the recovery rebate credit you're entitled to claim. For most people, the stimulus check payment will equal the tax credit allowed. In that case, your credit will be reduced to zero. However, if your stimulus check was less than your credit amount, the tax you owe will be reduced by the difference (and you might even receive a refund). And if your stimulus check was more than your credit amount, you generally won't have to repay the difference to the IRS. (Also note that the stimulus check payments are *not* taxable!)

## Retirement Plans

There are a lot of changes in 2020 for retirement plans. Most of the changes come from the [SECURE Act](#), which was signed into law late in 2019. However, the CARES Act includes a few provisions affecting retirement accounts, too.

Both acts significantly impact required minimum distributions (RMDs). For example, under the SECURE Act, the beginning age for taking RMDs rises from 70½ to 72. (This change only applies to account owners who turn 70½ *after* 2019.) The CARES Act allows seniors to skip their RMDs in 2020 without penalty.

The SECURE Act also allows owners of traditional IRAs to make contributions past the age of 70½ starting in 2020. In addition, folks having a baby or adopting a child can now take payouts from IRAs and 401(k)s of up to \$5,000 without having to pay the 10% fine for pre-age-59½ withdrawals. Beginning in 2020, fellowships, stipends or similar payments to graduate or post-doctoral students are treated as compensation for purposes of making IRA contributions, too. This will help qualifying students begin saving for retirement sooner, since contributions to a retirement account generally can't exceed the amount of your compensation.

The rules for withdrawing money from inherited IRAs and workplace retirement accounts are also tightened by the SECURE Act—many accounts now need to be cleaned out within 10 years of the death of the IRA owner or 401(k) participant. Exceptions allow payouts over the beneficiary's life expectancy for surviving spouses, the disabled or chronically ill, minor children until they reach 18 and beneficiaries who are not more than 10 years younger than the account owner. (Inherited accounts of individuals who died before 2020 aren't affected by this change.)

In addition to the RMD suspension mentioned above, the CARES Act includes a few other key retirement-related tax breaks for 2020. First, it waives the 10% penalty on pre-age-59½ payouts from retirement accounts for up to \$100,000 of coronavirus-related payouts. A coronavirus-related distribution can also be included in income in equal installments over a three-year period, and you have three years to put the money back into your retirement account and undo the tax consequences of the distribution. If you've taken advantage of this coronavirus-related easing, you must attach Form 8915-E to your return to spread out the tax on the distributions. Second, the CARES Act allowed eligible individuals to borrow more from workplace plans such as 401(k)s—up to the lesser of \$100,000 or 100% of the account balance—until September 23, 2020. Repayments on retirement plan loans due in 2020 are also delayed for one year.

Many key dollar limits on retirement plans and IRAs are higher in 2020, too. The maximum [401\(k\) contribution](#) for 2020 is \$19,500, but those born before 1971 can put in \$6,500 more (both amounts are \$500 higher than in 2019). The caps apply to [403\(b\)](#) and [457](#) plans as well. This year's cap on contributions to [SIMPLE IRAs](#) is \$13,500 (\$500 more than last year), plus \$3,000 extra for people age 50 and up.

The 2020 contribution limit for [traditional IRAs](#) and [Roth IRAs](#) stays steady at \$6,000, plus \$1,000 as an additional catch-up contribution for individuals age 50 and up. However, the income ceilings on [Roth IRA contributions](#) went up. Contributions phase out in 2020 at adjusted gross incomes (AGIs) of \$196,000 to \$206,000 for couples and \$124,000 to \$139,000 for singles (up from \$193,000 to \$203,000 and \$122,000 to \$137,000, respectively, for 2019).

[Deduction phaseouts for traditional IRAs](#) also start at higher levels in 2020, from AGIs of \$104,000 to \$124,000 for couples and \$65,000 to \$75,000 for single filers (up from \$103,000 to \$123,000 and \$64,000 to \$74,000 for 2019). If only one spouse is covered by a plan, the phaseout zone for deducting a contribution for the uncovered spouse starts at \$196,000 of AGI and ends at \$206,000 (they were \$193,000 and \$203,000 for 2019).

If you haven't maxed out your contributions for 2020, think about contributing all or a portion of a year-end bonus to your 401(k) before December 31 to save on taxes. You also have until April 15, 2021, to make a 2020 contribution to a traditional IRA or a Roth IRA.

## Tax Bracket Ranges

Although the tax rates didn't change, the income [tax brackets for 2020 are slightly wider than for last year](#). The difference is due to inflation during the 12-month period from September 2018 to August 2019, which is used to figure the adjustments.

2020 Tax Brackets for Single/Married Filing Jointly/Head of Household

## Standard Deductions

Many of the standard deduction amounts were increased for 2020. Married couples get \$24,800 (\$24,400 for 2019), plus \$1,300 for each spouse age 65 or older. Singles can claim a \$12,400 standard deduction (\$12,200 for 2019)—\$14,050 if they're at least 65 (\$13,850 for 2019). Head-of-household filers get \$18,650 for their standard deduction (\$18,350 for 2019), plus an additional \$1,650 once they reach age 65. Blind people can tack on an extra \$1,300 to their standard deduction (\$1,650 if they're unmarried and not a surviving spouse).

## Capital Gain Rates

Tax rates on long-term capital gains and qualified dividends did not change for 2020, but the income thresholds to qualify for the various rates did go up. In 2020, the 0% rate applies for individual taxpayers with taxable income up to \$40,000 on single returns (\$39,375 for 2019), \$53,600 for head-of-household filers (\$52,750 for 2019) and \$80,000 for joint returns (\$78,750 for 2019).

The 20% rate for 2020 starts at \$441,451 for singles (\$434,550 for 2019), \$469,051 for heads of household (\$461,700 for 2019) and \$496,601 for couples filing jointly (\$488,850 for 2019).

Continued next page.....

# THIS AND THAT

The 15% rate is for filers with taxable incomes between the 0% and 20% break points.

The 3.8% surtax on net investment income stays the same for 2020. It kicks in for single people with modified AGI over \$200,000 and for joint filers with modified AGI over \$250,000.

## Charitable Gift Deductions

More donations to charity can be deducted for 2020 under the CARES Act. The 60%-of-AGI limit on deductions for *cash* donations by people who itemize is suspended (gifts to donor-advised funds and private nonoperating foundations are excluded). The relief applies only to charitable cash contributions that you make this year and deduct on the Schedule A that you file in 2021. Carryovers of excess charitable contributions from prior years don't get the break.

Nonitemizers can also write off up to \$300 of charitable *cash* contributions. This is a new "above-the-line" deduction for 2020 only. It also applies *only* for people who don't file Schedule A. This write-off is per return, meaning married couples who file jointly can only deduct \$300, not \$600.

## Tax "Extenders"

A number of [expired or expiring tax breaks were revived](#) late last year—most through 2020. They include deductions for mortgage insurance premiums and college tuition, as well as the \$2-million exclusion for forgiven mortgage debt and the credit for certain energy-saving improvements to your home.

These tax breaks apply for 2018 and 2019 as well. So, if you qualified for any of them in those years, it might be worth [filing an amended return](#) and claiming a refund. ([Amended returns can now be filed electronically.](#))

Also note that these extenders expire again after 2020 unless Congress decides to extend them for another year or so, which is a definite possibility.

## Sick and Family Leave Credits for Self-Employed

The Families First Coronavirus Response Act includes tax relief for self-employed people who can't work because of the coronavirus. The law forces many employers to provide paid sick and family leave for workers affected by the virus. However, tax credits against the self-employment tax are also allowed for self-employed people who can't work for a reason that would entitle them to coronavirus-related sick or family leave if he or she were an employee. (Employers also get tax credits to help them pay for the paid leave they are required to give their employees.)

For more information on these tax credits, see [Tax Credits Included in Coronavirus Paid Leave Law](#).

## Student Loan Payments by Employers

The CARES Act allows employers to pay down up to \$5,250 in workers' college loans in 2020. The payments are excluded from the workers' wages for federal tax purposes. The \$5,250 cap applies to both student loan repayment benefits and other educational assistance (e.g., tuition, fees, books, etc.) offered by an employer under current law.

## Adoption of a Child

For 2020, the adoption credit can be taken on up to \$14,300 of qualified expenses (\$14,080 for 2019). The full credit is available for a special-needs adoption, even if it costs less. The credit begins to phase out for filers with modified AGIs over \$214,520 and disappears at \$254,520 (\$211,160 and \$251,160, respectively, for 2019).

The exclusion for company-paid adoption aid was also increased from \$14,080 to \$14,300 for 2020.

## Estate & Gift Taxes

The lifetime estate and gift tax exemption for 2020 jumped from \$11.4 million to \$11.58 million—\$23.16 million for couples if portability is elected by timely filing Form 706 after the death of the first-to-die spouse. The estate tax rate remains steady at 40%.

The gift tax exclusion remains \$15,000 per recipient. You can give up to \$15,000 (\$30,000 if your spouse agrees) to each child, grandchild or any other person in 2020 without having to file a gift tax return or tap your lifetime estate and gift tax exemption.

## Kiddie Tax

The [2017 tax reform law's revamp of the "kiddie tax"](#) has been repealed. Prior to 2018, children age 18 or younger (under 24 if a student) were taxed on unearned income in excess of a certain amount at their tax rate or their parents' rate, whichever was higher. The tax reform law changed the rules to tax unearned income at the ordinary income rates and capital gains rates that apply for trusts. This resulted in higher tax for many filers, including military families with survivor benefits. So, Congress repealed the kiddie tax change, and the pre-2018 rules apply again for 2020. (Taxpayers can elect to apply the pre-2018 rules to 2018 and 2019 returns as well.)

## Education Tax Breaks

The 2020 [lifetime learning credit](#) phases out at higher modified AGI amounts for couples—\$118,000 to \$138,000 (\$116,000 to \$136,000 for 2019). The AGI range for singles is \$59,000 to \$69,000 (\$58,000 to \$68,000 for 2019).

The income caps are also higher in 2020 for [tax-free EE bonds used for education](#). The exclusion starts phasing out above \$123,550 of modified AGI for couples and \$82,350 for others (\$121,600 and \$81,100 for 2019). It ends at modified AGI of \$153,550 and \$97,350, respectively (\$151,600 and \$96,100 for 2019). The savings bonds must be redeemed to help pay for tuition and fees for college, graduate school or vocational school for the taxpayer, spouse or dependent.

There are two expansions to [529 college savings plans](#) starting in 2020, too. First, funds can now be used to pay for fees, books, supplies and equipment for certain apprenticeship programs. In addition, up to \$10,000 in total (not annually) can be withdrawn to pay off student loans.

Continued next page.....

# THIS AND THAT

## Employee Fringe Benefits

U.S. taxpayers working abroad have a larger income exclusion in 2020. It jumped from \$105,900 in for 2019 to \$107,600 this year. (Taxpayers claim the foreign earned income exclusion on Form 2555.)

The cap on employer-provided tax-free parking goes up from \$265 to \$270 a month. The 2020 exclusion for mass transit passes and commuter vans is the same amount.

Employees covered by health flexible savings plans can defer up to \$2,750 in 2020. That's up from \$2,700 in 2019.

## Energy Credits

The residential solar credit falls to 26% for 2020, which is down from 30% in 2019. It drops again to 22% in 2021 and ends after that. Ditto for the tax breaks for geothermal heat pumps, residential wind turbines and fuel cell property.

## Payroll Taxes

The Social Security annual wage base is \$137,700 for 2020 (that's a \$4,800 hike from last year). The Social Security tax rate on employers and employees stays pat at 6.2%. Both workers and employers continued to pay the 1.45% Medicare tax on all compensation in 2020, with no cap. Workers must also pay the 0.9% Medicare surtax on wages and self-employment income over \$200,000 for singles and \$250,000 for couples. The surtax doesn't hit employers, though.

*(NOTE: The CARES Act lets employers defer payment of the Social Security taxes they owe on wages paid from March 27 through December 31, 2020. Self-employed people can defer 50% of their self-employment tax. Employers affected by the coronavirus can also claim a new payroll tax credit for 2020 if they retain and continue to pay their workers. For more information, see [7 CARES Act Tax Breaks for Businesses](#).)*

In August 2020, President Trump issued an executive memorandum allowing employers to suspend the collection and payment of Social Security payroll taxes from September 1 until the end of the year for workers making less than \$4,000 for any bi-weekly pay period (i.e., \$2,000 per week, or \$104,000 per year). The president's action didn't eliminate the tax debt—it just delayed withholding and payment of the tax—and it was optional. If your employer suspended payroll taxes in 2020, it will have to collect the deferred taxes from your paycheck from January 1 to April 30, 2021. So, during the first four months of 2021, you will have twice as much withheld from your paychecks for the 6.2% Social Security tax.

The nanny tax threshold goes up to \$2,200 in 2020, which is a \$100 increase from 2019.

There was also a [revamped Form W-4](#) introduced in 2020. Since personal exemptions are zero until 2026, workers no longer claim withholding allowances on the W-4. Instead, the IRS revised the form to focus on items such as filing status, number of dependents, filers with multiple jobs, estimated tax breaks and other income you plan to report on your 1040. The IRS didn't require all employees to submit a new W-4 form for 2020 to their employer. Instead, only employees hired after 2019 and workers who want to adjust their post-2019 income tax withholding had to fill out the new form. However, it's a good idea for all workers to review their tax situations and figure out whether submitting a new W-4 to hike or decrease withholding makes sense for them.

## Standard Mileage Rates

The 2020 standard mileage rate for business driving fell from 58¢ to 57.5¢ a mile. The mileage allowance for medical travel and military moves also declined from 20¢ to 17¢ a mile in 2020. However, the charitable driving rate stayed put at 14¢ a mile—it's fixed by law.

## Medical Expenses

The 2020 threshold for deducting medical expenses on Schedule A is 7.5% of AGI. The adjusted-gross-income threshold was slated to jump from 7.5% to 10% after 2018, but the 2019 government funding law revived the 7.5% figure for 2019 and 2020.

The limits on [deducting long-term-care premiums](#) are higher in 2020. Taxpayers who are age 71 or older can write off as much as \$5,430 per person (\$5,270 for 2019). Filers age 61 to 70 can deduct up to \$4,350 (\$4,220 for 2019). Anyone who is 51 to 60 can deduct up to \$1,630 (\$1,580 for 2019). For people age 41 to 50, the max is \$810 (\$790 for 2019). Finally, for whippersnappers age 40 and younger, it's \$430 (\$420 for 2019). For most, long-term-care premiums are medical expenses deductible only by itemizers on Schedule A. However, self-employed people can deduct them on Schedule 1 of the 1040.

## HSAs, FSAs and HRAs

The annual cap on deductible [contributions to health savings accounts \(HSAs\)](#) rose in 2020 from \$3,500 to \$3,550 for self-only coverage and from \$7,000 to \$7,100 for family coverage. People born before 1966 can put in \$1,000 more (same as last year).

Qualifying insurance policies must limit out-of-pocket costs in 2020 to \$13,800 for family health plans (\$13,500 in 2019) and \$6,900 for people with individual coverage (\$6,750 in 2019). Minimum policy deductibles increase this year from \$2,700 to \$2,800 for families and from \$1,350 to \$1,400 for individuals.

The IRS also announced that anyone with a high-deductible health plan that covers medical expenses related to COVID-19 before plan deductibles have been met can still contribute to an HSA. This includes coverage for the panel of diagnostic testing for influenza A and B, norovirus and other coronaviruses, and respiratory syncytial virus, and any items or services required by law to be covered with zero cost sharing. It also included telehealth and other remote care services.

In addition, beginning in 2020, funds from HSAs, health flexible spending arrangements (FSAs), and health reimbursement arrangements (HRAs) can be used to buy over-the-counter medicines without the need of a doctor's prescription, as well as menstrual care products.

Workers could also make mid-year changes to their health and dependent care FSAs in 2020, *if their employer modified its FSA plan*. Employers could allow workers to:

Continued next page.....



# THIS AND THAT



Issue Number: IR-2021-09

January 12, 2021

## All taxpayers now eligible for Identity Protection PINs

**IRS YouTube Video:** <https://www.youtube.com/watch?v=YhfSZuwGriY>

WASHINGTON – The Internal Revenue Service today expanded the Identity Protection PIN Opt-In Program to all taxpayers who can verify their identities.

The Identity Protection PIN (IP PIN) is a six-digit code known only to the taxpayer and to the IRS. It helps prevent identity thieves from filing fraudulent tax returns using a taxpayers' personally identifiable information.

"This is a way to, in essence, lock your tax account, and the IP PIN serves as the key to opening that account," said IRS Commissioner Chuck Rettig. "Electronic returns that do not contain the correct IP PIN will be rejected, and paper returns will go through additional scrutiny for fraud."

The IRS launched the IP PIN program nearly a decade ago to protect confirmed identity theft victims from ongoing tax-related fraud. In recent years, the IRS expanded the program to specific states where taxpayers could voluntarily opt into the IP PIN program. Now, the voluntary program is going nationwide.

### About the IP PIN Opt-In Program

Here are a few key things to know about the IP PIN Opt-In program:

- This is a voluntary program.
- You must pass a rigorous identity verification process.
- Spouses and dependents are eligible for an IP PIN if they can verify their identities.
- An IP PIN is valid for a calendar year.
- You must obtain a new IP PIN each filing season.
- The online IP PIN tool is offline between November and mid-January each year.
- Correct IP PINs must be entered on electronic and paper tax returns to avoid rejections and delays.
- Never share your IP PIN with anyone but your trusted tax provider. The IRS will never call, text or email requesting your IP PIN. Be aware of scams to steal your IP PIN.

There currently is no opt-out option but the IRS is working on one for 2022.

### How to get an IP PIN

Taxpayers who want an IP PIN for 2021 should go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN) <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin> and use the Get an IP PIN tool. This online process will require taxpayers to verify their identities using the Secure Access authentication process if they do not already have an IRS account. See <https://www.irs.gov/individuals/secure-access-how-to-register-for-certain-online-self-help-tools> for what information you need to be successful. There is no need to file a Form 14039, an Identity Theft Affidavit, to opt into the program.

Once taxpayers have authenticated their identities, their 2021 IP PIN immediately will be revealed to them. Once in the program, this PIN must be used when prompted by electronic tax returns or entered by hand near the signature line on paper tax returns.

All taxpayers are encouraged to first use the online IP PIN tool to obtain their IP PIN. Taxpayers who cannot verify their identities online do have options.

Taxpayers whose adjusted gross income is \$72,000 or less may complete Form 15227, <https://www.irs.gov/pub/irs-pdf/f15227.pdf> Application for an Identity Protection Personal Identification Number, and mail or fax to the IRS. An IRS customer service representative will contact the taxpayer and verify their identities by phone. Taxpayers should have their prior year tax return at hand for the verification process.

Taxpayers who verify their identities through this process will have an IP PIN mailed to them the following tax year. This is for security reasons. Once in the program, the IP PIN will be mailed to these taxpayers each year.

Taxpayers who cannot verify their identities online or by phone and who are ineligible for file Form 15227 can contact the IRS and make an appointment at a <https://www.irs.gov/help/contact-your-local-irs-office> to verify their identities in person. Taxpayers should bring two forms of identification, including one government-issued picture identification.

Taxpayers who verify their identities through the in-person process will have an IP PIN mailed to them within three weeks. Once in the program, the IP PIN will be mailed to these taxpayers each year.

### No change for confirmed identity theft victims

Taxpayers who are confirmed identity theft victims or who have filed an identity theft affidavit because of suspected stolen identity refund fraud will automatically receive an IP PIN via mail once their cases are resolved. Current tax-related identity theft victims who have been receiving IP PINs via mail will experience no change.

# THIS AND THAT

- Sign-up or revoke an election to contribute to a health or dependent care FSA for 2020; or
- Increase or decrease the amount contributed in 2020 to a health or dependent care FSA.

Employers also have the option of upping the carryover amount for 2020 FSAs from \$500 to \$550. This didn't apply to amounts carried over from 2019 to 2020, though. In addition, the carryover amount will be adjusted for inflation going forward.

The IRS also let employers extend the FSA grace period to incur health or dependent care expenses for the previous year to the end of the year. Again, it was optional. So, for example, if an employer sponsored a 2019 FSA with a grace period ending on March 15, 2020, it could have amended its FSA plan to let workers apply unused 2019 FSA funds to pay for qualifying expenses incurred through December 31, 2020. Note, however, that a worker who had unused amounts from a 2019 health FSA and who is allowed an extension to the end of 2020 to incur expenses generally will not be allowed to contribute to an HSA during the extended period.

## **Alternative Minimum Tax (AMT)**

There's good news for anyone worried about getting hit with the alternative minimum tax: AMT exemptions tick upward for 2020. They increase from \$111,700 to \$113,400 for couples and from \$71,700 to \$72,900 for single filers and heads of household. The phaseout zones for the exemptions start at higher income levels as well—\$1,036,800 for couples and \$518,400 for singles and household heads (\$1,020,600 and \$510,300, respectively, for 2019).

In addition, the 28% AMT tax rate kicks in a bit higher in 2020—above \$197,900 of alternative minimum taxable income. The rate applied to AMTI over \$194,800 for 2019.

## **Deduction for Pass-Through Income**

A key dollar threshold on the 20% deduction for pass-through income was increased for 2020. Self-employed people and owners of LLCs, S corporations and other pass-through entities can deduct 20% of their qualified business income, subject to limitations for individuals with taxable incomes in excess of \$326,600 for joint filers and \$163,300 for others (\$321,400 and \$160,700, respectively, for 2019).

## **Business Losses for Self-Employed People**

The CARES Act suspended the cap for deducting business losses on individual returns. Under the 2017 tax reform law, the amount of trade or business losses over \$500,000 for joint filers and \$250,000 for other filers is not deductible, with any excess carried forward. The CARES Act suspends this loss limitation rule generally for 2018 through 2020.

## **Interest on Tax Refunds**

For those who received a federal tax refund in 2020, you may have also been paid interest. The IRS wants you to know that refund interest payments are taxable and must be reported on your federal income tax return. In January 2021, the IRS will send Form 1099-INT to anyone who received interest totaling \$10 or more. Make sure you report it on your 2020 return.

## **Penalties**

The fine for filing late returns is higher for returns with post-2019 due dates. The minimum penalty for returns filed 60 or more days after the due date is now the lesser of \$435 (up from \$215) or 100% of the required tax shown on the return.

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## **Most taxpayers can deduct up to \$300 in charitable contributions without itemizing deductions**

Following tax law changes, cash donations of up to \$300 made this year by December 31, 2020 are now deductible without having to itemize when people file their taxes in 2021.

The Coronavirus Aid, Relief and Economic Security Act includes several temporary tax law changes to help charities. This includes the special \$300 deduction designed especially for people who choose to take the standard deduction, rather than itemizing their deductions.

This change allows individual taxpayers to claim a deduction of up to \$300 for cash donations made to charity during 2020. This deduction lowers both adjusted gross income and taxable income – translating into tax savings for those making donations to qualifying tax-exempt organizations.

Before making a donation, taxpayers should check the *Tax Exempt Organization Search* tool on IRS.gov to make sure the organization is eligible for tax deductible donations.

Cash donations include those made by check, credit card or debit card. They don't include securities, household items or other property. Though cash contributions to most charitable organizations qualify, some don't. People should review Publication 526, *Charitable Contributions* for details. Cash contributions made to supporting organizations are not tax deductible. <https://www.irs.gov/forms-pubs/about-publication-526>

The CARES Act includes other temporary allowances designed to help charities. These include higher charitable contribution limits for corporations, individuals who itemize their deductions and businesses that give food inventory to food banks and other eligible charities. For more information, visit the Coronavirus Tax Relief page of IRS.gov. <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments> By law, recordkeeping rules apply to any taxpayer claiming a charitable contribution deduction. Usually, this includes getting a receipt or acknowledgement letter from the charity before filing a return and retaining a cancelled check or credit card receipt.

## **More information:**

A Closer Look: Special tax deductions available this year: Special tax deductions available this year for cash donations to charities; <https://www.irs.gov/about-irs/special-tax-deductions-available-this-year-for-cash-donations-to-charities-irs-works-to-raise-awareness>

# THIS AND THAT

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

By Shannon McMahon



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

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

### U.S. Passport Changes

#### You Should Renew Your Passport Now

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

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

#### REAL ID Changes Aren't Helping

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

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

#### Expect New Security Features

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

#### Double Check Children's Passports

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

#### How to Renew Your Passport

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





# **INTEL ALERT OFFICER SAFETY**

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



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

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

**646.805.6400  
NYCSAFE@NYPD.org**

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

# THIS AND THAT

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

Due to COVID-19 qualification spots are limited.

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



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

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

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

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



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

**NYC** Green Book

## Green Book Online

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

### CITY - NEW YORK CITY GOVERNMENT

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

### COUNTY - CITY OF NEW YORK COUNTY OFFICES

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

### STATE - NEW YORK STATE AGENCIES

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

### COURTS CITY, STATE AND FEDERAL

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

### FEDERAL—THE UNITED STATES GOVERNMENT

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



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

E.J. McMahon

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

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

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 – 3<sup>rd</sup> Floor  
New York, NY 10006

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

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

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

## THINGS YOU WILL NEED

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

- Pension Bureau
- Veterans Administration (if a veteran)
- Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy.
- Court (If probate is needed).
- Your State Department of Revenue to obtain non-tax certificate if real property is involved.
- Bank accounts held in Trust for another 1 for each account if property held in a Trust.
- Personal Records.

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

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

Social Security, (not necessary if surviving spouse already receiving benefits)  
Veterans Administration, if a veteran.

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

Motor Vehicle Bureau, if auto is in the deceased's name.  
One for each bank account  
Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

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

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

### **PAID FUNERAL BILLS:**

1 copy for Pension Bureau  
1 copy for Probate Court  
1 copy for IRS, if taxable estate.

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

## COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

# THIS AND THAT

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

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



## Thinking of retiring?

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

### Some things to consider

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

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

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

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

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

### What is the best option for you?

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

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

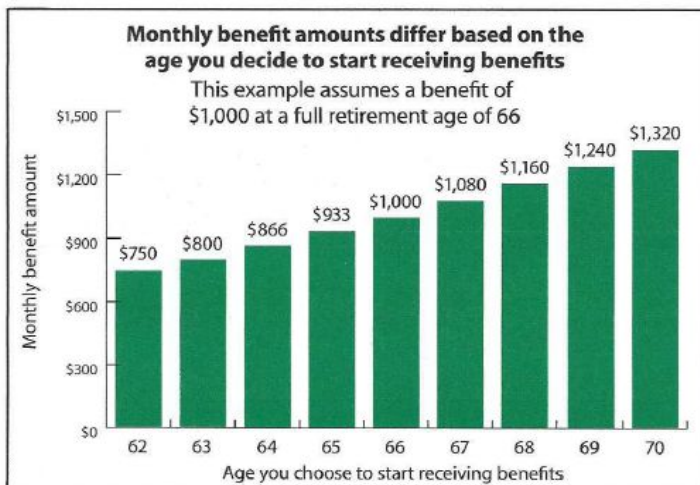
There is one more thing you should remember as you crunch the numbers for your retirement. You may need your income to be sufficient for a long time, because people are living longer than ever before, and generally, women tend to live longer than men. For example:

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

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

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

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





## Receiving benefits while you work

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

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

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

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

## Retirement age considerations

### Full retirement age

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

### Retiring early

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

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

### Delaying retirement

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

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

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

### Rules that may affect your survivor

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

## Need more information?

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

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

## Other useful websites

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

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

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

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

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

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

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

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



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



# NOSTALGIA

## POLICE-MEN NEWS Transfers-Appointments News pertaining to those in blue

### MARCH

4 March 1893

Patrolman J.W. MUNRO of the 4th precinct tendered his resignation from the force Thursday to Commissioner Hayden, and it was immediately accepted. MUNRO was appointed July 1884, and has been before the Commissioner before on charges. He is a Scotchman and his wife has recently fallen heir to some property. This he gives as a reason for resigning.

7 March 1893

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

14 March 1893

### NEW POLICEMEN

Police Commissioner HAYDEN to-day made twenty-one probationary policemen full-fledged patrolmen, they having served the allotted period.

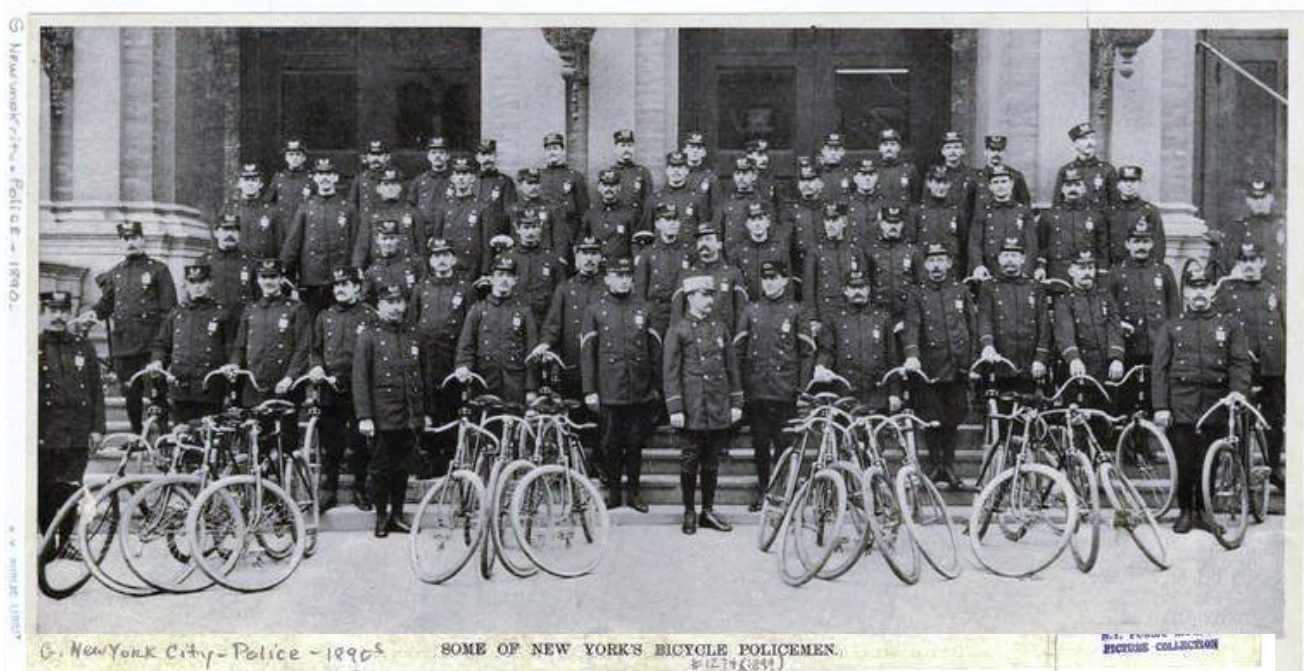
At the police trials to-day a number of delinquents were fined for neglect of duty.

23 March 1893

### The Langan Case

The case of Peter LANGAN, recently a patrolman attached to the Eleventh precinct, against Charles FELTMAN, George MEYER and James THORNE, was dismissed by Justice TIGHE in the butler street police court this morning.

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





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HOME PHONE ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_

BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

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STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )

HOME PHONE (\_\_\_\_) \_\_\_\_\_ CELL PHONE (\_\_\_\_) \_\_\_\_\_

BUSINESS PHONE (\_\_\_\_) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ LAW ENFORCEMENT AGENCY \_\_\_\_\_

TAX # \_\_\_\_\_ APPOINTMENT DATE \_\_\_\_\_ RETIREMENT DATE \_\_\_\_\_

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

VESTED ( )

LAST COMMAND \_\_\_\_\_ LAST RANK HELD \_\_\_\_\_

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

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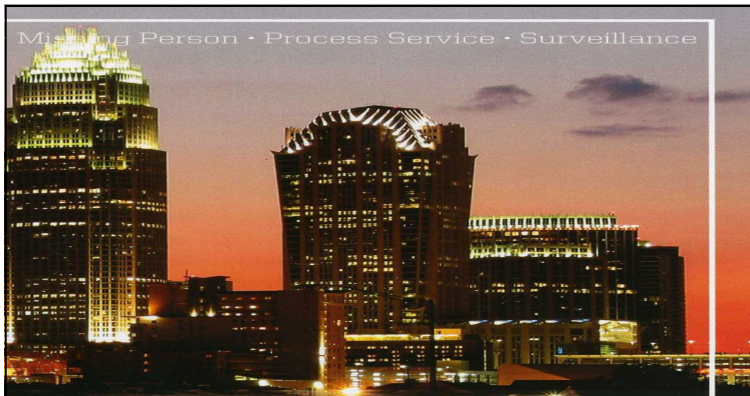


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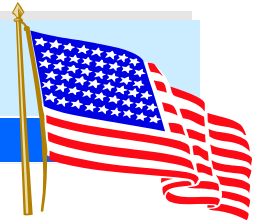




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