

# **NYPD 10-13 CLUB**

# of Charlotte, NC Inc.

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





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

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

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



**Club Officers** 

Volume 13 Issue 04

**April 2021** 

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**EDITOR Harvey Katowitz** 

## PRESIDENT'S MESSAGES

Hi All,

On behalf of the entire board I want to wish everyone a Happy Passover/Easter Holiday.

I am happy to report that there is light at the end of the tunnel in the effort to overturn Emblem Health's decision to not accept new doctors who practice outside of the NYS area into the GHI Comprehensive Benefits Plan (CBP).

Representatives from the NYPD line organizations met with representatives from Emblem Health on March 9 and again on March 22 to discuss the lack of Emblem Health participating doctors outside of the metropolitan NY area and the closing of the Emblem Health credentialing for doctors outside of NY.

The meeting focused on two points, Emblem health for non-Medicare retirees and Medicare Part B changes.

#### **Emblem for non-Medicare retirees**

- Emblem Healthcare panels will re-open for out of NYS doctors and there is no requirement to forward appli cations through the police unions Health and Welfare offices. Please wait a week or two until attempting to add new doctors as Emblem stated that there was a glitch in the system (lol) that caused the panels to be closed. Hence a week or two to fix this glitch. Any problems should be addressed to the health and wel fare office of your union.
- There is no limit on the number of doctors in areas. We can have multiple doctors including specialists in the same areas. Any doctor willing to join will be accepted after being vetted.
- Emblem will not be recruiting new doctors so that is up to us to do it.
- Emblem will NOT be raising reimbursements rates to doctors at this time. Next meeting between the Un ions and emblem is scheduled for April 5. 2021 to further discuss this.
- Emblem agreed to complete an audit of providers and will eliminate non-participating doctors. This is both good and bad. If you haven't seen your doctor in awhile and that doctors hasn't submitted a claim within a year then Emblem can remove them as a participating provider.
- A National Network is being discussed.

#### **Medicare Part B** 2.

The City of NY is discussing a Medicare Advantage plan to cover part B instead of traditional plans like Emblem senior care etc. There is also consideration of being "Grandfathered In" so it might not affect those currently on their current plans. This is all in discussion so there are no facts that I can post as of right now.

Kudos to Ret. NYPD Sgt. William McMahon "Bill Mac" who created the NYPD Retiree Emblem/GHI Doctor & Dental Information Facebook page who spearheaded this effort.

Continued next page.....

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

## PRESIDENTS MESSAGE

Here are the links to the forms that doctors have to prepare and submit to become a participating provider.

EmblemHealth Provider Credentialing\_Application Form

https://img1.wsimg.com/blobby/go/48bd2c32-afb3-4ba4-96e4-b796da9c3fd8/downloads/EmblemHealth%20Provider%20Credentialing Applicatio.pdf?ver=1616019885132

EmblemHealth Provider Application CAQH\_Tips

https://img1.wsimg.com/blobby/go/48bd2c32-afb3-4ba4-96e4-b796da9c3fd8/downloads/EmblemHealth%20Provider%20Application%20CAQH\_Tips.pdf?ver=1616019885132

EmblemHealth PPO Partcipating Practitioner Agreement\_

https://img1.wsimg.com/blobby/go/48bd2c32-afb3-4ba4-96e4-b796da9c3fd8/downloads/EmblemHealth%20PPO%20Partcipating%20Practitioner%20Agr.pdf?ver=1616019885132

#### **National Police Week Events Moved to October**

The National Police Week events, including the National Law Enforcement Officers Memorial Foundation (NLEOMF) Candlelight Vigil, have been postponed until October because of pandemic issues.

A joint statement issued Wednesday by the National Fraternal Order of Police, the National FOP Auxiliary, Concerns of Police Survivors (C.O.P.S.), and NLEOMF said the postponement was due to "the inability to secure necessary permits in time for in-person gatherings due to ongoing COVID-19 restrictions."

The NLEOMF Candlelight Vigil has been moved to Thursday Oct. 14.

The C.O.P.S. Conference has been moved to Friday Oct. 15.

The FOP's Annual Peace Officer Memorial Service has been moved to Oct. 16.

All three organizations say they plan to hold virtual events in May.

The NYC Office of Labor Relations (OLR) has updated the procedure for members to submit Medicare Part B related forms and supporting documents. You can obtain the forms by clicking on the links below.. The forms are self-explanatory and lists the required documents needed to be submitted with the form.

Submission of the following forms, along with all required documents, must now be electronically submitted to: https://nycemployeebenefits.leapfile.net/

- Medicare Part B Reimbursement Program Application <a href="https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf">https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf</a>
- 2019 Medicare Part B Reimbursement Differential Request Form <a href="https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form-2019.pdf">https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form-2019.pdf</a>
- IRMAA Medicare Part B Reimbursement Application (for 2019, 2018 & 2017 https://www1.nyc.gov/assets/olr/downloads/pdf/health/irmaa-form-2017-2019.pdf

For instructions on how to use LeapFILE to submit forms and documents, please visit: <a href="https://www1.nyc.gov/site/olr/health/retiree/health-retiree-leapfile-instructions.page">https://www1.nyc.gov/site/olr/health/retiree/health-retiree-leapfile-instructions.page</a>

2020 forms should be available on OLR's website, <a href="https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page">https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page</a> by April/May 2021.

OLR Health Benefits Retiree walk in center remains closed. All inquiries and questions can be emailed to: healthbenfits@olr.nyc.gov

For additional information regarding Retiree - Health Benefits Program, please visit: <a href="https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page">https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page</a>

#### **FEMA COVID Funeral Assistance**

FEMA — the Federal Emergency Management Agency of the Department of Homeland Security — will be launching the FEMA Funeral Reimbursement Program in a matter of weeks.

FEMA will be reimbursing up to \$7,000 for COVID-19-related funerals incurred after January of 2020. Please keep funeral documentation, because you might qualify for this reimbursement if your loved one died from the coronavirus.

Click on COVID-19 Funeral Assistance | FEMA.gov to access the currently available FEMA information.

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## PRESIDENTS MESSAGE

There is a bill before the NY Senate, 2 bills before NC legislators and 1 before federal legislators that the board has voted to support.

- NY Senate Bill 2021/S5107, <a href="https://www.nysenate.gov/legislation/bills/2021/S5107">https://www.nysenate.gov/legislation/bills/2021/S5107</a> extends the benefits of the variable supplements fund to all New York city police officers, firefighters, housing police, transit police, correction officers and registered domestic partners.
- 2. NC SB 132/HB 138 Adopt Wounded Heroes Day: <a href="https://www.ncleg.gov/BillLookUp/2021/SB%20132">https://www.ncleg.gov/BillLookUp/2021/SB%20132</a> This bill would adopt April 24 of each year as Wounded Heroes Day and was inspired by honorary club member Mike Verardo (See page 5).
- 3. NC SB HB 115, <a href="https://www.ncleg.net/Sessions/2021/Bills/House/PDF/H115v1.pdf">https://www.ncleg.net/Sessions/2021/Bills/House/PDF/H115v1.pdf</a> will allow the NC FOP to appoint one full-time sworn law- enforcement officer to serve on the NC Criminal Justice Education And Training Standards Commission.
- 4. U.S. HR 1210, <a href="https://www.congress.gov/bill/117th-congress/house-bill/1210?s=1&r=64">https://www.congress.gov/bill/117th-congress/house-bill/1210?s=1&r=64</a> LEOSA Reform Act amends LEOSA will allow qualified active and retired LEO to:
  - Carry in the same venues as civilian concealed carry permit holders.
  - Extends the exemption to magazine capacity.
  - Allow qualified LEO officers to access services in US Postal Offices, Social security Admin. offices, VA offices, or other Federal facilities without disarming or securing their firearms elsewhere.
  - Allow states to affirmatively act to extend the period between training certificates from 12 months to up to 36 months.

Please contact your federal and state legislators and ask them to support these bills.

You can find your US Representative at the following website: https://ziplook.house.gov/htbin/findrep\_house?ZIP=

You can find your NC State representatives at the following website: https://www.ncleg.gov/FindYourLegislators

You can find NYS Legislators at the following website: <a href="https://www.aqeny.org/find-your-new-york-state-legislators/">https://www.aqeny.org/find-your-new-york-state-legislators/</a>

The NYPD has created a new searchable Officer Profile database, <a href="https://nypdonline.org/link/2">https://nypdonline.org/link/2</a> that lists the name, rank, command, shield #, appointment date, arrest total and number of department recognitions of every NYPD officer.

Name	Rank	Command	Shield	Appt. Date	Arrests Total	Department Recognitions	
HOLMES, JUANITA N	CHIEF OF PATROL	PATROL SERVICES BUREAU		7/28/1987	0	0	
	•	•	•	•			

The following By Law amendment recommended by the board will be voted on during our April membership meeting:

#### **Current by-law**

#### ARTICLE VI

#### **ELECTION OF TRUSTEES**

Section 1. Nominations - The Nominating Committee will accept nominations for elected office from the membership at the *August* meeting. Candidates for election will be announced at the *September* meeting.

Section 2. Annual Elections - Election of Trustees shall be by a majority vote of all members present. "Write-in-votes" shall not be allowed. Annual elections shall be held every *October*.

Section 3. Term of Office - The term of office for each Trustee shall be three (3) years on a staggered basis, with at least one (1) Trustee elected each year.

#### **Proposed amendment**

#### ARTICLE VI

#### **ELECTION OF TRUSTEES**

Section 1. Nominations - The Nominating Committee will accept nominations for elected office from the membership at the *August* meeting. Candidates for election will be announced at the *September* meeting.

Section 2. Annual Elections – *Trustees shall be elected every two (2) years at the October General Meeting during odd numbered years (2021, 2023, 2025, and so on). All duly elected trustees shall assume their official duties January 1<sup>st</sup> (2022, 2024, 2026 and so on). Election of Trustees shall be by a majority vote of all members present. "Write-in-votes" shall not be allowed. Annual elections shall be held every <i>October*.

#### **ID Card Renewals**

Now that we are again meeting in person, we will be collecting NYPD ID Cards from members who need them renewed during our January, **April**, July and October membership meetings. Card must be expired or within two months of the expiration date. The club will pay for the postage. See pages 26 & 27

The Retiree Identification Card Worksheet on page 28 must be completed and submitted with your ID card...

# PRESIDENTS MESSAGE

**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? Answer: It will become wet. Page 28.

Congratulation to John Erker whose name was drawn for a free membership from among all members who answered the March riddle correctly.

**April Riddle:** A truck driver passes several police officers while he is going the wrong way on a one way street. Why doesn't he get stopped.

Unfortunately it is that time of the year when I have the unpleasant task of removing members from our Club who are not current with their dues. As of this writing, 37 of our 442 members have not responded to numerous reminders that they risk being dropped from the club for failing to pay their 2021 dues. Members in arrears after April 13, will be dropped from the club and email list.

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

The following is an email I received from club member Elaine Cuff.

Hi Harvey,

Just a line to thank you for the Honor Guard last week at Elliott's funeral. I know Elliott would have been pleased you all were there.

Elliott and I were both proud to be a part of NYs Finest. Though I did not know the other three MOS I was touched to see you and Brenda there, it meant a lot.

Again, thank you for all your help before and during the funeral.

I am

Yours truly,

Elaine Cuff



Honor Guard for Elliott Cuff's funeral: L - R Joe Dalton, Frank Irizarry, Brenda Jordan, Harvey Katowitz, Chris Russo

Stay healthy and stay safe!

Fraternally,



Harvey Katowitz

## **HONORING A LOCAL HERO**

#### Waxhaw Resident Inspires Bill Honoring Wounded Veterans

By Sarah Verardo & David Willis Mar 1, 2021 Updated Mar 3, 2021



Sgt. Michael Verardo and his family. He suffered catastrophic and lifechanging injuries after an IED blast in Southern Afghanistan.

An Alive Day marks the day a service member nearly died in combat but through the modernization of battlefield medicine, grit, determination and camaraderie, service members are surviving wounds what could have killed them just a decade earlier.

Home to some of the finest military installations in the country, North Carolina breeds our nation's frontline war heroes. The freedom of many is protected by the bravery of a few. That bravery shines especially brightly in North Carolina.

On April 24, 2010, Waxhaw resident Michael Verardo suffered catastrophic and life-changing injuries in Southern Afghanistan. Sgt. Verardo was awarded his first Purple Heart just two weeks earlier when he was riding in the turret of a M-ATV as the gunner and the vehicle hit a buried improvised explosive device (IED). Sgt. Verardo was ejected 30 feet and medically evacuated. While recovering in Kandahar, Verardo requested to be returned to his unit because their casualty count was high and he wanted to help continue the mission. On his very first foot patrol, just two weeks later, Verardo was hit again, this time with life-changing consequence. The IED ripped off his left leg, much of his left arm, left him with severe burns, facial damage and in need of a field blood transfusion in order to be kept alive. Verardo's military brothers loaded him onto the medical evacuation, believing it was the last time they would see him, as the injuries were not conducive to life.

Verardo clung to life aboard the medical flight, flatlining several times, and staying in a comatose state through Germany. He ultimately reached his final destination of Walter Reed National Military Medical Center, where he remained on status: death imminent. Verardo survived, and April 24 will mark 11 years of life for him post-Afghanistan. Like many of our nation's Most catastrophically wounded heroes, the fight is lifelong, and the family fights right beside them. Sgt. Verardo has endured 120 surgeries and years of speech, visual, physical and occupational therapies. He lives at home with his wife and three daughters where he requires full-time care. For heroes like Verardo, the battlefield may be in the past, but the battle rages on at home.

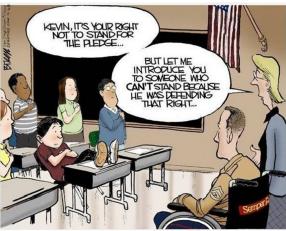
Verardo earned two Purple Heart medals on behalf of a grateful nation. What he and others like him continue to give deserves our end-less respect.

Under the proposed "North Carolina Wounded Heroes Day," North Carolinians will join together to honor the sacrifices made by our state's heroes.

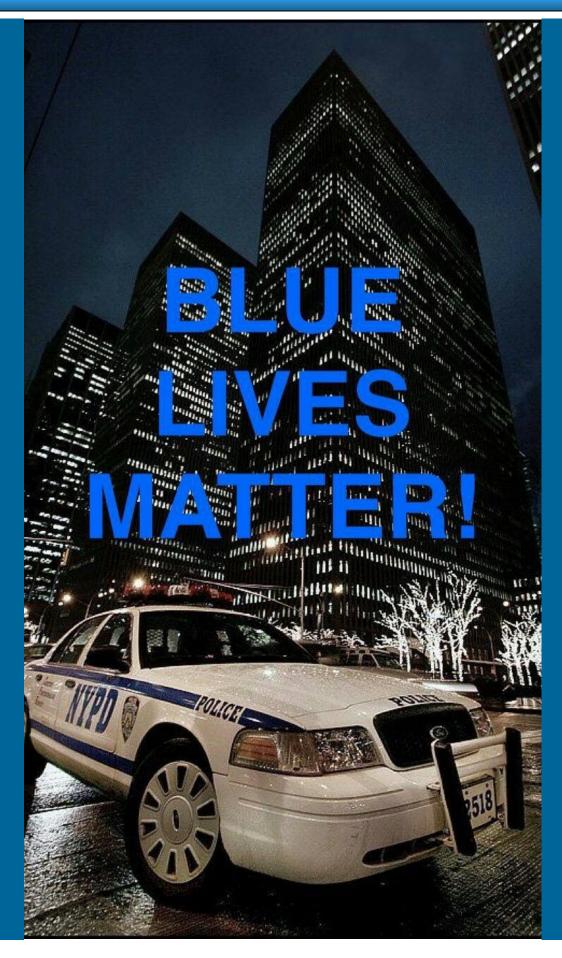
State Rep. David Willis and State Sen. Todd Johnson led the charge to introduce the bill in honor of wounded Heroes in North Carolina, identifying Sgt. Verardo's Alive Day, April 24, 2010, as the day to recognize all North Carolina wounded veterans. In a time where so much divides us, let us remember that it is the Most sacred duty of all Americans to support those who allow us the freedom to disagree. We urge all North Carolinians to honor the sacrifices made by our wounded veterans and join together to ensure their heroic stories are never forgotten.

Sarah Verardo us CEO of The Independence Fund, a national nonprofit serving catastrophically wounded veterans and their families, and her husband's caregiver. Rep David Willis is a Republican whose 68th District covers parts of Union County.









# The Olituary ELLIOTT LORENZO CUFF

#### A Time To Be Born

Elliott Lorenzo Cuff was born in Harlem Hospital on June 5, 1944 to the late Pryce Lorenzo Cuff and Frances Summers Cuff. He was the first-born son of three sons.

#### A Time To Build

During Elliott's childhood, he accepted Christ at an early age and he was baptized at Good Hope CME Church in Gilbert, South Carolina. He later attended church at Springfield Methodist Church in Queens, New York.

Elliott received his formal education in the New York City Public Schools, graduating from Andrew Jackson High School. He furthered his education by attaining a Bachelor of Arts degree from Brooklyn College. After graduating from high school, Elliott joined the United States Air Force where he was honorably discharged as a Communications Operator. His life of service did not end there. Upon completing his tour of duty with the Armed Forces, he joined the New York Police Department in 1968, where he served as a Patrol Officer in the Tactical Police Force Unit and the Movie & TV Squad; an instructor at the Police Academy; an Investigative Sergeant in the Internal Affairs Bureau and he ended his law enforcement career as a Manhattan South Narcotics Supervisor.

After serving his country, Elliott married Mildred Whitaker (now deceased) and they raised their family in Queens, New York. Some years later, Elliott met and married Elaine Allen and they relocated to North Carolina following their retirements.

Elliott was proud of the assignments he held during his career. He enjoyed the people he worked with, the officers he supervised and the friendships he forged during his 31 and ½ year career. Throughout the Police Department, Elliott was known for his "big laugh" and his sense of humor. Upon retirement from his second career as an appointed court officer for the Haverstraw Court System, he and Elaine relocated to Cornelius, North Carolina where they attended and later joined Torrence Chapel AME Zion Church. Elliott remained a faithful Torrence Chapel member while his health allowed.

#### A Time To Transition

On Sunday, March 14, 2021, the God of our salvation called Elliott home. He has gone home for his reward, as his endeavors here on earth are done.

## A Time To Mourn And Rejoice

Elliott leaves to cherish his memory his wife Elaine, of the home; his son, Elliott Lorenzo Cuff, Jr. (New York); his daughter, Jalaine Edwards (Connecticut); nephews Leslie Guy, Sean Cuff (Jocelyn), and Alfred Cuff; nieces, Eyanna Cuff, Reeshmah Cuff, Marissa Coleman, Daniele Payne, and Michelle Whitaker; special friends Bill Bryant, Howard Gadsby, Terrance Wansley and Al Social, Jr., and a host of favorite cousins, relatives and friends.

Your presence here today is a testament to the life he lived.

To God Be The Glory!



Angel Santiago, who was with the NYPD for 11 years, worked in New York City Housing Authority Police Service Area 7 in the Bronx. He was married with four children.

The 42-year-old NYPD housing police officer in the Bronx died of COVID-19 on Sunday.

"One year into this pandemic, COVID has claimed the life of another PBA member, PO Angel M. Santiago of <u>@NYPDPSA7</u>," the Police Benevolent Association <u>said</u>. "The sacrifice never ends."

Former Chief of Department Terence Monahan, now a mayoral advisor on the COVID recovery, said his thoughts were with the officer's family.

"The death of <a href="MYPDPSA7">MYPDPSA7</a>'s Officer Angel Santiago underscores the selfless and dedicated service of NY's Finest — at any cost. My prayers are with his loved ones.



Cause: Assault

Police Officer Gary Hibbs

EOW: Friday, March 12, 2021

Chicago Heights, IL PD



Captain Justin Williams Bedwell Decatur Co, GA Sheriff's Office EOW: Monday, March 1, 2021 Cause: Gunfire



Police Officer II Jose Anzora Los Angeles, CA PD EOW: Weds., March 3, 2021 Cause: Struck by vehicle



Border Patrol Agent Alejandro Flores-Bañuelos **US Border Patrol** EOW: Monday, March 15, 2021 Cause: Struck by vehicle



Police Officer Kevin Valencia Orlando, FL PD EOW: Monday, March 15, 2021 Cause: Gunfire



Corporal Kyle Davis Washington CO, OK Sheriff's Office EOW: Thurs. March 25, 2021 Cause: Assault



Trooper Joseph Gallagher NY State Police EOW: Friday, March 26, 2021 Cause: Struck by vehicle in 2018



Police Officer Angel M Santiago EOW: Sunday, March 27, 2021 Cause: COVID 19



Officer Crispin San Juan San Jose US Customs and Border Protection EOW: Tuesday, March 9, 2021 Cause: COVID19

Corrections Officer III Tracey Adams

Texas Dept. of Criminal Justice

EOW: Saturday, March 6, 2021

Cause: COVID19



Police officer Eric Talley Boulder, CO PD EOW: Monday March 22, 2021 Cause: Gunfire



**Deputy James Driver** Monroe Co. IN Sheriff's Dept. EOW: Monday March 29, 2021Cause: Vehicle Accident



Officer Jesse Madsen Tampa, FL PD EOW: Tuesday, March 9, 2021 Cause: Vehicular assault



Correctional Officer Robert McFarland Iowa Dept. of Corrections EOW: TUES. March 23, 2021 Cause: Assault



Trooper Chad Walker TX Highway Patrol EOW: March 31, 2021 Cause: Gunfire



Sergeant Barry Edwin Henderson Polk Co, GA Sheriff's Office EOW: Tuesday, March 9, 2021 Cause: COVID19



Trooper Todd Hanneken Illinois State Police EOW Thurs., March 25, 2021 Cause: Vehicle Accident







Dear God.

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

lacknowledge 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.

# MARCH MEMBERSHIP MEETING



2020 Club Member of the Year, Frank DeMasi receives 9/11 20th Anniversary Commemorative Shields from Club President Harvey Katowitz.



Club Trustee Brenda Jordan won the 50/50 and donated \$30 back to the club.





## Membership Meeting Minutes

March 9, 2021

The meeting was called to order at 7:40 pm with 40 members (15 Via Zoom) and 1 guest. This was followed by the pledge of allegiance, invocation, the reading of the names and cause of the death of the 18 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 - Excused Sqt. at Arms: Harry Dobson - Excused

Trustee: Dennis Cirillo
Trustee: Bob Fee
Trustee: Kevin Gribbon
Trustee: Brenda Jordan
Trustee: Ian McGrouther
Historian: Jim Rochford

Chaplain: Rich McCarron - Excused Chaplain: Donald Sanchez - Excused

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

Introduction of guest speakers: None

#### Sickness & Distress:

- Elliott Cuff Stage 4 lung cancer
- Keith Rand Awaiting liver transplant
- Ray Layne recovering from heart surgery

#### **Communications & Bills**

There is 1 bill before the NY Senate, 2 bills before the NC legislature and 1 before federal legislatures that the board has voted to support.

- NY Senate Bill 2021/S5107, <a href="https://www.nysenate.gov/legislation/bills/2021/S5107">https://www.nysenate.gov/legislation/bills/2021/S5107</a> extends the benefits of the variable supplements fund to all New York city police officers, firefighters, housing police, transit police, correction officers and registered domestic partners.
- NC SB 132/HB 138 Adopt Wounded Heroes Day This bill would adopt April 24 of each year as Wounded Heroes Day. The bill was inspired by Waxhaw resident Michael Verado who suffered catastrophic and life-changing injuries on Apr.24. Wife Sara started the Independence Fund to purchase all terrain track chairs for wounded veteans.
- NC HB 115, <u>H115v1.pdf (ncleg.net)</u> will allow the NC State FOP to appoint one full-time sworn law-enforcement officer to serve on the North Carolina Criminal Justice Education And Training Standards Commission.
- U.S. HR <u>1210 https://www.congress.gov/bill/117th-congress/house-bill/1210?s=7&r=392</u> LEOSA Reform Act amends LEOSA will allow qualified active and retired LEO to:
  - 1. Carry in the same venues as civilian concealed carry permit holders.
  - 2. Extends the exemption to magazine capacity.
  - 3. Allow qualified LEO officers to access services in US Postal Offices, Social security Admin. offices, VA offices, or other Federal facilities without disarming or securing their firearms elsewhere.
  - 4. Allow states to affirmatively act to extend the period between training certificates from 12 months to up to 36 months.

#### Report of officers

#### President:

- The club is looking for a volunteer to fill a new board position Corresponding Secretary
- Club scholarships. Applications due by June 1.
- 50-a.org is a searchable website of Civilian Complaint Review Board and related public NYPD data. CCRB records contain approximately 291,000 allegations from 101,000 complaints of 48,300 officers, collected from August 1978 to May 2020.

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: 437, 51 who have not yet paid their 2021 dues.

Socials: Nothing to report.

#### **Old Business:**

Nothing to report

#### **New Business:**

- A presentation was made to 2020 Club Member of the Year, Frank DeMasi.
- The following By Law amendment recommended by the board was presented to the membership:

#### Current by-law

#### ARTICLE VI

#### **ELECTION OF TRUSTEES**

Section 1. Nominations - The Nominating Committee will accept nominations for elected office from the membership at the *August* meeting. Candidates for election will be announced at the *September* meeting.

Section 2. Annual Elections - Election of Trustees shall be by a majority vote of all members present. "Write -in-votes" shall not be allowed. Annual elections shall be held every *October*.

Section 3. Term of Office - The term of office for each Trustee shall be three (3) years on a staggered basis, with at least one (1) Trustee elected each year.

#### Proposed amendment ARTICLE VI

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#### Good of the Club

- New Members:
  - 1. Ret. NYPD Lt. Richard Herndon
  - 2. Ret. NYPD Lt. Freddie Solomon
  - 3. Ret. NYPD P.O. Baron Lewis

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:
  - 1. Bob Fee
  - 2. Steve Sokolski
  - 3. John Erker

John Erker's name was drawn, name was drawn.

50/50: Brenda Jordan won \$70 an donated \$30back to he club

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

# **MEMBERSHIP**

## **2021 Monthly Meeting Dates**



Apr. 13

July 13

Oct. 12

**May 11** 

Aug. 10

Nov. 09

June 08

Sept. 11

Dec. 14



March 14, 2021 club member Elliott Cuff, husband of club member Elaine Cuff



## **SICK DESK UPDATE**

Keith Rand - Recovering from liver transplant Ray Layne - Recovering from heart valve surgery



The following members joined our club in March

Retired NYPD Lt. Richard Herndon Retired NYPD Lt. Freddie Solomon Retired NYPD P.O. Baron Lewis



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









## **APRIL**

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





IF YOU HAVE NOT YET PAID YOUR 2021 DUES, PLEASE DO SO NOW USING THE **DUES RENEWAL FORM ON PAGE 67** 



# TRUSTEE'S



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

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











Brenda Jordan Bob Fee Kevin Gribbon Ian McGrouther Dennis Cirillo





## 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 <u>accredited four-year college</u> 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 <u>accredited Community College</u> or a <u>post-secondary program for students with intellectual and developmental disabilities at an accredited four-year college</u> 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



# NXPB

## 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

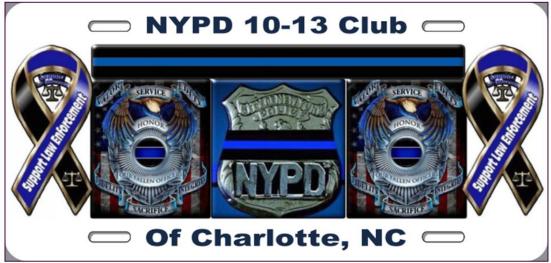


# **CLUB MERCHANDISE**

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

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







## **HEALTH AND WELFARE**

Now that the COVID-19 vaccine is more readily available and we enter phase 5 of the NC vaccination protocol that opens the vaccine to anyone 16 years of age and older on April 7, I hope everyone is making arrangements to get vaccinated.

#### 10 Things the Fully Vaccinated Need to Know

Here's what you should and shouldn't do post-vaccination, according to health experts

by Michelle Crouch, March 19, 2021

If it has been at least two weeks since you received your last dose of the COVID-19 vaccine, congratulations! You are now considered "fully vaccinated." You are armed with our best weapon against a virus that has killed more than 2.6 million people worldwide and upended our lives in unimaginable ways.

That is truly something worth celebrating.

But before you toss aside your mask and throw a party, it's important to remember that the coronavirus is still spreading and the majority of Americans have yet to be vaccinated — so precautions continue to be necessary to protect yourself and the people around you.

The U.S. Centers for Disease Control and Prevention (CDC) has published some specific guidance about what the fully vaccinated can do and cannot do. Here are 10 things you should know now that you've been jabbed.

#### 1. You still need to wear a mask

Even though COVID-19 cases are down from their peak in January, the coronavirus is still circulating in the U.S., and new and more contagious variants have emerged. So wearing masks and social distancing are still important in helping slow its spread until we can reach herd immunity — when an estimated 70 to 85 percent of the population is vaccinated.

"Until more of the population is vaccinated, masking is important, not just to protect yourself but also other people," says Purvi Parikh, M.D., an allergist and immunologist at NYU Langone Health and an investigator in COVID-19 vaccine clinical trials.

Masking will also help slow the spread of coronavirus variants — and prevent the emergence of new ones — because the virus can't mutate if it is not spreading.

#### 2. You could still catch COVID-19

This is the other reason experts don't want you to put aside your mask just yet. Although all three vaccines authorized for emergency use in the U.S. were found to be highly effective against severe disease and death from COVID-19, there's still a chance you could get infected with the virus.

The Pfizer-BioNTech and ModernaCOVID-19 vaccines were about 95 percent effective in preventing symptomatic COVID-19 after two doses in clinical trials. The Johnson & Johnson vaccine was 66.1 percent effective in multi-country clinical trials and 72 percent effective in U.S. trials

"The whole point of a vaccine is that it prevents you from dying or ending up in the hospital," Parikh says. "But you may still get sick."

#### 3. You could infect someone else

There's also a small chance that you could get infected with the virus and not even realize it, and then you could transmit it to someone who is not vaccinated, says Kristen Marks, M.D., an infectious disease specialist at New York-Presbyterian/Weill Cornell Medicine who leads COVID-19 vaccine trials.

Researchers are still studying whether the vaccines prevent the asymptomatic spread of the virus, she says; early data indicates that they likely do. But the evidence is preliminary and more research is needed.

#### 4. You can visit friends and family

Fully vaccinated people can gather indoors with others who are also fully vaccinated, without wearing masks or physical distancing if you choose, the CDC says, because the chance of anyone getting infected would be remote.

You can also spend time inside with unvaccinated people from a single household without wearing masks or physical distancing if you choose, the CDC says, as long as no one is at increased risk for severe COVID-19 disease and no one lives with somebody who's at increased risk as well.

That means you can visit (and hug!) your unvaccinated children and grandchildren. What's important, the CDC says, is to keep two unvaccinated households from mingling. The agency offers this example: If fully vaccinated grandparents are visiting with their unvaccinated daughter and her children, and the daughter's unvaccinated neighbors also come over, the visit should then take place outdoors, with everyone wearing well-fitted masks and maintaining physical distance (at least 6 feet). This is due to the risk the two unvaccinated households pose to one another.

The CDC still recommends avoiding medium-size and large gatherings.

## **HEALTH AND WELFARE**

#### 5. You don't have to guarantine after exposure

You do not have to quarantine or get tested after an exposure to someone with the coronavirus, as long as you aren't experiencing any symptoms, the CDC says. If you develop a cough, fever, shortness of breath, diarrhea or other symptoms of COVID-19, however, you should get tested.

#### 6. You should keep your vaccine record card handy

In the future, you may need proof of vaccination to travel, work in certain industries or attend large events, Parikh says. Several other countries already have a validation system in the works, and a number of private companies in the U.S. are working on creating a digital passport that would include your vaccination status. "Obviously, your vaccine card is your main proof right now," Parikh adds.

Your card may also come in handy to confirm which vaccine you received, and when you received it, if a booster dose is required. Some people are laminating their cards; another way to preserve it is to take a photo and store it on your phone. If you didn't hang on to your card, the provider that administered your vaccine should have an electronic or paper record of it.

#### 7. Travel is still discouraged

Even though the number of airline passengers has been rising, the CDC continues to recommend against travel, even for those who are vaccinated. In explaining the decision on March 8, CDC Director Rochelle Walensky said:

"In terms of travel, here's what we know: Every time that there's a surge in travel, we have a surge in cases in this country. We know that many of our variants have emerged from international places, and we know that the travel corridor is a place where people are mixing a lot. We are really trying to restrain travel at this current period of time, and we're hopeful that our next set of guidance will have more science around what vaccinated people can do, perhaps travel being among them."

#### 8. It's a good time to go to the doctor or dentist

Countless Americans put their health care on hold due to the pandemic. Now that you're vaccinated, it's time to schedule that colonoscopy, dental cleaning or elective surgery you've been putting off. "Being vaccinated, now is the safest it has been to have surgery in well over a year," says Beverly Philip, M.D., president of the American Society of Anesthesiologists.

The only screening you may want to hold off getting right away is your mammogram. Many women develop swelling in the lymph nodes in their underarm after vaccination, the CDC says. Although the swelling is a normal sign that your body is building protection to the coronavirus, it could cause a false mammogram reading. For that reason, some experts recommend waiting four to six weeks after you are fully vaccinated to get a mammogram.

#### 9. You may need a booster shot

Marks says there are two reasons we might need a booster shot: If our immunity wears off naturally or if the virus changes so much that the immunity we have from the current vaccines proves inadequate.

Researchers still don't know how long immunity from the vaccines will last. "We're collecting data," Marks says. "The phase 3 trials only started last summer, and the data lags a few weeks behind that."

The current vaccines should provide some protection against the coronavirus variants circulating right now. But a few contain a mutation that may allow the virus to elude some of the antibodies produced through vaccines. The vaccine manufacturers are working to create booster shots or updated versions of their shots to improve protection against those variants.

Chances are that we will have to get some kind of COVID-19 shot on a regular basis, perhaps once every three years or every year, like the flu shot.

#### 10. A return to normal hinges on herd immunity

Before life can get totally back to normal, experts say that first we need to reach herd immunity — when enough Americans are vaccinated to significantly slow the spread of the virus. Estimates of when we will reach that point range from this summer to early 2022.

"I'm very optimistic about summertime, when rates will naturally reduce and the number of people we've been able to vaccinate will make it so that the virus is not being transmitted as quickly," Marks said. "The wild card is the variants."

Factors that will affect that timeline include the percentage of Americans willing to get the vaccine, how quickly a vaccine for children is authorized and how well the vaccines work against more contagious variants of the virus.

Michelle Crouch is a writer who has covered health and personal finance for some of the nation's top consumer publications. Her work has appeared in Reader's Digest, Real Simple, Prevention, The Washington Post and The New York Times.

## **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.

## NYPD NEWS

## 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 <a href="https://www.webcops.org/ppfmss">https://www.webcops.org/ppfmss</a>. See the Registration Instructions found here: (How to <a href="mailto:Create a webCOPS account">Create a webCOPS account</a>)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



March / April 2021 Report

#### **LEGISLATIVE REPORT:**

**2021-2022 Alliance Legislative Bill Agenda**: Note...Two of these Senate bills have been re-numbered and the rest are being resubmitted. You can use the two new bill numbers and the other expired bill numbers for reference to research the print version of each bill on-line:

This is our "FORGOTTEN VETERAN'S BILL"

NEW BILL # S5110-2021 / Veterans Supplementation Bill / Senator Brooks In Civil Service and Pensions Committee

A6452-2019 / Veterans Supplementation Bill / Assemblywoman Barrett Being re-submitted

NEW BILL # S5030-2021 / Health Protection Bill / Senator Lanza In Civil Service and Pensions Committee

A4203-2019 / Heath Protection Bill / Assemblyman Weprin Being re-submitted

S5901E-2019 / COLA Bill (Increase surviving spouse 50% to 100% / Senator Gounardes Amended EFFECTIVE DATE CHANGE TO NOW BE SEPTEMBER 1, 2021 !! Being re-submitted

S5902-2019 / COLA Bill ( Provide COLA - age 55 retired 5 yrs) / Senator Gounardes
Amended EFFECTIVE DATE CHANGE TO NOW BE SEPTEMBER 1, 2020 and RAISED THE AGE FROM 52 TO 55!
Being re-submitted

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

<u>A7413-2019 / COLA Bill ( raise base calculation from 18K to 21K ) / Assemblyman Steck</u> Being re-submitted

COVID-19 and GOV. CUOMO'S EXECUTIVE ORDERS GRIDLOCK LEGISLATIVE SESSION:

As of January 1, 2021 which is the start of the new 2021-2022 Legislative Session, all visitors were suspended access to the Legislative Office Building, including being able to see our Legislators by appointment in their offices indefinitely. Additionally, all Lobby Day functions were also suspended indefinitely. This suspended access was done by Gov. Cuomo's edit.

So as you can see the only method of contact we are left with is telephone calls and/or emails to our Legislators. This would be fine if our Legislator's office staff would answer the telephones, instead of all calls going to voice mail and then you have no choice but to leave a message requesting a call back. I can't begin to relate to you how many very specific "voice messages" I have left with the old bill number (2019-2020) requesting a call back with regards to resubmitting those bills for the 2021-2022 Legislative session. As a back -up procedure I also call each Legislator's District Office and guess what...no one answers the telephone and you are instructed to leave a "voice message"! I leave the very same detailed voice message requesting a call back, all to no avail. This is truly amazing since all the Legislators are collecting their full, uninterrupted salaries, health Insurance benefits, holiday pay, per diem pay and committee pay, as well as all their staff members are still being paid and get their benefits!

The frustrating part of this is it takes a lot of procedural time to re-submit any bill every two years. Every bill has to be redrafted, sent to the New York State Comptroller's Office for a new Actuary cost report, before the Senator can submit the bill first to get a new number assigned to each bill. Then the Senator has to work with a selected Assemblyman, who has to go through the same procedure to resubmit and get a new bill number assigned to the Assembly companion bill.

Generally speaking in a normal legislative session we have all our bills resubmitted and new bill numbers completed by the end of January or the latest of mid February. I regret to report that as of this report, not even one of our bills has been resubmitted or assigned new bill numbers. It's not for a lack of trying.

I do however have encouraging news to report...as of late today I finally did receive a call back from Senator Brooks office and Senator Brooks is starting the process of resubmitting our "FORGOTTEN VETERAN'S BILL "finally. You may recall that Senator Brooks successfully got this bill passed in the Senate during the last session.

Continued next is	page
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## ALLIANCE OF PUBLIC RETIREE ORG'S. OF NY

I also received a call back today from Assemblywoman Barrett's Legislative Director, confirming that as soon as Senator Brooks receives our new bill number, Assemblywoman Barrett's office will then resubmit our "FORGOTTEN VETERAN'S BILL " in the Assembly.

This is the first positive news for our 2021 Legislative Agenda and hopefully all our other bills will follow soon. As soon as I receive the new bill numbers I will send out a NEWS FLASH to all our member organizations, request Memorandums of Support from each organization and request each organization to have all their members contact their Legislators requesting that they sign on as Co-Sponsors to each bill and push the Legislators to move the bills forward.

The following information is provided to give all New York State Retirees the oversight to see the truth about what's really going on behind the scenes in Albany and effecting all of us negatively, impacting our lives and our ability to sustain a quality retirement in a life style we all worked so hard for in our chosen careers, as New York State Public Service Employees, to be able to live comfortably in retirement.

What's happening in the Legislature and New York State overall is caused by two common denominators...Covid-19 and Gov. Cuomo's restrictions and mandates by his continued abuse of using Emergency Executive Authority, to do anything he wants without any oversight or accountability. A while ago the New York State Legislature made it known that they wanted Gov. Cuomo to cease using this Emergency Executive Authority and return to normal operations of Legislative oversight. As most of you know that never happened and Gov. Cuomo hasn't stopped using and abusing such authority almost daily. Until we restore the system of checks and balances in New York State and get back to normal operations, we will remain subject to the whims of a dictatorship. No matter what New York State Public Service Retirees and senior citizens political affiliations are, it's a fact that all New York State Public Service Retirees and senior citizens in New York State are being treated poorly and unfairly. A classic example is when Gov. Cuomo ordered Covid-19 vaccinations given to DRUG ADDICTS, HOMELESS PEOPLE and PRISIONERS FIRST, before New York State Retirees and senior citizens, especially those with compromised immune systems! This is egregious and unconscionable that Gov. Cuomo display such a total disregard for the health and welfare of all tax-paying retirees and senior citizens of New York State.

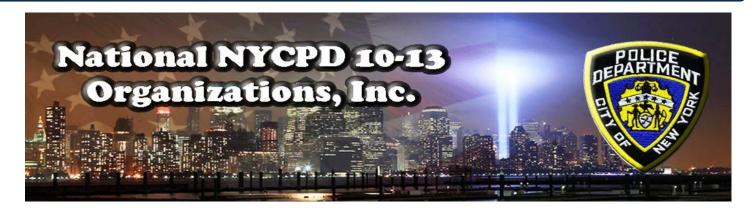
The latest resistance by Gov. Cuomo was just released yesterday, February 10, 2021, by the Empire Center (please look this up at info@empirecenter.org) which is titled: Cuomo Administration Releases FOIL - Requested Nursing Home Data. This is 6 months after the FOIL was submitted, 5 months after the Empire Center had to file a lawsuit for not receiving the FOIL and just one week after Justice Kimberly O'Connor ordered the FOIL data released but it lacked full compliance with the court order! Although the data does not fully account for about 600 deaths, it did reveal an increase of the death toll from about 9,000 residents to alMost 15,000 residents died needlessly as a result of Gov. Cuomo's order! This is an astounding, unconscionable increase of deaths and far worse than the Cuomo administration previously portrayed it to be. The Government Justice Center provided legal representation and New York State Senator James Tedesco filed a friend-of-the-court brief in support of the lawsuit.

<u>NEWS FLASH</u>...THIS IS ARBITRARY, CAPRICIOUS AND APPALLING TO SAY THE LEAST TO ALL GUN OWNERS IN NEW YORK STATE AND YOU NEED TO KNOW THIS!

I want to make all New York State Retirees and their family members aware of the MOSt recent potential violation of your 2nd Amendment Rights and violation of your HIPPA Rights:

A September 22, 2020 press release by Northwell Health (https://www.northwell.edu/center-for-gun-violence-prevention/news/thelatest/northwell-receives-1-4m-nih-grant-to-establish-gun-violence-prevention-screening) titled: NORTHWELL RECEIVES \$1.4M NIH GRANT TO ESTABLISH GUN VIOLENCE PREVENTION SCREENING. A condensed explanation is as follows: Northwell Health is the largest health system and largest private employer in New York State announced a research study called "WE ASK EVERYONE. FIREARM SAFETY IS A HEALTH ISSUE." The project will require, as part of routine screening of emergency room patients, asking questions about firearm ownership and guns in the home. Implementation of this screening will begin at three Northwell hospitals initially (two on Long Island and one on Staten Island), with plans to expand the program to include "inpatient and ambulatory settings" across all its facilities. Northwell Health has reportedly refused to disclose what the questions will be, although the responses will be "scored and embedded into the patient's electronic health record" and used to "establish next steps for care." Resident of New York State need to understand how "WE ASK EVERYONE" dovetails with an existing law on mandatory mental-health reporting and disarming gun owners. Under GOV. CUOMO'S SAFE ACT of 2013, the drastic control legislation passed by the New York State Legislature and signed into law by Gov. Andrew Cuomo, an amendment to the State Mental Hygiene Law created a mandatory reporting requirement for mental health professionals. The short of it is... that if a Physician, psychologist, registered nurses or licensed clinical social workers providing treatment services are now required to report any client who, in the exercise of reasonable professional judgment, the treatment provider considers "likely to engage in conduct that would result in serious harm to self or others." If a local government official agrees with the report, the report must be shared with the New York State Division of Criminal Justice to disarm persons in possession of a state firearms license and guns. The law confines the use of the report exclusively to the question of the person's ability to own or possess firearms; it is not used for treatment or to safeguard other persons who may be at risk. Persons who have been reported do not have access to the report or the name of the reporting treatment provider. <u>There is no due process, hearing, adjudication of mental illness or determination of dangerousness, or a requirement for a court order.</u> Once the Division of Criminal Justice Services is notified, if the person has a firearm license or has applied for one, the license is automatically revoked, and that person must surrender the license and all firearms, or the firearms will be confiscated by law enforcement. THE WHOLE SCHEME RESTS ON AN ASSER-TION BY A TREATMENT PROVIDER THAT CAN NOT BE CHALLENGED BY THE PERSON AFFECTED! Under the Northwell project, regardless of the reason a person presents themselves at an emergency room --- food poisoning, car accident, slip and fall or Covid-19 --- the patient will face questioning about guns. BEWARE AS THIS IS GOV. CUOMO'S GUN CONFISCATION AGENDA MOVING FORWARD.

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: <u>July 29, 2021.</u>

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 Shanskville, 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 Shanskville 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 Caroll, 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 28. The new form is also be available on the National 10-13 web site. <a href="https://www.nationalnycpd10-13.org/">https://www.nationalnycpd10-13.org/</a>

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.



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

**President Larry Carito** 

11445 E Via Linda, suite 2-183, Scottsdale Arizona, 85259 PH: 917-604-2137

E-Mail: <u>Larry.carito@gmail.com</u> Website: www.Arizona10-13.org

**President Harvey Katowitz** 

NYPD 10-13 CLUB OF CHARLOTTE 4701 Wyndfield Lane Charlotte, N.C. 28270 PH: 704-849-9234

**ARIZONA** 

10-13

10-13

E-mail: <a href="mailto:hkatowitz@windstream.net">hkatowitz@windstream.net</a> Website: <a href="mailto:www.charlotte10-13.com">www.charlotte10-13.com</a>

President John Briganti

101 Gedney Street, Apt. 2D, HUDSON VALLEY Nyack, New York 10960. 10-13 Cell Phone: 386-871-5941

Email:Johnny@Briganti.org

Website: www.hudsonvalley1013.com

President Salvatore V. Pepitone

168 Watson Road JERSEY SHORE Fanwood, N.J. 07023-0536

Phone: 516-375-0536

Email: <a href="mailto:salvatorepepitone@comcast.net">salvatorepepitone@comcast.net</a> Website: <a href="mailto:www.jerseyshore10-13.com">www.jerseyshore10-13.com</a>

**President Michael Fanning** 

44 Shore Line Drive

MYRTLE BEACH Pawleys Island, S.C. 29585

**10-13** PH: 843-241-7128

E-mail: hntsgt@gmail.com Website: MYR1013.com

**President: Scott Hassler** 

Fort Mill, S.C.10-13 Club 1069 Angelica Lane

Tegacay, S.C. 29708 Ph #: (516) 965-9015

Email address: fortmill10-13club@hotmail.com

Website: www.FortMill10-13Club.com

President Juan (John) Adams

2261 Long Pond Road Long Pond PA ,18334. PH: 570-620-6913

Email: <u>jadams067@gmail.com</u> Website: <u>www.nepa1013.com</u>

President Marty Syken

712 El-Vergel Lane

**NE PA NYPD** 

10-13

**VILLAGES** 

10-13

**WILMINGTON NC** 

10-13

**VERRAZANO** 

10-13

NORTHEAST FLORIDA St. Augustine, Florida 32880 10-13 Cell Phone: 904-461-7381

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

**President Robert Young** 

148 Tobacco Road RALEIGH NC Pittsboro, NC 27312 10-13 PH: 919 604 5188

> Email: <a href="mailto:nypd1013raleigh@gmail.com">nypd1013raleigh@gmail.com</a> Website: <a href="mailto:www.raleigh1013.com">www.raleigh1013.com</a>

President Charlie Monahan

NYPD 1013

PO Box 654 Wildwood FI 34785

PH: 352 205 8646

Email: <a href="mailto:cmm0138@comcast.net">CMM0138@comcast.net</a>
Website:www.villagesnypd10-13.org

**President Chuck McLiverty** 

6224 Sweet Gum Drive

Wilmington NC 28409-6201 Email: ret2ncbeach@gmail.com

Cell Phone- 845-598-7967

**President Chris Piazza** 

NYCPD Verrazano 10-13 Association, Inc.

P.O. Box 061725

Staten Island, New York 10306

Ph#: (718) 675-9414

email: Skip4255@gmail.com website: www.vz1013.com

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

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

New NYPD ID Card Renewal Form (updated 2019) and NYPD Retiree Application: <a href="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</a>

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

WTC Notice of Participation: https://www.nationalnycpd10-13.org/forms/WTCNoticeofParticipation withcoverletter 201609.pdf

WTC HEALTH PROGRAM APPLICATION: https://www.nationalnycpd10-13.org/forms/WTC Application 2019.pdf



#### 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; <a href="https://www.nationalnycpd10-13.org/">https://www.nationalnycpd10-13.org/</a>

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:

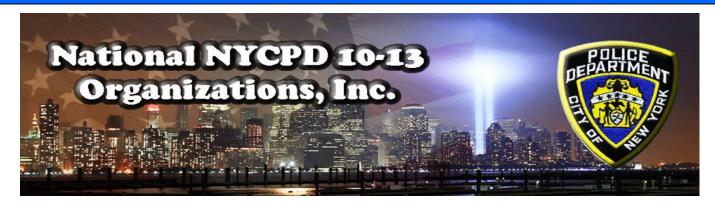
Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT**. The postage is \$7.75.

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. NYPD ID CARD RENEWAL

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

#### F.A.Q.

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

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

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

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

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

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

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

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

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

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

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

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

Be well and keep collecting those retirement checks.

PO Georges Bazile

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

718-610-4555 Fax

Email: tbhqpersonnel@nypd.org

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



#### PERSONNEL ORDERS DIVISION

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

PLEAS	SE PRINT CLEARLY		
Please Indicate: New Applicant	Lost ID Card Renewal, Card #		
Last Name: Fi	irst Name: MI:		
Date of Birth:/	Phone Number: ( ) -		
Social Security Number:	- Gender:		
Home Address:	Apt		
City: So	tate: Zip Code:		
RETIREE I	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 O	FFICE USE ONLY		
Member Processing Request:	Tax #		
Case # Firearms Code:	New ID Card #		
Approved Disapproved			
Authorizing Superviso	or 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 ORGANIZATIONS, INC.

## College Scholarship Application 2020 - 2021

Sponsor's Name:			
Address:			
Dity:	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:	

<u>Please Note</u>: 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



#### 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.



#### \$134ANNUALLY

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



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

Entertainment, Theater shows & dancing to DJ in Loung Free Shuttle to Casino Sunday night

ree 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, In	c., September 12th-Septen	nber 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

## RETIRED LIEUTENANTS ASSOCIATION



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

OLR will issue the rebates for 2020 in April 2021. Retirees should then compare the amount they receive to their social security statement for 2020 (form 1099) and prepare and submit the appropriate form from the OLR website below for any shortage. The payment will be sent to the same account as your monthly pension. Members who receive an actual pension check will receive the rebate at the same address as their pension check. health-retiree-responsibilities (nvc.gov)

Eligible recipients are as follows:

Retirees and/or their eligible dependent, with a Medicare Part B effective date between 2016 and 2019, will be reimbursed at the rate of \$135.50 per month (\$1,626 annual total.)

Retirees and/or their eligible dependent, with a Medicare Part B effective date prior to 2016, will be reimbursed at the rate of \$109.00 per month (\$1,308 annual total.)

#### SUBJECT: MODERNA 2ND DOSE VACCINATIONS

The medical division will continue administering 2nd doses of the Moderna covid-19 vaccine. All members of the service, retirees and family were provided with a vaccination card during the first dose, noting the date of the 2nd dose (28 days later). MOS that received their 1st dose during the week of march 1st, March 5th, can report to the below listed locations.

Thursday, April 1, 2021
During the hours of 0900 x 1800 at: PSAC2 (350 Marconi Street, Bronx)
121 precinct (Staten Island)
Lefrak (59-17 Junction Boulevard Queens), 16th floor

Friday, April 2, 2021
During the hours of 0900 x 1800 at: Police Academy (pt 109)
PSAC2 (350 Marconi Street, Bronx)
Lefrak (59-17 Junction Boulevard Queens), 16th floor
1 pp (auditorium)

Any member who chooses to use the Police Academy site must utilize the west entrance at 30-29 College Point Blvd, Flushing NY11354

Further dates and locations will be published at a later time. All members of the service must be aware of the following:

All 2nd dose vaccinations must be administered at least 28 days after the 1st dose but no later than 42 days after the 1st dose. No exceptions. Anyone requesting a vaccination less than 28 days from the 1st vaccination date will be denied. If your 28th day falls on a regular day off (RDO) you can receive your 2nd dose on your next scheduled tour of duty.

2nd dose vaccinations will only be provided to those who received the first inoculation from this department. Anyone who received a vaccination from another entity (example: hospital, doctor, etc.), must return back to that location for the 2nd vaccination.

All those receiving their 2nd vaccination must bring the previously distributed vaccination card in order to have it stamped, validating the 2nd vaccination.

All MOS (active and retired) must have their department-issued identification card.

Eligible retired MOS and eligible immediate family members must bring a valid NYS driver's license or government-issued identification indicating their NYS address and date of birth.

Note: MOS must escort their immediate family members to the vaccination sites and do so on their own personal time.

All individuals receiving a vaccine must complete a "NYS immunization screening and consent form". MOS with the above comorbidities or underlying conditions must complete a "New York City certification of eligibility for covid-19 vaccine due to medical condition" form.

Side effects from the second dose are possible and typically only last 1-2 days. Most common symptoms include soreness in the arm and fatigue. Less common symptoms include chills, low grade fever, and/or body aches. While these symptoms are an inconvenience and burdensome it is a good sign the body is responding to the vaccine and that your immune system is working to fight off future infection.

This schedule is for 2nd doses of the Moderna vaccine. If you received the 1st dose of Pfizer you can only receive a 2nd dose of pfizer, as the two vaccines cannot be mixed.

Any MOS or family member that wishes to receive the 1st dose of covid-19 vaccine should follow the 1st dose schedule that will be part of a separate memo.

## RETIRED SERGEANTS ASSOCIATION



Dear RSA member.

NYC Office of Labor Relations (OLR) has updated the procedure for members to submit Medicare Part B related forms and supporting documents. Please disregard the email address previously printed in the CHEVRON.

Submission of the following forms, along with all required documents, must now be electronically submitted to: https://nycemployeebenefits.leapfile.net/

**Medicare Part B Reimbursement Program Application** 

2019 Medicare Part B Reimbursement Differential Request Form

IRMAA Medicare Part B Reimbursement Application (for 2019, 2018 & 2017)

You can obtain any of the above forms by clicking on them on the wewbsite. The forms are self-explanatory and lists the required documents needed to be submitted with the form.

For instructions on how to use LeapFILE to submit forms and documents, please visit: <a href="https://www1.nyc.gov/site/olr/health/retiree/health-retiree-leapfile-instructions.page">https://www1.nyc.gov/site/olr/health/retiree/health-retiree-leapfile-instructions.page</a>

2020 forms should be available on OLR's website (<a href="https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page">https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page</a>) by April/May 2021.

Riddle answer: https://e.was.walking.not.riding.

OLR Health Benefits Retiree walk in center remains closed. **All inquiries and questions can be emailed to:** <a href="healthbene-fits@olr.nyc.gov">healthbene-fits@olr.nyc.gov</a> I have spoken with numerous members who stated that they have received responses in a timely manner.

For additional information regarding Retiree - Health Benefits Program, please visit: <a href="https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page">https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page</a>

For those eligible members that applied for the 2019 Medicare Part B Differential, NYC Office of Labor Relations (OLR) has begun sending out the 2019 Differential payments. We have been informed that the 2019 Differential payments were mailed out on March 19<sup>th</sup> and direct deposit payments will be deposited on Monday, March 22<sup>nd</sup>.

We have received word from some of our members that they have received it on Thursday/Friday via direct deposit. Eligible members who have submitted for the 2019 Differential Reimbursement who get their pension check via direct deposit should check their account. As reported some members have already received it. Those who are getting it via direct deposit and have not received it yet, should check their account this coming week.

Those who do not receive their pension check via direct deposit should keep an eye out for it in their mail.

Any eligible member who does not receive payment by end of month, should contact OLR at <a href="https://example.com/healthbenefits@olr.nyc.gov">healthbenefits@olr.nyc.gov</a>

2020 Medicare Part B Reimbursement Differential forms should be available on OLR's website (<a href="https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page">https://www1.nyc.gov/site/olr/health/retiree-medb-irmaa.page</a>) by April/May 2021.

For additional information regarding Retiree - Health Benefits Program, please visit: <a href="https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page">https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page</a>

Fraternally,

Patsy

Retired Sergeants Association

# LINE ORGANIZATIONS



Dear Lieutenant:

<u>LBA SCHOLARSHIPS:</u> 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 <u>LBA@NYPD-LBA.org</u>, 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.

March 24, 2021

#### THE NUMBERS MATTER

The Civilian Complaint Review Board (CCRB) continues to perpetuate the myth that members of the New York City Police Department regularly abuse their authority during interactions with the public and therefore requires intense monitoring. This false narrative has resulted in legislative mandates that have expanded their scope of authority, increased their budget and staffing, and granted the Board unprecedented subpoena power. The CCRB has justified the need for their services by claiming that the huge number of complaints lodged against members of the New York City Police Department warrants their actions. This is simply untrue, and the actual numbers prove it.

Here are the numbers for calendar year 2020:

911 Calls = 6,210,713 (This number does not include unreported interactions with the public, i.e. car stops, demonstrations, riots, looting, etc.).

In 2020, the NYPD effected over 141,000 arrests.

In 2020, the NYPD issued over 353,000 Moving Violation "B" Summonses

In 2020, the NYPD issued over 55,000 "C" Summonses

**CCRB Cases = 3,877;** This equates to 0.06% of the 6,210,713 calls for service resulting in a CCRB being lodged against a Member of the Service.

**CCRB Cases Fully Investigated = 981**; This equates to .015% of the 6,210,713 calls for service resulting in a CCRB complaint against an officer where the complainants are invested enough in the complaint to cooperate with the CCRB investigators.

**Substantiated CCRB Complaints = 293**; This equates to .005% of the 6,210,713 calls for service resulting in an officer being found guilty of a FADO infraction.

**Substantiated Resulting in Command Discipline or Charges = 131**; This equates to .002% of the 6,210,713 calls for service resulting in an officer receiving a Command discipline or Charges and Specifications with a punitive loss in time.

**Substantiated Resulting in a Letter of Instruction and Training = 162**; This equates to .003% of the 6,210,713 calls for service resulting in an allegation against officer being substantiated but not rising to a level where the officer deserves punitive action.

An objective interpretation of these numbers reveals the following:

- 99.95% of calls for service are handled in a courteous and professional manner by the members of the NYPD and do not result in a CCRB case.
- When taken in the overall context of calls for service resulting in the filing of a Civilian Complaint, an infinitesimal number of Civilian Complaint are generated each year.
- The number of Civilian Complaints where the complainant actually cooperates with the investigation, resulting in a "Full Investigation" is only .015% of all the calls for service throughout the year. In 2020, only .002% (131) of the 6,210,713 calls for service result in an officer being found guilty of a CCRB offense and receiving an administrative penalty.

These numbers empirically refute the false narrative perpetuated by the Civilian Complaint Review Board that they need additional authority, financing and staffing to effectively combat the inordinate number of complaints filed each year against the members of the NYPD. The Civilian Complaint Review Board appears to be exaggerating factors in an attempt to justify the expansion of their powers and their budget. These numbers provided by CCRB actually reveal that they are currently overstaffed and respectively overfunded.

## **LINE ORGANIZATIONS**

LIBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association

(212) 330-0038

(212) 964-7500

Iba@nypd-lba.org

March 29, 2021

#### Dear Lieutenant:

Mst of our politicians and self-promoting/aggrandizing community activists have portrayed the members of the NYPD as abusive and brutal. They continue to exacerbate the disconnect and tensions between the Police and the community with misinformation about how the members of the NYPD abuse and mistreat the communities that we serve. They have concentrated on making things less safe for police officers and law abiding citizens, while incomprehensibly making criminals a protected group. The Mayor and others have touted the success of their criminal justice reforms pointing to the drastic decline in the prison population. This is not a qualitative measure of success; it just means less criminals are in prison and more criminals are now free to continue threatening society. The Governor's and the New York State Legislature's Bail Reform also helps to reduce the prison population by allowing dangerous recidivist offenders to walk right out of the now revolving door of criminal justice. The District Attorneys liberally employ "prosecutorial discretion" and refuse to prosecute many quality of life crimes, low level misdemeanors and even resisting arrest. The City Council, through their "Diaphragm Law", has passed legislation to protect criminals and jeopardize the safety of police officers.

These people accuse the NYPD of systemic faults, I accuse the state and local politicians of systemic incompetence. They have failed to efficiently and effectively address:

- Homelessness
- Mental illness
- Gun violence
- An explosive increase in overall violent crime
- A callous disregard for victims of crime

Time and time again, politicians acquiesce to the demands of special interest groups and the very loud voices of a few and conduct social experiments that endanger the safety of New Yorkers and unnecessarily create additional crime victims. Time and time again these same hypocrites turn to the members of the NYPD to fix the problems their ill-conceived and broken policies have created and for our members to bring us back to a sense of safety and normalcy. However, as the politicians pass more and more legislation eroding the capacity of the police to effectively do our job we are coming perilously close to the point where the police will not have the ability to fix the problems created by the politicians.

As you suit up, put on your bullet resistant vest, and strap on your gun belt to serve and protect the citizens of New York City, please keep in the back of your mind that the vast majority of elected officials do not support you, don't care about your safety, and don't care if you go home to your families at the end of the tour.

Lou Turco

President

## **LINE ORGANIZATIONS**



## 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.

To register for the April 17, 2021 ACT, go to (<a href="http://www.act.org/content/act/en/products-and-services/the-act/registration.html">http://www.act.org/content/act/en/products-and-services/the-act/registration.html</a>). 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 (<u>click here for application</u>). 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

Ed Mullins



YOU ARE ABOUT TO SUFFER PERSONAL FINANCIAL LOSS AS A RESULT OF DOING YOUR JOB!

#### **MARCH 26, 2021**

Dear Fellow Sergeant,

As you may have read, yesterday the City Council passed legislation which **repealed qualified immunity**. We have received many inquiries regarding the scope and impact of this legislation on our membership. Many of you have expressed serious and legitimate concerns about this repeal and have requested an explanation of what the repeal means for you. We share your concerns. **The repeal of qualified immunity by the City Council is egregiously irresponsible. It places both YOU and YOUR FAMILY at significantly greater risk of financial harm. The possibility that you will be required to pay monies from your own personal savings and write a check to a person you have arrested has increased exponentially. We have asked the SBA attorneys some of your most pressing questions and they have provided the answers below.** 

As always, we encourage you to do everything in your power to keep the citizens of New York safe. However, in consideration of this new repeal, YOU SHOULD balance your obligations to the City with YOUR PRIMARY RESPONSIBILITY to PROTECT YOUR FAMILY, YOUR HOME AND YOUR CAREER.

#### **QUESTIONS & ANSWERS**

#### What is qualified immunity?

Qualified immunity is a judicially created defense that protects all government employees, not just police officers, from some – not all – lawsuits. Qualified immunity stands for the proposition that government employees should be immune from lawsuits unless the plaintiff can establish that the government employee violated "clearly established statutory or constitutional rights". It is designed to protect all government employees other than the "plainly incompetent". It is designed to shield government officials from harassing lawsuits and liability when they perform their duties "reasonably".

#### Does qualified immunity apply to police officers?

Yes. As long as you perform your duties reasonably and within the bounds of clearly established law. If you are named in a lawsuit, you should be immune from liability and damages.

#### Is qualified immunity and indemnification the same thing?

No. Indemnification is the legal concept that the city will pay any damages suffered by plaintiff and that an individual police officer will not be personally liable for any monetary damages. In short, if you are named a defendant in a lawsuit, and the city "indemnifies" you, you will not be liable for any damages suffered by or paid to plaintiff in any settlement or verdict.

#### What does the City's repeal of qualified immunity mean for me?

It means you are at a substantially greater risk of being liable for monetary damages to a plaintiff if you are named in a lawsuit. In short, the chances that you will be personally pay money to a plaintiff if you are named in a lawsuit has increased dramatically.

#### Does the City always indemnify MOS who are sued for actions taken in the performance of their duties?

No. The City unilaterally decides whether or not it will indemnify MOS who are named as a defendant in a lawsuit.

#### Does the repeal of qualified immunity mean that the City will no longer indemnify police officers in any lawsuit?

It is unclear. While the repeal of qualified immunity does not require the City to end indemnification, the City already routinely declines to indemnify police officers when it believes the employee acted "outside the scope" of their duties. Often, the City will decline to indemnify Members of Service even if they violated very minor provisions of the Patrol Guide.

#### In the event the City declines to indemnify MOS, does that MOS have to hire their own lawyer?

No. In the event the City decides that an MOS acted "outside the scope" and declines to represent and/or indemnify an MOS, the MOS' union accepts responsibility for representing the MOS. So, in the event a Sergeant is named in a lawsuit is declined representation and indemnification by the City, SBA attorneys will then represent that Sergeant.

#### Does the SBA indemnify its members?

No. The SBA is prohibited from indemnifying its members against damages in civil lawsuits.

Continued next page.....



#### Does the repeal of qualified immunity mean that MOS no longer have any defense to lawsuits?

No. There are many defenses MOS can raise in a lawsuit, the most important defense being that the Members of Service did not violate a plaintiff's constitutional or statutory rights. Often, plaintiffs bring lawsuits because they believe their rights were violated when, in fact, their rights were not violated. For example, many plaintiffs sue for false arrest when their case is dismissed by the District Attorney, Judge or jury. However, provided a police officer has arguable probable cause to make an arrest, the arrest is legitimate and no claim for false arrest exists, regardless of the outcome of the case.

#### Does the City's repeal of qualified immunity apply to all causes of action?

No. The City has created a local law that prohibits the defense of qualified immunity in cases involving police officers only, and is limited to cases which allege either an unreasonable search and/or excessive force.

#### When does the repeal of qualified immunity take place?

Like all laws passed by the City Council, to become effective, this law must be presented to the Mayor's office. The Mayor has issued public statements confirming that he strongly supports the repeal of qualified immunity and is expected to sign this legislation into law within weeks.

#### In light of the repeal of qualified immunity, what can MOS do to protect themselves?

These are very trying times for police officers in the United States. We have been utterly abandoned by our political leadership. The Mayor's office and the City Council have made it overwhelmingly clear that they do not support law enforcement on any level.

In light of the repeal of qualified immunity, you are strongly cautioned against taking any police action which could lead to physical engagement with any person. Also, you are strongly cautioned against engaging in any search of a car, residence or person unless you are 100% confident that your actions cannot be second guessed and are unequivocally within the bounds of the law. In the event that you conduct a search or use force during the course of your tour of duty, you are subjecting you and your family to potential civil liability and monetary damages to the person with whom you are interacting

Fraternally,

Ed Mullins President

Sergeants Benevolent Association

Mullins

For more than 150 years, Sergeants have been providing frontline supervision to the NYPD and many of its precursors, which have included, among others, the Municipal Police Department of New York, Metropolitan Police Department of New York, Brooklyn Police Department, and the Long Island City Police Department. During that time, numerous Sergeants and Roundsmen (who held a rank that was similar to Sergeant) have lost their lives in the performance of their duties.

"Sergeants have been putting themselves in harm's way since the earliest days of this Department," said SBA President Ed Mullins.

"Those that have given their lives have left an indelible impression on every past, present and future SBA member. None of their names, or the sacrifice they made on behalf of all citizens of this great city, will ever be forgotten."

\*In parenthesis is the present day command of where these fallen heroes were assigned at the time of their deaths.

NAME	DATE	COMMAND	CAUSE
Foster, Michael	1851/08/02	Office of Chief of Police	Fire
McGivern, James	1876/07/24	17 Precinct (9 Precinct)	Stabbed
Gallagher, Thomas (Roundsman)	1882/11/06	23 Precinct	Assaulted during arrest
Comisky, Richard (Roundsman)	1883/06/11	2 Precinct (108 Precinct)	Shot
Montgomery, Robert	1887/01/11	25 Precinct (19 Precinct)	Shot
Rheinhardt, Oscar	1897/04/24	31 Precinct (44 Precinct)	Thrown from Horse

NAME	DATE	COMMAND	CAUSE
McNierney, Joseph	10/3/1913	29 Precinct (17 Precinct)	Stabbed
Hodgins, John	10/7/1914	Manhattan	Auto Accident
McIntyre, Peter	10/10/1922	56 Precinct (47 Precinct)	Bicycle accident
Gibbons, Neil	10/15/1924	Marine Division	Explosion
Cantor, Benjamin	6/4/1927	Detective Division	Shot (died 10/19/1924)
Weckesser, Joseph	6/16/1927	71 Precinct	Fire
Barry, James	8/7/1928	9A (Midtown Precinct North)	Auto accident
OShaughnessy, William	6/9/1931	28 Precinct	Shot
Murphy, Timothy	9/14/1931	8 Precinct (6 Precinct)	Shot
Werdann, Theodore	5/12/1932	87 Precinct	Injuries on patrol
Monahan, Eugene	2/4/1933	34 Precinct	Shot
Nadler, George	2/1/1935	Emergency Service Unit	Explosion
Gayne, William	4/20/1936	<u> </u>	Complications from surgery for line of duty injury
Kilpatrick, David	1/28/1938	40 Precinct	Shot
McCormick, Matthew	9/19/1943	120 Precinct	Cause: Auto accident
Price, Isaac	7/5/1946	28 Precinct	Heart attack
Brooks, Paul	2/28/1952	Grand Central Pkwy (Highway 3)	Motorcycle accident
Starett, Saul	9/2/1953	50 Precinct	Electrocution
Wiseman, Donald	4/25/1955	107 Precinct	Auto accident
Johnson, Edward	1/8/1960	5 Precinct	Cause: Stabbed
Henninger, Edward	6/9/1969	Accident Investigation Squad	Heart attack
McGowan, Cornelius	8/17/1969	114 Precinct	Heart attack
Tustin, Henry Jr.	11/9/1970	32 Precinct	Shot
Morabito, Joseph	8/26/1971	1st Detective Division	Shot
Reddy, Frederick	9/16/1975	9 Precinct	Shot
Russell, Michael	8/2/1979	75 Precinct	Shot
McCormick, John	4/27/1988	Bronx Narcotics	Shot
Levine, Keith	12/28/1991	Communications Division	Shot while off-duty and attempting to thwart a robbery
McFadden, George	5/2/1998	113 Precinct	Heart attack
Curtin, Michael	9/11/2001	Emergency Service Squad 2	Responding to the World Trade Center attack
Gillis, Rodney	9/11/2001	Emergency Service Squad 8	Responding to the World Trade Center attack
Roy, Timothy	9/11/2001	Traffic Control Unit, Bus Unit	Responding to the World Trade Center attack
Coughlin, John	9/11/2001	Emergency Service Squad 4	Responding to the World Trade Center attack
Ferguson, Keith	1/31/2004	ESS 7	Heart attack on duty
Zoll, Dean	5/28/2004	PBBS Task Force	9/11 Related Ailments
Hanrahan, Claire (Ret.)	8/28/2007	Narcotics Division	9/11 related ailments
Ryan, Michael	11/5/2007	Warrant Section	9/11 related ailments
Thompson, Edward	3/9/2008	6 Precinct	9/11 related ailments
Baez, Alex (Ret.)	11/21/2008	84 Precinct	9/11 related ailments
Clark, Charles (Ret.)	11/7/2009	Housing Bureau, PSA 7	9/11 related ailments
Smith, Harold (Ret.)	3/5/2011	Staten Island Narcotics	9/11 related ailments
Danza, Garrett (Ret.)	7/11/2012	Communications Division	9/11 related ailments
Divers, Patrick	2/1/2013	Brooklyn North Narcotics	Heart attack on duty
OLeary, Donald Jr.	3/26/2014	Transit District 11	9/11 Related Ailments
Murphy, Patrick (Ret.)	8/20/2014	Emergency Service Squad 5	9/11 Related Ailments
Ferrara, Paul	8/28/2014	110 Precinct	9/11 Related Ailments
Scalza, Stephen (Ret.)	10/1/2014	OCID	9/11 Related Ailments
Murnane, Francis	3/15/2015	Major Case Squad	Heart Attack
Conniff, Donald	12/12/2015	9 Precinct	Auto Accident
Tuozzolo, Paul	11/4/2016	43 Precinct	Shot



#### 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 <a href="www.nycdetectives.org">www.nycdetectives.org</a> 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.

Parole Hearings

March 19, 2021

The DEA was in court March 8, 2021, because Queens DA Melinda Katz vacated the sentence of shooter Paul Morant, who was serving 25-years-to-life for the attempted murder of Det. Keith Schweers, now retired, but still suffering heart damage from Morant shooting him in the chest in 1995. There will be another court date on March 22, 2021.

On March 15, 2021, there was a parole hearing for the last remaining killer of Det. George Caccavale (Claude Holland, DIN #77A4844). The decision on Holland is expected by the end of March.

The DEA continues to send letters to keep all cop killers in prison. We have added a new section to the website under "News & Events" that lists upcoming parole hearings and the deadline to send letters. We include a sample letter. Check the dedicated section on this website called "Keep Cop-Killers in Prison" under "News & Events."

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, <a href="https://www.nycdisabilitylaw.com">www.nycdisabilitylaw.com</a>, which is regularly updated.





#### **EXECUTIVE BOARD**

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PAUL E. MORRISON

KEN SPARKS

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Queens

RAYMOND L. WITTICK Staten Island

> LOU MATARAZZO Legislative Director



### DETECTIVES' ENDOWMENT ASSOCIATION, INC.

POLICE DEPARTMENT • CITY OF NEW YORK

26 THOMAS STREET • NEW YORK, NEW YORK 10007 (212) 587-1000 • FAX (212) 732-4863 www.nycdetectives.org

The Hon. Andrew Cuomo Governor State of New York Albany, NY 12224

March 31, 2021

#### Dear Governor Cuomo:

As the President of the Detectives' Endowment Association, Inc. (DEA)—the labor union of 19,000 active and retired Detectives of the New York Police Department—we are outraged that a man who murdered one of our Police Officers in cold blood, Richard Rivera, would now be appointed to a State-mandated panel to advise on "police reform" in Ithaca, New York.

This is an affront to the men and women of the NYPD, and to all those involved in the profession of policing, but it is especially an egregious insult to the families of law enforcement Officers killed in the line of duty.

Time does not heal the wounds of those of us whose "brother and sister"
Officers were killed while taking lawful police action. It is irrelevant how
many years ago P.O. Robert Walsh was killed, or where, or how old Richard
Rivera was at the time he committed the most heinous of crimes.

To reiterate, on January 12, 1981, NYPD Police Officer Robert Walsh of the 7th Precinct signed off duty and, while on his way home, stopped at an establishment near his residence in Queens. Three masked young men brandishing firearms entered and announced a robbery. Walsh identified himself as a Police Officer, but before he could take further police action, one gunman shot him in the shoulder. Rivera then approached the wounded Walsh and shot him, point blank, in the head at close range. It was a cold-blooded execution. All three criminals fled. Officer Walsh died.

All of the subjects, including a fourth who acted as the get-away driver, were arrested. The youngest, age 15, was sentenced as a juvenile to ten years. The three other killers, including the 16-year-old Richard Rivera, were tried and convicted of murder and attempted robbery. They were sentenced to 25-years-to-life in prison, and eventually the triggerman and killer Rivera was paroled in 2019.

P.O. Robert Walsh was a 12-year veteran of the NYPD and he left a grieving widow and young children. He was the recipient of 20 NYPD Commendations and Awards, and was described in the *New York Times* as an, "active, experienced, dedicated, and popular" Officer. He was only 36 years old.

THE POLICE UNION REPRESENTING THE GREATEST DETECTIVES IN THE WORLD



Because of the manner in which his killers' prison sentences were staggered, for years the members of Walsh's family, as well as his friends and colleagues, had to suffer the indignity of facing a parole hearing for one or more of Walsh's three murderers, including Richard Rivera. As if that was not bad enough, now Walsh's children have to witness the man who murdered their father get to determine how police will be "reimagined" in this State. This is simply a horrendous disgrace.

It does not surprise us one bit that the police unions in Ithaca and Tompkins County are refusing to entertain any "reforms" and dismantling demanded by such a panel, if for no other reason than by virtue of who is sitting on that panel. It is ridiculous enough to have inexperienced, unknowledgeable, and amateur civilians attempting to "reimagine" law enforcement, but it is absolutely egregious to invite criminals and murderers to join them.

Governor, you and your family enjoy the protection of your police security detail 24 hours per day. Every public figure knows the dangers that are inherent in their own work, but then send "thoughts and prayers" when violence crupts at the men and women (and children) who elected them. In New York State we have a rapidly escalating crime rate taking its toll, while legislators play roulette with the citizens' lives.

The Detectives' Endowment Association, Inc. — the largest Detectives union in the world — demands that Richard Rivera recuse himself from any dealings with the Ithaca and Tompkins County "reform" panel. The DEA stands in solidarity with the Ithaca Police Benevolent Association and the Tompkins County Deputy Sheriff's Association. As the crime rate in our own City continues to rise, we are confident that the citizens of this great State will not sit back and watch their State deteriorate into insanity.

Sincerely,

Paul DiGiacomo

President



#### 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

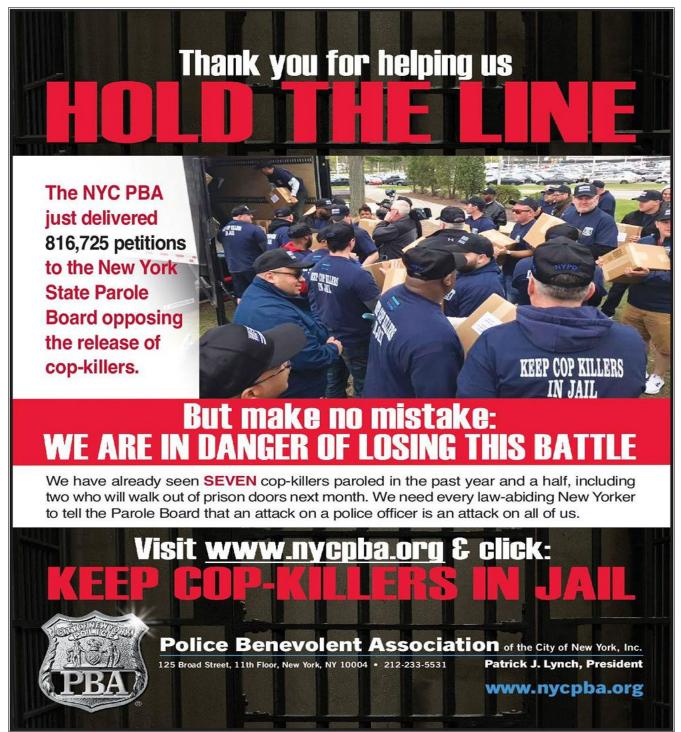
• \$5.00 Refund on co-pays for physician office visits, for members of GHI-CBP and HIP/VIP. Up to 15 office visits per year per family. Certain exclusions apply.

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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.





#### **World Trade Center Resources**

#### **Police Pension Fund Notice of Participation**

Download the Notice of Participation Form: http://www.nyc.gov/html/nycppf/downloads/pdf/wtc notice of participation 201609.pdf

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

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

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

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

#### **Links to Police Line and Fraternal Organization websites**

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



http://www.nycdetectives.org/















http://nypdpea.com/







www.nypdpolicesquareclub.org/ http://www.nypdemeralds.com/ http://www.nypdcolumbia.org/ http://www.nypdshomrim.org/ http://ww2.nypdpulaskiassoc.org/ http://nypdsteuben.org/

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

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

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

INTERIM MANAGEMENT	141 PROVIDENCE RD CHARLOTTE NC 28236 (704) 372-8230	Home Care
HEALTH @ HOME CMC	4701 HEDGEMORE DR ST 300 CHARLOTTE NC 28209 (704) 512-6438	Home Care
KWAKU, HANS M MD	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
EVIVIE, PATRICK E MD	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
LE, STACY C MD Seeing Current Patients Only	13220 ROSEDALE HILL AVE HUNTERSVILLE NC 28078 (704) 766-0320	Internal Medicine
AFULUKWE, IFEDIORA F MD	209 S COLLEGE ST HEATH SPRINGS SC 29058 (803) 273-4018	Internal Medicine, Pulmonary Diseases
SHUSTER, SARAH OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
FARREN, KRISTEN OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
PIRKO, CARYN OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
CADENA, AMANDA OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
BUDAY, ALEXA OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-7800	Occupational Therapy
THURLOW, AMANDA OTR	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
ADAMS, DONNA M OTR	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
BLAKE, CHRISTINE OTR	518 N GENERALS BLVD STE D LINCOLNTON NC 28092 (704) 748-0616	Occupational Therapy
TAUB, NEAL S MD	3535 RANDOLPH RD STE 208 CHARLOTTE NC 28211 (704) 442-9805	Pain Management, Physical Medicine & Rehabilitation
ORAZULIKE, EBELE G MD	342 PATRICIA LN STE 105 FORT MILL SC 29708 (803) 520-9380	Pediatrics
NORTHLAKE CHILDRENS ASSOCIATES JAMES, MARY MARGARET M MD	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics
NORTHLAKE CHILDRENS ASSOCIATES GOODWIN, MAJE D MD	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics
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#### Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

	1	
MILLER, STACI L PT	5113 PIPER STATION DR STE 202 CHARLOTTE NC 28277 (980) 224-8191	Physical Therapy
GRENDA, MICHAEL J PT	13655 PROVIDENCE RD MATTHEWS NC 28104 (704) 246-7050	Physical Therapy
WOODWORTH, STEPHANIE PT See Other Locations	8814 RACHEL FREEMAN WAY STE 103 CHARLOTTE NC 28278 (704) 295-4121	Physical Therapy
PADGETT, LAUREN PT	8326 PINE CIR STE 404 CHARLOTTE NC 28215 (704) 751-0532	Physical Therapy
PLATNER, KELSEY L PT	8326 PINE CIR STE 404 CHARLOTTE NC 28215 (704) 751-0532	Physical Therapy
TURBIAK, KRISTIN PT	7427 MATTHEWS MINT HILL RD STE 102-103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
LEGATIE, ARIANA M PT	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
BIVENS, EMMA P DPT	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
SIGMON, MARSHALL G PT	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
BRISKE, JAMIE L PT See Other Locations	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
MORTON, ABBY PT	197 PIEDMONT BLVD STE 205 ROCK HILL SC 29732 (803) 639-8066	Physical Therapy
RACHH, BEENAL DPT	2675 COURT DR GASTONIA NC 28054 (704) 824-7800	Physical Therapy
DYBA, JENNIFER PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
FLANAGAN, DAVID L PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
LABRECQUE, JEFFREY PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
HOOGERHYDE, JORDAN PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy

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

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

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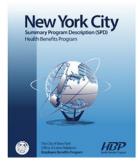
#### Emblem Health/GHI PARTICIPATING LABORTORIES UPDATED 10/11/20

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

LABORATORY NAME	PLANS COVERED	PHONE NUMBER	WEBSITE
ROUTINE CLINICAL LABORATORY SI	ERVICES		·
Quest Diagnostics, Inc.	All Plans	866-697-8378	questdiagnostics.com
CARDIOVASCULAR DISEASE	•	'	'
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DERMATOPATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DIALYSISTESTING	•	•	-
DaVita Labs	All Plans*	800-604-5227	davita.com
Spectra Laboratories	All Plans*	800-522-4662 or 800-433-3773	spectra-labs.com
ENDOCRINOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GASTROENTEROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GENE-BASED TESTING			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
HEMATOLOGY/ONCOLOGY/PATHOLO	OGY		
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
NEUROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
PAIN MANAGEMENT			1
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
UROLOGY/PATHOLOGY			·
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
AmeriPath New York	All Plans*	866-393-7434	ameripath.com

<sup>\*</sup> 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.



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

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

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

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

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

The below information is listed on their respective websites.

#### SOC

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

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

The maximum lifetime benefit is 2 million dollars.

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

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

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

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

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

#### http://nypdsoc.com/retcatastrophic.html

#### SBA—Eligibility

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

#### **Definition of PPO and POS**

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

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

SBA GHI Catastrophic Coverage continued.....

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

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

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

#### The catastrophic coverage benefit

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

#### Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

#### Submitting an SBA catastrophic benefit claim

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

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

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





# Understanding Different September 11th Assistance Programs

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

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



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

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

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

Department of Health and Human Services (HHS)

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

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

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

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

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



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

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

Administered by: U.S. Department of Justice

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

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

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

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

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



### **NYC Health Benefits Program**

**City Coverage for Medicare-Eligible Retirees** 

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

#### **Medicare Enrollment**

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

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

#### Medicare Part B Reimbursement

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

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

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

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

#### Learn More about Medicare Part B Reimbursement

Medicare Part B Reimbursement Program Application

2019 Medicare Part B Reimbursement Differential Request Form

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?



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

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

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

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

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

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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

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

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

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



RANDY MARION







Win a free car with a hole-in-one on a specific par 3 hole! One tournament winner.

### 2021 First Annual Golf Tournament Serving those who serve us

WHERE: Larkin Golf Club

175 Clubhouse Drive, Statesville, NC 28677

Phone: 704-872-9990

WHEN: Monday, October 4th, 2021 @ 10am (shot gun start)

9am Registration \$100/Player—\$400/Team Captain's Choice Luncheon & awards ceremony to follow @ FOP #10 Lodge 366 Dover Road, Statesville, NC 28677 (3.5 miles) Phone: 704-873-5447

CAPTAIN:		Phone
PLAYER 2:		Phone
PLAYER 3:		Phone
PLAYER 4:		Phone
SPONSOR	Γο: NC FOP Lodge #10, PO BOX	X 5304, Statesville, NC 28687 PHONE
		court consequences
	For more inform	nation contact:

Ed StJohn 704-881-1659 / Ed Hendrickson 704-763-9221

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

#### By Shannon McMahon



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

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

#### U.S. Passport Changes

#### You Should Renew Your Passport Now

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

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

#### REAL ID Changes Aren't Helping

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

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

#### **Expect New Security Features**

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

#### Double Check Children's Passports

If you've lost track of when your own passport needs renewing and you travel with children, double-check your child's passport as well.

Child passports are only valid for five years, and they're subject to more paperwork, like parental consent forms and proof of a parent-child relationship.

#### How to Renew Your Passport

You can apply for or renew a passport online through the State Department, https://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.

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: wrthawg@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/



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



**Green Book Online** 

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

CITY - NEW YORK CITY GOVERNMENT

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

**COUNTY - CITY OF NEW YORK COUNTY OFFICES** 

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

**STATE - NEW YORK STATE AGENCIES** 

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

**COURTS CITY, STATE AND FEDERAL** 

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

FEDERAL—THE UNITED STATES GOVERNMENT

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



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

E.J. McMahor

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

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

(Hopefully Not Needed For A Long Time)

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

#### I. PREPARATIONS BEFOREHAND

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

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

1. NYC Police Pension Fund (either in writing or by telephone)

233 Broadway, 25th Floor New York, New York 10279

**Attention: Retiree Death Benefits Unit** 

Telephone (212) 693-5607/5919

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

- Police Officers Patrolmen's Benevolent Association (PBA) at (212) 233-5531
- Detectives Detectives' Endowment Association (DEA) at (212) 587-9120
- Sergeants Sergeant's Benevolent Association (SBA at (212) 431-6555
- Lieutenants and above Superior Officers Council (SOC) at (212) 964-7500
- Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006 (212) 513-0470.
- 3. Contact the NYPD Operations Unit located at One Police Plaza at (646) 610-5580, for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.
- 4. Contact Social Security: (800) 772-1213 (Funeral Director will usually do this for you).
- 5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits.

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

#### THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section Att: Linda Harris (Cobra for Life) 40 – Rector Street – 3<sup>rd</sup> Floor New York, NY 10006

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

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

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

#### THINGS YOU WILL NEED

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

Pension Bureau

**Veterans Administration (if a veteran)** 

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

Court (If probate is needed).

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

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

Personal Records.

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

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

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

Veterans Administration, if a veteran.

#### LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

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

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

Veterans Administration, if a veteran

#### **PAID FUNERAL BILLS:**

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

#### **COBRA INFO FOR SURVIVING SPOUSE**

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

COBRA health benefits for surviving spouses.

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

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 <a href="https://www.socialsecurity.gov">www.socialsecurity.gov</a>

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



# Thinking of retiring?

www.socialsecurity.gov

## Some things to consider

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

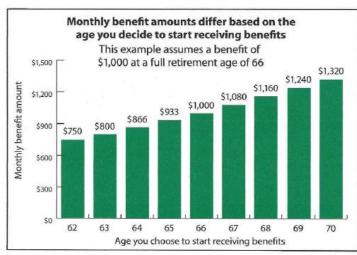
If you retire early, you may not have enough income to enjoy the years ahead of you. Likewise, if you retire late, you'll have a larger income, but fewer years to enjoy it. Everyone needs to try to find the right balance, based on his or her own circumstances.

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

### What is the best option for you?

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

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



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

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

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

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

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

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

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

### Receiving benefits while you work

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

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

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

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

### Retirement age considerations

Full retirement age

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

### Retiring early

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

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

25 percent at age 62;

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

63/3 percent at age 65.

#### Delaying retirement

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

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

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

#### Rules that may affect your survivor

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

### **Need more** information?

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

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

### Other useful websites

www.mymoney.gov

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

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

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

#### www.sec.gov/investor/ seniors.shtml

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

#### www.usa.gov/topics/ seniors.shtml

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



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

Tax Strategies Mar 8, 2021

#### **How Social Security Benefits are Taxed**

By BARRY LISAK the Chief

The Social Security benefits you received in 2020 may be taxable. Each January, you should receive a Form SSA-1099 (Social Security Benefit Statement) which will show the total amount of your benefits. The information provided on this statement along with the following facts from the IRS will help you determine whether your benefits are taxable.

- 1. How much, if any, of your Social Security benefits are taxable depends on your marital status and gross income.
- 2. Generally, if Social Security benefits were your only income for 2020, your benefits are not taxable and you probably don't need to file a Federal tax return.
- 3. If you received income from other sources, your benefits will not be taxed unless your modified adjusted gross income (MAGI) is more than the base amount for your filing status.
- 4. The 2020 base amounts are:
  - \$32,000 for married couples filing jointly.
  - \$25,000 for the other filing statuses.
  - \$0 for married persons filing separately who lived together during the year.

You can do the following quick computation to determine whether some of your benefits may be taxable:

- First, add one-half of the total Social Security benefits you received to all your other income, including any tax-exempt interest.
- 2) Then, compare this total to the base amount for your filing status. If the total is more than your base amount, some of your benefits may be taxable.
- 3) If you are single and your total combined income for the year is between \$25,000 and \$34,000, then up to 50 percent of your benefits can be taxed. If your income is greater than \$34,000, then up to 85 percent of your benefits can be taxed. An example: Ashley, who is single, has 2020 earnings of \$16,000, \$500 in interest income, and \$700 in dividends. She also receives \$10,800 net Social Security benefits. Ashley's provisional income is \$22,600 (\$16,000+\$500+\$700+\$5,400 [one-half of the net Social Security benefits]). Since \$22,600 does not exceed the \$25,000 base amount, none of Ashley's Social Security benefits are taxable.
- 4) For married couples filing jointly whose combined income is between \$32,000 and \$44,000, up to 50 percent of your benefits can be taxed. Incomes greater than \$44,000 are taxed at the 85-percent rate. Another example: Brandon and Sydney, a husband and wife who have \$24,000 in Social Security income and \$25,000 of other income, would pay taxes calculated as follows: These taxpayers would add half of their Social Security income (\$12,000) to their \$25,000 in other income for a provisional amount of \$37,000. Next step, find the amount by which their income exceeds the \$32,000 threshold (\$37,000-\$32,000). The excess amount is \$5,000 and half of that is \$2,500. Now all they have to do is add \$2,500 in taxable Social Security income to their other income and their total taxable income becomes \$27,500.

The Federal taxable portion of your Social Security benefits cannot exceed 85 percent of your total benefits. MOSt importantly, all Social Security benefits are exempt from NYS and NYC taxes.

If you do have to pay Federal taxes on your Social Security benefits, you can have the taxes withheld from your benefits. You can choose to have 7 percent, 10 percent, 12 percent, or 22 percent of your total benefit payment withheld. Simply complete Form W-4V, Voluntary Withholding Request, and file it with the Social Security Administration (1-800-SSA-1213). Alternatively, you can make quarterly estimated tax payments to the IRS.

If both you and your child received Social Security benefits, you must use only your own portion (and not your child's portion) of the benefits in figuring if any part is taxable on your return.

For additional information on the taxability of Social Security benefits, see IRS Publication 915, "Social Security and Equivalent Railroad Retirement Benefits." This publication is available on the IRS website (<a href="www.irs.gov">www.irs.gov</a>) or by calling 800-829-1040.

Barry Lisak is an IRS Enrolled Agent, meaning that he has passed special U.S. Treasury Department exams that qualify him to represent clients dealing with audits or tax-resolution cases. Any questions can be directed to him at (516) TAX-SAVE, or <a href="mailto:mrbarrytax@aol.com">mrbarrytax@aol.com</a>.

## **NOSTALGIA**

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

APRIL 1885

#### 1 April 1885

#### RESIGNED AND RETIRED

Four Policemen Voluntarily Make Vacancies on the Force.

Officer Peter MOONEY, of the Third Precinct, retired from the force this morning, as did A. B. DRAKE, a doorman of the Second Precinct. Both of these men have done active duty for over twenty years, and they will receive a pension which represents half the amount of the pay they were entitled to. Officer MOONEY has had several detailed positions, which he filled acceptably. Perhaps there is no better natured man, or one so well known, as Mr. MOONEY upon the police force. He leaves the department with the best wishes for his welfare of all who know him. James GILBERT, of the Tenth Precinct, a bridge keeper, and Joseph HICKMAN, of the First Precinct, have both resigned their positions.

#### 2 April 1885

#### DONLON'S DESPERATE PRISONER

A Greenpoint Detective Who Had His Hands Full.

At 10 o'clock last evening, as Detective DONLON, of the Seventh Precinct, was walking through India Street, Greenpoint, he heard a woman's cry for help. Near Franklin Street, he found a man who had his coat off and who was assaulting a young woman. At the detective's approach the girl's assailant fled. He proved to be a fleet runner and soon outstripped his pursuer. At Eagle Street the fugitive stumbled and fell hurting himself severely. DONLON assisted him to his feet. While taking him to the station house the man turned on his captor and dealt him a stunning blow in the face, knocking him down. DONLON grappled with the man, and in the struggle the latter escaped. This morning as DONLON was on his way to the station house he noticed a man going down Green Street who resembled his assailant. He pursued him and captured him as he was about entering the factory of J. REEVES & CHURCH. A desperate fight again occurred, the prisoner making frantic efforts to escape. At the station house he gave his name as William BLANCHARD, residing at No. 85 North Tenth Street. He was taken before Justice NAEHER this morning and held for examination.

#### AN OFFICER COMPLIMENTED

For Arresting a Man Whom he Recognized by his Picture.

Officer John COLGAN, of the Second Precinct, yesterday afternoon arrested a colored man who says his name is Thomas BROWN. He lives at 43 Baxter Street, New York. A general alarm had been sent out from Police Headquarters a few days ago to arrest him. His picture is No. 1,978 in the Rogue's gallery. COLGAN apprehended him on suspicion, the officer recognizing him from a picture. He was fully identified as the thief who had robbed Mr. A. NORDEN, of 172 York Street, of \$144 worth of clothing and jewelry on March 26 last. A gold toothpick and a buttonhook belonging to Mr. NORDEN were found on the prisoner. He is also identified as the man who robbed Mr. DUNN, of 203 Gold Street, of \$35 worth of clothing, and who stole articles of clothing and silverware from several other people. Justice WALSH committed him to jail this morning. Superintendent CAMPBELL complimented Officer COLGAN on his arrest.

#### 7 April 1885

#### POLICEMEN PUNISHED

A Batch of Fifteen Appear Before Commissioner Partridge Fifteen delinquent policemen appeared before Commissioner PARTRIDGE this morning.

Their cases were disposed of as follows:

Edward MARKS, First Precinct, off post and loitering in a cigar store, one day's pay.

65

## **NOSTALGIA**

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

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Continued.....

- James QUIGLEY, Third Precinct, off post, two days' pay.
- Edward MCDONALD, Eighth Precinct, off post, two days' pay.
- Robert H. DAVIS, Twelfth Precinct, left his post, one day's pay.
- Walter HARDY, Twelfth Precinct, off post one day's pay.
- Peter DEROY, Twelfth Precinct, went to the station house without being relieved, one day's pay.
- John W. DINGLE, Twelfth Precinct, same offense as DEROY's, one day's pay.
- Thomas H. GALLAGHER, Fifth Precinct, off post, reprimanded.
- Patrick LYNCH, Fifth Precinct, off post, reprimanded.
- Patrick H. BOWES, Sixth Precinct, in a barroom, five days' pay.
- Frank ATFIELD, Eighth Precinct, absent from public school at dismissal, reprimanded.
- Thomas F. MAUD, Third sub Precinct, smoking a cigar in Judge BERGEN's court room, one day's pay.
- George William TRAVIS, Third Precinct, off post, one day's pay.

#### 13 April 1885

#### PATROLMAN HOADLEY'S FUNERAL.

THE SERVICES OF THE REMAINS YESTERDAY - THE POLICE AND GRAND ARMY ESCORT. The body of Policeman James W. HOADLEY, who was stricken with paralysis last Wednesday morning in the Fifth Precinct Station House, after coming off duty, and who died a few hours later, rested in a handsome casket in the front parlor of his residence, No 63 South Fourth Street, at 2 o'clock yesterday afternoon, while policemen, war veterans, and citizens in great numbers passed around the coffin in single file to take a last look at the features of the deceased. Half an hour later the lid was fastened on the casket, which was borne to the hearse at the door. The sergeants, roundsmen and patrolmen of the Fifth Precinct, to the number of fifty-five, under command of the veteran Captain WOGLOM, formed on the Street ahead of the hearse, and in their rear were the comrades of Dakin Post, Chas. G. HALL commander, preceded by the fife and drum corps. The Procession halted at the Fourth Street M. P. Church, corner of South Third Street, and the casket was removed to the interior, and placed at the center aisle.

During the services, which were conducted by the pastor, Rev. J. J. WHITE, the edifice was crowded. Mr. White spoke of the services of the deceased to his country as a soldier of the late war and to the city as a policeman for over twenty-one years. He had been a good husband and father. After the services the casket was again placed in the hearse, and the procession reformed and started along South Fourth Street on its way to Cypress Hills Cemetery. At Union avenue the escort halted and the hearse passed on. The policemen entered carriages and the comrades boarded three Street cars in waiting to convey them to the cemetery. At the grave a Grand Army service was conducted.

#### 16 April 1885

#### Brooklyn Daily Eagle

#### SERGEANT MASTERSON RETURNS TO DUTY

Last evening Sergeant Nicholas MASTERSON reported for duty at the Tenth Precinct Station House. The Sergeant broke his right arm by an accidental fall on the ice, and has been laid up for some weeks, physically, he is one of the best built men on the force. He is as capable an officer as he is good natured as a man. A host of friends in and out of the department will be glad to hear of his recovery.



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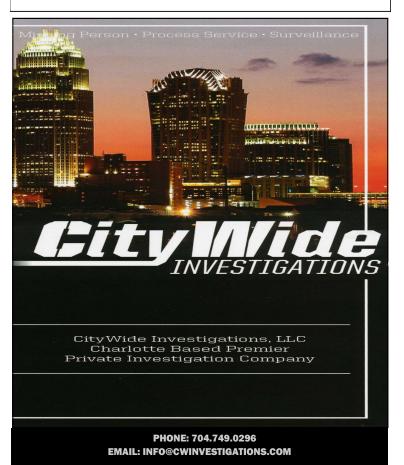
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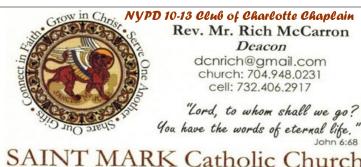


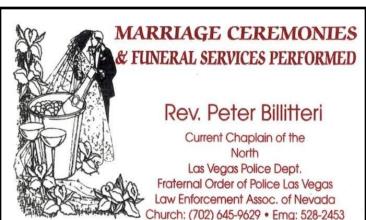


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