



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

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Suite 11,  
Wesley Chapel, NC 28104



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

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

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



Club Officers

Volume 14 Issue 2

10-13

February 2022

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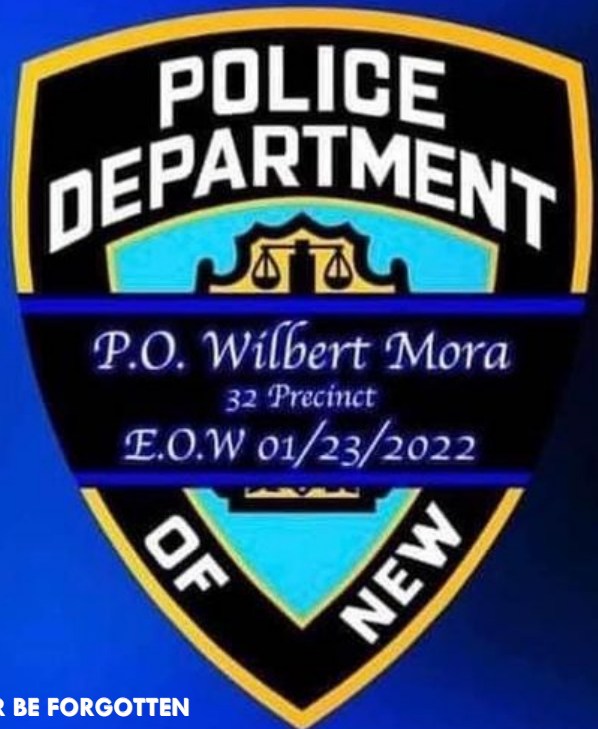
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## PRESIDENT'S MESSAGE



THEY MUST NEVER BE FORGOTTEN

I was hoping to start this months presidents message on a positive note, but tragically, the unthinkable has happened again. Reminiscent of the shooting deaths of NYPD heroes Wenjian Liu and Rafael Ramos on December 20, 2014, on January 21, 2022, NYPD officers Jason Rivera and Wilbert Mora were ambushed and shot resulting in their deaths. [https://youtu.be/Ji\\_eLMP6bsw](https://youtu.be/Ji_eLMP6bsw). Additionally, 4 other NYPD officers have been shot since January 1, 2022.

What make this more frustrating is that these 2 heroes were shot by a convicted felon who was armed with .45 cal. gun with a 40 round extended magazine yet those of us who risked our lives daily to protect the citizens of our country cannot be armed with a gun in NYC that has a magazine capable of holding more than 10 rounds.

Sadly, this continues a terrible trend from last year when 318 police officers were shot, 64 who died.

Continued next page.....

Next Membership Meeting  
Tuesday February 8, 2022 6:00 PM at the  
Charlotte FOP Lodge #9  
1201 Hawthorne Lane  
Charlotte NC 28205  
<http://www.charlotte10-13.com/>

# PRESIDENTS MESSAGE

Since the New Year, 31 police officers have been shot, 4 who have died. Additionally, there have been 5 NYPD line of duty deaths due to 9/11 related illnesses, including club members Eddie Hendrickson and Jim Ward and a COVID 19 death.

The rhetoric for defunding the police and the implementation of bail reform have emboldened criminals and it has to stop. It must start with our elected officials, many who continually bash the police.

Here are a few quotes from NY politicians and what I consider their phony and hypocritical responses made after NYPD heroes Jason Rivers and Wilbert Mora were shot.

## Comptroller Brad Lander

"It is time to defund the police and reimagine our public safety infrastructure."

"A 22-year-old NYPD officer has died & another is fighting for his life. Praying for his recovery. Our hearts are with their loved ones and colleagues"

## Assemblymember Robert Carroll (Brooklyn)

"Our streets have been over policed & black/brown Americans over criminalized."

"RIP Officer Jason Rivera. Your service will not be forgotten. As New Yorkers, we need to come together as one."

## Councilmember Kristin Richardson Jordan (Manhattan)

Upon taking office on Jan. 2, 2022 "NYPD is still the biggest gang in New York City"

"I am saddened; a loss of one is a loss to the whole, as it creates ripples and ripples of pain. I stand with the families of the fallen." ([How about standing with NYPD officers](#)).

## Councilmember Lincoln Restler (Brooklyn)

"To pay for a new police class in this budget is a slap in the face to the movement demanding transformation."

"Tonight, we mourn the loss of a hero officer — a son, husband, and friend."

## Councilmember Shahana Hanif (Brooklyn)

"More police won't keep us safe."

"Heartbroken by last night's shooting in Harlem, and the violent start to the year."

## Public Advocate Jumaane Williams

"By just saying we're hiring additional police officers I think is sending the wrong message."

"These men answered a plea for help, both risked and one lost their life, all while trying to protect another New Yorker's safety as countless officers across our city do each day."

## State Attorney General Letitia James

"New Yorkers have lost faith in law enforcement."

"All of New York state is in mourning tonight... We pray for the safety of our police and our communities."

**Manhattan DA Bragg.** His "[Day One](#)" [memo sent to staff on Jan. 3](#)" directs prosecutors in his office to drop some misdemeanor cases, not seek bail or prison time for most defendants and to downgrade certain felonies to misdemeanors.

Watch the widow of NYPD hero Jason Rivera bash Manhattan DA Bragg at: <https://nypost.com/2022/01/28/widow-of-nypd-officer-jason-rivera-delivers-heart-wrenching-eulogy/> and then please call/email the NYS legislators listed on page 5 and remind them that they were elected to represent the citizens of NY, not the criminals who are reaping the benefits of bail reform at the expense of the people who put them in office.

To date over 4 dozen of our club members have come down with COVID-19. Three are suffering with long term after effects, months after contracting the disease, and one member who is presently hospitalized in serious condition.

COVID testing is available at our monthly meetings and you can schedule a COVID-19 vaccine for the for the following month.

I hope those of you who have not received the COVID-19 vaccine seriously think about doing so.

4 at-home COVID-19 tests are available for free and can be ordered at <https://www.covidtests.gov/>. Orders will usually ship in 7-12 days.

Note: USPS will only send one set of 4 free tests to valid residential addresses. We are unable to process duplicate orders for the same address.

- These tests are rapid antigen at-home tests, not PCR <https://www.hhs.gov/coronavirus/testing/index.html#at-home-tests>
- Can be taken anywhere
- Give results within 30 minutes (no lab drop-off required)
- Work whether or not you have COVID-19 symptoms
- Work whether or not you are up to date on your COVID-19 vaccines
- Are also referred to self-tests or over-the-counter (OTC) tests
- Self-tests are available to detect current infection.
- Self-tests are not available to detect antibodies to the virus that causes COVID-19.

# PRESIDENTS MESSAGE

CDC guidance on self tests <https://www.cdc.gov/coronavirus/2019-ncov/testing/self-testing.html>

How to use: <https://www.cdc.gov/coronavirus/2019-ncov/testing/self-testing.html#how-test>

How to Interpret results <https://www.cdc.gov/coronavirus/2019-ncov/testing/self-testing.html#interpret>

By now you should have received all of your 2021 1099's (Income statements) that you will need when preparing your income tax forms.

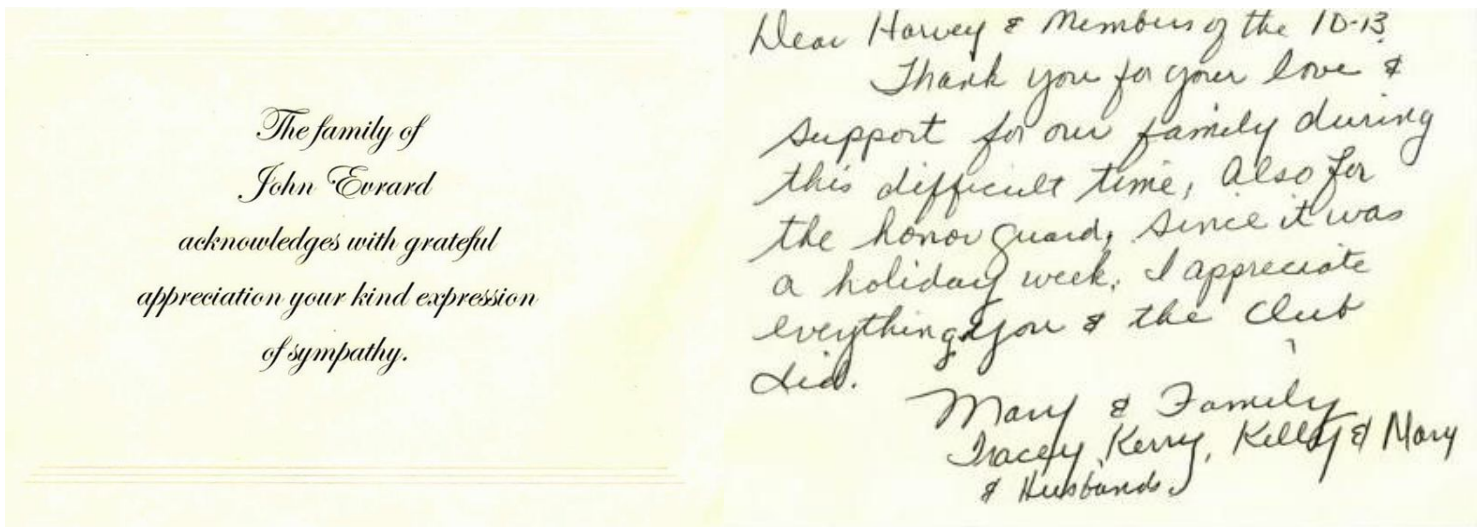
Club accountant Scott Boyar will be the guest speaker at this months membership meeting where he will discuss any changes in the existing tax laws, and what to consider when filing your returns.

One thing to remember; In 2006 Congress passed the Pension Protection Act ("PPA") which contains many provisions that affect members of the NYC Police Pension Fund. Among those provisions is the ability to **exclude up to \$3,000** from the amount of income distributions reported to the IRS for payment of premiums for accident or health insurance or long-term care insurance.

**Note:** Retirees should save their Quarterly Statement (for those with electronic deposit) or their monthly pension check stub, in order to document their premium deductions for any health insurance or long term care insurance, as required proof for the IRS, if asked. No other documentation will be provided by the Pension Fund.

- Distributions used to pay premiums for a spouse and dependent children are also excludable.
- This exclusion can be made if the amount paid for the premium would have otherwise been included in your income and is deducted directly from your pension allowance.
- What this means for retired NYPD officers is that the cost of the City's optional benefit rider may be excluded from the total amount of your pension reported annually.
- The maximum amount allowed by the PPA to be excluded is \$3,000; however the amount excluded may not exceed the actual amount paid.
- To claim this benefit, you must reduce the taxable benefit on line 16B of the 1040 by the amount of the exclusion and write "PSO" on the line for "public safety officer."
- The exclusion will not be reported in box 2a on your 1099-R form issued by the City, so any retiree who claims the benefit has a responsibility to report it to the IRS.
- Accordingly, pensioners who retired on ADR (accidental disability retirement) are not eligible for this exclusion because at this time their pension is not taxed. This information is provided as a courtesy to PPF members and is based on the Fund's current understanding of the law, but does not constitute tax advice and should not replace the advice of a qualified tax professional.

The following card was received from the family of deceased club member John Evrard.



A big shout-out you to the members of our Honor Guard for being there for the families of our deceased members.

There is good news for retirees who have started or are nearing the age when they are required to withdraw money from their tax deferred savings accounts.

The Securing a Strong Retirement Act, a bill originally pushed in 2021 but which may finally pass this year, would push the starting point for required minimum distributions (RMDs) from age 72 to 74 and 75. That means retirees could stave off being required to tap into their tax-deferred retirement accounts like 401(k)s and preserve their nest eggs for more years.

This is on top of the news from earlier this month that the IRS is adjusting its actuarial tables on RMDs for the first time in 20 years. (<https://smartasset.com/retirement/rmd-table>). In response to longer projected life spans, that means retirees can take out less money at 72, under the current RMD starting age. The recent lowering of RMDs and the proposed delay of the RMD starting age are part of a trend to account for longer retirement periods and help retirees preserve their coffers throughout their golden years. These dynamics further enhance shifts that arrived with the 2019 SECURE Act, <https://smartasset.com/financial-advisor/what-is-the-secure-act> which pushed the RMD starting age from 70.5 to 72.

# PRESIDENTS MESSAGE

If you want help planning for your retirement and strategizing how to manage these changes, consider finding a professional using SmartAsset's free financial advisor matching service: [https://smartasset.com/retirement/find-a-financial-planner?utm\\_source=syndication&utm\\_medium=referral&utm\\_campaign=sma\\_falc\\_relevant&utm\\_content=rmdlaterstart](https://smartasset.com/retirement/find-a-financial-planner?utm_source=syndication&utm_medium=referral&utm_campaign=sma_falc_relevant&utm_content=rmdlaterstart)

## How RMDs Could Change With New Bill

Required minimum distribution requirements are designed to make sure retirees don't hold money in tax-deferred retirement accounts — such as 401(k) plans and individual retirement accounts (IRAs) — for too long. There is an RMD table that gives a life expectancy factor for each year telling how much of the money in an account a retiree is required to withdraw for that year. The equation is simple — simply divide the total money in your account by the life expectancy factor and you have your required withdrawal for the year. For example, in the current table, the life expectancy factor for age 74 is 25.5. If you have \$100,000 in your account the year you turn 75, simply divide \$100,000 by 25.5 and you'll see your required withdrawal for that year is approximately \$3,921.

Previously, you were required to start taking withdrawals from your IRA or employer-sponsored retirement plan when you reached age 70.5. But the 2019 SECURE Act made a critical change to when RMDs begin. If you reached age 70.5 in 2019, the prior rule applied and you had to take your first RMD by April 1, 2020. Yet if you reached age 70.5 in 2020 or later you must now take your first RMD by April 1 of the year after you reach 72.

If the new Securing a Strong Retirement Act — commonly known as the SECURE Act 2.0 — is passed, the age when RMDs begin would further shift to 74 in 2029 and 75 in 2032.

With people living and working longer, pushing back when they have to start taking money from their retirement accounts allows them to build more wealth and save longer.

## Other Changes This Bill Could Provide

This isn't the only change that the SECURE Act 2.0 could bring for retirees. Other possible actions include:

Mandating automatic enrollment in 401(k) plans. Currently, many employers offer a 401(k) plan but do not automatically enroll their employees in it, making them opt in. This change would make it so employers were required to have automatic enrollment and force employees who don't want to participate to opt out. There would also automatically increase the amount an employee contributes annually up to 10%. <https://smartasset.com/retirement/mandatory-retirement-plans-congress>

Increase catch up contribution limits from \$6,500 for 401(k) plans and \$1,000 for IRAs to \$10,000 for workers between ages 62 and 64. Savers over a certain age are able to contribute more than the limit to their retirement plans. This would increase that coverage.

Link the catch-up contribution limit to inflation so it increases over time.

- Allow employers to provide a 401(k) match for student loan payments. This would be an additional perk companies could offer young workers and would allow them to save more money while still paying off their loans.

Reduce the RMD penalty. Currently, someone who fails to take out their RMD is penalized 50% of what they should have withdrawn. The bill would reduce that to 25% or 10% if fixed quickly.

## The Bottom Line

The age at which retirees are required to start withdrawing from their retirement accounts was recently raised to 72. A new bill that may pass this year would raise it even more, eventually ending up at 75. The bill would take several other actions as well, all designed to make it easier for workers to save for retirement.

We are now accepting applications for our 2022 Scholarships. Information and the application can be found on pages 20 & 21.

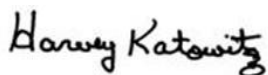
An application for the National NYCPD 10-13 Organization 2022 college scholarships can be downloaded at the following site: <http://nationalnycpd10-13.org/scholarship.html>.

2022 membership dues are past due.

A dues notice, renewal form and a return addressed envelope were mailed to members in December. If you did not receive it, please notify our corresponding secretary Bob Fee.

I want to thank the 383 members who have already paid their 2022 dues and ask the remaining 66 members to do so ASAP. You can pay your dues by mail, at a club membership meeting or via Zelle at [hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com).

Fidelis Ad Mortem,



Harvey Katowitz

# PRESIDENTS MESSAGE

Please call/email the below listed NYS legislators and remind them that were elected to represent the citizens of NY, not the criminals who are reaping the benefits of bail reform at the expense of the people who elected them.

## ASSEMBLY

■ **CARL HEASTIE (D-Bronx)**  
**Speaker**

518-455-3791

Speaker@nyassembly.gov

■ **CRYSTAL PEOPLES-STOKES (D-Buffalo)**  
**Majority Leader**

518-455-5005

PeopleC@nyassembly.gov

■ **JEFFRION AUBRY (D-Queens)**  
**Speaker Pro Tempore**

518-455-4561

AubryJ@nyassembly.gov

■ **JEFFREY DINOWITZ (D-Bronx)**  
**Chair, Codes Committee**

518-455-5965

Dinowij@nyassembly.gov

■ **DAVID WEPRIN (D-Queens)**  
**Chair, Correction**

518-455-5806

WeprinD@nyassembly.gov

■ **CHARLES D. LAVINE (D-Glen Cove)**  
**Chair, Judiciary Committee**

518-455-5456

LavineC@nyassembly.gov

## SENATE

■ **ANDREA STEWART-COUSINS (D-W'chester)**  
**Majority Leader**

518-455-2715

scousins@nysenate.gov

■ **MICHAEL GIANARIS (D-Queens)**  
**Deputy Majority Leader**

518-455-3486

gianaris@nysenate.gov

■ **JAMAAL T. BAILEY (D-Bronx)**  
**Chair, Codes Committee**

518-455-2061

senatorjbailey@nysenate.gov

■ **JULIA SALAZAR (D-Brooklyn)**  
**Chair, Crime and Correction Committee**

518-455-2177

salazar@nysenate.gov

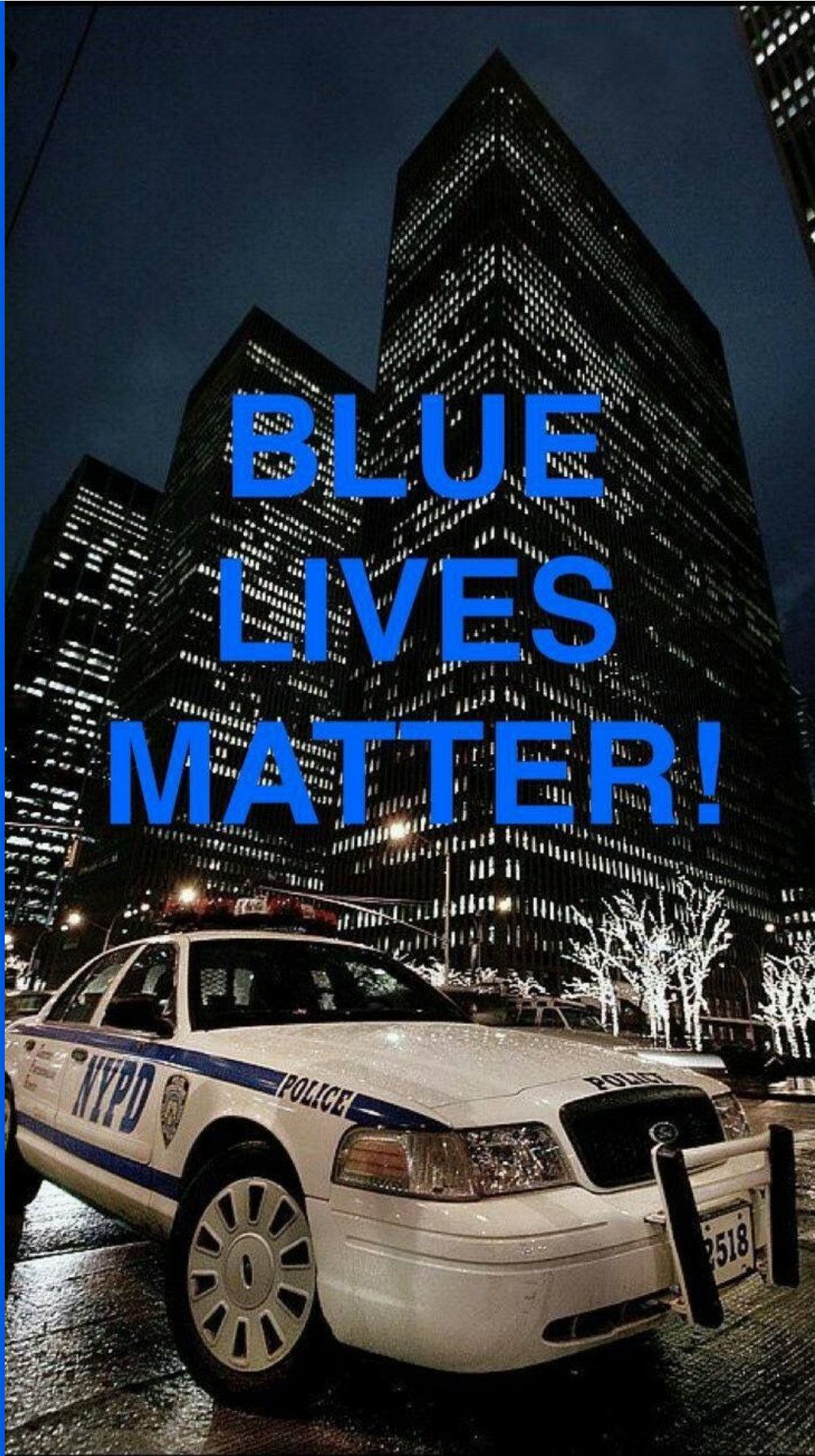
■ **BRAD HOYLMAN (D-Manhattan)**  
**Chair, Judiciary Committee**

518-455-2451

Hoylman@nysenate.gov

THEY MUST NEVER BE FORGOTTEN

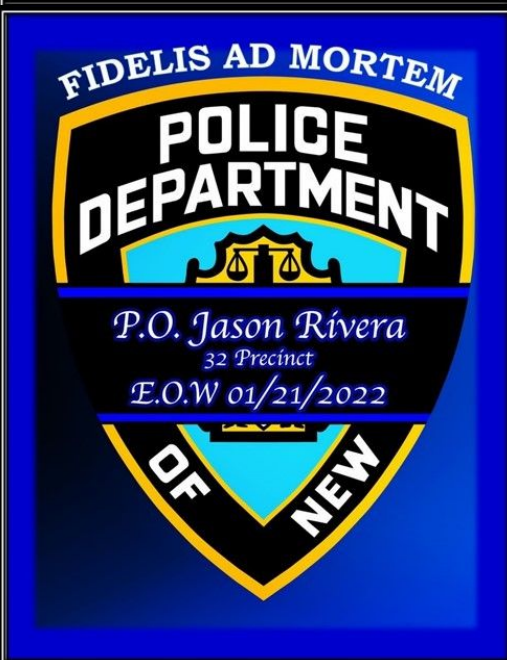
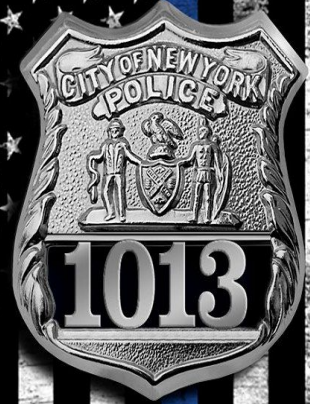
**BLUE  
LIVES  
MATTER!**



# THEY MUST NEVER BE FORGOTTEN



GREATER LOVE HAS NO ONE THAN THIS...  
THAT SOMEONE LAY DOWN THEIR LIFE  
FOR THEIR FELLOW MAN!



THEY **MUST** NEVER **BE** FORGOTTEN



Police Officer Wilbert Flora

32 Precinct

E.O.M. 01/25/2022



# THEY MUST NEVER BE FORGOTTEN



Barbara Burnette, 58, of Queens, died after a long and debilitating battle with health issues linked to her 23 daunting days in the burning Ground Zero rubble following the Sept. 11, 2001, terrorist attack that toppled the twin towers.

The former college basketball player developed lung cancer that forced her NYPD retirement in 2006 and wound up in a wheelchair during her courageous post-9/11 fight for life. She was diagnosed a year earlier with abnormal tissue in her lungs, and eventually left homebound by her deteriorating health.

Yet Burnette, who also suffered from hypertension and PTSD related to her time in lower Manhattan, later became an ardent health care advocate for 9/11 first responders.

Barbara testified at the House Energy and Commerce Committee Hearing on the Zadroga Act on June 11, 2015, in Washington, DC.

"I will never forget Barbara," said Detectives' Endowment Association President Paul DiGiacomo. "And I won't forget the work and sacrifice she made on that day and throughout a career cut short by the attack on this country."

The veteran cop was working in Brooklyn's 73rd Precinct gang unit on 9/11, and traveled with several fellow officers by boat from Sunset Park to the downtown Manhattan site — arriving just as the 110-story buildings toppled.



*We honor those  
Who have laid down their  
life for their country.  
Whether weary or embold-  
ened, quiet or defiant,  
Vulnerable or ready when  
You called them home,  
Their sacrifice are too  
humbling for words except  
to these uttered in prayer.*

*Let these great warriors  
find rest at last;  
Ever reminded that we who  
are left behind cherish their  
spirit, honor their commit-  
ment, send them our love,  
and we will never forget  
the service that they gave.*

**LAW  
ENFORCEMENT  
ONLY**

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RESERVED  
FOR THOSE  
WHO SERVED**

# THEY MUST NEVER BE FORGOTTEN



**January 6, 2022**

**Police Officer William Martinez (ret)**

**Tax# 891770**

**Command: PBBN Task Force**

***\*\*\*Post-911 Line Of Duty Status Pending\*\*\****



**Police Officer William "Willy" Martinez - former NYPD Brooklyn North Task Force PBA delegate - & loving Father, Grandfather, Brother & Friend.**

**Willy, a 9/11 responder, recently lost his brave battle with cancer leaving behind 3 beautiful daughters, grandchildren, and a devastated family.**

**Willy made a career of helping not only the members of the communities that he served but the cops that he worked alongside as their long time union representative. He was with them during their best and very worst of times.**

# THEY MUST NEVER BE FORGOTTEN



**January 7, 2022**

**Captain Joseph J. Panarese (ret)**

Tax# 884498

Command: 1st Precinct

**\*\*\*Post-911 Line Of Duty Status Pending\*\*\***



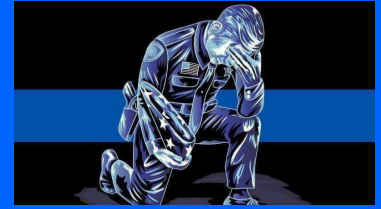
Retired NYPD Captain Joseph J. Panarese died of World Trade Center related illness on January 7, 2022. He was 60.

Beloved son of the late Joseph and Dolores Panarese.

Loving brother of Lori (Neil) Rook, Glenn (Kathy) Panarese, John Panarese, Stephen Panarese and Christopher (Laura) Panarese.

Cherished uncle of Anthony, Michael, Nicole, Christopher and Sean.

# THEY MUST NEVER BE FORGOTTEN



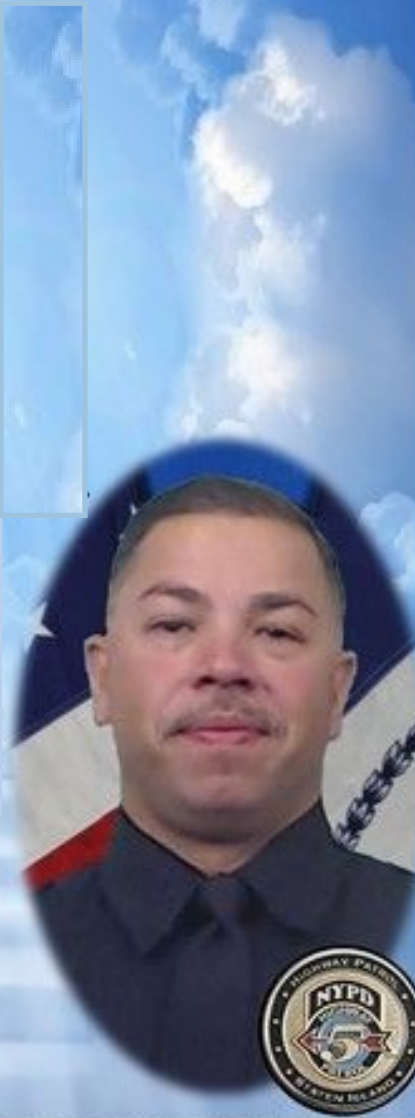
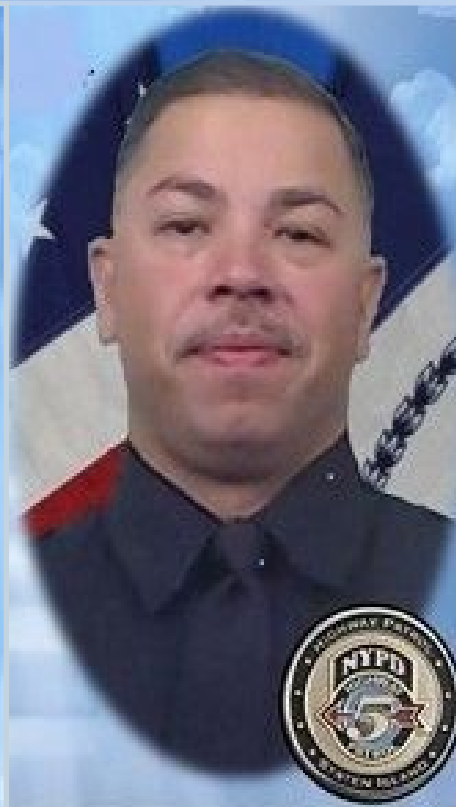
**January 19, 2022**

**Police Officer Daniel Sanchez**

**Active Duty COVID-19 Related**

**Tax# 943774**

**Command: Highway Unit # 5**

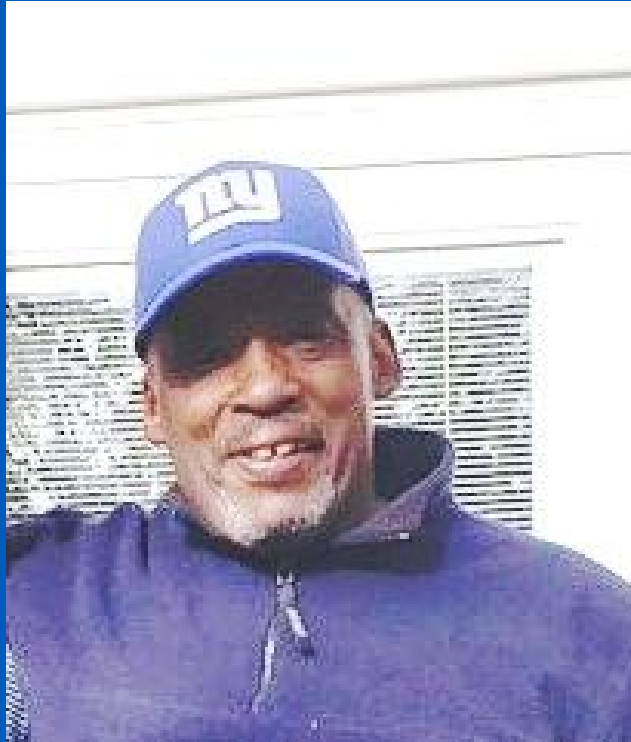


Officer Daniel Sanchez, 47, who had been hospitalized since Nov. 22 passed away on Jan. 19, 2022 as a result of COVID-19 .

Sanchez joined the department in 2007 and was assigned to the Highway District in 2015.

Sanchez was the 64th NYPD member to die of COVID-19.

# THEY MUST NEVER BE FORGOTTEN



Retired NYPD Det. 2 James "Jimmy" Milton Ward, passed away January 17, 2022 following his battle with a 9/11 related cancer. The son of the late Andrew Ward, Sr. and Zelma McIver Ward, Mr. Ward was born October 3, 1961 in New York City, NY. He served our country in the U.S. Army from 1982 until 1985 where he earned the Good Conduct Medal, Commendation Medal, and Army Service Ribbon before separating with the rank of Sergeant. Jimmy then joined and served with the New York Police Department as Detective-2nd Grade and retired from there in 2006 with 20 years service. He and his wife moved to Charlotte, North Carolina in 2006 where he received his B.A. degree from UNC-Charlotte. Mr. Ward was a member of the 1013 Police Organization in Charlotte and the Oishi Judo Club in New York where he held a black belt and taught. In his free time Jimmy loved to watch football (especially his team New York Giants) and was a very proficient gardener.

Left to cherish his memories are his wife of 26 years Heather Deanne Carty Ward, three children Joy Amanda Ward of Charlotte, NC, Andrea Lee Ward of Charlotte, NC, and Jorel Ward of Long Island, NY, four sisters Patricia Pointer of Durham, NC, Phyllis Long of Charlotte, NC, Stephanie Ward of New York, NY, and Maria Ward of Jacksonville, FL., and three brothers Stephen Ward (Shirley) of New York, NY, Andrew Ward (Linda) of Orange, NJ, and Jerry Ward (Lovenia) of Brooklyn, NY.

Funeral Service and visitation were held on Wednesday, January 26, 2022, at 11:00AM at St. Martin's Episcopal Church, 1510 East 7th Street, Charlotte, North Carolina 28204

Burial with military honors will be held at a later date in Salisbury National Cemetery, Salisbury, North Carolina,.

*We honor those  
Who have laid down their  
life for their country.  
Whether weary or embold-  
ened, quiet or defiant,  
Vulnerable or ready when  
You called them home,  
Their sacrifice are too  
humbling for words except  
to these uttered in prayer.*

*Let these great warriors  
find rest at last;  
Ever reminded that we who  
are left behind cherish their  
spirit, honor their commit-  
ment, send them our love,  
and we will never forget  
the service that they gave.*

**LAW  
ENFORCEMENT  
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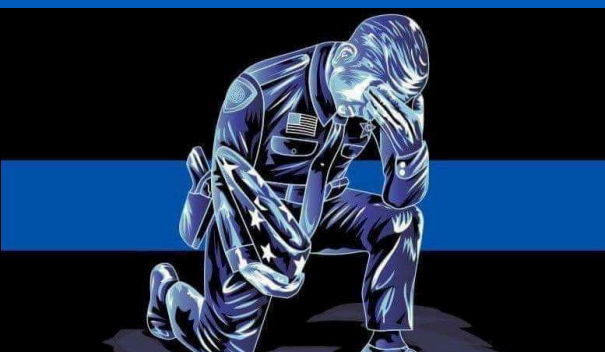
Edward Francis Hendrickson, 59, of Mooresville, North Carolina, passed away on January 27, 2022, as the result of a 9/11 related illness.

He was born on May 14, 1962 in Queens, NY to Frances Crudo Hendrickson and the late Edward Hendrickson.

Ed really enjoyed the outdoors, especially going hunting. He served with the NYPD and was a first responder during 9-11. Ed retired as a 1st grade detective in 2004. He was an avid member and trustee of the Fraternal Order of Police, Iredell County, Lodge 10.

Ed was a fan of good bourbon. He loved spending time with his family and grandchildren. He was deeply loved by all and will be greatly missed.

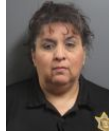
He is survived by his wife, Wendy Hendrickson; mother, Frances Hendrickson; children, Alyssa Hendrickson (Fiancé Chad Miller), Samantha Delgaudio (Chris), Eddie Hendrickson; grandchildren, Olivia Brooke Miller, Gianna Grace Delgaudio; sister, Deborah Spidle (Glen); and several nieces and nephews.



# THEY MUST NEVER BE FORGOTTEN



[Police Officer Christopher Gibson](#)  
Dallas Police Department, TX  
EOW: Sunday, January 2, 2022  
Cause: COVID19



[Detention Sgt. Janell L. Visser](#)  
Miller Co. MO Sheriff's Office  
EOW: Sunday, January 9, 2022  
Cause: COVID19



[P.O. Tyler Lenehan](#)  
Elk Grove CA P.D.  
EOW: Friday, January 21, 2022  
Cause: Vehicular assault



[Deportation Officer William Hayes](#)  
US Dept of Homeland Security -  
Immigration and Customs  
EOW: Monday, January 3, 2022  
Cause: COVID19



[P.O. Il Fernando Arroyos](#)  
L.A. Co. CA P.D.  
EOW: Monday, January 10, 2022  
Cause: Gunfire



[SRO Johnny Patterson](#)  
Lee Co. MS School Dist. P.D., MS  
EOW: Friday, January 21, 2022  
Cause: Struck by vehicle



[Trooper John Sumter Horton](#)  
North Carolina Highway Patrol, NC  
EOW: Monday, January 3, 2022  
Cause: Struck by vehicle



[P.O. Diane Gonzalez](#)  
New Haven CT P.D.  
EOW: Monday, January 10, 2022  
Cause: Automobile crash



[Det. Jason Rivera](#)  
New York City P.D., NY  
EOW: Friday, January 21, 2022  
Cause: Gunfire



[Deputy Sheriff Bryan Vannatta](#)  
Curry Co. NM Sheriff's Office  
EOW: Monday, January 3, 2022  
Cause: COVID19



[Chief Michael E. German](#)  
Prairie City IA P.D.  
EOW: Thurs., January 13, 2022  
Cause: COVID19



[Special Agent Anthony Salas](#)  
Texas Dept of Public Safety - CID  
EOW: Saturday, January 22, 2022  
Cause: Accidental



[P.O. Bart Lane Arnold](#)  
Enid OK P.D.  
EOW: Monday, January 3, 2022  
Cause: COVID19



[Inv. Steven Ray Finley](#)  
Madison Co. AL Sheriff's Office  
EOW: Friday, January 14, 2022  
Cause: COVID19



[Cpl. Charles Galloway](#)  
Harris Co. TX Constable's Office  
EOW: Sunday, January 23, 2022  
Cause: Gunfire



[P.O. Jesus "Chuy" Lara](#)  
Casa Grande AZ P.D.  
EOW: Tuesday, January 4, 2022  
Cause: COVID19



[C.O. Melissa M. France](#)  
Oswego Co. NY Sheriff's Office  
EOW: Monday, January 17, 2022  
Cause: COVID19



[Sgt. Ramon Gutierrez](#)  
Harris Co. TX Sheriff's Office  
EOW: Monday, January 24, 2022  
Cause: Vehicular assault



[P.O. Richard Lynn Tostenson](#)  
Newnan, GA P.D.  
EOW: Thursday, January 6, 2022  
Cause: COVID19



[Cpl. Ernest M. Robinson](#)  
Wayne Co. MI Sheriff's Office  
EOW: Tuesday, January 18, 2022  
Cause: COVID19



[P.O. Wilbert Mora](#)  
New York City P.D., NY  
EOW: Tuesday, January 25, 2022  
Cause: Gunfire



[Capt. Reginald Kamal Smith](#)  
Wilson, NC P.D.  
EOW: Friday, January 7, 2022  
Cause: COVID19



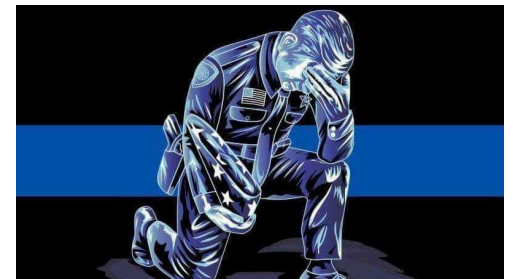
[Chief of Police Don Riffe](#)  
Jefferson College, MO P.D.  
EOW: Thurs., January 20, 2022  
Cause: COVID19



[Deputy Sheriff Michael Queeney](#)  
Will Co. IL, Sheriff's Office  
EOW: Saturday, January 8, 2022  
Cause: COVID19



[P.O. Corille Jones](#)  
Memphis TN P.D.  
EOW: Thursday, January 20, 2022  
Cause: Automobile crash



Dear God,

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

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

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

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

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

# JANUARY MEMBERSHIP MEETING







**Membership Meeting Minutes  
January 11, 2022**

The formal part of the meeting was called to order at 7:15 pm with 35 members, 01 guest and 03 members participating via Zoom. This was followed by the pledge of allegiance, invocation, reading of the names and causes of the death of the 23 officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers.

**Roll Call of Officers**

President: Harvey Katowitz  
Vice President: Bernard Roe  
Rec. Secretary: Scott Hickey  
Corres. Sec: Bob Fee -Excused  
Treasurer: Chris Russo - Excused  
Trustee: Dennis Cirillo  
Trustee: Kevin Gribbon  
Trustee: Kevin Stoeckert - Excused  
Trustee: Ian McGrouther  
Trustee: John Randazzo  
Sgt. at Arms: Rich Doyle  
Historian: Jim Rochford - Excused  
Chaplain: Donald Sanchez - Zoom  
Chaplain: Deacon Rich McCarron - Excused

Review of December Minutes: Available in January's newsletter.

**Sickness and distress:**

- Passing of club members Ray Hickey & Michael Gould
- Lisa Rosa – COVID-19
- Chris Russo – COVID-19
- Jim O'Brien – Ankle/Fibula Surgery
- Keth Rand – Lung Surgery
- Susan McCarron – Chemotherapy
- Evan Smelley – Broken Femur – Cancerous tumors on back. 9/11 related.

Introduction of guest speakers: None

**Communications and bills:**

1. NY Senate Bill #5184 & NY Assemble Bill #05108 prohibits the diminution of Health Ins. Benefits for retired firefighters, police officers and their dependents.
2. In 2006, Congress passed the Pension Protection Act ("PPA"), which contains many provisions that affect members of the New York City Police Pension Fund. Among those provisions is the ability to **exclude** up to **\$3,000** from the amount of income distributions reported to the Internal Revenue Service ("IRS") for payment of premiums for accident or health insurance or long-term care insurance.
  - Distributions used to pay premiums for a spouse and dependent children are also excludable.
  - This exclusion can be made if the amount paid for the premium would have otherwise been included in your income and is deducted directly from your pension allowance.
  - What this means for retired NYPD **officers** is that the cost of the City's optional benefit rider may be excluded from the total amount of your pension reported annually.
  - The maximum amount allowed by the PPA to be excluded is \$3,000; however the amount excluded may not exceed the actual amount paid.
  - To claim this benefit, you must reduce the taxable benefit on line 16B of the 1040 by the amount of the exclusion and write "PSO" on the line for "public safety officer."
  - The exclusion will not be reported in box 2a on your 1099-R form issued by the City, so any retiree who claims the benefit has a responsibility to report it to the IRS.
  - Accordingly, pensioners who retired on ADR (accidental disability retirement) are not eligible for this exclusion because at this time their pension is not taxed. This information is provided as a courtesy to PPF members and is based on the Fund's current understanding of the law, but does not constitute tax advice and should not replace the advice of a qualified tax professional.

**Note: Retirees should save their Quarterly Statement** (for those with electronic deposit) or their monthly pension check stub, in order to document their premium deductions for any health insurance or long term care insurance, as required proof for the IRS, if asked.

## Report of officers

President:

- Suggestions for social activities were requested.
- Next month's guest speaker – Club accountant Scott Boyar
- Collection for the family of CMPD Officer Mia Goodwin - The Club made a combined donation of \$1,300.00. The donation breakdown is as follows: Individual donations prior to this meeting: \$585.00. Pass the hat this meeting: \$432.00: Motion made and approved to donate \$68.00 from club to round the hat total to \$500.00. A motion was made and passed to donate the Club's portion of the 50/50 which was \$105.00. Rich Doyle donated his 50/50 winnings of \$100.00. The Board approved an additional \$10.00 donation which brought our total to an even \$1,300.00. Nice job everyone!

Vice President: Nothing to report

Treasurer: Excused. The Treasurer's report was read by Scott Hickey. A motion to accept the Treasurer's report was made, seconded, and passed .

Recording Secretary: There were 35 Members; 03 New Members and 01 Guest present at this meeting. There were 03 Members participating via Zoom.

Corresponding Secretary: Excused

Trustees:

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

Sgt. At Arms: Excused

Historian: Excused

## Committee Reports

- Membership: 444
- Socials: After holiday dinner party postponed

**Old Business:** Michael Poncia donated the \$231 we collected for him to the Widow & Children's Fund

**New Business:** Nothing to report

## Good of the Club

- New Members:
  1. Ret. NYPD P.O. Madelyn Branco
  2. Ret. NYS Trooper and Liverpool N.Y. P.O. John Prasky
  3. Associate Member Ret. NYCDC Analyst III. Ana Sotomayor.

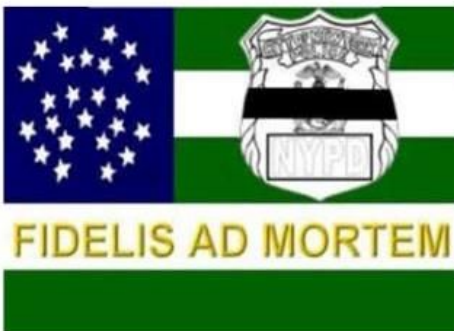
A motion to accept the new members was made and seconded and passed.

- Rich Doyle won the 50/50 and donated his winnings to the Family of Mia Goodwin.

A motion to adjourn was made and seconded and passed.

**Next Meeting**  
**Tuesday Feb. 8, 2022**

*NYPD 10-13 Club of Charlotte, NC*





IREDELL COUNTY LODGE NO. 10 FRATERNAL ORDER OF POLICE  
P.O. Box 5304  
Statesville, North Carolina 28687

10-13 Club of Charlotte

December, 2021

Thank you for your donation to our 2021 IredeLL County 1<sup>st</sup> Annual Back The Blue Golf Tournament.

Your generosity helped us support our Shop with a COP program. This program allows us to provide clothing, winter coats and bicycles to under privileged children in our community.

Photos from the tournament can be accessed on our website, [NCFOP10.com](http://NCFOP10.com).

Sincerely,

Rodney James

President

NC FOP Lodge 10





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

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

NYPD 10-13 Club of Charlotte  
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" and a \$500 scholarship "Elliott Cuff Memorial Scholarship to the child, grandchild or great grandchild of a member of our 10-13 Club.

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

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

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

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

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

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

The recipient of each scholarship will be determined by a lottery drawing at the May 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 May 1, 2022**





# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

NYPD 10-13 Club of Charlotte  
5922-5 Weddington Rd. Suite 11  
Wesley Chapel, NC 28104



**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

## 2022 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 May 1, 2022**

*NYPD 10-13 Club of Charlotte, NC*





**In Loving Memory of Jimmy LaRossa**  
**09/29/60 - 04/10/12**

**2022**  
**JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT**  
**Fundraiser for Charlotte Salute to Heroes and**  
**Law Enforcement Medal of Honor Committee**  
**WHERE: OLDE SYCAMORE GOLF PLANTATION**

7500 Olde Sycamore Drive, Charlotte, NC 28227

Phone: 704-573-1000

**WHEN:** Monday, May 16, 2022 @ 9:00am (shot gun start)

8:00am Registration

\$125/Player - \$500/Team

Captain's Choice

Hot Breakfast

Catered luncheon & awards ceremony

CAPTAIN: \_\_\_\_\_ Phone \_\_\_\_\_

PLAYER 2: \_\_\_\_\_ Phone \_\_\_\_\_

PLAYER 3: \_\_\_\_\_ Phone \_\_\_\_\_

PLAYER 4: \_\_\_\_\_ Phone \_\_\_\_\_

Please make check payable to NYPD 10-13 Club of Charlotte, NC

-----  
ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,  
PLEASE DETACH THIS FORM AND REMIT \$100.00 TO  
**NYPD 10-13 Club of Charlotte, NC**  
**4701 Wyndfield Lane**  
**Charlotte, NC 28270**

SPONSOR \_\_\_\_\_ EMAIL \_\_\_\_\_ PHONE \_\_\_\_\_

Please indicate what you want on your sponsor sign: \_\_\_\_\_

For more information contact Bob Fee  
rtfvs@yahoo.com  
704-220-8400



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

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



**5922 WEDDINGTON RD. STE 5  
SUITE 11  
WESLEY CHAPEL NC 28104**

**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

October 19, 2021

To whom it may concern,

The NYPD 1013 Club of Charlotte, NC is an IRS not for profit 501 (c) (7) organization, Tax ID #45 0557805, comprised of 434 retired and active law enforcement officers, predominately from the NYPD and 57 other law enforcement agencies.

One of the objectives of the Club is to encourage charitable activities among the membership.

On Monday, May 16, 2022 the Club is sponsoring the eighth annual Jimmy LaRossa Memorial Golf Tournament. Jimmy LaRossa, who was a member of our Club was murdered on April 10, 2012.

The monies we raised from our last tournament were donated to the Fisher House at Marine Corps Base, Camp Lejune & Veterans Path Up. Both organizations are non-profits that aid our wounded warriors and their families.

Monies raised at the 2022 tournament will be donated to the Charlotte Salute to Heroes Foundation, a 501-C (3) non-profit organization that supports sworn ill/injured public safety members and their families in North and South Carolina and other accredited 501-C(3) Foundations that assist public safety and military families in need and the Law Enforcement Medal of Honor Committee, a 501-C (3) non-profit organization that presents a medal of honor to the families of law enforcement officers killed in the line of duty

In an effort to make this tournament a success we are soliciting businesses/organizations/individuals to sponsor a hole at the tournament to provide food/drink or to donate prizes that will be used for a raffle.

All donations will be recognized in our monthly newsletter that is distributed to over 10,000 people nationwide, including over 1,000 people in the Charlotte metropolitan area. Hole sponsors will also have a sign identifying them, prominently displayed on the golf course.

We appreciate any help you can provide us.

Sincerely,

Harvey Katowitz  
President  
[hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com)

*NYPD 10-13 Club of Charlotte, NC*



# MEMBERSHIP



## 2022 Monthly Meeting Dates

<b>Feb. 08</b>	<b>May 10</b>	<b>Sept. 13</b>
<b>Mar. 08</b>	<b>Jun. 14</b>	<b>Oct. 11</b>
<b>Apr. 12</b>	<b>Jul. 12</b>	<b>Nov. 08</b>
	<b>Aug. 09</b>	<b>Dec. 13</b>

Happy Birthday!

## FEBRUARY

Lipira, Nicholas	2/3
Muccio, Charlie	2/4
Roe, Bernard	2/4
Mullings, Garth	2/5
Roberti, Domenick	2/5
Russo, Chris	2/5
Valentini, Val	2/7
Hargrove, Valerie	2/9
Sokolski, Stephen	2/9
Carlson, William	2/10
Smith, Neil	2/10
Frazier, James	2/11
Zirlinger, Marc	2/11
Ormond, Timothy	2/12
Maxim, John	2/12
Berg, Ben	2/13
Ferrigno, Paul	2/13
McCarthy, Thomas	2/14
O'Brien, James	2/14
Barrett, Mike	2/16
Dobson, Henry (Harry)	2/17
Kanterman, Ed	2/17
McLaughlin, Danielle	2/18
Arroyo, Angel	2/19
Ferrante, Andrew	2/20
Incadella, Sal, Jr.	2/22
Brown, Derrick	2/25
<b>Bernard, Karon RIP 7/24/21</b>	2/27
Mangiapanella, Bart	2/27
Ryan, Brendan	2/27
Lewis, Wayne	2/28
Pinello, Louie	2/28
McIntyre, Kevin	2/29

### IN MEMORIAM

The following club members passed away in January:  
 1/3/22 Ret. Westland MI PD Det. Sgt. Michael Gould  
 1/19/22 Ret. NYPD Det. James Ward  
 1/22/22 Ret. Ret Nassau Co. Sheriff Officer Wade Simuel  
 1/29/22 Ret. NYPD Det. Ed Hendrickson

### SICK DESK UPDATE



Evan Smelley - Chemo for cancerous back tumors.  
 Keith Rand - Lung surgery  
 Jim O'Brien Ankle/Fibula surgery  
 Susan McCarron - Chemotherapy  
 Eric Storch - Hospitalized - Infection

## Welcome To The Club

The following members joined our club in January

- Ret. NYPD P.O. Madelyn Branco
- Ret. NYSP & Liverpool NY PD P.O. John Praskey
- Ret. NYCDOC Ana Sotamayor

Our meetings now begin at 6pm

2022 membership dues are due now.

You can pay via Zelle at:  
[hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com)



We presently have 449 members.

326 from the NYPD and the remainder from 58 other law enforcement agencies.

**If you have not yet paid your 2022 dues, please do so now using the Dues Renewal Form on page 70**

don't forget



# TRUSTEE'S



10-13 Club of Charlotte

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.



Kevin Stoeckert

John Randazzo

Kevin Gribbon

Ian McGrouther

Dennis Cirillo

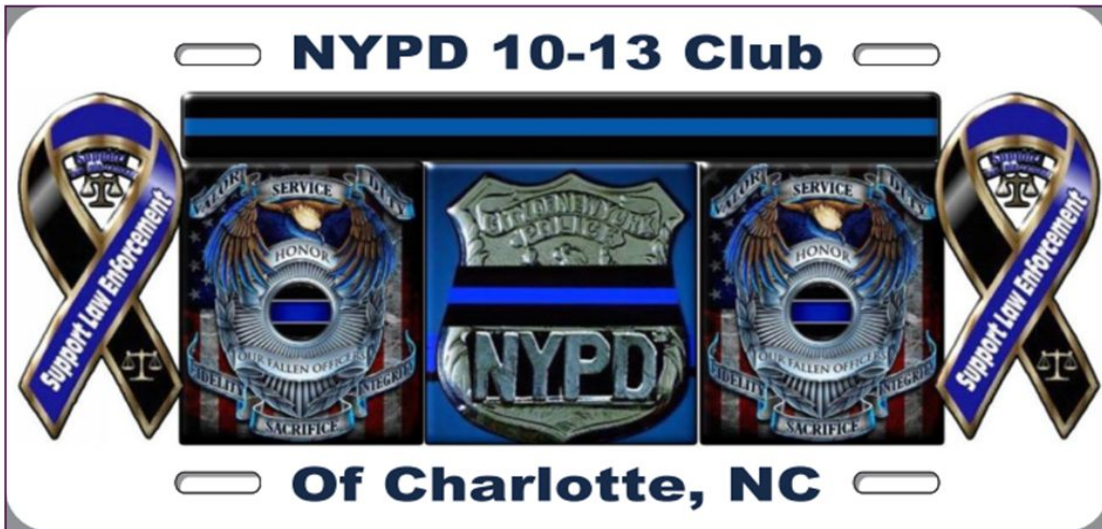
Geographical Area	Trustee	Tel. ( H)	Tel. (C)	Email Address
Catawba County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:denniscirillo@gmail.com">denniscirillo@gmail.com</a>
Cabarrus County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:denniscirillo@gmail.com">denniscirillo@gmail.com</a>
Gaston County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:denniscirillo@gmail.com">denniscirillo@gmail.com</a>
Iredell County	Kevin Stoeckert	631-235-1070	631-235-1070	<a href="mailto:stock304@gmail.com">stock304@gmail.com</a>
Lincoln County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:denniscirillo@gmail.com">denniscirillo@gmail.com</a>
Mecklenburg County	John Randazzo	704-243-7523	704-770-1461	<a href="mailto:eightpointid@carolina.rr.com">eightpointid@carolina.rr.com</a>
Rowan County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:denniscirillo@gmail.com">denniscirillo@gmail.com</a>
Union County	Ian McGrouther	917-952-7427	917-952-7427	<a href="mailto:IanLizMc@hotmail.com">IanLizMc@hotmail.com</a>
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	<a href="mailto:kgribbo@outlook.com">kgribbo@outlook.com</a>



# 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

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

Gentlemen,

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

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

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

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

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

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

On the member CBP page we posted,

Nominate Your Providers!

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

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

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

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

Joining EmblemHealth HIP and GHI

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

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

# HEALTH AND WELFARE

## Good News for Retirees: RMD Formula Changing for First Time in Decades

A couple calculates their required minimum distributions (RMDs). The IRS has updated its Uniform Lifetime Table and lowered the size of RMDs.

The IRS has good news for retirees starting in 2022: you can now keep more money in your tax-deferred retirement accounts thanks to lower [required minimum distributions](https://smartasset.com/retirement/all-about-required-minimum-distributions) (RMDs): <https://smartasset.com/retirement/all-about-required-minimum-distributions>

For the first time in 20 years, the Internal Revenue Service has updated its actuarial tables that dictate how much a person is required to withdraw from his or her retirement accounts starting at age 72. The new tables, which now project longer lifespans, are used to calculate RMDs from individual retirement accounts, 401(k)s and other retirement savings vehicles each year. For help with planning out RMDs and meeting your retirement income needs, consider working with a financial advisor.

### What Are RMDs and How Are They Calculated?

A retiree calculates her required minimum distribution (RMD). The IRS has updated its Uniform Lifetime Table, lowering the size of RMDs in 2022.

One of the primary benefits of retirement accounts are the tax advantages they provide. Traditional IRAs and 401(k)s allow retirement savers to defer taxes until they withdraw money from their accounts. This allows the money to continue to grow at a faster rate over time. However, you can only defer taxes for so long. To limit you from keeping your money in a retirement account indefinitely, the IRS requires you to withdraw a specific amount each year once you reach a certain age.

Previously, you were required to start taking withdrawals from your IRA or employer-sponsored retirement plan when you reached age 70.5. But the 2019 SECURE Act made a critical change to when RMDs begin. If you reached age 70.5 in 2019 the prior rule applied and you had to take your first RMD by April 1, 2020. Yet if you reached age 70.5 in 2020 or later you must now take your first RMD by April 1 of the year after you reach 72.

People with the following accounts are subject to RMDs:

- Traditional IRAs: <https://smartasset.com/retirement/what-is-an-ira>
- SEP IRAs: <https://smartasset.com/retirement/what-is-a-sep-ira>
- SIMPLE IRAs: <https://smartasset.com/retirement/what-is-a-simple-ira>
- 401(k) plans: <https://smartasset.com/retirement/what-is-a-401k>
- 403(b) plans: <https://smartasset.com/retirement/what-is-a-403b>
- 457(b) plans: [https://smartasset.com/retirement/what-is-a-457b-plan%23~:text=A%20457\(b\)%20plan%20is,by%20reducing%20participants%20taxable%20income](https://smartasset.com/retirement/what-is-a-457b-plan%23~:text=A%20457(b)%20plan%20is,by%20reducing%20participants%20taxable%20income)
- Profit sharing plans: <https://smartasset.com/retirement/what-is-a-profit-sharing-plan%23~:text=With%20a%20profit%2Dsharing%20plan,their%20earnings%20grow%20tax%2Ddeferred>
- Other defined contribution plans

It's important to remember that Roth IRAs are not subject to RMDs.

Calculating your RMD is relatively easy. First, look up the market value of your retirement account as of Dec. 31 from the previous year. Then, divide that value by the distribution period figure that corresponds with your age on the IRS Uniform Lifetime Table.: [IRA Required Minimum Distributions Table 2022 - SmartAsset](#)

For example, a 72-year-old retiree with \$500,000 in her IRA would divide \$500,000 by her distribution period figure, which is 27.4. As a result, she would be required to withdraw at least \$18,248 from her IRA in 2022.

### Why The New RMD Formula Is Good For Retirees

A couple calculates their required minimum distributions (RMDs). The IRS has updated its Uniform Lifetime Table, lowering the size of RMDs in 2022.

With the IRS raising the average life expectancy from 82.4 to 84.6, retirees will presumably need to spread their assets over more years. As a result, RMDs that begin in 2022 will be less than they were under the previous formula, which had been in place since 2002.

This is good news for retirees or anyone subject to RMDs. With smaller withdrawals required each year, more of your retirement assets can remain in an IRA, 401(k) or tax-deferred account. Smaller RMDs will lessen your tax liability and could potentially drop you into a lower tax bracket.

Under the previous Uniform Lifetime Table, a 72-year-old with \$500,000 in her 401(k) would have been required to withdraw \$19,531 (\$500,000/25.6) during her first year of taking RMDs. That's \$1,283 more that would have been subject to income taxes compared to the smaller minimum withdrawal required under the revised table.

Meanwhile, a 72-year-old with \$2 million in his retirement account would have been required to withdraw \$78,125 under the older formula (\$2 million/25.6). However, the updated formula results in an initial RMD of just \$72,992 (\$2 million/27.4), meaning this retiree would keep an extra \$5,133 growing tax-deferred in his retirement account.

### Bottom Line

For the first time since 2002, the IRS has updated the actuarial tables that determine the amount of money a person must withdraw from their IRA or 401(k) at a certain age. While the SECURE Act changed the RMD age from 70.5 to 72, the updated Uniform Lifetime Table has lowered the size of RMDs, allowing you to keep more of your assets in a tax-deferred account. Of course, RMDs are only the minimum amount that must be withdrawn each year. You can certainly withdraw more from an IRA or 401(k), but remember: the larger the distribution, the larger your tax bill.

## Member Self Service - webCOPS

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

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

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

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

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

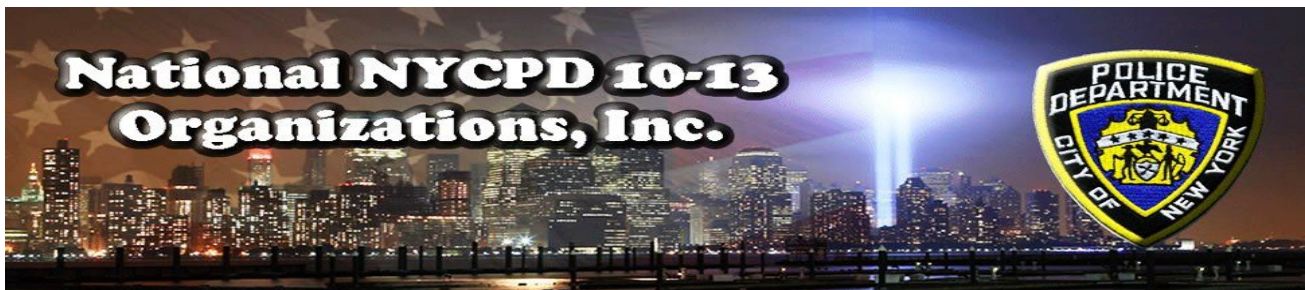
If you need help or have questions, please contact our Call Center at (646) 905-5596

### Police Pension Fund - Documents & Requests Center

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

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

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



**National NYCPD 10-13 Organizations, Inc.**  
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Phone: (646) 896-9328  
FAX: (518) 945-1749

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*1st Vice President*  
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**Thomas Sullivan**  
*Committeeman*  
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PH: 917-816-2963

**Anthony V. Perrone**  
*President Emeritus*  
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PH: 518-945-1144  
Email: [AVP18133@yahoo.com](mailto:AVP18133@yahoo.com)

#### **History of the National NYCPD 10-13 Organizations, Inc.**

In July 1990, the National NYCPD 10-13 Organizations, Inc. came into its formal existence. Its purpose was to both unify and affect the political climate and legislative agenda as it pertains to the welfare of New York City Police Department retirees of all ranks, and be the representative and voice of the many 10-13 chapters nationwide.

The National NYCPD 10-13 is based in New York. In early 1992, the National was recognized by the United States Congress, the New York State Assembly, and the New York State Senate, as the representative union of retirees of all ranks of the New York City Police Department.

The National has become a respected and recognized voice through its own lobbying efforts, and through it being a member organization of the Alliance of Public Retirees of New York. The National holds a position on the Board of the Alliance.

#### **Following are some of the many legislative landmarks the National has achieved:**

- **COLA - Cost of Living Adjustment**  
The National's original purpose was to obtain a COLA for retirees. This legislative was achieved in July 2000. Not only was the National consulted regarding the legislation, but was invited by Governor Pataki to the COLA-signing. The National continues to seek improvement to the original COLA legislation.
- **Medicare 100% Reimbursement**  
The National lobbied vigorously for this legislation, and was invited by Speaker Peter Vallone to the floor of the New York City Council the day this legislation passed.
- **Surviving Spouse Legislation**  
Widow/Widower allowed to pick up COBRA Health Insurance forever instead of only three years. (On the day the Medicare Reimbursement was signed, the National was notified by the City Council that this legislation was pulled out of committee and was also signed.)
- **HR-218 - National Carry Permit**  
The National has been actively involved with Congress to get this legislation passed as a federal permit for retirees to carry their weapons. We will continue to lobby as this law has not been nationally recognized, as some states refuse to certify.

#### **Health Insurance Protection Legislation - Our Latest Endeavor**

Health Insurance Protection Legislation has become a priority. Retiree groups are being discriminated against by the changing of their contractual health benefits. Ironically, some NYS retirees (teachers) have enjoyed this protection yearly, and as of 2010, have obtained the benefit permanently. It seems like every time the New York State Legislature drafts a bill to protect our retirees, it has been vetoed, or lately, lobbied against by some NYC police unions who mistakenly believe that we don't need this protection. But every other major union in NYS, and the Alliance of Public Retirees, supports this legislation - so opposing it makes no sense.

As you are well aware of by now, effective January 01, 2022, New York City and the Municipal Labor Committee (MLC) agreed to a Universal Medicare Advantage Plan, which will now have co-payments for certain doctor visits and testing, which we did not have with traditional medicare. The National will continue to aggressively lobby for this protection for our retirees via our New York State Legislation Agenda

This information will be updated periodically as events unfold and issues arise.

# National NYCPD 10-13 Organizations, Inc.



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

WELCOMES

THE NATIONAL NYCPD 10-13 ORGS., INC.  
33<sup>rd</sup> ANNUAL CONVENTION  
SUNDAY, SEPTEMBER 11th - TUESDAY, SEPTEMBER 13th, 2022

### Your Rates Include:

Fine Italian/American Cuisine, served in a private, 10-13 Dining Room-3meals daily  
Complimentary 10-13 Hospitality Room Sunday-Tuesday  
Hero Sandwiches and Refreshments upon arrival Sunday  
Cocktail Party prior to Monday Dinner  
Dinner with Red & White wines Sunday & Monday Night  
Nightly Entertainment, Theater shows & dancing to DJ in Lounge  
Free Shuttle to Casino Sunday night  
Door Prizes, 50/50 Raffles  
Golf on Premises-nominal fee, cart included  
Indoor/Outdoor Heated Pools & Jacuzzi  
Spa Facilities offering Massage & Pampering Treatments (fec)  
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, \$159.62, Single, \$226.57**

**Double Occupancy-1 Bedroom Suite, \$172.61, Single, \$246.55**

**\*Children: under 3 yrs., NO CHARGE,**

**4-12, \$90.21 per child, per night**

\*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, John Briganti, 386-871-5941 or

Co-Chair Salvatore Pepitone, 516-375-0536

Friends & Relatives Welcome

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

---

National NYCPD 10-13 Organizations, Inc., September 11-September 13, 2022  
Name(s) \_\_\_\_\_ # of Adults \_\_\_\_\_ Children \_\_\_\_\_  
Address \_\_\_\_\_ Phone/Email \_\_\_\_\_

# National NYCPD 10-13 Organizations, Inc.



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

**ARIZONA  
10-13**

**President Larry Carito**

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

**NE PA NYPD  
10-13**

**President Juan (John) Adams**

2261 Long Pond Road  
Long Pond PA ,18334.  
PH: 570-620-6913  
Email: [jadams067@gmail.com](mailto:jadams067@gmail.com)  
Website: [www.nepa1013.com](http://www.nepa1013.com)

**NYPD 10-13 CLUB  
OF CHARLOTTE**

**President Harvey Katowitz**

4701 Wyndfield Lane  
Charlotte, N.C. 28270  
PH: 704-849-9234  
E-mail: [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net)  
Website: [www.charlotte10-13.com](http://www.charlotte10-13.com)

**NORTHEAST FLORIDA  
10-13**

**President Marty Syken**

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

**HUDSON VALLEY  
10-13**

**President John Briganti**

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

**RALEIGH NC  
10-13**

**President Robert Young**

412 Walnut Woods Drive  
Morrisville NC, 27560  
PH: 919 604 5188  
Email: [nypd1013raleigh@gmail.com](mailto:nypd1013raleigh@gmail.com)  
Website: [www.raleigh1013.com](http://www.raleigh1013.com)

**JERSEY SHORE  
10-13**

**President Salvatore V. Pepitone**

168 Watson Road  
Fanwood, N.J. 07023-0536  
Phone: 516-375-0536  
Email: [salvatorepepitone@comcast.net](mailto:salvatorepepitone@comcast.net)  
Website: [www.jerseyshore10-13.com](http://www.jerseyshore10-13.com)

**VILLAGES  
10-13**

**President Charlie Monahan**

NYPD 1013  
PO Box 654  
Wildwood Fl 34785  
PH: 352 205 8646  
Email: [CMM0138@comcast.net](mailto:CMM0138@comcast.net)  
Website: [www.villagesnypd10-13.org](http://www.villagesnypd10-13.org)

**MYRTLE BEACH  
10-13**

**President Michael Fanning**

44 Shore Line Drive  
Pawleys Island, S.C. 29585  
PH: 843-241-7128  
E-mail: [hntsgt@gmail.com](mailto:hntsgt@gmail.com)  
Website: [MYR1013.com](http://MYR1013.com)

**WILMINGTON NC  
10-13**

**President Chuck McLiverty**

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Wilmington NC 28409-6201  
Email: [ret2ncbeach@gmail.com](mailto:ret2ncbeach@gmail.com)  
Cell Phone- 845-598-7967

**FORT MILLS SC  
10-13**

**President: Scott Hassler**

Fort Mill, S.C.10-13 Club  
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Tegacay, S.C. 29708  
Ph #: (516) 965-9015  
Email address: [fortmill10-13club@hotmail.com](mailto:fortmill10-13club@hotmail.com)  
Website: [www.FortMill10-13Club.com](http://www.FortMill10-13Club.com)

**VERRAZANO  
10-13**

**President Chris Piazza**

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

**LONG ISLAND  
10-13**

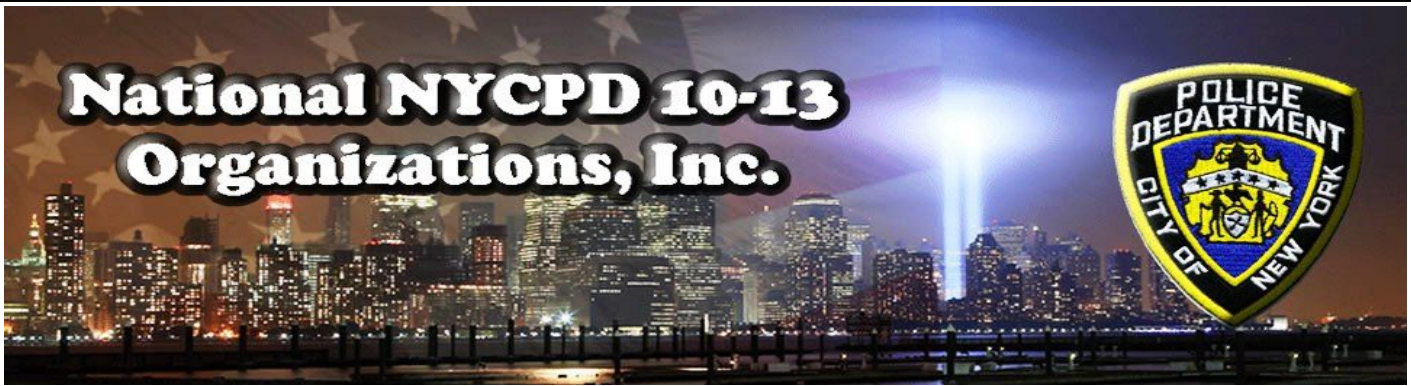
**President Richard Bohn**

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





# NATIONAL NYCPD 10-13 ORG.



## NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL

**For those members that reside locally, the ID Card Section (646-610-5150) is now on 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 PD 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 PDs in North Carolina that do the qualifications will require a current ID card so make sure that you check your expiration dates.

A completed PD form **MUST** accompany the card. The form can be downloaded from the National website;  
<https://www.nationalnycpd10-13.org/>

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

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

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

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

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

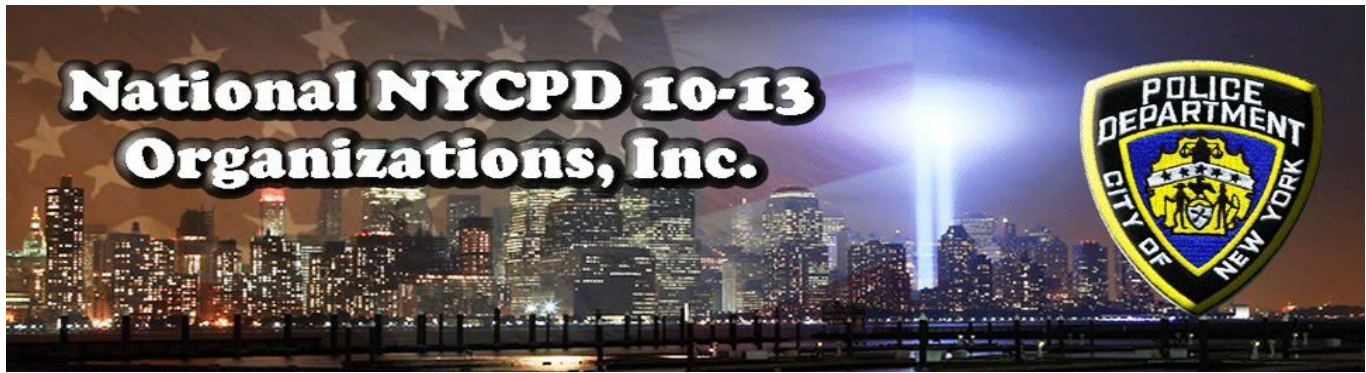
From January thru March 2022, Larry Kelly, 392 Colon Ave Staten Island NY, 10308, Phone# 347-582-6885 will be renewing our ID cards. Please forward any renewals directly to Larry, as this will save time in the renewal process.

Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.75 to cover the cost of priority mail return of your new card. Also include a small note/sticky with your email address and Larry will acknowledge it's being processed.

**Note:** The check or money order for return postage should be made out to RSA (Retired Sergeants Association). This is only thru March 2022.

Continued next page.....

# NATIONAL NYCPD 10-13 ORG.



## **NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Be well and keep collecting those retirement checks.

PO Georges Bazile

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

718-610-4555 Fax

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

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

# NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

**Please Indicate:**  New Applicant  Lost ID Card  Renewal, Card # \_\_\_\_\_

**Last Name:** \_\_\_\_\_ **First Name:** \_\_\_\_\_ **MI:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_/\_\_\_\_/\_\_\_\_ **Phone Number:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ **Gender:** \_\_\_\_\_

**Home Address:** \_\_\_\_\_ **Apt.** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

## RETIREE INFORMATION ONLY

**Rank:** \_\_\_\_\_ **Retirement Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Tax #** \_\_\_\_\_ **Shield #** \_\_\_\_\_

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

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

## FOR OFFICE USE ONLY

**Member Processing Request:** \_\_\_\_\_ **Tax #** \_\_\_\_\_

**Case #** \_\_\_\_\_ **Firearms Code:** \_\_\_\_\_ **New ID Card #** \_\_\_\_\_

**Approved**

**Disapproved**

\_\_\_\_\_  
**Authorizing Supervisor Rank/Name**

\_\_\_\_\_  
**Signature**

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

## AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

**Name:** \_\_\_\_\_ **Signature:** \_\_\_\_\_



**THE BEST FOR THE BEST**

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

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

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

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



## 10-13 PROTECTOR BASIC PLAN

\$134 ANNUALLY

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



## 10-13 PROTECTOR PLUS PLAN MOST POPULAR

\$335 ANNUALLY

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

# RETIRED LIEUTENANTS ASSOCIATION NYPD



The NYC Organization of Public Service Retirees Newsletter!

Hello Retirees!

Updates

Today, is Sunday, January 30th, and this email also includes the Thursday, January 26th update.. There are a lot of links in this email on debunking Union misinformation for the last two months and the court updates. Go through them one at a time. The Court updates are important, the first two were really for fun and point out the union misinformation.

\*\*\*\*\*

We just uploaded 4 new videos to YouTube:

- Union/City Misinformation [December](#)
- Union/City Misinformation [January](#)
- Case Update [January 26](#)
- Case Update [January 30](#)

We have yet to see if the city can satisfy the Judge's requirements, leading to the implementation of this plan.

Effective TODAY, we begin to argue the merits of our case that this change was illegal and is a reduction of our benefits. So keep the fundraising coming in to prepare to argue the next part of our case!

Also, you may be receiving emails from your former unions and some "retiree association" that attacks our methods and the legitimacy of our messages or website. Make no mistake, our information is fact based and generated by the THOUSANDS of retirees that are tired of being lied to, you. All evidence sent to us is signed and notarized by those that sent it and we check it all before submitting it. When hundreds of you began to get the same old booklets, or hospital mail telling you they are not taking the MAPP, that is evidence. We believe in facts. And if we were full of hot air, the judge would not have found in our favor three times and forced the City to try again and do this right. It was so profound, that many organizations tried to say it was because of them that the judge granted a restraining order... no. It was because of the people IN THIS ORGANIZATION... who gave up their days and nights since July to find a way to stop this. Some of these are the same people that called us "rumps" and a "so called retiree group" (MLC) and the "plan's opponents" that spread misinformation (UFT). Or tried to entice us by saying we were being given 12,000 Uber rides (DC37). No other union or retiree association won that TRO. And yet, THEY are the ones spreading misinformation and disseminating union propoganda to benefit the active unions, not the retirees. You know you struck a nerve when they all attack the victim.

The City thinks they are going to destroy our weekends by filing their documents on a late Friday afternoon. But for those of us that come from emergency services, we are used to working weekends and late nights! So again, we hunkered down for a working weekend as did the Legal team.

Have a great week my friends!  
Enjoy the read... this is what you have been asking us to bring to light... and donated to support...

## Court Documents

If the documents do not show, click the refresh document link

Your friends, and retirees in SOLIDARITY...

The NYC Organization of Public Service Retirees

Continued next page.....

# RETIRED LIEUTENANTS ASSOCIATION NYPD



## TO DONATE TO THE LEGAL FUND

Donation Instructions to Support Our Class Action Suit Against the City To Protect Our Retiree Healthcare:

We worked decades for our benefits! Let's make sure the City and the MLC don't take them away!

A suggested \$25 Donation\* will help start the fight to keep our current benefits. Give more if you can, and/or often! If you cannot meet the minimum suggested donation, we appreciate whatever you can give towards this fight for our benefits. We also added the option to make your donation recurring (monthly) as was requested.

The fundraiser group is incorporated as a Non-Profit. ALL proceeds go to fund the legal challenge and not to anyone in the Organization. Volunteer retirees are running this effort.

## TO DONATE, HERE ARE 4 SIMPLE WAYS!

1. Zelle using email [NYCOrgofpublicservicereirees@gmail.com](mailto:NYCOrgofpublicservicereirees@gmail.com)

2. Make your check out to:  
NYC Organization of Public Service Retirees PO Box 941  
Venice, FL 34284 (our treasurer lives in FL)

3. Or click on this Paypal link:  
[https://www.paypal.com/donate/?hosted\\_button\\_id=Q4VWJEYVJ9HTW&Z3&fbclid=IwAR0pEOc51x9xhc-CBb8vgAlkX97Bgg1Z02f1r9gQh9S3dOsVmAdob5jBbw8](https://www.paypal.com/donate/?hosted_button_id=Q4VWJEYVJ9HTW&Z3&fbclid=IwAR0pEOc51x9xhc-CBb8vgAlkX97Bgg1Z02f1r9gQh9S3dOsVmAdob5jBbw8)

4. We Now Accept Donations via VENMO

VENMO is a Phone App or can be used on a [PC](#) or [Tablet](#).

You can download and install the Phone App from the Android Play Store or Apple App Store. Please follow the instructions to Sign Up. Please read and understand how VENMO works before you donate! There may be fees involved using this method.

Our ID is: @NYCRetirees

If you are on this list, it is because you subscribed to hear what we are doing as an organization that represents all NYC Municipal workers in protecting their Health benefits in retirement. Currently, we have a FACEBOOK page located here: <https://www.facebook.com/groups/888622578669131>

If you are not on FACEBOOK, we will be updating you here. And Check our website for FAQ [www.nycretirees.org](http://www.nycretirees.org) Thank you for signing up for our [newsletter](#) and pass this to a friend to sign up too!

We thank the several members who forwarded this to us, and we have included the information about the lawsuit group to honor several requests we have received for more information.

We will continue to provide pertinent information as we get it

# RETIRED SERGEANTS ASSOCIATION NYPD



OLR, Health Benefits, is anticipating that the new NYC Medicare Advantage Plus Plan will begin on April 1, 2022, however we are still waiting on final approval from the Judge. It is important for all those on Medicare or approaching Medicare eligibility to familiarize themselves with all available plans when choosing Medicare coverage.

There has been a lot of confusion and misinformation regarding the new Medicare Advantage Plus Plan. In order to make an educated decision as to which plan to take, we are making available the 2022 Evidence of Coverage document for this new Medicare Plan.

This Evidence of Coverage document provides a comprehensive description of the benefits and guidelines governing the plan. Medicare eligible members and those who will be enrolling in Medicare soon are strongly encouraged to review its contents.

Further information can be obtained on the OLR Health Benefits website at:

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

Please note that the RSA is sending this email to both RSA Members and Non-RSA Members. We decided that this document was too valuable not share with all. Going forward, however, only RSA members will receive our emails. We thank those who are members for your support and for those who would like to become a member here is the application link:

<https://rsanypd.org/rsa-application/>

Please click the following link to read the 2022 Evidence of Coverage document:

[517970MUSENMUB 001 CTYONY EOC Final 508 \(sbanypd.nyc\)](https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page)

Fraternally,  
Larry Kelly, President  
Bobby Cotumaccio, Vice President

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



Retired Sergeants Association of the New York City  
Police Department  
[January 28 at 9:04 PM](#)

Frank Martarella receiving Plaques from the SBA and  
RSA.

From Left to right Nick Canepa, RSA Corresponding  
Secretary, Vincernt Vallelong, SBA President, Frank  
Martarella, Retired RSA Legislative Representative and  
Retired President National 10-13, Robert Cotumaccio,  
RSA, 1st Vice President.



# ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NEW YORK



## RPA LEGISLATIVE CORNER REPORT:

December 2021 / January 2022 Report

### LEGISLATIVE REPORT:

**2021-2022 Alliance Legislative Bill Agenda:** We have been and are working diligently with our Legislators, to prepare to do a massive push to move our bills forward at the start of the January 2022 Legislative Session. With 2022 being an election year, we believe that this will be an added opportunity to help us get some bills through to completion and signed into law. This has to be a **"TEAM EFFORT"** by all retirees voicing their displeasure personally, emotionally and emphatically to each of your legislators at their District Offices, that retirees deserve and need these bills passed and signed into law, to preserve and protect retirees hard earned benefits and maintain a "quality of retirement life " that all retirees worked so hard for as career New York State employees and are entitled to period. **Some key points to stress with your Legislators:**

**Inflation** is at a record high and only going higher with sky rocketing gas prices, food prices, heating oil, propane, natural gas and electric price increases **BUT** our pensions are not going up to meet this inflation rate, not even close. Many of our more senior retirees, those who retired in the 70's, 80's and 90's, have only paltry Pensions and Social Security to live on and are directly feeling the effects of financial strain and having to make difficult choices, which is not right. We must never forget them as they need us to fight for them so they can continue a dignified quality of life in retirement. That's why it's so important for all of you to make two phone calls ASAP to your local Assemblyman and Senator to motivate them.

All Legislators need to be reminded that they work for us and we can vote them out of office for not doing their jobs for all retirees on Election Day 2022 !

### **THIS IS OUR " FORGOTTEN VETERAN'S BILL "**

**NEW Bill # S-5110A-2021 / Veterans Supplementation Bill / Senator Brooks**  
**In Senate Finance Committee / Only 1 Co-Sponsor**

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

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

**A-4203-2019 / Health Protection Bill / Assemblyman Weprin**  
Requested to be re-submitted made to the Assemblyman, who appears to be more interested in running for his election to New York City Comptroller and I would hypothesize that our bill might be counter intuitive to his campaign, although he has advised us that he would re-submit this bill for us numerous times including most recently in the last week or so.

**NEW BILL # S-5184-2021 / Health Protection Bill for Police Officers and Firefighters / Senator Sanders**  
**In Civil Service and Pensions Committee / Only 4 Co-Sponsors**

**NEW BILL # A-05108 / Health Protection Bill for Police Officers and Firefighters / Assemblyman Abatte / Only 1 Co-Sponsor**  
**PASSED NYS ASSEMBLY AWAITING NYS SENATE ACTION !**

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

Not submitted in the Assembly for a bill number yet.

Continued next page.....



# ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NEW YORK

(Was in Jan. Newsletter)

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

Not submitted in the Assembly for a bill number yet.

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

Not submitted in the Assembly for a bill number yet.

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

Not submitted in the Assembly for a bill number yet.

S-5835-2019 / COLA Bill ( raise base calculation from 18K to 21K ) / Senator Breslin  
Requested to be re-submitted

A-7413-2019 / COLA Bill ( raise base calculation from 18K to 21K ) / Assemblyman Steck

Requested to be re-submitted

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*First of all a huge thank you to everyone who took the time and did what needed to be done...*

## VOTING DOWN PROPOSITION 1, 3 AND 4

This brings back memories of when we voted down the Constitutional Convention Proposal, when retirees and everyone came together overwhelmingly voting to protect our constitutional rights which were under attack.

It's my belief that if we can keep up this retiree grass roots momentum going strong to the 2022 elections and the 2024 election, that we can save our great New York State and nation. Retirees and their families comprise a HUGE VOTING BLOCK and a force to be reckoned with at the polls.

The politicians running our state and nation have forced everything into an intentional downward spiral of massive increases in inflation, unnecessary high gasoline, heating oil, propane, natural gas and electricity pricing, building material price increases and shortages of all essential goods. Retirees should not have to choose between having enough food, heat, electricity, medications or health care ever !

Retirees are proud people who don't want government handouts nor do we want to become dependants of corrupt politicians running our lives. **Politicians work for us, not the other way around.** There is absolutely no legitimate logic to undo a well oiled, fiscally sound economy, public safety, border security and the Covid 19 pandemic under control. The intentional CRT educational brainwashing of our innocent children and grand children should not nor will not be tolerated ! Don't ever mess with Mama Bears, Poppa Bears or Grand Parent Bears !

In just under one year the present administration has destroyed our robust economy, energy efficiency and independence, low unemployment, our secure southern border and worldwide respect for our country has sunk like the Titanic and will continue to do so until we vote these useless politicians out of office. The most egregious results are the sky rocketing crime, especially violent crimes and then releasing the criminals out a revolving door. This has to stop as well as the "defund the police movement". What about all the victims of this violent crime...where is their justice and protection from being violated over and over and in some cases killed ?

We have our work cut out for us but the results in the Virginia state elections, should be the catalyst to bond us together and propel us forward, to fight this fight until we win and take back our great state and the greatest nation in the world restoring peace, wealth, security and the rule of law as stipulated under the Constitution of the United States and New York State. Please do not give up and be complacent as Virginians should serve as role models for us all that we can make this happen.

***Last Legislative Report I wrote and exposed quite a bit on the tyrannical tenure of ex-Governor Cuomo before he resigned in disgrace from office.*** At that time we had the NYS AG's report outlining a very detailed investigation into ex-Governor Cuomo's actions, some of which suggested criminality. Even though Assembly Speaker Heastie declined to move forward with an Impeachment Proceeding against Gov. Cuomo, the Speaker Heastie did on March 19, 2021, "charged the Assembly Judiciary Committee with determining whether there was evidence to support a finding that Governor Andrew Cuomo had engaged in conduct, as governor, that would have constituted serious and corrupt conduct in office that may have justified articles of impeachment." (<https://nyassembly.gov/Press/?sec=story&story=99809>)

# ALLIANCE OF PUBLIC RETIREE ORGANIZATIONS OF NEW YORK

The Committee's task was to examine all credible allegations, including but not limited to allegations that the Governor:

Used his office to sexually harass or assault women who were his employees;

Directed his staff to unlawfully withhold or misrepresent information that was required to be reported to the State Legislature or other governmental entities regarding the effects of COVID-19 on populations of New Yorkers:

Directed, or had knowledge of, executive personnel withholding information regarding safety concerns about New York State bridges: or

Directed, or had knowledge of, executive personnel attempting to suppress related investigations.

The Committee retained the counsel of Davis, Polk & Wardell LLP to lead the investigation. Although the Governor resigned from August, you directed the Committee to prepare a report on its findings.

During the course of this investigation, Davis Polk reviewed approximately 600,000 pages of documents, including photographs, text messages, BlackBerry PIN messages, emails, policies and procedures, recordings of phone calls, social media accounts, materials from prior litigation, video recordings, interview memos, transcripts and other relevant material. In addition, the firm interviewed, received proffers from, and/or reviewed interviews and/or deposition material from 212 individuals. Davis Polk also reviewed the statements and writings of the former Governor and his counsel throughout the investigation, including those made to the Office of the New York Attorney General in response to its report of August 3, 2021.

Davis Polk has completed its work and issued a report to the members of the Committee, which I herein transmit to you for your review. The report concludes that former Governor Cuomo:

Engaged in multiple instances of sexual harassment, including by creating a hostile work environment and engaging in sexual misconduct;

Utilized state resources and property, including work by the Executive Chamber staff, to write, publish, and promote his Book regarding his handling of the COVID-19 crises - a project for which he was guaranteed at least \$5.2 million in personal profit; and at the same time

Was not fully transparent regarding the number of nursing home residents who died as a result of COVID-19.

I thank the members of the Committee for their diligence and hard work during this challenging time. I also commend the extraordinary attorneys and investigators at Davis Polk for their professionalism and expertise.

Sincerely,  
Charles Levine

(The above letter was authored and issued on November 22, 2021 by Charles Levine, Judiciary Committee Chairman to Honorable Carl E. Heastie, Speaker of New York State Assembly.)

***I would suggest that you click on the following NYS Assembly Press Room link (<https://nyassembly.gov/Press/?sec=story&story=99809>) and at the bottom of the press release, click on the right tab to view the entire 63 page report by Davis, Polk & Wardell LLP dated 11-22-2021. VERY EYE OPENING DETAILED, FACTUAL FINDINGS THAT REVEAL THE TRUE SCOPE OF CUOMO CORRUPTION!***

**Wishing everyone a safe, healthy Happy Holiday season with your families**

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

**Legislative Report respectfully submitted by,**

**Bryant Kolner, RPA Legislative Representative**

**President of the Alliance of Public Retiree Organizations of New York**

# LINE ORGANIZATIONS



## Information for Family Members Upon Passing of a CEA Member

The officers and staff of the Captains Endowment Association and the Superior Officers Council recognize that the loss of a loved one is always a traumatic event. We hope the following information, although not all inclusive for every scenario, will serve as a useful tool to you and you family to minimize stress and help you get you affairs in orders at this difficult time.

### Who to Notify

**Call NYPD Operations Unit (646) 610-5580**  
One Police Plaza  
New York N.Y. 10038

- To announce death and provide viewing and funeral information. Pallbearers are available in all five boroughs, all of Long Island and upstate New York, (not beyond Dutchess county).

### Call Captains Endowment Association (212) 791-8292

40 Peck Slip  
New York N.Y. 10038

- To inquire if the member had any life insurance policies with the CEA

### Call Superior Officers Council (212) 964-7500 Option #1

40 Peck Slip  
New York N.Y. 10038  
Inquiries regarding:

- Continued NYC major medical health coverage, dental, prescription drugs, and optical
- Annuity Fund distributions
- Death benefits coverage: The Superior Officers Council provides a Death Benefit to members who retired on or after January 1, 1971. The specific provisions of the Benefit are based on when the member retired, and/or what option the "Retired" member selected; refer to "**SOC Death Benefit**" contained in this article.

### Call NYC Deferred Compensation Plan (212) 306-7760

22 Courtland Street  
New York N.Y. 10007

- Regarding possible Deferred Compensation Plan Account, beneficiary distributions <https://www1.nyc.gov/assets/olr/downloads/pdf/deferred/beneficiary-distribution-guide-and-form.pdf>

### Call NYC Police Pension Fund (212) 693-5100 Attn: Retiree Death Benefits Unit

Regarding beneficiaries' benefits:

- To Surrender Member's Firearms, **for NYC residents**, contact the License Division's Cancellation Unit, at (646) 610-5871, inform them that you would like to surrender the firearms of a recently deceased Member of the Service, and they will provide you with information and instruction regarding the matter. For those members residing out of the confines of NYC, please contact your local precinct or municipality to ascertain how to properly surrender the weapons.
- NYC Health Benefits Section: (212) 513.0470 (Due to heavy call volume it is very difficult to get through by phone, we suggest you submit notifications/requests via US mail, Certified) 22 Cortlandt Street, 12th Floor New York, NY 10007 (Request "COBRA for Life" application; refer to "**Survivor's Health Benefits**" contained in this article.)
- Social Security Administration / Social Security: (800) 772.1213A surviving spouse or child may receive a special lump-sum death payment of \$255 if they meet certain requirements. In most cases, the funeral home will report the person's death to Social Security. If you want them to do that, you will need to give the deceased's Social Security Number to the funeral director so he or she can make the report.

If a veteran, notify the Veterans Administration. Call Toll-Free 1 (800) 827-1000 or Visit the Web Site at <http://www.va.gov>. The decedent may be entitled to Burial and Plot-Interment allowance, a VA National Cemetery Burial, a Headstone and Marker, a Presidential Memorial Certificate, and Burial Flag. Often times the Funeral Director will make this notification.

Continued next page.....

# LINE ORGANIZATIONS



## Documents You Will need.

**Death Certificates (when applicable):** Death Certificates are needed in connection with many of the tasks associated with the successful administration of a decedent's estate; usually the Funeral Director will obtain certificates as part of their service cost. You should confer with each of the respective agencies listed below to ascertain if they require a "Certified Copy" of the Death Certificate or if they will accept a regular Photostatted copy. You will need Death Certificates for:

- Police Pension Fund
- Veterans Administration (If a Veteran); you may need more than one (1) death certificate depending on the benefits being submitted for.
- Motor Vehicle Bureau if auto was in decedent's name; one (1) for each insurance policy.
- State Department of Revenue (to obtain Non-Tax Certificate if real property is involved).
- Bank accounts held in Trust for another; one (1) for each account if property held in a Trust.
- NYC Dept. of Finance; Veteran's Exemption: This program provides a property tax exemption to veterans, the spouse or unremarried widow/widower of a veteran, or Gold Star parent (the parent of a child who died in the line of duty). Veterans are former members of the United States armed forces or the Merchant Marines (during World War II) called to active duty during a period of conflict or recipients of expeditionary medals. Visit the following link for further info and qualifications: <http://www1.nyc.gov/site/finance/benefits/landlords-veterans.page>
- Probate Court (If probate is needed).
- Personal records

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

## Marriage Certificates with Official Raised Seal for:

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

**NOTE:** If you need to get a copy of your marriage certificate you should contact the specific religious institution at which you were married (i.e. Church, Synagogue) and/or the County Clerk in the Borough/Town you were married.

## Letters of Testamentary or Letters of Administration (if applicable) for:

- Motor Vehicle Bureau if auto is in the decedent's name
- One (1) for each bank account, brokerage house account, share of stock or bonds, etc. that were in the decedent's name alone.

## Armed Services Discharge Papers — DD 214 (if applicable)

### Letters of Testamentary or Letters of Administration (if applicable) for:

- Motor Vehicle Bureau if auto is in the decedent's name
- One (1) for each bank account, brokerage house account, share of stock or bonds, etc. that were in the decedent's name alone.

### Armed Services Discharge Papers — DD 214 (if applicable):

- The original papers are needed for Social Security, if spouse is not already receiving benefits (Service time counts toward qualification).
- NYC Dept. of Finance; Veteran's Exemption: This program provides a property tax exemption to veterans, the spouse or unremarried widow/widower of a veteran, or Gold Star parent (the parent of a child who died in the line of duty). Veterans are former members of the United States armed forces or the Merchant Marines (during World War II) called to active duty during a period of conflict or recipients of expeditionary medals. Visit the following link for further info and qualifications: <http://www1.nyc.gov/site/finance/benefits/landlords-veterans.page>

## Copies of Paid Funeral Bill for:

- One (1) for the Police Pension Fund; if probate is anticipated.
- One (1) for the Probate Court
- One (1) for the I.R.S. if taxable estate

Continued next page.....

# LINE ORGANIZATIONS



## Actions to be Taken to Close/Transfer Decedent's Accounts

### 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 may be needed for Probate. It is also essential for filing federal and state estate tax returns, if required.

### Close/Transfer any Policies and/or Accounts (if applicable):

- Cancel the lease. 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 is sold or transferred to a beneficiary.
- Make sure the homeowner's policy continues to provide adequate coverage for the home and the contents of the home until the contents are removed and the home is sold/transferred to a new owner.

### Notify Companies the Person Did Business With:

- Cancel credit cards and close charge accounts.
- Tell airlines to transfer frequent-flier miles (in attendance with the Will to the primary beneficiary).
- IRAs: If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.

Note: In the case of couples, most property is routinely held in joint names and the survivor obtains it "by operation of law." However, there may be some items that were held in the decedent's name only. In that case, it would be necessary to go to Probate Court to transfer ownership of that property, unless it is listed in trust.

### Survivor's Health Benefits

The survivor's and eligible dependent's Health Benefits, both **major medical** and **benefits provided by the Superior Officers Council**, **cease** with the passing of the Member. However, the survivor (Spouse/Domestic Partner) may apply for "COBRA for Life" Coverage through the City of New York. If you are the spouse/domestic partner of a member who has passed away, you have the right to continue coverage under any of the available NYC health benefits plans. Furthermore, effective November 13, 2001, New York State law provides that surviving spouses of retired uniformed members of the New York City Police and Fire Departments can continue their health benefits coverage for life. Such coverage will be at a premium of 102% of the group rate and must be elected within one (1) year of the date of the death of the member. **Contact the NYC Retiree Health Benefits Section, in writing, to obtain an application; NYC Retiree Health Benefits Section, Attn: COBRA for Life, 40 Rector Street, 3rd Floor, New York, NY 10006. You must notify the NYC Retiree Health Benefits Section if you are planning to move in the near future or if you are in fact moving so that they send the application to your proper address.**

**NOTE:** The surviving spouse / domestic partner of retirees who had received an Accident Disability Pension should be cognizant of the fact that if the cause of the retiree's death is directly attributable to the condition for which they received the Accident Disability (i.e. retired on the Heart Bill and died from a heart attack), their surviving spouse / domestic partner may be eligible to continue receiving the deceased member's Major Medical and SOC benefits at no cost.

### Benefits Payable on Behalf of Deceased Member

With respect to any benefits payable to a deceased member upon the date of death, or with respect to death benefits payable by virtue of the death of the member where the member's designated beneficiary has predeceased the member and a successor has not been designated, or where the member has not designated a beneficiary, then these benefits will be made payable to the first surviving class of the following classes of successive preference beneficiaries:

#### The covered member's:

- Surviving spouse/registered domestic partner;
- If no surviving spouse/domestic partner, to the covered member's surviving children equally, or
- If no surviving children, to the covered member's estate.

If you opted to convert the Death Benefit to the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit your qualified dependents (defined below) are entitled to receive prescription, optical and dental coverage for **three years at no cost** and gives the survivors the added option of continuing the benefits indefinitely for a premium.

Continued next page.....

# LINE ORGANIZATIONS



**Qualified dependents** are defined as your spouse, or qualified Domestic Partner and eligible dependent children. **Eligible children** include natural children, legally adopted, stepchildren (rules apply) and children for whom you have court appointed guardianship or legal custody and who live with you permanently. For the purpose of the **Dental and Optical Benefit, eligible dependent children** are covered to the last day of the month of their 19th or up to 23rd birthday (full time student). For the **Prescription Plan dependent children** who were previously enrolled in the Optional Prescription Drug Rider will be covered until December 31st of the year they reach the age of 19 or 23 years (full time student) or until they graduate.

## Medicare Reimbursement Affidavit

### Medicare Part B Reimbursement:

When the decedent, or one of their dependents became eligible for Medicare at age 65 (and thereafter) or through special provisions of the Social Security Act for the Disabled, their first level of health benefits was provided by Medicare. In order to maintain maximum health benefits, the decedent (and all retired NYC workers) was mandated to accept Medicare Part A (Hospital Insurance) **and** Part B (Medical Insurance). If the decedent was receiving a Social Security check, the premium for Medicare Part B was deducted from that check monthly. If the decedent was not receiving a Social Security check, they were billed on a quarterly basis by the Social Security Administration. **The decedent must have been receiving a City pension check and been enrolled as the contract holder for City health benefits in order to receive reimbursement for Part B premiums.**

**NOTE:** Spouses/Domestic Partners of members whose deaths are directly attributable to an injury/illness related to their receiving an Accident Disability Pension continue to receive the Medicare Reimbursement. This is due to the City continuing to pay for their health insurance at a reduced Medicare rate.

The City of New York reimburses retirees for the monthly premium for Medicare Part B, as well for their eligible dependents on Medicare. The Medicare Part B reimbursement is issued each April for the prior calendar year (January through December; i.e. Medicare reimbursement checks are issued in April 2014, reimburse Medicare deductions from 2013). **You will only receive the reimbursement for the period of time that the decedent was enrolled in Medicare Part B and covered by a City of New York health plan as a retiree; Medicare Reimbursement ceases with the death of the member.** (Retirees who reside outside of the United States are NOT eligible for the Medicare Part B reimbursement since Medicare is not your primary insurer).

In order to receive a "Medicare Reimbursement Affidavit" to claim Medicare reimbursement monies owed to the decedent and, if applicable, their eligible dependent(s) you must notify the Health Benefits Program of the members death, in writing, including the retiree's name, Social Security number, your name, your address, and a copy of the death certificate. Send the request for the affidavit form to the Retiree Health Benefits Section, **Attn: Medicare Unit**, 22 Cortlandt Street, 12th Floor, New York, NY 10007. If the survivor relocates, they must notify the Retiree Health Benefits Section, Medicare Unit, of the new address to ensure that they receive the reimbursement.

Please be aware that it will take several months for the Retiree Health Benefits Section to forward the reimbursement check, which will be in payment of the previous calendar year, and in some cases a second check will be issued for the months that the retiree was alive in the year of death.

Have you moved or plan to move? The list below can serve as a reference to retired CEA members on whom to notify upon a change of address:

- NYPD Pension Section (212) 693-5100
- Retired Employees Health Benefits Section (212) 513-0470
- Health Plan (GHI, HIP, Aetna, etc.)
- Health and Welfare Fund, CEA SOC 212 964-7500 Option 1 (Health & Welfare, Annuity Fund)
- Captains Endowment Association Office (212) 791-8292 (update email address)
- NYC Deferred Compensation Plan (212) 306-7760
- Personal Investment companies (Vanguard, Principal, Fidelity etc.)
- Social Security Administration 1 (800) 772-1213
- Veterans Administration 1 (800) 698 2411 <https://www.va.gov/>
- United States Postal Service

# LINE ORGANIZATIONS



## Prevent shingles with the Shingrix vaccine

Dear SOC Member,

Your risk of Shingles increases as you age. Shingrix<sup>®</sup> is a two-dose vaccine that protects against shingles and complications from the disease. The SOC Trustees have elected to improve your benefits regarding the Shingrix Vaccine.

**From January 1 - December 31, 2022 eligible members 65 years and older can get the vaccine at a \$25 copay per shot.**

### How do I get the vaccine?

OptumRx contracts with many national pharmacy chains so you can easily get vaccinated. Most vaccinations are available on a walk-in basis by presenting the OptumRx ID card at the time of service.

### We're here to help.

If you have any questions or to find a network pharmacy, please call 1-877-559-2955 or visit [optumrx.com](http://optumrx.com).

**Captains Endowment Association**  
President Chris Monahan  
Vice President Johnny Ramirez

**Lieutenants Benevolent Association**  
President Louis Turco  
Vice President John Beattie

[optumrx.com](http://optumrx.com)

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# LINE ORGANIZATIONS

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038



(212) 964-7500

lba@nypd-lba.org

CONTACT US

Login

January 5, 2022

## KEEPING YOU INFORMED

We would like to congratulate Eric Adams on becoming the Mayor of the City of New York. We look forward to working with him. He brings to the office the most extensive law enforcement background of any previous mayor. Hopefully, he will join us in curtailing the anti-police rhetoric emanating from many elected officials, hindering the ability of the members of the New York City Police Department to patrol effectively.

We would also like to welcome the new Police Commissioner, Keechant Sewell. We look forward to working collaboratively with the Commissioner in making the job of our officers safer and less punitive.

The members of the NYPD have come under a focused, subjective, and vindictive attack by local and state legislators. For example, the NYPD is the only governmental agency and Police Department in New York state to lose qualified immunity. Ironically, the members of the NYPD are the ones who must physically enforce the laws passed by our local and state representatives, yet these same politicians voted to remove our members qualified immunity. The hypocrisy is overwhelming.

The NYPD has more internal and external monitors of its members than any other agency or profession in the state and city. A prominent example of this is the Civilian Complaint Review Board (CCRB). This entity staffed by inexperienced academics with no law enforcement experience or background, subjectively and biasedly investigates allegations of impropriety against members of the NYPD. CCRB is so detached from reality and biased against the NYPD that the agency's name should be changed to the Career Criminal Revenge Board, to reflect their true agenda more appropriately; our records have revealed that a substantial number of the individuals using CCRB to make complaints have lengthy criminal records. CCRB has allowed itself to be used as a tool by the criminal to falsely malign police officers and to avoid prosecution. And yet, we continue to witness CCRB be granted more power and more leverage by a progressive City Council, to further damage police officers' reputations. Just last week the City Council voted to grant CCRB the ability to initiate independent investigations against police officers, even when no complainant is recorded or identified. With this expansion in power we believe that CCRB, an agency with no external oversight of their practices, will actively troll social media and excessively review Body Worn Camera footage which will equate into CCRB generating additional frivolous cases baselessly tarnishing the reputations of the members of the NYPD and leaving them vulnerable to civil law suits.

As we have heard through the media, Mayor Adams is seriously contemplating resurrecting the plainclothes anti-crime units to help stem the incredible increase in gun violence devastating our city. In 2021, the NYPD recovered over 3,500 illegal guns off criminals prowling the streets of New York City. A vast majority of the 3,500 people arrested for illegally possessing a firearm were immediately released back into society without bail. Routinely, when the members of the NYPD make an arrest, most of the District Attorneys refuse to prosecute a multitude of crimes.

So in this environment of little to no political support, no prosecutorial support, no support from the criminal justice system in retaining criminals, where CCRB is given ever increasing authority and power and is striving even harder to justify its existence by maligning police officers, where additional criminals are being released from Rikers Island, and where an officer's personal and financial security is considered expendable, the men and women of the Department are thrown into an arena staged for failure. Arrests without consequences are useless and meaningless. Such arrests do not deter crime, nor do they keep dangerous individuals off the streets preventing additional crimes and additional innocent victims.

Fraternally,

Lou Turco  
President

January 21, 2022

The January Delegate and General Membership meeting was held via teleconference on Wednesday, January 26<sup>th</sup>, 2022. LBA President Lou Turco chaired the meeting and the following topics were discussed:

**MOMENT OF SILENCE FOR OFFICERS RIVERA AND MORA:** Lou began the meeting by asking the Board and Delegates to take a moment to please keep Police Officers Jason Rivera and Wilbert Mora, assigned to the 32 Precinct, who were shot and killed in the Line of Duty. In the first three weeks of January five (5) Police Officers have been shot and two (2) have made the ultimate sacrifice.

**TWO OFFICERS SHOT AND KILLED:** On the evening of Friday, January 21<sup>st</sup>, Police Officer Jason Rivera (age 22) and Wilbert Mora (age 27), assigned to the 32 Precinct, responded to a Domestic Violence call. Both of these officers were shot by a heavily armed perpetrator, with Officer Rivera dying immediately and Officer Mora succumbing to his critical wounds days later. That evening, LBA 1<sup>st</sup> VP John Beattie, LBA 2<sup>nd</sup> VP Dennis Gannon and I responded directly to the hospital where the officers were taken to lend our support and assistance to Pat Lynch and the PBA at their time of loss and grief. Day in and day out the officers of the New York City Police Department literally put their lives on the line to combat the criminals who have been granted greater and greater latitude to prey on the residents of this city. Please keep these officers, their families, their coworkers, the members of the Police Benevolent Association and the members of the NYPD in your thoughts and prayers.

Continued next page.....



# LINE ORGANIZATIONS

**WELCOME NEW DELEGATES:** I would like to welcome our new LBA Delegates:

**Steven Hecht:** Assigned to the 122 Precinct; Representing members assigned to the 122 and 123 Precincts.

**Thomas Kenny:** Assigned to the Manhattan Court Section; Representing members assigned to the Manhattan and Bronx Court Sections and the Criminal Justice Bureau.

**Michael Linahan:** Assigned to the Life-Safety Systems Division; Representing members assigned to Information Technology Bureau.

**Francis Pagano:** Assigned to the Queens Court Section; Representing members assigned to the Brooklyn, Queens and Staten Island Bronx Court Sections.

**MEETING WITH POLICE COMMISSIONER KEECHANT SEWELL:** Immediately after recently elected Manhattan District Attorney Alvin Bragg assumed his new position, he published an internal staff memo directing his staff not to prosecute numerous crimes. Some of the crimes not to be prosecuted include marijuana misdemeanors, Theft of Service (Fare Evasion), Obstructing Governmental Administration and **RESISTING ARREST:** Click here for [a copy of the staff memo](#) in its entirety. As soon as the contents of this memo became public knowledge, I contacted Commissioner Sewell requesting a meeting to discuss the incredible danger the new DA's policies create for the men and women of the Department; especially with his directions to his Assistant DA's not to prosecute Resisting Arrest. Without hesitation, Commissioner Sewell agreed to meet, and she quickly issued a strong statement against the DA Bragg's staff memo. Two days later, I, along with John Beattie and Dennis Gannon, attended a meeting with Commissioner Sewell, Chief of Department Corey and several other members of the Department's executive staff. The meeting was productive, the Commissioner and Chief Corey actively listened to our concerns.

**CONCERNS WITH PLAN TO EMPLOY PLAIN CLOTHES UNITS IN 30 COMMANDS THROUGHOUT THE CITY:** As part of Mayor Adams' strategy to combat the surge in gun violence raging throughout the city, he is directing the Department to deploy plain clothes units in 30 identified commands experiencing the greatest uptick in gun violence. However, how effective can these plain clothes units be in a city where many District Attorneys refuse to aggressively prosecute illegal gun possession arrests? In a city where Judges cannot invoke Bail against persons arrested multiple times for illegally possessing a gun? In a city where the Civilian Complaint Review Board is better referred to as the Career Criminal Revenge Board. In a city where local politicians are so quick to support and condone violent anti police rhetoric and riots and seem more concerned in advocating for criminals than for the rights of victims or the police? What has changed that will make the efforts of these officers and the jeopardizing of their safety in removing illegal guns from the street? We need to seriously consider the deployment of such units and their potential effectiveness prior to their being deployed. In the current environment these units will be the only ones enforcing laws in what is now a criminal justice desert.

**CONTRACT:** Our current contract expires on February 15<sup>th</sup>. We have not yet entered into discussions/negotiations with the City regarding our next contract. It is assumed that one of the larger civilian unions, such as DC 37 or the UFT, will initially reveal a potential negotiation pattern. The city's fiscal health will definitely have an impact on the next round of contract negotiations.

**CCRB UPDATE:** LBA 2<sup>nd</sup> Vice President Dennis Gannon informed the membership that he is routinely representing ten (10) Lieutenants a week in CCRB cases. He reminded the membership that CCRB is irrationally concentrating on EDP jobs and questioning the authority, necessity and legitimacy of NYPD supervisors, in consultation with other authorities, i.e. EMS, medical personnel, in ordering the removal of confirmed EDPs to a hospital for psychiatric evaluation. Please make sure to document and record what leads up to an EDP being taken for psychiatric evaluation. CCRB has also been granted authority to commence self-initiated cases. We await to see what lunacy emanates from these future cases.

**LBA ARTICLE II/DISABILITY ATTORNEY:** Nick Cifuni, one of the partners at Ungaro and Cifuni, the LBA's Article II/Disability attorneys, informed the membership that he and his team are available to advise and assist the membership with any questions regarding Line of Duties, Line of Duty – Accidental Disability (Article II) retirements, World Trade Center Presumption Accidental Disability retirements, and Victims Compensation Fund filings. Nick also advised the membership that there is a COVID-Death Bill, however there are restrictive provisions attached with this Bill. Nick urged the membership to prepare a new Line of Duty Incident form if you are diagnosed with COVID, even if you had filed a LODI form with a prior COVID diagnosis. Nick can be contacted by calling his office at 212-766-5800 or by e-mail at [NCifuniLaw@aol.com](mailto:NCifuniLaw@aol.com).

**UPDATE TO NYC MEDICARE ADVANTAGE PLUS PLAN:** The following information is from the Office of Labor Relations: Health Benefits website. For the full notice please visit the OLR Health Benefits website at: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/letter-to-retirees-version-12-17-21-v6.pdf>

We have new information and updates to share with you about the new NYC Medicare Advantage Plus Plan. These updates include the start date for the new plan, the timeline to opt in or out, and a new summary of key information about the plan itself.

There are three notable updates about the timeline for opting in or out:

1. The new start date for the NYC Medicare Advantage Plus Plan is April 1, 2022.

The plan was previously set to begin on January 1, 2022. You will remain on your current health plan until March 31, 2022. Also, you will be responsible only for one health plan's deductible in the 2022 calendar year.

2. The new opt-out deadline has been extended to March 31, 2022. The deadline for retirees to opt out of automatic enrollment into the NYC Medicare Advantage Plus Plan was previously October 31, 2021.

- If you opted out of this plan already, you do not need to submit another opt-out form. You will be receiving an opt-out confirmation letter shortly.
- If you do not opt out of the NYC Medicare Advantage Plus Plan, you will automatically be enrolled in the plan effective April 1, 2022.

3. You have a new opportunity to choose between the NYC Medicare Advantage Plus Plan and your current plan from April 1, 2022 until June 30, 2022. You can give the NYC Medicare Advantage Plus Plan a try for up to three months. If you want to return to your old plan, you will be able to do so during that time period. If you previously chose to opt-out of the NYC Medicare Advantage Plus Plan on or before March 31, 2022 and chosen to stay in your current plan and subsequently would like to enroll in the NYC Medicare Advantage Plus plan, you may do so from April 1, 2022 until June 30, 2022.

# LINE ORGANIZATIONS

**MEDICARE PREMIUMS AND DEDUCTIBLES:** Medicare Part B: The standard monthly premium for Medicare Part B enrollees for 2022 will be \$170.10; an increase of \$21.60 from \$148.50 in 2021.

The annual deductible for all Medicare Part B beneficiaries is \$233 in 2022, an increase of \$30 from the annual deductible of \$203 in 2021.

Part B monthly premiums are based on a person's income. The income-related monthly adjustment amounts (IRMAA's) are listed on the following site: <http://www.cms.gov/newsroom/fact-sheets/2021-medicare-parts-b-premiums-and-deductibles>

**REMINDER - \$0 ANNUAL DEDUCTIBLE FOR RETIREE PRESCRIPTIONS:** A little over 12 years ago the trustees of the SOC Health & Welfare completely reengineered the Active and Retired member's prescription drug plan. The plan was converted into a generic based plan with an annual family deductible for our retired members. The deductible was initially \$200 a year per family. Over the years, due to savings realized and passed onto the membership from the reengineering of the prescription drug plan, this annual deductible was reduced to \$50 a year per family. The Trustees of the SOC are very pleased to announce that effective January 1, 2021, **the annual prescription deductible has been eliminated.**

**LBA SCHOLARSHIPS:** Last year, partially due to the disruption in standardized testing caused by the virus, the LBA ceased awarding scholarships based on SAT scores and made the awarding of scholarships based on the random drawing of names of those who submitted for the scholarship. The LBA will continue to award scholarships by random drawings. High school seniors of active and retired LBA members in good standing, who are attending college this fall, are eligible to enter the drawing for an LBA scholarship. In order to qualify, the LBA member must submit the name of their **son or daughter** and the name of the **college** the student is attending in the fall. **Grandchildren are not eligible.** Submissions should be emailed to [LBA@NYPD-LBA.org](mailto:LBA@NYPD-LBA.org), under the subject: **LBA Scholarship, attention Bernie Whalen**, on or before Tuesday, May 31, 2022. The random drawing will take place in June 2022. Award recipients will be notified shortly thereafter.

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

- Ø 15% savings on funeral and cremation services and products (in your time of need or in advance) \*
- Ø 15% savings on cemetery interment rights, products and services\*\*
- Ø National transferability on prearranged services to any Dignity Memorial location in North America\*\*\*
- Ø Bereavement travel services for family and friends
- Ø Free Personal Planning Guide
- Ø Free Veterans Planning Guide
- Ø Access to the Compassion Helpline® for grief counseling\*\*\*\*

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

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

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

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

\*\*\* Certain restrictions apply.

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

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

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

**NEXT MEETING:** The February LBA Delegate and General Membership meeting will be held on Wednesday, February 23<sup>rd</sup>, 1000 hours, at Antun's: 96-43 Springfield Boulevard, Queens Village. At this meeting we will have representatives from Dignity Memorial who will give a presentation advising our members what to consider and how to preplan for a funeral. Some may consider this an unpleasant topic, but it is a reality we should all think about and plan for. I hope to see you at the meeting.

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

# LINE ORGANIZATIONS

## Sergeants Benevolent Association

155 Franklin Street  
New York, NY 10013  
Phone: (212) 226-2180



## The Toughest Job in the World!

Vincent J. Vallelong  
PRESIDENT

Edmund J. Small  
VICE PRESIDENT

When retired NYPD Captain Eric Adams was sworn in as our great City's 110th Mayor on January 1st, it seemed as if New York would be on the way to reclaiming its past glory and dignity as the safest large city in America.

With his refreshing promise to put public safety first, New Yorkers finally saw a beacon of light in their recovery process.

Mayor Adams understands that there is a clearly discernible connection between petty crime and violent crime. More importantly, he understands that what he owes the public more than anything else is the feeling that they are safe.

Public safety can only be accomplished when mayors and prosecutors don't have competing or the same misguided agendas. They must work hand in hand with a sense of purpose and dedication.

We have seen what has happened in cities like Los Angeles, San Francisco, Seattle, Chicago, Boston, and Portland, Oregon, where twisted principles pass for criminal reforms. The elected District Attorneys in those cities have failed the public they serve in the most rudimentary way.

The policies implemented by newly elected Manhattan District Attorney Alvin Bragg is sounding alarm bells far and wide. He does not seem to realize that primary role of the DA's office is to protect the community they are elected to serve, not interpret laws as he sees fit.

DA Bragg is not exercising any semblance of moral or balanced judgement. He has opened the floodgates for crime to rise even more than it already has.

Once this all sinks in and criminals know they can commit crimes with little or no consequences, nothing will stop them.

From a historical perspective, committing smaller crimes has always been the gateway to committing bigger crimes.

How can the crime-fighting initiatives espoused by Mayor Adams and Police Commissioner Sewell be successful if DA Bragg is delinquent in prosecuting the offenders?

The pandemic, and other factors, wreaked havoc on our social fabric. We are living in precarious times. People are hurting. Businesses are hurting. Violent crime is at levels not seen in decades.

DA Bragg's grand social experiment has already failed in many other cities.

He is telling people they are on their own - that their safety pales in comparison to his personal ideology.

As a law enforcement professional for over 30 years. I wholeheartedly endorse and support second, and in some cases third chances for offenders. There is nothing more satisfying than the concept of rehabilitation and redemption.

DA Bragg's plan will find criminals "rehabilitated and redeemed" by the flick of a pen rather than any degree of personal responsibility and accountability.

Mayor Adams has grand plans for the City's recovery. My greatest fear is that DA Bragg's inane policies will steamroll those plans - and the constantly rising bloody crime surge will only surge more.

There has been a steady increase in unprovoked deadly attacks on police officers and ordinary citizens throughout the country in recent months.

This should only heighten our sense of awareness.

I cannot urge you enough to stay strong and safe, remain vigilant, and despite the chaos swirling around us, know that the SBA will always be there for you and your families.

As always, stay safe.  
Fraternally,

Vincent J. Vallelong  
President  
Sergeants Benevolent Association

# LINE ORGANIZATIONS



## The DEA Now Has Its Own App

### DEA Contract Ratified

February 1, 2022

On Tuesday, February 1, 2022, the contract ratification ballots were counted by Global Election Services, Inc. at the DEA's offices, beginning at 11:30 a.m.

At 5:50 p.m., the count concluded, with the result being that the DEA's active membership overwhelmingly voted **in favor of ratification** of the contract.

The tally was as follows:

3,687 ballots were returned, comprising 70% of the 5,287 ballots that were mailed to DEA members.

Only 4 ballots were invalidated.

3,452 members, or 94%, voted yes.

231 members, or .06% (less than 1%), voted no.

Therefore, the DEA's contract — which runs from April 1, 2019, and expires on May 31, 2022 — has been ratified by the membership. The DEA immediately notified the City to begin the process of getting our members the retroactive monies you deserve and earned. We are pleased to start out 2022 with this long overdue increase in wages and benefits for our members. It is our honor to represent the "Greatest Detectives in the World!"

### Clarification Regarding Medical Benefits Mentioned in the DEA Contract

January 14, 2022

It has come to our attention there has been some confusion regarding the proposed pause in contributions by the City to the DEA Health and Welfare Fund in the proposed contract settlement.

Please be advised that this proposed pause is **not** to your City-covered health benefits, which is your medical coverage provided by either Emblem Health/GHI/HIP or Blue Cross/Blue Shield. This coverage remains the same and is **not** part of the contract settlement.

What we agreed to in our contract is to pause the contributions made by the City to the **DEA's Health and Welfare Fund**, which covers your prescription drug plan through Benecard, your eyeglass plan through Davis Vision, and your dental plan through Cigna. What has been proposed is that for those specific DEA Benefits, effective February 1, 2022, the City will pause contributions for a total of 21 months. Because the DEA has 52 months of reserves in its Health and Welfare Funds for your prescription drugs, eyeglasses, and dental, the DEA will be able to cover that 21-month time period **with our own reserves**. Consequently, members will experience **no change** in service during that time period. After the 21 months, on November 1, 2023, the City will resume its contributions at the current amounts.

Thanks to prudent investments and excellent health care plans, the DEA will still retain more than adequate reserves in its Health and Welfare Fund, which we will start to rebuild once the City resumes its contributions.

We hope this clarifies any questions you may have regarding this portion of the contract settlement.

**Again, please be on the look-out for the important contract ratification ballot in your home mail. And, please make sure that you vote to ratify the contract and mail your ballot back as soon as possible. The sooner the contract is ratified, the sooner you will receive your retroactive monies.**

In the interim, if you have any other questions, feel free to contact your union Delegate, Welfare Officer, Trustee, or the DEA office. We are pleased to start out the new year with this long overdue increase in wages and benefits for our members — the "Greatest Detectives *in the World!*"

Fraternally,  
Paul DiGiacomo  
President  
& The DEA Board of Officers

# LINE ORGANIZATIONS

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

## PBA UPDATE

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

Patrick J. Lynch President



January 25, 2022 [PBA statement on passing of P.O. Wilbert Mora](#):

"True heroes never die. Our brother Police Officer Wilbert Mora has left us, but he will live on in the heart of every New York City police officer from this day forward. We are called upon to put ourselves between evil and the good people of this city. Police Officer Mora showed us what it means to carry out our mission with courage, skill and humanity. His sacrifice will guide us as we continue that mission, but we cannot succeed alone. We ask you once again to join us. Help us mourn our fallen heroes, and help us carry on in their name."

January 24, 2022 [PBA statement on Mayor Adams's "Blueprint to end gun violence"](#)

"For years, we've been calling for real solutions to our violent crime crisis. Mayor Adams has acknowledged the problem and outlined the beginnings of a plan. Now that police officers and crime victims have an advocate in City Hall, the real work begins. In addition to the measures proposed today, we need an immediate rollback of the entire policy regime that penalizes police officers for proactively confronting lawbreakers. We need stiffer penalties, consistently imposed, for gun crimes. And we need more resources to relieve the over-stretched cops on the front lines. Mayor Adams is absolutely right that the message on the streets is that there are no consequences for carrying and using illegal guns. We saw the tragic results of that message again on Friday night. It has to change immediately, because we've already lost more than we can bear."

January 22, 2022 [Lynch on 32 Precinct Heroes](#)

"In the coming days, New Yorkers will get to know these heroes. What they'll find is they know them already. They are your sons. They are your husbands, fathers and brothers. They are your neighbors. They walked these city streets beside you. They shared the same dreams and the same worries that you have. That's why they took an oath and pinned on a New York City police officer's shield — not because they were different, but because they could see themselves in you. They knew that, unfortunately, there is still evil in our city, an evil that too many won't even acknowledge. They wanted to protect you from that evil. Now one of them has died doing exactly that, and the other is fighting for his life. We respectfully ask you, once again: please join us to mourn Police Officer Jason Rivera as if he was your own flesh and blood. And please pray hard for our injured brother, because he is your brother, too."

January 20, 2022 [PBA statement on bail for Bronx cop shooter](#)

"There is absolutely no justification and no excuse for setting bail in this case. This individual was previously arrested for carrying an illegal gun. Then he violated his probation, carried another gun and shot a cop. If he gets another opportunity to go free, he will use it to cause more violence and mayhem. Judge Denis Boyle's horrendous judgement is putting cops and New Yorkers in danger. He needs to go."

January 15, 2022 [Pat Lynch statement on subway tragedy](#)

"This tragedy underscores our current crisis. The city should absolutely provide help and services — real services — for those who need it. But those who are a danger to themselves and others cannot be allowed to remain in the subways and on the streets. We know there are common-sense solutions on the table — we need to get them up and running ASAP."

January 4, 2022 [PBA statement on Manhattan District Attorney policy memo](#)

"We continue to have serious concerns about the message these types of policies send to both police officers and criminals on the street. Police officers don't want to be sent out to enforce laws that the district attorneys won't prosecute. And there are already too many people who believe that they can commit crimes, resist arrest, interfere with police officers and face zero consequences. We look forward to discussing these issues with District Attorney Bragg, so that our members can do their job safely and effectively. We must all pull together towards one goal: a safer New York City."

December 19, 2021 [Parole granted to murderer of NYC's first woman Police Officer killed in line of duty](#)

Police Officer Irma "Fran" Lozada is part of a tragic piece of New York history. In 1984, she became the city's first woman police officer killed in the line of duty. Now, her sister and brother police officers are devastated by the news that her murderer has been granted parole release.

PBA President Patrick J. Lynch said: "Police Officer Lozada's sacrifice was a testament to the courage she shared with all New York City police officers, regardless of gender, race or creed. The release of her killer is a blow to every cop who puts her life on the line to stop criminals from preying on innocent New Yorkers. We continue to urge Governor Hochul and the State Legislature to fix our broken parole system before another hero's sacrifice is dishonored."

P.O. Lozada joined the NYC Transit Police Department, then a separate agency from the NYPD, in 1981. She was assigned to Transit District 33 in Brooklyn and was working in plainclothes on September 21, 1984 when she and her partner witnessed Darryl Jeter rip a chain off the neck of a rider at the Wilson Avenue stop of the L subway line.

P.O. Lozada and her partner gave chase but became separated. P.O. Lozada caught up with Jeter alone and was shot twice in the head in the ensuing struggle. Her body was recovered hours later amid the tall weeds and garbage in a vacant lot. She was 25 years old.

Jeter was convicted of second-degree murder and given a sentence of 32.5 years to life, prior to the enactment of PBA-backed legislation that made life without parole the top sentencing option for cop-killers. Jeter had served just over 36 years of his sentence before he was granted parole release earlier this month, according to NYS Department of Corrections and Community Supervision records.

Jeter is at least the 23rd cop-killer released by the Parole Board in under two years.



# FAQ's

Frequently Asked Questions

## Wellness Wednesday Financial Education Series

**QUESTION 1: What is the Wellness Wednesday Financial Education series?**

**ANSWER 1:** A partnership between the Department of Veterans Affairs (VA) and Prudential Financial that offers transitioning Service members (TSMs), Veterans, spouses, their family members, and caregivers (henceforth referred to as participants) actionable steps to improve and take control of their financial future. This series is a key economic initiative within Outreach, Transition and Economic Development (OTED) that was cultivated to address the financial literacy gaps across the Veteran community. It is comprised of two distinct programs, 1) An online website portal which contains a roster of financial literacy information and resources available at [prudential.com/vbaoted](http://prudential.com/vbaoted) and 2) The Wellness Wednesday Financial Education series, offered on the 3rd Wednesday of every month, that focuses on a variety of topics such as 1) Purchasing a home, 2) Paying for college, 3) Planning for retirement, and 4) Learning the building blocks of how to save, budget, and make a return on investments.

**QUESTION 2: Who is eligible to participate in the Wellness Wednesday Financial Education series?**

**ANSWER 2:** TSMs, Veterans, spouses, their family members, and caregivers are welcome to attend.

**QUESTION 3: Can I forward a Wellness Wednesday Financial Education series invitation to a friend or family member?**

**ANSWER 3:** Please feel free to share the invitation with others. You may also "add a guest" when you register for a class.

**QUESTION 4: Is there a cost to participate in a Wellness Wednesday Financial Education course?**

**ANSWER 4:** No. There is no cost to participate in the Wellness Wednesday Financial Education series or to have a one-on-one discussion and/or personalized financial wellness assessment with a Prudential Financial services advisor.

**QUESTION 5: Will I be able to have my personal financial questions addressed by an expert?**

**ANSWER 5:** Yes. When you register for a Wellness Wednesday Financial Education class, you may request a complimentary one-on-one session with a Prudential Financial advisor to address your financial concerns.

**QUESTION 6: Does VA endorse or recommend that participants use Prudential Financial services or products?**

**ANSWER 6:** No. These classes are offered for informational purposes only. VA neither endorses nor officially sanctions Prudential or their products, nor has it performed due diligence concerning Prudential or their products.

**QUESTION 7: How can I register for a Wellness Wednesday Financial Education class?**

**ANSWER 7:** You can register at <http://www.prudential.com/vbaoted> or call us at 844-592-8993. When registering at least 24 hours before a class, you will receive a confirmation email with the event details, including the date, time, and class presentation slides.

**QUESTION 8: Am I limited in the number of Wellness Wednesday Financial Education classes I can participate in?**

**ANSWER 8:** No. We encourage you to join our classes as much as needed to steadily build your financial wellness knowledge.

**QUESTION 9: If I am unable to participate in a class, will I be able to watch the presentation at another time?**

**ANSWER 9:** Unfortunately, no. Requirements of the Securities and Exchange Commission do not allow us to record the classes for future viewing. We highly encourage you to visit the Financial Wellness website, register for a class that fits your schedule, and review all the financial management resources available to you. [Click here to visit the Financial Wellness website.](#)

**QUESTION 10: What other financial wellness resources does the VA offer?**

**ANSWER 10:** The VA's Financial Literacy website provides additional resources to help improve your financial health, protect against identity theft, and determine eligibility for VA benefits. [Click here to visit the Financial Literacy website.](#)

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*VA neither endorses nor officially sanctions Prudential or their products, nor has it performed due diligence concerning Prudential or their products.*

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Click here to sign up for this free class.: <https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fevent.me%2Fyqnr&data=04%7C01%7C%7Ccf15f6d1fd674dbb45f608d9d07860d5%7Ce95f1b23abaf45ee821db7ab251ab3bf%7C0%7C0%7C637770037696606626%7CUnknown%7CTWFpbGZsb3d8eyJWljoicMC4wLjAwMDAilCJljoiv2luMzliLCJBTiI6k1haWwiLCJXVCi6Mn0%3D%7C3000&sdata=RzeWDbRZToe%2BIOG988hw5NArUTUjBUzbpZB6zOEAcJ8%3D&reserved=0>

# LINE ORGANIZATIONS

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

**PBA**  
**News Clips**



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

Patrick J. Lynch, President



Keep Cop-Killers in Jail

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

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

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



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

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

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



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

**Patrick J. Lynch, President**

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

# Health and Welfare

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

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



# Health and Welfare

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

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

# Health and Welfare

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

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

# Health and Welfare

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

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

(continued next page)

# Health and Welfare

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

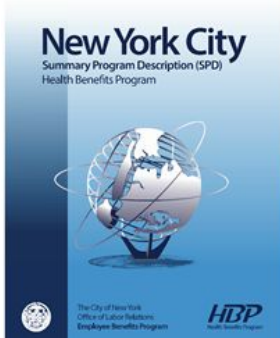
EmblemHealth has contracts with laboratories to provide lab services for our members. Please use these network laboratories when requesting lab services for our members. If you do not have an account with any of our network laboratories, please establish one as needed by calling the applicable phone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

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

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

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

# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

## SOC

Members must incur out-of-pocket expenses of more than \$3000.00 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 \$3,000.00 of out-of-pocket to qualify. 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 \$3,000 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.

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## SBA—Eligibility

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

## Definition of PPO and POS

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

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

<https://private.sbanypd.nyc/wp-content/uploads/documents/benefits/catastrophic-coverage-benefit-claim-form.pdf>

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

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

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

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

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

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

# Health and Welfare



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

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

### Medicare Enrollment

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

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

### Medicare Part B Reimbursement

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

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

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

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

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

[Medicare Part B Reimbursement Program Application](#)

[2019 Medicare Part B Reimbursement Differential Request Form](#)

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

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

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

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

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

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

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

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

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

# Health and Welfare



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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

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

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

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



# THIS AND THAT



## HR-218 Qualifications

Lt. Robert Lukach, Lincoln Co. Sheriff's Office will conduct qualifications at our convenience, Monday - Saturday at 700 John Howell Memorial Dr. Lincolnton, NC 28092. Cost is \$50. Lt. Lukach can be contacted at 980-241-4835.

Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027. Space is limited due to COVID-19. Contact Mike Boger: [wrthawg@yahoo.com](mailto:wrthawg@yahoo.com) or 704-699-4790 for further information.

Tega Cay, SC <https://www.tegacayasc.org/DocumentCenter/View/12659/HR-218-Application>. You must also submit a copy of your current retired Law Enforcement picture credentials.

The completed forms and copy of credentials need to be emailed to SPO Steven Timbs at [STimbs@tegacayasc.gov](mailto:STimbs@tegacayasc.gov)



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

## THE DO'S AND DON'TS OF CARRYING A CONCEALED HANDGUN IN NC

1. Your permit to carry a concealed handgun must be carried along with valid identification whenever the handgun is being carried concealed.
2. When approached or addressed by any officer, you must disclose the fact that you have a valid concealed handgun permit and inform the officer that you are in possession of a concealed handgun. You should not attempt to draw or display either your weapon or your permit to the officer unless and until he/she directs you to do so. Your hands are to be kept in plain view and you are not to make any sudden movements.
3. At the request of any law enforcement officer, you must display both the permit and valid identification.
4. You may not, with or without a permit, carry a concealed weapon while consuming alcohol or while alcohol or any substance, controlled or otherwise, is in your blood unless the substance was obtained legally and taken in therapeutically appropriate amounts.
5. You must notify the Sheriff who issued the permit of any address change within thirty (30) days of the change of address.
6. If a permit is lost or destroyed, you must notify the sheriff who issued the permit and you may receive a duplicate permit by submitting a notarized statement to that effect along with the required fee. Do not carry a handgun without it.
7. Even with a permit, you may not carry a concealed handgun in the following areas: a) Any law enforcement or correctional facility; b) Any space occupied by state or federal employees; c) Any premises where the carrying of a concealed handgun is prohibited by the posting of a statement by the controller of the premises; d) Public educational property, however, a permittee may secure a handgun in a locked vehicle; e) Areas of assemblies or demonstrations; f) State occupied property; g) Any state or federal courthouse; h) Any area prohibited by federal law; i) Any local government building if the local government had adopted an ordinance and posted signs prohibiting the carrying of concealed weapons.
8. If you are in a vehicle and stopped by a law enforcement officer, you should put both hands on the steering wheel, announce you are in possession of a concealed handgun and state where you have it concealed, and that you are in possession of a permit. Do not remove your hands from the wheel until instructed to do so by the officer.

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

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

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



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

**NYC Green Book**

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>

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

### **PAID FUNERAL BILLS:**

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

Continued next page.....

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

# NOSTALGIA

## POLICE-MEN NEWS

Transfers-Appointments-News pertaining to those in blue

Saturday, February 18, 1893

Brown's Widows.

When Patrolman Charles L. BROWN, son of Capt. William BROWN, of the Eighth precinct, died Feb. 4, 1892, he left two widows, consequently he was a bigamist. He lived with his first wife, Annie, at 218 Forty-fourth street, for a number of years, and they had seven children.

He was a member of the police mutual aid; and his widow was entitled to \$1,000 from the association. He deserted her, however, and married another woman, Catherine BROWN, and in his will he left the pension fund to her, notwithstanding the fact that his first wife after he left her, kept his assessments paid up.

Frederick L. JENKINS, the treasurer of the Police Mutual Fund Association, paid the money over to the City Court, and both women have sued for it, and the evidence was heard by chief Judge CLEMENT, in the Special Term, yesterday afternoon.

25 February 1893

POLICE CHANGES

Roundsman Peter J. DOWNEY, of the First precinct, has been transferred to the Fourteenth, and Roundsman KLEIN, of the Fourteenth, takes his place.

Roundsman CLANCY has been transferred from the First precinct to the Eighteenth, and Roundsman MURPHY, of the Eighteenth, goes to the First.

These changes are said to be in the interest of the department, on account of the frequent petty robberies in the First precinct.

28 February 1893

LANGAN DISMISSED.

Officer Peter LANGAN, of the Eleventh precinct, was tried before Commissioner HAYDEN to-day and dismissed from the police force for having raised a row in the barroom of Tivoli Hall, at the corner of Fifth avenue and Second street.





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

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



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

## Dues Renewal



Please fill out the first line and any information below that, that has changed this past year.

LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_

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

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

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

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

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

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



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



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



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

## MEMBERSHIP APPLICATION

LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_ MI \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_

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

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

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

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

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

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

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

VESTED ( )

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

PREVIOUS COMMANDS \_\_\_\_\_

I declare my desire for membership in the 10-13 Club of Charlotte, NC, Inc. I will submit my membership fee and regularly subscribe my renewal fee by the 1<sup>st</sup> of January each year to remain a member in good standing. I attest that I am a bona fide honorably retired Law Enforcement Officer.

SIGNED \_\_\_\_\_ DATED \_\_\_\_\_

Make Check Payable To: 10-13 Club of Charlotte, NC, Inc.

MEMBERSHIP FEE IS \$30.00  
\$25 EACH FOR HUSBAND AND WIFE MEMBERS  
\$20 FOR MEMBERS WHO RESIDE OUTSIDE OF NC & SC

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

## Patronize Our Sponsors

The guy's from  
Brooklyn.  
He knows what  
he's doing.  
You'll be happy.  
'Nuff said.



**Scott Boyar, CPA, PLLC.**  
CERTIFIED PUBLIC ACCOUNTANT

Phone: (704) 527-2725  
Fax: (888) 286-0916  
5200 Park Road  
Suite 122  
Charlotte, NC 28209-3651  
Web site: <http://www.sboyarcpa.com/scottboyarcpa.html>

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

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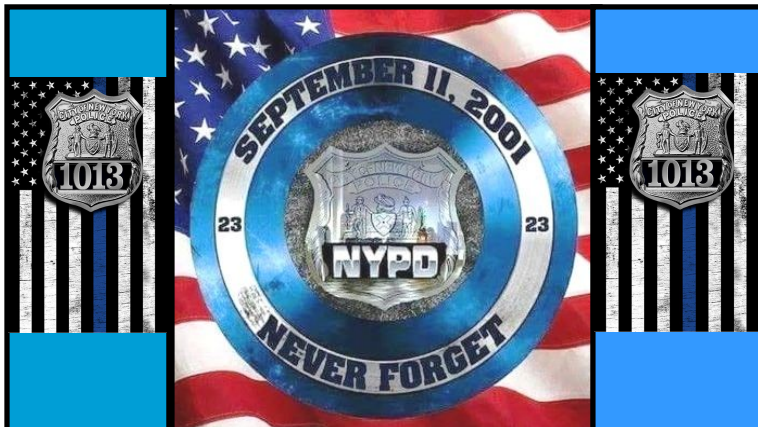
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