



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 8

10-13

August 2022

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PRESIDENT'S MESSAGE

Hi all,

Last week the FOP Lodge 9 political endorsement committee completed interviews of Mecklenburg Co candidates running for seats in the NC House and Senate. One of the things the candidates stressed to the committee is the importance of FOP members contacting state legislators about legislation and issues that are important to law enforcement. Two of the candidates quoted the metaphor, "The squeaky wheel gets the oil."

With that in mind, there is a bill before the NYS legislators that will benefit retirees and needs our squeaky wheel. This bill if passed will enhance our COLA

Assembly Bill A10273 (<https://www.nysenate.gov/legislation/bills/2021/A10273>) sponsored by Assemblyman Peter Abbate and was introduced 5/13/2022.

Below is the Senate version of the bill.

Senate Bill S9389 (<https://www.nysenate.gov/legislation/bills/2021/S9389>) sponsored by Senator Robert Jackson introduced 5/23/2022.

Here is a summary of the bill: The landmark Permanent COLA law (Chapter 125 of the laws of 2000) provides important inflation protections for public sector retirees living on fixed incomes.

However, this important protection is limited in its scope and has weakened over time.

The current provisions of the Permanent COLA law provide annual inflation protection equal to 50% of the annual increase in inflation calculated on a maximum base retirement benefit of \$18,000 with a mini-mum increase of 1% per year and a maximum cap of 3% per year.

The flaw with the current Permanent COLA law is that the maximum base of \$18,000 used for calculating the annual COLA has not increased in 22 years. This has caused erosion in the buying power of current retirees and does not adequately protect the buying power of staff retiring now or in the future.

This legislation would create an annual COLA or escalator for the base benefit amount of \$18,000 equal to 50% of the annual rate of inflation (up to 1% and capped at 3%) to protect the buying power of those who are already retired and to more accurately reflect the higher base benefits of staff retiring now or in the future.

Please contact family and friends in NY and ask them to contact their NYS Senate and Assembly representative and ask them to support this bill and co-sponsor it.

Effective September 27, 2022 a **new ID renewal process** will be implemented by our National 10-13 Org. See Page 24 for details.

During our July board meeting we discussed our **9/11 memorial ceremony**. To accommodate club members who work during the week and cannot make our Tuesday night meetings we are changing our September meeting date from Tuesday, September 13, 6pm to Sunday, September 11 at 1pm.

Continued on next page.....

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

PRESIDENTS MESSAGE

The **memorial service for club member John Vigilante** has been rescheduled for Tuesday, Aug. 23, at 11am in the chapel of St Gabriel's Catholic Church, 3016 Providence Rd, Charlotte, NC · (704) 362-5047.

Please email Frank Irizarry, frankirizarry10@gmail.com if you will be able to participate in the honor guard.

Sadly, 2022 has been open season on law enforcement officers. At least 210 law enforcement officers had been shot nationwide as of July 31 – up 14% from the same time last year.

Of the 210 law enforcement officers shot, 39 were killed. Additionally, 71 officers were shot as a result of 46 "ambush-style attacks," which claimed the lives of 18 members of law enforcement.

A break down of the numbers of officers shot on duty by state, show Texas and Arizona having the most officers hit by gunfire this year. In Texas, 19 officers have been shot through the end of July and in Arizona, 18 officers.

In eight states, 10 or more officers have been shot. In addition to Texas and Arizona, those states include California (11), Georgia (11), Illinois (10), Kentucky (13), New York (11), and Pennsylvania (10).

What is wrong with this picture?

On July 16, a Staten Island street in Tompkinsville, was renamed in honor of Eric Garner ahead of the 8th anniversary of his death.

Eric Garner was a career petty criminal who'd experienced dozens of arrests and died as a result of resisting a lawful arrest.

On March 10, 2003. NYPD Detectives **James Nemorin**, and **Rodney Andrews** were murdered execution-style during a gun buy-and-bust operation gone wrong in Tompkinsville on Staten Island.

The 19th anniversary of their deaths has passed and there are no streets renamed in honor of these heroes.

Here is a headline and an opening sentence from this weeks "THE CHIEF" **City cops leaving in record numbers**

"NYC cops are leaving at a rate not seen in years, with the NYPD down to 34,422 officers as of July, the lowest, by average headcount, in more than decade."

With the lack of support from City politicians, elimination of qualified immunity, ridiculously low or no bail for criminals, district attorneys who play Monopoly with criminals, giving them "Get Out of Jail Free" cards instead of "Go To Jail, Go Directly to Jail, Do Not Pass Go", honors being bestowed on criminals, is it any wonder why NYPD officers are resigning/retiring at a record pace?

World Trade Center Health Program

There have been two recent changes for members registered with World Trade Center Health Program.

1. As of June 1, 2022 Express Scripts replace Managed Care Advisors and Optum as the WTC Health Program Pharmacy Benefit Manager (PBM). Members with a certified condition should have received a welcome kit from Express Scripts that included a new WTC Health Program Prescription ID card For more information see: [Pharmacy Benefit Manager Transition Information \(cdc.gov\)](https://www.cdc.gov/wtcph/pbm-transition)
2. As of August 1, 2022, **Managed Care Advisors (MCA)-Sedgwick** now operates the Nationwide Provider Network (NPN), replacing Logistics Health Incorporated (LHI). You can learn more about MCA-Sedgwick online at : [Homepage - World Trade Center Health Program World Trade Center Health Program \(sedgwickworldtradecenter.com\)](https://www.sedgwickworldtradecenter.com) or you can call them at 1-800-416-2898.

IMPORTANT - The deadline for submissions for the World Trade Center Notice of Participation is September 11, 2022

The Notice of Participation is **not** an application for disability benefits, but merely preserves the right of the member of the service to file for a WTC disability pension if he or she becomes disabled due to a 9/11-related illness, whether active or retired. Failure to file the NOP may preclude the member from receiving a WTC disability pension or death benefit in the future.

The deadline to file for the Notice of Participation to be eligible for the WTC Disability bill or Death bill has been extended many times since the legislation was passed. However, **September 11, 2022 will most likely be the final deadline.**

The NOP Form can be found on the **NYPD Police Pension Fund website**.

If you believe you already filed, but are not sure, the PPF has listed all the Tax ID numbers of those whose paperwork they've already received under "WTC Information" on the left side of the home page. First, click on "WTC Information" and *check the pdf file* to see if your number is listed. If it is, then you do not have to re-file. However, if your number does **not** appear, you must file the form (even if you currently have no symptoms of illness) by **September 11, 2022** to be eligible in the future in case of illness and/or death.

Some of the materials you can use to verify your Notice of Participation work claims include your memo books, DARS (daily activity reports), overtime slips, detail rosters, command log entries (either still at your command or at the borough command), signed and notarized affidavits from colleagues verifying you were at the pile, the Morgue, or Freshkills Landfill, photographs taken at the locations during the rescue and recovery, and/or news articles from the rescue and recovery in which you are mentioned.

Please make sure this very important paperwork has been filed with the Pension Fund, but first check the existing pdf to make sure you have not already done so in the past. You can connect to the Police Pension Fund from this website: <https://www1.nyc.gov/html/nycppf/html/home/home.shtml>

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PRESIDENTS MESSAGE

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

The IRS has good news for retirees: you can now keep more money in your tax-deferred retirement accounts thanks to lower [required minimum distributions](#) (RMDs).

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.

What Are RMDs and How Are They Calculated?

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

SEP IRAs: <https://smartasset.com/retirement/what-is-a-sep-ira>

SIMPLE IRA's: <https://smartasset.com/retirement/what-is-a-sep-ira>

401(k) plans: <https://smartasset.com/retirement/what-is-a-401k>

403(b) plans: [403\(b\) Plan: The Tax-Sheltered Annuity \(Updated Guide\) - SmartAsset](#)

457(b) plans: [https://smartasset.com/retirement/what-is-a-457b-plan#:~:text=A%20457\(b\)%20plan%20is,by%20reducing%20participants'%20taxable%20income.](https://smartasset.com/retirement/what-is-a-457b-plan#:~:text=A%20457(b)%20plan%20is,by%20reducing%20participants'%20taxable%20income.)

Profit sharing plans: <https://smartasset.com/retirement/what-is-a-profit-sharing-plan#:~: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: <https://smartasset.com/retirement/rmd-table>

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**

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.

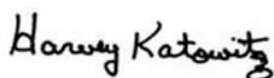
Meanwhile, a 72-year-old with \$2 million in his retirement account would have been required to withdraw \$78,125 under the older formula (\$2 million/25.6). However, the updated formula results in an initial RMD of just \$72,992 (\$2 million/27.4), meaning this retiree would keep an extra \$5,133 growing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

Fidelis Ad Mortem, stay healthy, stay safe!

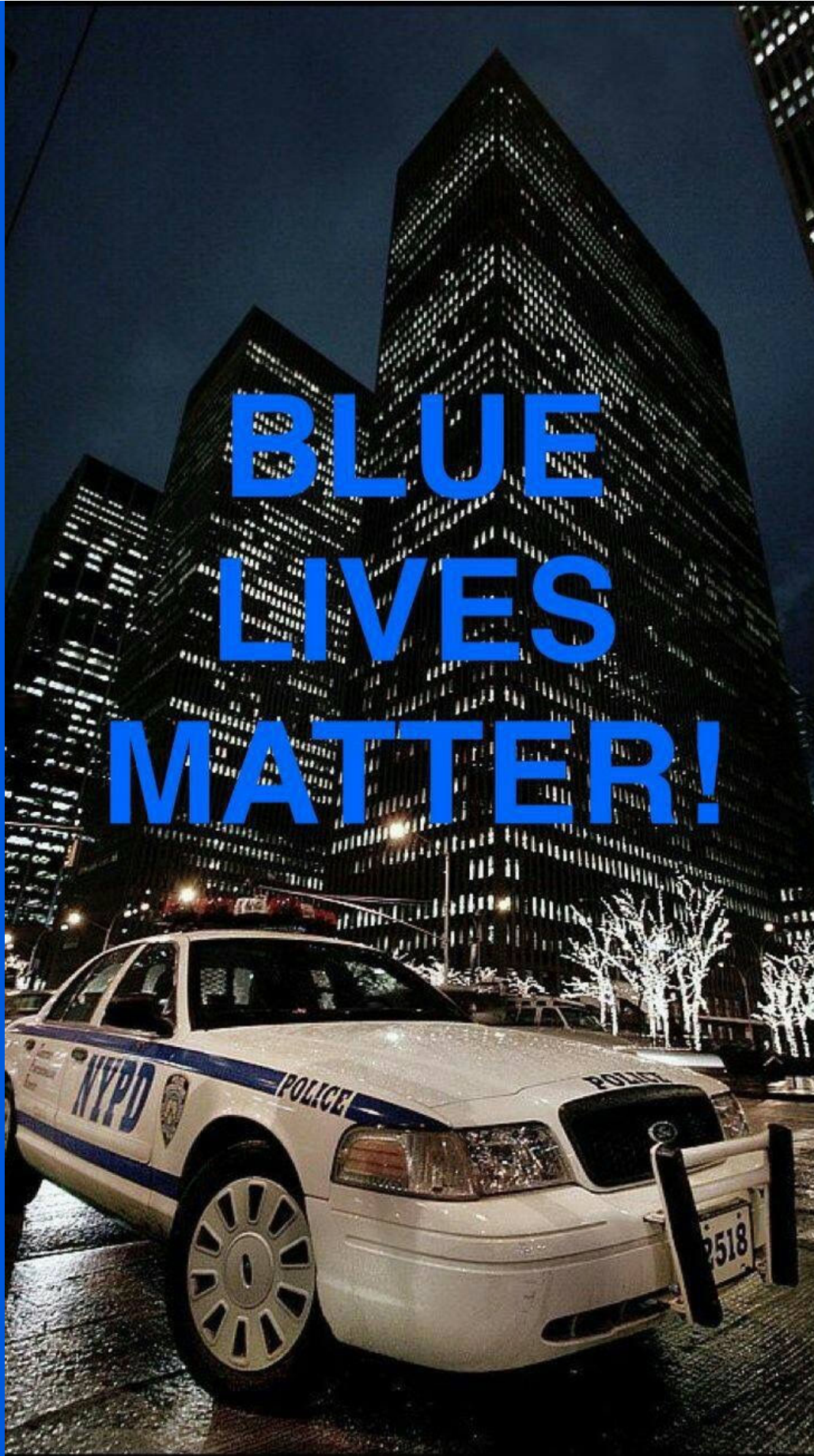
Faternally,



Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Sergeant John K. Williams
Coralville Police Dept., IA
EOW: Sunday, July 3, 2022
Cause: Duty related illness



Lieutenant Fred Beers
Bernalillo County Sheriff's Office, NM
EOW: Saturday, July 16, 2022
Cause: Aircraft accident



Sergeant Christopher James Nelson
Edmond Police Dept., OK
EOW: Tuesday, July 19, 2022
Cause: Automobile crash



Police Officer Loren Michael Courts
Detroit Police Dept., MI
EOW: Wednesday, July 6, 2022
Cause: Gunfire



Deputy Sheriff Michael Adam Levison
Bernalillo County Sheriff's Office, NM
EOW: Saturday, July 16, 2022
Cause: Aircraft accident



Police Officer Anthony Patrick Mazurkiewicz
Rochester Police Dept., NY
EOW: Thursday, July 21, 2022
Cause: Gunfire



Police Officer Brian Olliff
Natchitoches Police Dept., LA
EOW: Saturday, July 16, 2022
Cause: Heatstroke



Patrolman Vincent Anthony Parks
Jonesboro Police Dept., AR
EOW: Sunday, July 17, 2022
Cause: Duty related illness



Deputy Sheriff Matthew Yates
Clark County Sheriff's Office, OH
EOW: Sunday, July 24, 2022
Cause: Gunfire



Undersheriff Larry Koren
Bernalillo County Sheriff's Office, NM
EOW: Saturday, July 16, 2022
Cause: Aircraft accident



Police Officer Daniel Vasquez
North Kansas City Police Dept., MO
EOW: Tuesday, July 19, 2022
Cause: Gunfire



Deputy Sheriff Lorenzo Bustos
Smith County Sheriff's Office, TX
EOW: Friday, July 29, 2022
Cause: Vehicular assault

REST IN PEACE



YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

THEY MUST NEVER BE FORGOTTEN



DESIGNATED Official Line-of-Duty Fallen Heroes
These officers will be added to the Memorial in 2023.

Out of utmost respect, and with great diligence, the National Law Enforcement Officers Memorial Fund has transitioned from reporting Recently Fallen Officers in real-time to monthly announcements of fully vetted, Official Line-of-Duty Fallen Heroes. As the foremost organization that memorializes heroes who die in the line of duty, this official monthly announcement will share the names of the fallen who have been through our stringent review process, and approved for inclusion on the Memorial.

JULY 2022 Official Line-of-Duty Fallen Heroes
These officers will be added to the Memorial in 2023.



PHILLIP JAMES VAVRINEC JR
Dept. Phoenix, AZ P.D.
Cause: COVID-19
End of Watch: 09/22/2021



MARION E SANDERS
Dept. El Paso Co., S.O.
Cause: Gunfire
End of Watch: 12/20/1923



WILLIAM DANIEL KELLEY
Dept.: McAlester, OK, P.D.
Cause: COVID-19
End of Watch: 01/30/2022



CHARLES C VROOM IV
Dept. Nassau Co., NY P.D.
Cause: COVID-19
End of Watch: 09/12/2021



ANANIAS GREEN
Dept. NM Dept. of Game and Fish
Cause: Gunfire
End of Watch: 11/15/1941



GEORGE B KNAPP
Dept.: Wayne Co., PA, DA's Office
Cause: Gunfire
End of Watch: 05/03/1923



ADAM JAMES WEBB
Dept. Daytona Beach, FL, P.D.
Cause: COVID-19
End of Watch: 09/01/2021



ROBERT E. SANDOVAL
Dept. Denver, CO., P.D.
Cause: Gunfire
End of Watch: 10/29/2020



TODD LAWRENCE LEVEILLE
Dept.: MI State Police
Cause: COVID 19
End of Watch: 12/09/2021



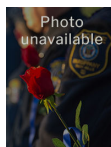
TIMOTHY EARL WERNER
Dept. Pittsburgh, PA, P.D.
Cause: COVID-19
End of Watch: 11/02/2021



RAYMOND J GUTIERREZ
Dept. Hanford Patrol, WA
Cause: COVID-19
End of Watch: 10/03/2021



MARTIN FRANCIS MACK III
Dept. PA State Police
Cause: Struck by vehicle
End of Watch: 03/21/2022



ROBERT D NEGRI JR
Dept. Nassau County, NY, P.D.
Cause: 9/11-related incident
End of Watch: 09/28/2011



BRANDEN TYLER SISCA
Dept. PA State Police
Cause: Struck by vehicle
End of Watch: 03/21/2022



DAVID ERIC MIZE
Dept.: U.S. Dept. of Homeland Security
Cause: COVID-19
End of Watch: 12/19/2021



MATTHEW A PERLUNGHER
Dept. Nassau Co., NY, P.D.
Cause: 9/11-related incident
End of Watch: 08/04/2021



WILLIAM CLARK HAYES
Dept. U.S. Dept. of Homeland Security, ICE
Cause: COVID-19
End of Watch: 01/03/2022



THOMAS J FENNESSY
Dept.: NYC P.D.
Cause: 9/11-related incident
End of Watch: 07/09/2019



FREDDIE LEE WILSON
Dept. Detroit, MI Public Schools Community District
Cause: Physical-related incident
End of Watch: 03/10/2022



YIU TAK TAO
Dept. FBI
Cause: 9/11-related incident
End of Watch: 05/17/2022



CARMEN MILAGROS FIGUEROA
Dept. NYCPD
Cause: 9/11-related incident
End of Watch: 05/26/2013



NICHOLAS PURPERO
Dept. NYCPD.
Cause: 9/11-related incident
End of Watch: 02/20/2021



WALTER D. JENKINS JR
Dept. Rockdale Co., GA, S.O.
Cause: Struck by vehicle
End of Watch: 05/11/2022



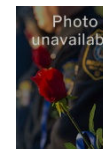
EMANUELE ALONGI
Dept. NYCPD
Cause: 9/11-related incident
End of Watch: 06/27/2020



ANDREA R RAINER
Dept. NYCPD.
Cause: 9/11-related incident
End of Watch: 06/25/2019



CHARLES B. VANNATTA
Dept. Curry Co., NM, S.O.
Cause: COVID-19
End of Watch: 01/03/2022



GERALD T BRENNAN
Dept. NYCPD
Cause: 9/11-related incident
End of Watch: 07/14/2020



FRANK KEITH REZAC JR
Dept. Carroll Co., TN, S.O.
Cause: COVID-19
End of Watch: 02/16/2022



HUGHEY ANDERSON KELLER
Dept. Mount Airy, GA, P.D.
Cause: Gunfire
End of Watch: 05/24/1924



LAURENCE JOSEPH DOUGHERTY
Dept. NYCPD
Cause: 9/11-related incident
End of Watch: 05/26/2020

THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR MEMBERS WHO HAVE PASSED AWAY



Ret. NYPD Homicide Det. John Vigilante, who passed away on July 3, 2022 and his wife Marion

JOHN APT	04/08/2014
BOB ANDRETA	10/19/2011
KAREN BERNARD	07/24/2021
GREGORY BROWN	05/29/2015
RICHARD CLARK	04/10/2017
ELLIOTT CUFF	03/14/2021
WES DAILY	09/27/2019
DENNIS D'ALESSIO	04/06/2020
PUL EARLS	05/29/2019
ROBERT EILENBERG	10/27/2016
JOHN EVRARD	11/22/2021
TOM FLANNAGAN	03/06/2008
**ROBERT "BUTCH" FOLEY	02/07/2021
**THOMAS GALLO	10/31/2020
ROBERT GARRETT	09/04/2020
ED GILMURRAY	06/19/2018
LAWRENCE GOFFREDO	02/14/2016
MICHAEL GOULD	01/03/2022
ROBERT HANSEN	10/15/2017
**EDWARD HENDRICKSON	01/29/2022
JOHN HENNESSY	01/23/2019

ROLAND "SKIP" HEPBURN	12/03/2018
RAYMOND HICKEY	12/18/2021
JAMES HOUSTON	01/27/2015
**PAUL JOHNSON	07/22/2018
ALBERT KENNEDY	09/11/2013
JAMES LAROSSA	04/10/2012
FREDERICK "RAY LANE"	04/18/2021
JAMES "ANDY" MARTIN	06/15/2011
**EDWARD MCGREAL	10/13/2017
JOSEPH MONICO	03/18/2018
GEORGE PETERSON	11/19/2019
WILLIAM ROLLAND	11/10/2015
TIMOTHY RUSS	12/23/2015
**AL SHEPPARD	05/13/2019
WADE SIMUEL	01/22/2022
JOHN STADELMAN	05/28/2011
**JAMES WARD	01/19/2022
**THOMAS WEIL	07/09/2019
ED WEIR	02/22/2019
THOMAS WOODS	10/05/2014
WALTER "BUDDY" WUNDERLICH	04/17/2019

**** Died of a 9/11 related illness**



Membership Meeting Minutes
July 13, 2022

The meeting was called to order at 7pm with the Pledge of Allegiance. There were 44 members, and 2 guests present. This was followed by the invocation, reading of the names of the 14 officers who died in the line of duty since last month's membership meeting and a moment of silence.

Roll Call of Officers

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

Review of June Minutes: A motion was made and approved to waive the reading of the minutes. The minutes are available in the July newsletter

Sickness & Distress:

- Theresa McCambridge mother of club members Eileen McCambridge-Froelich and James McCambridge passed away on June 8, 2022.
- Club member John Vigilante passed away on July 3, 2022.

Guest Speakers:

- Olivia Mangiapanella winner of the Elliott Cuff Memorial Scholarship read her scholarship essay.
- Mike Boger discussed the HR-218 qualifications he conducts.
Club member LaBecky Roe has been rescheduled for our August membership meeting
- Chris Garbadino thanked the club members for the donations for the fundraiser for his granddaughter,

Communications and Correspondence:

- Early voting began in Mecklenburg Co last Thursday. Members were advised of the candidates endorsed by FOP Lodge #9
- NYS new gun laws does not affect retired LEO. who have qualified under HR-218.
- NJ FOP Lawsuit is a win for retired LEO The court ruled that the LEOSA statute, 18 U.S.C. 926C, preempts New Jersey laws and regulations that bar an otherwise qualified law enforcement officer living in or passing through New Jersey from exercising their LEOSA rights. The ruling also permits LEOSA qualified law enforcement officers to carry hollow point ammunition in the State of New Jersey.
- The SOC Health and Welfare had a meeting with a representative from CIGNA Dental about a month and a half ago and are waiting for a proposal from CIGNA regarding costs associated with their dental plan. The SOC will let the membership know what the final determination is regarding the Dental plan.
- Mike Boger is conducting HR-218 qualifications every Thursday. Let him know a week ahead if you will be qualifying.

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Report of officers

President:

- National mega raffle was discussed.
- The club members who purchased and grilled tonight's dinner were acknowledged
- Frank DeMasi and Ian MCGrouther were commended for their additional donations for Kinsley Stadler, granddaughter of club member. Chris Garbadino

Vice President: Nothing to report.

Treasurer: A motion to accept the treasurer's report was made, second and approved.

Recording Secretary: Nothing to report.

Corresponding Secretary: Nothing to report.

Trustees:

- Dennis Cirillo: Exc.
- Kevin Gribbon: Exc.
- Kevin Stoeckert: Exc
- Ian McGrouther:
- John Randazzo:

Sgt. At Arms: Nothing to report.

Historian: Nothing to report.

Committee Reports

- Membership: 442.
- Socials: Nothing to report.

Old Business: None

New Business:

Good of the Club

- New Members:
 1. Ret. NYPD Lt. Joseph Hoel
 2. Ret. NYPD P.O. Richard Berkowitz
 3. Ret. Anson Co. Sheriff Det. Mike Boger
 4. Active CMPD Evidence Tech. Johnett Foday
- Returning Member
 1. Joseph Chimenti

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

- 50/50 of \$125 was won by

**Next Meeting
August 9, 2022**

NYPD 10-13 Club of Charlotte, NC



JULY MEMBERSHIP MEETING

July membership meeting photos can be accessed at: [July 2022 Membership Meeting - harvey katowitz \(smugmug.com\)](http://harveykatowitz.smugmug.com)



Brenda Jordan & her 2 year old grandson "TJ"



New FOP Bartender Ashley Dollar



THIS AND THAT

Kudos to the Delray Beach Police Department



The Delray Beach Police Dept. wished Retired NYPD Officer Catherine "Kay" Albera (Wynne) a very Happy 99th Birthday.

On May 28th Officers were informed that Mrs. Albera's birthday recently had passed on May 17th and that she is the longest living retired NYPD Officer in the country. Officers were able to locate Mrs. Albera within the city and arrange a surprise for her at her residence.

Later that evening, Acting Lieutenant Joseph Grammatico, Acting Sergeant Chad Alpert, Officer Alex Smith and Officer Matthew Cusson went to Mrs. Albera's residence and surprised her with a small surprise birthday party where she was given DBPD challenge coins and patches.

Officers and Kay shared stories and pictures of her past where they learned that she was a Marine during WWII and was one of the first two NYPD Sworn Policewomen ever where she retired after 20 years of service. Her husband and five of her sons along with one great-grandson also went on to become NYPD officers.

Mrs. Albera said that she was so surprised and touched by the officers taking the time out of their shift to spend it with her and she enjoyed sharing her pictures and stories with the officers of DBPD.



9/11 HEALTH WATCH

TELL CONGRESS:

“REMEMBER 9/11” SHOULD BE MORE THAN A BUMPERSTICKER

CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT

Below are summaries with URLs to news articles on the effort to ensure that the World Trade Center Health Program is fully funded. [An archive of past articles year by year can be found on the Citizens for the Extension of the James Zadroga Inc. website here.](#)

July 15, 2022 — *8NewsNow* — Sen. Gillibrand calls on Congress to close gap on World Trade Center Health Program funding
More than 100,000 people depend on the program to treat their 9/11-related health problems. Gillibrand wants congress to close the funding gap. <https://www.8newsnow.com/news/sen-gillibrand-calls-on-congress-to-close-gap-on-world-trade-center-health-program-funding/?emci=0fd022d6-cb07-ed11-b47a-281878b83d8a&emdi=81f211aa-3d08-ed11-b47a-281878b83d8a&ceid=10102255>

July 12, 2022 — *The Broadsheet* — ‘Show Me the Records!’: Adams Agrees to Discuss Release of Documents from 2001 about City Hall’s Awareness of Ground Zero Health Risks

Mayor Eric Adams is willing to consider releasing documents about what information City Hall had regarding environmental toxins released by the collapse of the World Trade Center. <https://www.8newsnow.com/news/sen-gillibrand-calls-on-congress-to-close-gap-on-world-trade-center-health-program-funding/?emci=0fd022d6-cb07-ed11-b47a-281878b83d8a&emdi=81f211aa-3d08-ed11-b47a-281878b83d8a&ceid=10102255>

July 12, 2022 — *LaborPress* — Pressure Mounts on City to Come Clean with 9/11 WTC Files

In 2003, the EPA Inspector General was harshly critical of how the EPA downplayed and actually misrepresented the hazards in and around the World Trade Center site. Pressure Mounts on City to Come Clean with 9/11 WTC Files – LaborPress <https://www.laborpress.org/pressure-mounts-on-city-to-come-clean-with-9-11-wtc-files/?emci=0fd022d6-cb07-ed11-b47a-281878b83d8a&emdi=81f211aa-3d08-ed11-b47a-281878b83d8a&ceid=10102255>

July 11, 2022 — *Rep. Elise Stefanik* — [Stefanik, Colleagues Urge Democrat Leadership To Fund 9/11 Health Program](#)

“I’m calling on House Democrats to end any delay on moving forward legislation that will ensure 9/11 first responders do not lose health coverage,” Stefanik said. <https://stefanik.house.gov/press-releases?ID=21FE8E2A-FA4F-4E59-B91B-61DA6FFCA5EC&emci=0fd022d6-cb07-ed11-b47a-281878b83d8a&emdi=81f211aa-3d08-ed11-b47a-281878b83d8a&ceid=10102255>

July 9, 2022 — *NY Daily News* — NYC Mayor Adams to work with Reps. Maloney, Nadler about what City Hall knew about Ground Zero toxic air after 9/11

In a letter, the mayor invited their offices to discuss their long-standing request for a full accounting of the city’s actions and knowledge about the dangerous environment in lower Manhattan. <https://www.nydailynews.com/news/politics/new-york-elections-government/ny-nyc-mayor-eric-adams-911-ground-zero-toxic-air-maloney-nadler-20220709-cm4bd73qs5clvp7fbuake6c7cm-story.html?emci=0fd022d6-cb07-ed11-b47a-281878b83d8a&emdi=81f211aa-3d08-ed11-b47a-281878b83d8a&ceid=10102255>

July 8, 2022 — *NY Daily News* — N.Y.’s Republican congressional delegation wants Democratic leaders to fix 9/11 healthcare \$3B deficit

The original funding formula was pegged to inflation and not indexed to handle urban health care costs, which have gone up faster than other prices. <https://www.nydailynews.com/news/politics/us-elections-government/ny-911-congressional-funding-bipartisan-3-billion-deficit-20220708-g3kn4lhzb6alnmvvpup5fysk3e-story.html?emci=0fd022d6-cb07-ed11-b47a-281878b83d8a&emdi=81f211aa-3d08-ed11-b47a-281878b83d8a&ceid=10102255>

July 4, 2022 — *NY Daily News* — Pay the debt: The 9/11 health program needs federal funds badly

While Congress rightly created a permanent WTC Health Program in 2015 after a long struggle, it is underfunded and will have to start rationing medical care for the heroes and survivors of 9/11. <https://www.nydailynews.com/opinion/ny-edit-wtc-health-program-20220704-nggb2tqf3bg6fk7qvwwqfbsuh4-story.html?emci=0fd022d6-cb07-ed11-b47a-281878b83d8a&emdi=81f211aa-3d08-ed11-b47a-281878b83d8a&ceid=10102255>

July 3, 2022 — *The News Journal* — Former NYPD detective could soon find out whether 9/11 Victims’ Fund gets expanded to include rare kidney disease

When he later got sick, Volpe didn’t get cancer or any number of lung diseases like many ground zero first responders did. Instead, it was something much rarer. <https://www.thenewsjournal.net/former-nypd-detective-could-soon-find-out-whether-9-11-victims-fund-gets-expanded-to-include-rare-kidney-disease/?emci=0fd022d6-cb07-ed11-b47a-281878b83d8a&emdi=81f211aa-3d08-ed11-b47a-281878b83d8a&ceid=10102255>

July 2, 2022 — *NY Daily News* — 9/11 World Trade Center Health Program has \$3B looming deficit

If the Build Back Better legislation had passed, it would have forestalled the possibility that the program would have to start considering cuts or limiting access. <https://www.nydailynews.com/news/politics/new-york-elections-government/ny-nyc-911-world-trade-center-health-program-deficit-congress-20220702-g3ybwbevbxbaylovuryi43clqym-story.html?emci=0fd022d6-cb07-ed11-b47a-281878b83d8a&emdi=81f211aa-3d08-ed11-b47a-281878b83d8a&ceid=10102255>

THIS AND THAT

COLA ADJUSTMENT BEGINNING SEPTEMBER 2022 THROUGH AUGUST 2023

The cost-of-living adjustment (COLA) for September 2022 through August 2023 benefit payments is 3%.

As a result, an eligible retired member with a maximum retirement benefit of \$18,000 or more will receive a maximum increase of \$45 per month beginning with the September 30, 2022, payment. (Eligible members receiving a maximum retirement benefit under \$18,000 will receive a lesser monthly increase.)

This latest COLA brings the cumulative maximum monthly increase since COLA legislation was enacted in 2000 to \$444. (See table below).

New York's permanent, automatic COLA is designed to help offset inflation's adverse effects on the fixed retirement benefits of the state's public retirees. By law, the COLA can be no less than 1% and no more than 3% annually and is applied only to the first \$18,000 of the retirement benefit. The COLA percentage is calculated by taking 50% of the Consumer Price Index (CPI) increase from one March to the next and rounding up to the nearest tenth. The CPI increased 8.54% from March 2021 to March 2022.

To be eligible for a COLA, you must either be:

- At least age 62 and retired at least five years; or,
- At least age 55 and retired at least 10 years; or,
- A retiree receiving a disability benefit for at least five years (regardless of age); or,
- A surviving spouse of an eligible retiree receiving a lifetime benefit. (By law, the spouse receives an increase equal to one-half the COLA the retiree would have received.)

Retirees who become eligible for the COLA after September will receive their adjustment when first eligible.

COLA Percentages and Maximum Increases

COLA Effective Date	CPI Increase	COLA Maximum	Monthly Increase*
Sep-22	8.54%	3%	\$45.00
Sep-21	2.62%	1.40%	\$21.00
Sep-20	1.54%	1.00%	\$15.00
Sep-19	1.86%	1.00%	\$15.00
Sep-18	2.36%	1.20%	\$18.00
Sep-17	2.38%	1.20%	\$18.00
Sep-16	0.85%	1.00%	\$15.00
Sep-15	-0.07%	1.00%	\$15.00
Sep-14	1.51%	1.00%	\$15.00
Sep-13	1.47%	1.00%	\$15.00
Sep-12	2.65%	1.40%	\$21.00
Sep-11	2.68%	1.40%	\$21.00
Sep-10	2.31%	1.20%	\$18.00
Sep-09	-0.38%	1.00%	\$15.00
Sep-08	3.98%	2.00%	\$30.00
Sep-07	2.78%	1.40%	\$21.00
Sep-06	3.36%	1.70%	\$25.50
Sep-05	3.15%	1.60%	\$24.00
Sep-04	1.74%	1.00%	\$15.00
Sep-03	3.02%	1.60%	\$24.00
Sep-02	1.48%	1.00%	\$15.00
Sep-01	2.92%	1.50%	\$22.50

*Maximum monthly increase for eligible retirees with a maximum retirement benefit of \$18,000. Retirees receiving a maximum retirement benefit less than \$18,000 received a lesser monthly increase.

HEALTH AND WELFARE

Cigna Dental Benefit Summary The Retiree Health and Welfare Fund of the Police Benevolent Association of the City of New York – Retiree Plan Plan Effective Date: 07/01/2022



Insured by: Cigna Health and Life Insurance Company

This material is for informational purposes only and is designed to highlight some of the benefits available under this plan. Consult the plan documents to determine specific terms of coverage relating to your plan. Terms include covered procedures, applicable waiting periods, exclusions and limitations. **Your DPPO plan allows you to see any licensed dentist, but using an in-network dentist may minimize your out-of-pocket expenses.**

<i>Cigna Dental PPO</i>				
<i>Network Options</i>	<i>In-Network:</i> Total Cigna DPPO Network		<i>Non-Network:</i> See Non-Network Reimbursement	
<i>Reimbursement Levels</i>	Based on Contracted Fees		Maximum Allowable Charge	
<i>Calendar Year Benefits Maximum</i> Applies to: Class I, II & III expenses	Unlimited		Unlimited	
<i>Calendar Year Deductible</i> Individual Family	\$0 None		\$0 None	
<i>Benefit Highlights</i>	<i>Plan Pays</i>	<i>You Pay</i>	<i>Plan Pays</i>	<i>You Pay</i>
<i>Class I: Diagnostic & Preventive</i> Oral Evaluations Prophylaxis: routine cleanings X-rays: routine X-rays: non-routine Fluoride Application Sealants: per tooth Space Maintainers: non-orthodontic Emergency Care to Relieve Pain	100% No Deductible	No Charge	100% No Deductible	No Charge
<i>Class II: Basic Restorative</i> Restorative: fillings Endodontics: minor and major Periodontics: minor and major Oral Surgery: minor and major Anesthesia: general and IV sedation Repairs: bridges, crowns and inlays Repairs: dentures Denture Relines, Rebases and Adjustments	100% No Deductible	0% No Deductible	100% No Deductible	0% No Deductible
<i>Class III: Major Restorative</i> Inlays and Onlays Prosthesis Over Implant Crowns: prefabricated stainless steel / resin Crowns: permanent cast and porcelain Bridges and Dentures	100% No Deductible	0% No Deductible	100% No Deductible	0% No Deductible
<i>Class IV: Orthodontia</i> Coverage for Dependent Children to age 23 Lifetime Benefits Maximum: Unlimited	100% No Deductible	0% No Deductible	100% No Deductible	0% No Deductible
<i>Class IX: Implants</i> Annual Maximum: \$4,000	100% No Deductible	0% No Deductible	100% No Deductible	0% No Deductible
<i>Benefit Plan Provisions:</i>				
<i>In-Network Reimbursement</i>	For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule.			
<i>Non-Network Reimbursement</i>	For services provided by a non-network dentist, Cigna Dental will reimburse according to the Maximum Allowable Charge. The dentist may balance bill up to their usual fees.			

HEALTH AND WELFARE

Cross Accumulation	All deductibles, plan maximums, and service specific maximums cross accumulate between in and out of network. Benefit frequency limitations are based on the date of service and cross accumulate between in and out of network.
Calendar Year Benefits Maximum	The plan will only pay for covered charges up to the yearly Benefits Maximum, when applicable. Benefit-specific Maximums may also apply.
Calendar Year Deductible	This is the amount you must pay before the plan begins to pay for covered charges, when applicable. Benefit-specific deductibles may also apply.
Pretreatment Review	Pretreatment review is available on a voluntary basis when dental work in excess of \$200 is proposed.
Oral Health Integration Program*	The Cigna Dental Oral Health Integration Program offers enhanced dental coverage for customers with certain medical conditions. There is no additional charge to participate in the program. Those who qualify can receive reimbursement of their coinsurance for eligible dental services. Eligible customers can also receive guidance on behavioral issues related to oral health. Reimbursements under this program are not subject to the annual deductible, but will be applied to the plan annual maximum. For more information on how to enroll in this program and a complete list of terms and eligible conditions, go to www.mycigna.com or call customer service 24/7 at 1-800-Cigna24.
Timely Filing	Out of network claims submitted to Cigna after 365 days from date of service will be denied.
Benefit Limitations:	
Oral Evaluations/Exams	3 per calendar year.
X-rays (routine)	Bitewings: 2 per calendar year.
X-rays (non-routine)	Complete series of radiographic images and panoramic radiographic images: Limited to a combined total of 1 per 36 months.
Diagnostic Casts	Payable only in conjunction with orthodontic workup.
Cleanings	3 per calendar year, including periodontal maintenance procedures following active therapy.
Fluoride Application	1 per calendar year for children under age 19.
Sealants (per tooth)	Limited to posterior tooth. 1 treatment per tooth every 36 months for children up to age 14.
Space Maintainers	Limited to non-orthodontic treatment for children under age 19.
Inlays, Crowns, Bridges, Dentures and Partial	Replacement every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crowns or bridges.
Denture and Bridge Repairs	Reviewed if more than once.
Denture Relines, Rebases and Adjustments	Covered if more than 6 months after installation.
Prosthesis Over Implant	Replacement every 60 months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth-colored material on molar crowns or bridges.
Benefit Exclusions:	
Covered Expenses will not include, and no payment will be made for the following:	
<ul style="list-style-type: none"> Procedures and services not included in the list of covered dental expenses; Diagnostic: cone beam imaging; Preventive Services: instruction for plaque control, oral hygiene and diet; Restorative: veneers of porcelain, ceramic, resin, or acrylic materials on crowns or pontics on or replacing the upper and or lower first, second and/or third molars; Periodontics: bite registrations; splinting; Prosthodontic: precision or semi-precision attachments; Procedures, appliances or restorations, except full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of dysfunction of the temporomandibular joint (TMJ), stabilize periodontally involved teeth or restore occlusion; Athletic mouth guards; Services performed primarily for cosmetic reasons; Personalization or decoration of any dental device or dental work; Replacement of an appliance per benefit guidelines; Services that are deemed to be medical in nature; Services and supplies received from a hospital; Drugs: prescription drugs; Charges in excess of the Maximum Allowable Charge. 	

This document provides a summary only. It is not a contract. If there are any differences between this summary and the official plan documents, the terms of the official plan documents will prevail.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company, and Cigna Dental Health, Inc.

MEMBERSHIP



2022 Monthly Meeting Dates

Aug. 09 Oct. 11 Dec. 13
 Sept. 11 Nov. 08

Happy
 Birthday!

AUGUST

Carol Martin	8/1
Johnny Grasso	8/2
Pat Fiorito	8/3
Steven Washington	8/3
Edward Nell	8/3
Steve Lemke	8/4
George Young	8/8
Peter Herrera	8/9
John Hennessy RIP 1/23/19	8/10
Martin Sanabria	8/10
John Van De Brook	8/10
Robert Schruhl	8/11
Walter Schmidt	8/12
Michael Conover	8/14
Butch Foley RIP 2/17/21	8/14
John Vigilante RIP 7/3/22	8/14
Craig Zwerling	8/14
Frank Favilla	8/16
Anthony Innella	8/16
Joseph Monteleone	8/16
Mark Jones	8/17
Jim Brannick	8/18
Robert Fleckenstein	8/19
Deryck White	8/19
Robert Jones	8/19
Wayne Moran	8/20
Frank Delrossi	8/21
Billy Shepherd	8/21
Wes Mecimore	8/22
Kayvan Hazrati	8/25
Skiddie Hurd	8/25
Cynthia Wilson	8/26
Harvey Klipper	8/27
Yvette Maynard	8/27
Kevin Gasser	8/30

IN MEMORIAM

July 3, 2022 Club member John Vigilante

SICK DESK UPDATE

Nothing to report

Welcome To The Club

The following members joined our club in July

1. Ret. NYPD Lt. Joseph Hoel
2. Ret. NYPD P.O. Richard Berkowitz
3. Ret. Anson Co. Sheriff Det. Mike Boger
4. Active CMPD Evidence Tech. Johnett Foday
5. Returning member Joseph Chimenti

MEMBERSHIP

We presently have 447 members. 324 from the NYPD and the remainder from 57 other law enforcement agencies.

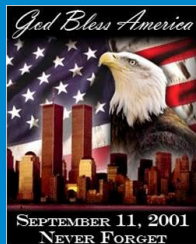
Remember

Dinner for our meetings is at 6pm

You can make payment to the club
 via Zelle at:
hkatowitz@charlotte10-13.com



9/11 Memorial
 Ceremony Meeting
 Sunday
 September 11, 1PM



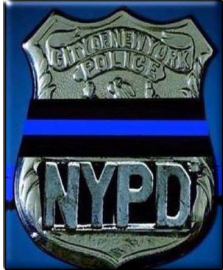
NY  PD
 RETIRED

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.



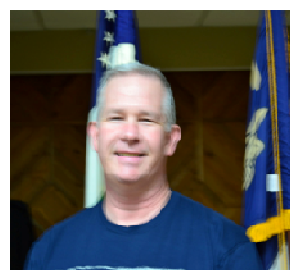
Kevin Stoeckert



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	dennisjcirillo@gmail.com
Cabarrus County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Gaston County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Iredell County	Kevin Stoeckert	631-235-1070	631-235-1070	stock304@gmail.com
Lincoln County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Mecklenburg County	John Randazzo	704-243-7523	704-770-1461	eightpointid@carolina.rr.com
Rowan County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Union County	Ian McGrouther	917-952-7427	917-952-7427	IanLizMc@hotmail.com
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	kgribbo@outlook.com



SALUTE TO HEROES FOUNDATION



Salute to Heroes Charlotte Foundation assists members of public safety in their time of need. When 911 is called, public safety members show up with no questions asked. When a public safety member or their family is in need, the Salute to Heroes Charlotte Foundation responds to help assist with no questions asked. <https://www.charlottesalutetoheroes.com/>



Salute to Heroes Hockey returns to Bojangles Coliseum on Sunday, October 9, 2022 with the 15th annual game. The Charlotte-Mecklenburg Police Dept. teams up with Mecklenburg County Sheriff's Office to take on the team of Charlotte Fire Dept. and Mecklenburg Co. EMS. Stay tuned for more event details.

SCAN TO DONATE FOR THE HERRERA FAMILY.



Officer Julio Herrera served 28 years with CMPD and tragically passed away just four months shy of retirement in October 2021 due to complications from COVID-19.

Officer Herrera's career as a First Responder started in 1993; in 1996, he became the School Resource Officer at Providence High School. Ten years later, Officer Herrera moved onto Ardrey Kell High School in 2006 where he spent 15 years until his passing. Please consider helping Officer Herrera's family with a donation. Scan the QR code or visit the GoFundMe page here: <https://gofund.me/7f1cfd0>

THIS AND THAT

North Carolina Concealed Handguns Reciprocity

Since 1995, North Carolina has allowed qualifying residents of the state to obtain a permit to carry a concealed handgun from the sheriff of the applicant's home county. The permit is valid for five years unless it is revoked. Please see [North Carolina Firearms Laws](#) for a list of "Do's and Don'ts" for carrying a concealed handgun in North Carolina. This information is designed as a reference guide only and should not be relied upon as legal advice.

Other States' Permits Honored Here

Effective December 1, 2011, North Carolina automatically recognizes concealed carry permits issued in any other state. Out-of-state permit holders should familiarize themselves with North Carolina's laws.

For example, in North Carolina, concealed handguns may not be carried:

- In law enforcement or correctional facilities such as a prison.
- In any space occupied by state or federal employees, including state and federal courthouses.
- In schools or on school grounds.*
- In areas of assemblies, parades, funerals or demonstrations.**
- In any place where alcoholic beverages are sold and consumed (such as some restaurants) the premises are posted as prohibited.
- In any area where concealed handguns are prohibited by federal law.
- In any place of business that has posted a sign banning concealed weapons on its premises.
- By any person while consuming alcohol or while under the influence of alcohol or any controlled substances (unless obtained legally and taken as directed by a physician).

*Effective October 1, 2013, unless prohibited by a private school, a concealed handgun permittee may store a handgun in the person's locked vehicle or in a locked container securely fixed to the person's vehicle while on campus. It may NOT be carried on the person.

**Effective October 1, 2013, unless posted as being prohibited, a concealed handgun permittee may possess a concealed handgun while at a parade or funeral. For more information on these exceptions see House Bill 937, Session Law 2013-369, North Carolina Firearms Laws, <https://ncdoj.gov/download/98/concealed-carry-handgun/16346/firearms-publication-november-2018> and our chart: <https://ncdoj.gov/download/16/general-information/15406/concealed-carry-chart-october-2013> showing where concealed handguns cannot be carried in North Carolina.

To possess a concealed handgun in North Carolina, you must:

- Carry your permit and a valid form of identification with you at all times.
- Disclose the fact that you have a valid concealed handgun permit when you are approached or addressed by any law enforcement officer in North Carolina.
- Inform the officer that you are in possession of a concealed handgun.

Present both the permit and valid identification at the request of an officer NOTE: You should not attempt to display either your weapon or your permit unless directed to by an officer.

Permits Honored in Other States

Permit holders should know that while they can legally carry a concealed handgun while visiting these states, they're subject to the laws of the state they are visiting and are responsible for learning about those laws.

States with North Carolina Agreements

Alabama	Kentucky	Pennsylvania
Alaska	Louisiana	South Carolina
Arizona	Michigan	South Dakota
Arkansas	Mississippi	Tennessee
Colorado	Missouri	Texas
Delaware	Montana	Utah
Florida	Nebraska	Virginia
Georgia	New Hampshire	Washington
Idaho	New Mexico	West Virginia
Indiana	North Dakota	Wisconsin
Iowa	Ohio	Wyoming
Kansas	Oklahoma	

Law enforcement can contact our law enforcement liaison attorneys at the Dept. of Justice at (919) 716-6500 or by fax at (919) 716-6760.

HEALTH AND WELFARE

Below 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 cityofnyretireesprovidernomination@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 cityofnyretireesprovidernomination@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:

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 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.

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.

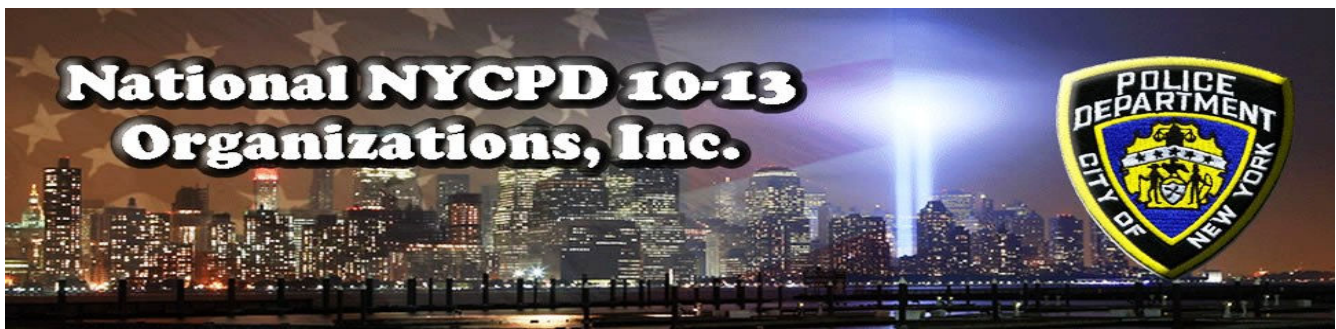
If you need help or have questions, please contact our Call Center at (646) 905-5596

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.

Dept.	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



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

**ARIZONA
10-13**

President Larry Carito

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

**NE PA NYPD
10-13**

President Juan (John) Adams

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

**NYPD 10-13 CLUB
OF CHARLOTTE**

President Harvey Katowitz

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

**NORTHEAST FLORIDA
10-13**

President Marty Syken

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

**HUDSON VALLEY
10-13**

President John Briganti

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

**RALEIGH NC
10-13**

President Robert Young

412 Walnut Woods Drive
Morrisville NC, 27560
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Email: nypd1013raleigh@gmail.com
Website: www.raleigh1013.com

**JERSEY SHORE
10-13**

President Salvatore V. Pepitone

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

**VILLAGES
10-13**

President Charlie Monahan

NYPD 1013
PO Box 654
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Email: CMM0138@comcast.net
Website: www.villagesnypd10-13.org

**MYRTLE BEACH
10-13**

President Michael Fanning

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

**WILMINGTON NC
10-13**

President Chuck McLiverty

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

**FORT MILLS SC
10-13**

President: Scott Hassler

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

**VERRAZANO
10-13**

President Chris Piazza

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

**LONG ISLAND
10-13**

President Richard Bohn

Long Island, NY 10-13
23 Estates Lane, Shoreham, New York,11786
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Email: RLBOHN66@gmail.com
Website WWW.LONGISLAND10-13club.com



NATIONAL NYCPD 10-13 ORG.



NATIONAL NYCPD 10-13 ORGANIZATION NYPD ID CARD RENEWAL – September 27, 2022

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

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

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

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

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

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

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

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

For pre-merger Transit and Housing Police retirees, the NYPD Transit Bureau still processes our ID cards in Brooklyn, N.Y. I received the below information from their ID Card Renewal Unit.

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

NATIONAL NYCPD 10-13 ORG.

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.

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 out-of-state, some police departments that do the qualifications will require a current ID card so make sure that you check your expiration dates.

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

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

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

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

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

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

Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$8.95 made out to National NYCPD 10-13 Org. (to cover the cost of priority mail return of your new card).

Address package to:

Larry Kelly
392 Corbin Avenue
Staten Island N.Y. 10308

You can contact me at lmmkj392@verizon.net (347) 582-6885.

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.

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)


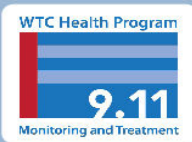
AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ **Signature:** _____

SEPTEMBER 11TH VICTIMS COMPENSATION FUND



September 11th Victim Compensation Fund

How the Programs Differ	 September 11th Victim Compensation Fund	 WTC Health Program Monitoring and Treatment
Illnesses Covered	Physical Only	Physical and Psychological
Geographic Zone – <i>where</i> were you?	For “presence at the site”: (Manhattan only South of Canal Street)	For exposure: South of Houston Street and parts of Brooklyn
Presence/Exposure Timeframe – <i>when</i> were you there?	September 11, 2001 – May 30, 2002	September 11, 2001 – July 31, 2002
Presence/Exposure Duration – <i>how long</i> were you there?	No minimum time required – just need to have been in the zone during the timeframe	Minimum time requirements apply
While the VCF and the WTC Health Program work together very closely, they are two separate programs with several important distinctions, some detailed here. It is important to note that an individual must register with the VCF and enroll in the WTC Health Program separately.		

- [VCF Info Sheet](https://www.vcf.gov/general-information/vcf-info-sheet) - a general overview of the program, who can apply, and how to apply.
- [VCF Just the Facts](https://www.vcf.gov/sites/vcf/files/resources/VCF_JusttheFacts.pdf) — a great resource that clarifies some common misconceptions about the VCF.
- [Claim Filing Deadlines](https://www.vcf.gov/deadlines) - a detailed guide on the registration deadlines for various victim scenarios.
- [VCF Overview](https://www.vcf.gov/general-information/vcf-overview) - a presentation for individuals who are filing a claim with the VCF, or for those who are interested in how the VCF operates.
- [Forms and Resources](https://www.vcf.gov/formsandresources) page
- [FAQ](https://www.vcf.gov/faqs): <https://www.vcf.gov/faqs>

Follow us [@Sept11VCF](#) on Twitter for your official social media source for the latest VCF news, updates, policy announcements, and information on outreach events and activities.

9/11 Resources

The following organizations work closely with the VCF to support victims and claimants affected by the events of September 11th:

- [9/11 Environmental Action](http://www.911ea.org/): <http://www.911ea.org/>
- [9/11 Health Watch](http://www.911healthwatch.org/): <http://www.911healthwatch.org/>
- [FealGood Foundation](http://fealgoodfoundation.com/): <http://fealgoodfoundation.com/>
- [Voices of September 11th](http://voicesofsept11.org/): <http://voicesofsept11.org/>
- [WTC Health Program](https://www.vcf.gov/wtc-health-program/wtc-health-program-factsheet) - Unsure of the difference between the WTC Health Program and the VCF? Check out this useful [WTC Fact Sheet](https://www.vcf.gov/wtc-health-program/wtc-health-program-factsheet) for key differences between the two programs: <https://www.vcf.gov/wtc-health-program/wtc-health-program-factsheet>

LINE ORGANIZATIONS



RETIRED LIEUTENANTS ASSOCIATION NYPD

Dear Members,

Recently the NY 10-13 sponsored a meeting and fundraiser with The NYC Organization of Public Retirees. This is the group of retirees, funded by only about 10,000 of the 250,000 NYC Medicare retirees from all unions, pursuing the lawsuit against the City of NY. Larry, from our Board, attended this event on behalf of the membership and gave the following update:

Marianne Pizzitola spoke for over an hour describing everything about the Med Adv plan that the City is trying to force on us, from the beginning in 2014 when the UFT got a contract allowing the City to take money from the Stabilization Fund (which was created to give us free health care), to today describing the court battles and appeals. She noted that both the City and the Unions have been misusing the Fund. The City will not respond to a request as to the rules and guidelines of the Fund.

She is trying to reach out to Peter Vallone who helped us get reimbursement for Med Part B saying the city can afford to pay it.

The latest developments are:

1. Anthem pulled out of the deal for Medical Advantage
2. The form to opt Out of the plan has been pulled off the plan
3. The matter is being appealed in court by the City. (We should see the decision potentially in Oct.)

She said make no mistake, the city is still looking to implement the plan, one way or another. One possibility is to amend the NYC Administrative Code 12-126, which protects our health benefits. State law protects our pension, NOT our health care. If the Adm Code is amended, we could lose everything, including the Medicare Part B reimbursement. The City could offer ONLY Med Advantage, or ONLY HIP VIP, replacing GHI Senior Care. If the City is successful in any change, we will lose so much!!

She ended with a request for contributions, noting that only 10,000 of 250,000 retirees has sent in a contribution to pay for the legal costs of our effort to keep fighting.

She also stated that active City employees aren't interested in this matter thinking that this does not apply to them, only retirees, not realizing that one day they will also be retirees!

If it weren't for Marianne, no one would be fighting for us. The City is determined to keep trying, and our own unions are more interested in getting wage raises than medical benefits.

I would like to thank Larry for taking time out of his busy schedule to attend this meeting on behalf of the RLA. Thank you to the NY 10-13 for organizing this event.

The Municipal Labor Committee has distributed the following

Anthem, the parent company of BlueCross BlueShield, has notified New York City that it is withdrawing from the proposed retiree health care plan.

The City and the Municipal Labor Committee are exploring their options for continuing to develop a unique Medicare Advantage plan for retired employees. We will keep you informed as the process goes forward, but we want to assure you that the UFT is never going to stop fighting to preserve premium-free health coverage.

To those of you who are on or going on Medicare and have NYC health plans as your secondary insurance, the Retired Lieutenants Association just got the following information from the Municipal Labor Committee and want to pass this information on to you.

It appears one half of the Alliance making up the Medicare Advantage Plus Plan has pulled out of the agreement. Anthem has withdrawn from the Alliance with Emblem Health GHI SeniorCare.

At this time we do not know what this means for the pending appeal. Without a plan, the City does not appear to have anything to appeal.

While this is great news, it seems like they are trying to put another MAP together to replace the one which just fell apart.

Keep up the fight!!!

Michelle Schaefer
EVP Lodge 100
(President RLA)

LINE ORGANIZATIONS



Information for Family Members Upon Passing of a CEA Member (This information is applicable to members of all line organization)

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 your family to minimize stress and help you get your affairs in order 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 (or whichever line organization deceased belonged to)
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 Dept. 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 Dept.s 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



SOC SUPERIOR
OFFICERS
COUNCIL
CITY OF NEW YORK POLICE DEPARTMENT



SOC SUPERIOR
OFFICERS
COUNCIL
CITY OF NEW YORK POLICE DEPARTMENT



Prevent shingles with the Shingrix vaccine

Dear SOC Member,

Your risk of Shingles increases as you age. Shingrix[®] 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.

Captains Endowment Association

President Chris Monahan
Vice President Johnny Ramirez

Lieutenants Benevolent Association

President Louis Turco
Vice President John Beattie

optumrx.com

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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

Dear Fellow Sergeant,

Several months ago, the Trustees of the Sergeants Benevolent Association Health and Welfare Fund (SBAH&W) began a review of our dental program. We engaged members to query how effectively the plan is being administrated, does the scope of the benefit maximize members' well-being and most significantly is our network of providers meeting the needs of our members. This review led to a Dental Request for Proposal (RFP) to interview and query the myriad of Dental Carriers available in the marketplace and determine which carrier can deliver the most enriched and effective dental benefit for our membership.

As a result of this process, I am pleased to announce that the SBA has selected Empire Dental as our new provider for dental benefits, effective October 1, 2022. Empire Dental is a subsidiary of Blue Cross Blue Shield.

Empire Dental provides a large "national" network which boasts over 137,000 Dentists nationwide, including a 100% increase in the number of local dentists in the NYC metropolitan area. For more than 50 years they have provided organizations, such as ours, with customized and state of the art dental coverage, outstanding customer service, and innovative plan designs. Empire Dental has expertise in administering Labor and Municipal Dental plans. We are confident that this partnership will provide a significant expansion of available benefits and access to dentists for both our active and retired members.

Some areas of significant enhancements to our existing coverages

Increased Implant coverage

Adult Ortho for Active Members

Ortho@Home – program that reduces office visits for eligible cases

Increased Network both locally and nationally

New Web and APP access to view your Dental Benefits as well as a Digital ID Card

We will be providing additional information concerning the new benefit and transition from our former provider to Empire Dental in the coming weeks.

We are always committed to providing the best possible benefits. We hope that you enjoy these improvements that we have made to the Sergeants Benevolent Association Health & Welfare Fund Dental Benefits.

Fraternally,

Vincent J. Vallelong
President
Sergeants Benevolent Association

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

"Sergeants have been putting themselves in harm's way since the earliest days of this Department," said SBA President Ed Mullins in 2015. "Those that have given their lives have left an indelible impression on every past, present and future SBA member. None of their names, or the sacrifice they made on behalf of all citizens of this great city, will ever be forgotten."

LINE ORGANIZATIONS

SBA WALL OF HONOR

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

NAME	DATE	COMMAND	CAUSE
Foster, Michael	1851/08/02	Office of Chief of Police	Fire
McGivern, James	1876/07/24	17 Precinct (9 Precinct)	Stabbed
Gallagher, Thomas (Roundsman)	1882/11/06	23 Precinct	Assaulted during arrest
Comisky, Richard (Roundsman)	1883/06/11	2 Precinct (108 Precinct)	Shot
Montgomery, Robert	1887/01/11	25 Precinct (19 Precinct)	Shot
Rheinhardt, Oscar	1897/04/24	31 Precinct (44 Precinct)	Thrown from Horse
McNierney, Joseph	10/3/1913	29 Precinct (17 Precinct)	Stabbed
Montgomery, Robert	1887/01/11	25 Precinct (19 Precinct)	Shot
Rheinhardt, Oscar	1897/04/24	31 Precinct (44 Precinct)	Thrown from Horse
McNierney, Joseph	10/3/1913	29 Precinct (17 Precinct)	Stabbed
Hodgins, John	10/7/1914	Manhattan	Auto Accident
McIntyre, Peter	10/10/1922	56 Precinct (47 Precinct)	Bicycle accident
Gibbons, Neil	10/15/1924	Marine Division	Explosion
Cantor, Benjamin	6/4/1927	Detective Division	Shot (died 10/19/1924)
Weckesser, Joseph	6/16/1927	71 Precinct	Fire
Barry, James	8/7/1928	9A (Midtown Precinct North)	Auto accident
OShaughnessy, William	6/9/1931	28 Precinct	Shot
Murphy, Timothy	9/14/1931	8 Precinct (6 Precinct)	Shot
Werdann, Theodore	5/12/1932	87 Precinct	Injuries on patrol
Monahan, Eugene	2/4/1933	34 Precinct	Shot
Nadler, George	2/1/1935	Emergency Service Unit	Explosion
Gayne, William	4/20/1936		Complications from surgery for line of duty injury
Kilpatrick, David	1/28/1938	40 Precinct	Shot
McCormick, Matthew	9/19/1943	120 Precinct	Cause: Auto accident
Price, Isaac	7/5/1946	28 Precinct	Heart attack
Brooks, Paul	2/28/1952	Grand Central Pkwy (Highway 3)	Motorcycle accident
Starett, Saul	9/2/1953	50 Precinct	Electrocution
Wiseman, Donald	4/25/1955	107 Precinct	Auto accident
Johnson, Edward	1/8/1960	5 Precinct	Cause: Stabbed
Henninger, Edward	6/9/1969	Accident Investigation Squad	Heart attack
McGowan, Cornelius	8/17/1969	114 Precinct	Heart attack
Tustin, Henry Jr.	11/9/1970	32 Precinct	Shot
Morabito, Joseph	8/26/1971	1st Detective Division	Shot
Reddy, Frederick	9/16/1975	9 Precinct	Shot
Russell, Michael	8/2/1979	75 Precinct	Shot
McCormick, John	4/27/1988	Bronx Narcotics	Shot
Levine, Keith	12/28/1991	Communications Division	Shot while off-duty and attempting to thwart a robbery
McFadden, George	5/2/1998	113 Precinct	Heart attack
Name: Curtin, Michael	9/11/2001	Emergency Service Squad 2	Responding to the World Trade Center attack
Gillis, Rodney	9/11/2001	Emergency Service Squad 8	Responding to the World Trade Center attack
Roy, Timothy	9/11/2001	Traffic Control Unit, Bus Unit	Responding to the World Trade Center attack
Coughlin, John	9/11/2001	Emergency Service Squad 4	Responding to the World Trade Center attack
Ferguson, Keith	1/31/2004	ESS 7	Heart attack on duty
Zoll, Dean	5/28/2004	PBBS Task Force	9/11 Related Ailments
Hanrahan, Claire (Ret.)	8/28/2007	Narcotics Division	9/11 related ailments
Ryan, Michael	11/5/2007	Warrant Section	9/11 related ailments
Thompson, Edward	3/9/2008	6 Precinct	9/11 related ailments
Baez, Alex (Ret.)	11/21/2008	84 Precinct	9/11 related ailments
Clark, Charles (Ret.)	11/7/2009	Housing Bureau, PSA 7	9/11 related ailments
Smith, Harold (Ret.)	3/5/2011	Staten Island Narcotics	9/11 related ailments
Danza, Garrett (Ret.)	7/11/2012	Communications Division	9/11 related ailments
Divers, Patrick	2/1/2013	Brooklyn North Narcotics	Heart attack on duty
OLeary, Donald Jr.	3/26/2014	Transit District 11	9/11 Related Ailments
Murphy, Patrick (Ret.)	8/20/2014	Emergency Service Squad 5	9/11 Related Ailments
Ferrara, Paul	8/28/2014	110 Precinct	9/11 Related Ailments
Scalza, Stephen (Ret.)	10/1/2014	OCID	9/11 Related Ailments
Murnane, Francis	3/15/2015	Major Case Squad	Heart Attack
Conniff, Donald	12/12/2015	9 Precinct	Auto Accident
Tuozzolo, Paul	11/4/2016	43 Precinct	Shot

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

DOOMSTRIKER LEMC

Memorial Ride Sergeant Paul Tuozzolo



\$30/Rider

\$10/Passenger

Registration 1300 @

208 Route 109 Farmingdale NY

KSU 1400

August 13, 2022

*Music
by*



*Food/Drinks/Raffles
And*

*Other Activities
Will Commence After*

*Sponsored
by*



Proceeds Go to the SBA Widows and Childrens Fund Inc.

**CONTACT JOSEPH RICOTTA, 646 539-8860 - SBA CITY-WIDE
SECRETARY FOR MORE INFORMATION**

LINE ORGANIZATIONS



2022 Jack Healy Memorial Scholarships

The DEA is now accepting applications for the 2022 Jack Healy Memorial Scholarships.

The DEA will be awarding at least ten (10) scholarships to the sons and daughters of DEA members in good standing. Awards are \$5,000 each. If you are applying for more than one child, each child requires a separate submission.

Applications must be at the DEA no later than **Friday, September 23, 2022**. Winners will be selected in a random drawing conducted by the DEA in the fall.

Click on link below for the application form, which can also be found on the DEA website at www.nycdetectives.org



https://mcusercontent.com/1f70b0b5e7a8a3811d40cdba7/files/2fbbbcf0-26da-ce7d-0cf5_f619aa7294a9/2022_DEA_Jack_Healy_Scholarship_Form.pdf

NYC Medicare Advantage Update

July 20, 2022

Dear Retiree,

As you may know, the Municipal Labor Committee (MLC) governs the healthcare plans for all active and retired City employees, and the DEA has always had “a seat at the table.”

As you may also recall, the NYC Medicare Advantage Plan has been delayed since March 2022, when a State Supreme Court ruling barred the City from charging retirees for their GHI Senior Care coverage. Prior to the ruling, members enrolled in Senior Care would have been required to pay \$191.57 per month to maintain their current coverage. The City has appealed the ruling and is scheduled to be heard sometime this fall by the NYC Appellate Division.

Despite being continually apprised of our efforts, Anthem/Empire Blue Cross Blue Shield recently demanded that the City and the MLC unconditionally guarantee that the program would start on January 1, 2023, regardless of any change or court decision. This was, obviously, not something the City and the MLC could do.

Anthem/Empire Blue Cross Blue Shield has now informed us that they will not continue with the proposed program. The City and the MLC are exploring our options for providing a substitute Medicare Advantage Plan that will provide quality care on a premium-free basis. There were several alternative health insurance carriers that responded to the original City/MLC Request for Proposal. We can now reexamine those proposed Plans. It is important that any provider we consider has a national network of health care providers who can deliver a quality Medicare Advantage Plan.

As we have previously stated, New York City retirees remain the only public sector group in America who have not had to contribute to their health care plans. Because the original proposed Medicare Advantage Plus program (which was originally slated to begin January 1, 2022) was delayed, the City/MLC has now lost one year of Medicare subsidy funding (more than \$600-million), and has left us only five more months to develop an alternate Plan before the NYC Stabilization Fund begins to falter. The original point of redeveloping the Medicare plan was to keep the Stabilization Fund from going bankrupt, given the escalating costs of healthcare, including items such as injectables and chemotherapy drugs, homecare, mental health, etc. With the delay and now withdrawal of Anthem from the Plan, we are now entering uncharted territory in order to replace Anthem/Empire Blue Cross Blue Shield as our Medicare Advantage carrier.

The City/MLC Technical Committee will begin exploring alternatives for our membership, and, as always, we will keep you apprised of any and all developments as they occur and as we learn more.

LINE ORGANIZATIONS



PCNY Outlines New Gun Legislation

The DEA received a summary from the Police Conference of New York regarding the new gun legislation recently enacted by Gov. Hochul following the recent spate of mass shootings, including the subway shooting in Brooklyn and the mass shooting in a supermarket in Buffalo, New York. This law will take effect on **September 1, 2022**, with the exceptions of the provisions that require the creation of new government functions or bureaus.

As you can read in the memo, and as PCNY counsel James B. Tuttle states, "... the law specifically exempts federal law enforcement, state and local police officers, peace officers, retired police officers and others from many of its most significant provisions." As Tuttle also notes, the bill is 21 pages long and his summary cannot cover every detail, but the principal aspects regarding concealed carry licensing, sensitive or restricted locations, ammunition purchases, body armor, and background checks are covered herein.

Click on **link below** to read the PCNY memo from James Tuttle which outlines the most significant portions of this new legislation. https://mcusercontent.com/1f70b0b5e7a8a3811d40cdba7/files/7b53b5fe-3446-cc4f-5ed9-67b8310ff00d/New_York_State_Amendments_Regarding_Gun_Safety.pdf

AUGUST EVENTS

AUG02 - 03

WAKE & FUNERAL FOR ADRIAN MORALES

The DEA regrets to announce the passing of Adrian Morales, son of Det. Second Grade Michael P. Morales (who died in the line of duty on June 10, 2009). <https://www.nycdetectives.org/events/wake-funeral-for-adrian-morales/>

AUG05

MEMORIAL MASS FOR DET. SECOND GRADE GEORGE C. MORENO

On Friday, August 5, 2022, at 10:30 a.m., there will be a Memorial Mass for Det. Second Grade George C. Moreno, who passed away in the line of duty: <https://www.nycdetectives.org/events/memorial-mass-for-det-second-grade-george-c-moreno/>

AUG05 - 06

WAKE & FUNERAL FOR DET. BRENDAN J. MCVEIGH

The DEA regrets to announce the passing of Det. Brendan J. McVeigh of the 9 Squad, who passed away on August 1, 2022 at the age of 28. <https://www.nycdetectives.org/events/wake-funeral-for-det-brendan-j-mcveigh/>

AUG07

DET. FIRST GRADE BRIAN "SMILES" SIMONSEN THIRD ANNUAL MOTORCYCLE RIDE

The Vigilance Law Enforcement Motorcycle Club of Queens will hold its 2022 Det. First Grade Brian "Smiles" Simonsen Third Annual Motorcycle Ride on Sunday, August 7, 2022, from 12 Noon. <https://www.nycdetectives.org/events/det-first-grade-brian-smiles-simonsen-third-annual-motorcycle-ride/>

AUG20

STREET RENAMING FOR DET. MOLLIE A. GUSTINE

There will be a street renaming for the late Det. Mollie A. Gustine on Saturday, August 20, 2022, at 117-31 192nd Street in Jamaica, New York 11434, from 12:00 p.m. to 5:00 p.m., with ceremony at 1:00 p.m. <https://www.nycdetectives.org/wp-content/uploads/2022/08/Mollie-Ann-Gustine.pdf>

AUG26

THE THIRD ANNUAL DET. BRIAN SIMONSEN GOLF OUTING

Friday, August 26, 2022 Brunch 10:30 a.m. Shotgun start 12:00 Noon Click on the link below to see the flyer for costs, details, and to reserve a spot. <https://www.nycdetectives.org/events/the-third-annual-det-brian-simonsen-golf-outing/>

AUG27

10TH MEMORIAL MASS FOR DET. FIRST GRADE JOHN F. KRISTOFFERSEN

On Saturday, August 27, 2022, there will be a tenth commemorative memorial mass for Det. First Grade John F. Kristoffersen, who passed away August 25, 2012, of 9/11-related cancer. <https://www.nycdetectives.org/events/10th-memorial-mass-for-det-first-grade-john-f-kristoffersen/>

LINE ORGANIZATIONS



Det. First Grade Brian "Smiles" Simonsen Third Annual Motorcycle Ride

The Vigilance Law Enforcement Motorcycle Club of Queens will hold its 2022 Det. First Grade Brian "Smiles" Simonsen Third Annual Motorcycle Ride on Sunday, **August 7, 2022**, from 12 Noon to 4:00 p.m. starting from the rear of 2400 Sunrise Highway, National Grid Parking Lot in Bellmore, NY 11710. There will be an after party at Austin's Ale House, 82-70 Austin Street in Kew Gardens, Queens, NY 11415. Proceeds will benefit the Brian Simonsen Memorial Foundation.

VIGILANCE LEMC QUEENS

BRIAN "SMILES" SIMONSEN 3RD ANNUAL

MOTORCYCLE RUN

AUGUST 7TH 2022

12PM - 4PM

2400 SUNRISE HIGHWAY

NATIONAL GRID PARKING LOT (REAR)

9AM REGISTRATION

KSU 1115AM

\$30 PER MOTORCYCLE

\$10 PASSENGER

Food, Cash Bar, & Live Band.

After Party: Austin's Ale House- 82-70 Austin Street, Kew Gardens, NY 11415

DEA center will provide breakfast & beverages at commencement of run.

Proceeds will be donated to the Brian Simonsen Memorial Foundation.

LINE ORGANIZATIONS



July 29, 2022 [PBA Updates](#)

TAKE ACTION: Killer of PO Cecil Sledge up for parole again

Dear PBA Member: I am writing to alert you that one of NYC's most brutal cop-killers is coming up for parole again next month: Salvatore "Crazy Sal" Desarno, killer of 69 Pct. P.O. Cecil Sledge.

We URGENTLY need your help to keep this killer behind bars. Use the PBA's [Keep Cop-Killers In Jail](#) tool to take action.

P.O. Sledge was shot and killed on January 28, 1980, during a traffic stop of Desarno, who was on parole for an armed robbery at the time. After he was shot, P.O. Sledge's duty belt became entangled with Desarno's vehicle. Desarno dragged our hero brother for a quarter of a mile and left him dead in the street.

Sincerely,

Patrick J. Lynch
President

PBA in the News

July 31, 2022

Pat Lynch blames drug busts decline on understaffed NYPD and lack of criminal-justice-system support

The PBA president is quoted in the **NY Post**: "If New Yorkers want more enforcement, they need to demand a fully staffed NYPD and a criminal justice system that will back us up." <http://nycpba.org/news-items/post/2022/new-york-city-drug-busts-decline-while-overdose-deaths-soar/>

July 27, 2022

More coverage of attack on police officers and release of perp

In TV interviews on **Fox 5 News**, <http://nycpba.org/news-items/fox-5-news/2022/interview-with-pat-lynch-on-skyrocketing-crime/>, **ABC 7 News**, <http://nycpba.org/news-items/abc-7-news/2022/pat-lynch-on-release-of-cop-attacker/>, and **CBS 2 News**, Pat Lynch points to the causes of today's skyrocketing crime numbers. <http://nycpba.org/news-items/cbs-2-news/2022/pat-lynch-on-release-of-cop-attacker/>

July 26, 2022

Pat Lynch condemns speedy release without bail of turnstile jumper who grappled with, punched NYPD officer who arrested him

The PBA president is quoted in the **NY Post** <http://nycpba.org/news-items/post/2022/wild-video-shows-teen-punching-grappling-with-nypd-cop/> and on **NBC 4 News** <http://nycpba.org/news-items/nbc-4-news/2022/pat-lynch-condemns-speedy-release-without-bail-of-turnstile-jumper-who-grappled-with-punched-nypd-officer-who-arrested-him-1/>, and Bronx, **Fox 5 News**, <http://nycpba.org/news-items/fox-5-news/2022/ny-teen-released-from-custody-after-brawling-with-police-on-subway-platform-in-bloody-video/>: "If New Yorkers want to know why the chaos in the transit system is not improving more quickly — this is why. The criminals underground know they can get in a brawl, choke a cop and be back out in hours. Cops are putting ourselves on the line to make the subways safer, but we are feeling abandoned by a justice system that won't back us up."

July 14, 2022

Pat Lynch slams CCRB's latest power grab as the agency proposes expanded clout

The PBA president is quoted in **Gothamist**: "Cops know they won't get 'fair and impartial' treatment from CCRB. It's one more reason they're quitting in droves."

July 8, 2022

As NYPD officers leave at alarming rate, Pat Lynch says they're "taking their talents elsewhere"

The PBA president is quoted in **Gothamist**: "We're not only losing experienced veterans. We're also losing cops in the prime of their careers who are taking their talents elsewhere. The NYPD cannot continue papering over this staffing crisis with more and more overtime. That will drive even more cops to pursue other opportunities where they can make more money and have a better quality of life."

July 2, 2022

Pat Lynch says NYPD exodus has become a "stampede"

The PBA president is quoted in the **NY Post**: <http://nycpba.org/news-items/post/2022/nypd-exodus-has-become-a-stampede-pba-leader-lynch/>

"The exodus has become a stampede. We're not only losing experienced veterans. We're also losing cops in the prime of their careers who are taking their talents elsewhere. The NYPD cannot continue papering over this staffing crisis with more and more overtime. That will drive even more cops to pursue other opportunities where they can make more money and have a better quality of life."

Veterans Property Tax Relief

To qualify for the disabled veteran homestead property tax relief under North Carolina law a person must meet the following criteria:

- The property owner must be a veteran of any branch of the US Armed Forces with an honorable discharge AND
- The property owner must have a permanent & total service connected disability of 100% OR
- Rated Permanently Individually Unemployable by the US Dept. of Veteran Affairs OR
- The property owner must be in receipt of Dependents Indemnity Compensation (Survivors Pension) as a surviving spouse.

The disabled veteran homestead exemption is the first \$45,000 of your assessed real property value. Co-owners **who are not spouses** and who are individually eligible for the benefit will receive no more than the first \$45,000 of the assessed real property. \$45,000 is the maximum allowed exclusion for property tax relief N.C.G.A 105.277.1C.

1. Complete Sections 1 and 2 of the NCDVA-9 Form.
2. Mail or Fax Certification to:
State Service Office
NCDMVA - NCDVA9
251 North Main Street, Room 190
Winston-Salem, NC 27155
Fax: (336) 631-5028
3. Once certified by the Veterans Benefit Administration the form will be returned to your primary residence. You will then submit the NCDVA-9 to your local county tax office.

The deadline to submit your documents to your county tax office is June 1st of the current tax year. It is recommended that you submit your application to the State Service Center well in advance of this date to allow time for the certification process.

Property Tax Exemptions For New York State Veterans

There are three different property tax exemptions available to Veterans who have served in the United States Armed Forces. The exemption applies to county, city, town, and village taxes. Exemptions may apply to school district taxes.

Veterans can receive one of the three following exemptions:

1. Alternative Veterans' Exemption
 - Available only on residential property of a Veteran who has served during a designated time of war or received an expeditionary medal
 - Currently available in over 95 percent of the county, city, town, and village taxing jurisdictions across the state. The remainder of these jurisdictions may choose to offer this exemption in the future
 - Veteran applicants should check with the assessor or clerk in the municipalities in which they reside to see whether the Alternative Veterans' Exemption is offered
 - Extra tax reductions available for combat and United States Dept. of Veterans Affairs service-connected disabilities. May be available for school district taxes. School districts must elect to offer the exemption
2. Cold War Veterans' Exemption
 - Available only on residential property of a Veteran who served during the Cold War period
 - Counties, cities, towns, and villages have the option to offer this exemption to qualified Veterans
 - Extra tax reductions available for United States Dept. of Veterans Affairs service-connected disabilities
 - Check with your assessor or clerk to see whether the Cold War Veterans' exemption is offered
3. Eligible Funds Exemption
 - Provides a partial exemption
 - Applies to property that a Veteran or certain other designated person purchases. Such owners must purchase the property with pension, bonus, or insurance monies
 - May be available for school district and other taxes

Veterans should submit an amended application if the Veteran's United States Dept. of Veterans Affairs service-connected disability percentage changes.

Veterans may also be eligible for other exemptions based on income and disability.

How to Request an Exemption

Eligible Veterans must submit the initial exemption application form to the assessor. There is a deadline for filing. For additional details, including filing deadlines and applications, please contact your local tax assessor's office.

Acceptable Military Records

Please reference the listing of documents that may be used to prove discharge under honorable conditions: <http://www.tax.ny.gov/pit/property/exemption/vetexemptproof.htm>

Additional Assistance:

If you would like to learn more about the benefits and services you may be eligible for as a Veteran, servicemember, or as a family member of a Veteran or servicemember, please call the New York State Division of Veterans' Services Help Line at 1.888.838.7697 (VETSNYS), where you may also schedule an appointment with one of our Veterans Benefits Advisors.

For Additional Information

If you would like additional information regarding Property Tax Exemptions, please visit the Dept. of Taxation and Finance's Website by clicking this link: <https://www.tax.ny.gov/pit/property/exemption/vetexempt.htm>.

LINE ORGANIZATIONS

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

PBA
News Clips



www.nycpba.org

Patrick J. Lynch, President



Keep Cop-Killers in Jail

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

Thank you for helping us
HOLD THE LINE

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



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

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

Visit www.nycpba.org & click:
KEEP COP-KILLERS IN JAIL



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

Patrick J. Lynch, President

www.nycpba.org

Health and Welfare

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 04/28/22

Name	Address/Phone	Specialty/Practice
BARRETT, ANNA REBECCA AUD See Other Locations	8924 BLAKENEY PROFESSIONAL DR CHARLOTTE NC 28277 (704) 703-1080	Audiology
MORI, NARESH A MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology
PATEL, VASANT BHARAT MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology
CHIU, JENYUNG A MD	306 WESTWOOD AVE STE 401 HIGH POINT NC 27262 (336) 802-2125	Cardiology, Internal Medicine
LIMBANOVNOS, GEORGE A DC	8019 ARDREY KELL RD CHARLOTTE NC 28277 (704) 321-0656	Chiropractic
DEGARAY, JENNIFER ROBIN DC	6580 OLD MONROE RD STE A INDIAN TRAIL NC 28079 (704) 225-8686	Chiropractic
KLESSIG, BLAKE ALLEN DC	6580 OLD MONROE RD STE A INDIAN TRAIL NC 28079 (704) 225-8686	Chiropractic
WRIGHT, CHRISTOPHER WILLIAM DC	6580 OLD MONROE RD INDIAN TRAIL NC 28079 (704) 225-8686	Chiropractic
WHITE, CURT LEE DC	122 GATEWAY BLVD STE 100 MOORESVILLE NC 28117 (704) 799-1416	Chiropractic
KENNEWEG, KATHERINE MD	309 S SHARON AMITY RD STE 200 CHARLOTTE NC 28211 (704) 344-8846	Dermatology
SNYDER, CHRISTOPHER ALAN MD	309 S SHARON AMITY RD CHARLOTTE NC 28211 (704) 344-8846	Dermatology
WU, SAM MD See Other Locations	309 S SHARON AMITY RD STE 200 CHARLOTTE NC 28211 (704) 344-8846	Dermatology
MCELGUNN, PATRICK S MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology

Health and Welfare

HAWK, ROBERTA J MD	937 COX RD GASTONIA NC 28054 (704) 898-8014	Dermatology
HIGGINS, KRISTEN B MD	937 COX RD GASTONIA NC 28054 (704) 898-8014	Dermatology
SINGLA, PARTEEK MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
VANOURNY, JAIME J MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
KLINE, LAURA M MD	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Dermatology
MU, EUPHEMIA W MD	7476 WATERSIDE LOOP RD STE 600 DENVER NC 28037 (704) 601-4381	Dermatology
SEMINARA-ZAMBRZYCKA, NICOLE MARIE MD	7476 WATERSIDE LOOP RD STE 600 DENVER NC 28037 (704) 601-4381	Dermatology, Internal Medicine
MAGEL, GEORGE DIMITRI MD See Other Locations	105 DELTA PARK DR SHELBY NC 28150 (704) 484-0464	Dermatology
NAPOLITANO, LARRY MD	105 DELTA PARK DR SHELBY NC 28150 (704) 484-0467	Dermatology
HUNT, DORI L MD	1927 3RD AVENUE LN SE HICKORY NC 28602 (828) 328-3500	Dermatology
BAUER, STEVEN R DO	15640 DON LOCHMAN LN STE A CHARLOTTE NC 28277 (704) 540-1640	Family Practice
EVIVIE, PATRICK E MD	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
KOOS, TODD D	4221 TUCKASEEGEE RD CHARLOTTE NC 28208 (704) 392-4057	Internal Medicine, Physical Therapy
ACAMPORA, MATTHEW DANIEL MD	15640 DON LOCHMAN LN STE H CHARLOTTE NC 28277 (704) 540-1640	Internal Medicine

Health and Welfare

LE, STACY C MD	13220 ROSEDALE HILL AVE HUNTERSVILLE NC 28078 (704) 766-0320	Internal Medicine
CHIU, JENYUNG A MD	306 WESTWOOD AVE STE 401 HIGH POINT NC 27262 (336) 802-2125	Cardiology, Internal Medicine
CORLEY, SARAH JEAN OTR See Other Locations	710 E CATAWBA ST BELMONT NC 28012 (704) 954-8959	Occupational Therapy
BOSTIC-ARRINGTON, DOMINIQUE OTR See Other Locations	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
GRAGG, CHRISTIAN LEIGH OTR	8440 PIT STOP CT NW STE 140 CONCORD NC 28027 (704) 960-1729	Occupational Therapy
KINARD, MANDY PROPST OTR	8440 PIT STOP CT NW STE 140 CONCORD NC 28027 (704) 960-1729	Occupational Therapy
MCLAUGHLIN, AMANDA MARIE OTR	8440 PIT STOP CT NW STE 140 CONCORD NC 28027 (704) 960-1729	Occupational Therapy
JOYCE, SHANNON MACKENZIE OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
OKODUWA, TRACEE S OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
CAUSBY, KARA OTR	910 E MAIN ST LINCOLNTON NC 28092 (704) 748-0616	Occupational Therapy
COOK, KAYLA OTR	1899 TATE BLVD SE STE 2106 HICKORY NC 28602 (828) 358-0976	Occupational Therapy
CRANFORD, JESSICA IRVIN OTR	1899 TATE BLVD SE STE 2106 HICKORY NC 28602 (828) 358-0976	Occupational Therapy
BURNS, JEREMY ROSS OD	2428 REIDVILLE RD SPARTANBURG SC 29301 (864) 576-7225	Optometry
PAUL, JONATHAN JAMES MD	10616 METROMONT PKWY STE 106 CHARLOTTE NC 28269 (704) 509-6427	Orthopaedic Surgery
TAUB, NEAL STEPHEN MD	3535 RANDOLPH RD STE 208 CHARLOTTE NC 28211 (704) 442-9805	Physical Medicine & Rehabilitation, Pain Management (ANES)

Health and Welfare

JAMES, MARY MARGARET M MD	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics
YANEZ, MIGUEL ANGEL MD See Other Locations	309 S SHARON AMITY RD STE 200 CHARLOTTE NC 28211 (704) 344-8846	Plastic Surgery
BUTALA, PARAG MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	General Surgery,Plastic Surgery
HUTCHINSON, LAUREN MD See Other Locations	959 COX RD GASTONIA NC 28054 (704) 866-7576	Plastic Surgery
FREEMAN, DARRELL MD See Other Locations	19900 W CATAWBA AVE # B CORNELIUS NC 28031 (704) 892-4878	Plastic Surgery
SICILIANO, STEVEN ANDREW MD	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Plastic Surgery,Plastic & Reconstructive Surgery
DE LA CRUZ, LUIS I MD	1529 N LIMESTONE ST STE B GAFFNEY SC 29340 (864) 487-9931	Pulmonary Disease
BOSCIA, JOSEPH A MD	1005 THOMPSON BLVD UNION SC 29379 (864) 427-0278	Pulmonary Disease
ERB, DAVID R MD	151 HAROLD FLEMING CT SPARTANBURG SC 29303 (864) 573-6320	Pulmonary Disease,Critical Care Medicine (IM)
SIDDIQUI, FARHAN MD	151 HAROLD FLEMING CT SPARTANBURG SC 29303 (864) 573-6320	Pulmonary Disease
BUTALA, PARAG MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	General Surgery,Plastic Surgery
ESKENAZI, BENJAMIN ROSS MD See Other Locations	959 COX RD GASTONIA NC 28054 (704) 866-7576	General Surgery
FORD, PETER F MD	7800 PROVIDENCE RD STE 209 CHARLOTTE NC 28226 (704) 544-7535	Vascular Surgery,General Surgery
MINUTE CLINIC	1305 MATTHEWS TOWNSHIP PKWY MATTHEWS NC 28105 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	3310 SISKEY PKWY MATTHEWS NC 28105 (866) 389-2727	Urgent Care Center

Health and Welfare

MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	4100 CARMEL RD CHARLOTTE NC 28226 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	3610 MATTHEWS MINT HILL ROAD MATTHEWS NC 28105 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	2901 WESLEY CHAPEL STOUTS MONROE NC 28110 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	210 E TRADE ST # E186 CHARLOTTE NC 28202 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	231 NORTH GRAHAM STREET CHARLOTTE NC 28202 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, PC	1142 N BROOME ST WAXHAW NC 28173 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	9805 ROCKY RIVER RD CHARLOTTE NC 28215 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	14125 STEELE CREEK RD CHARLOTTE NC 28273 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC	1740 HIGHWAY 160 W FORT MILL SC 29708 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, MINUTE CLINIC	9308 KENDALL DR CHARLOTTE NC 28214 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	625 E ROOSEVELT BLVD MONROE NC 28112 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	4724 CHARLOTTE HWY CLOVER SC 29710 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	6750 E WILKINSON BLVD BELMONT NC 28012 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF SC LLC	2707 CELANESE RD ROCK HILL SC 29732 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF SC LLC	609 CHERRY RD ROCK HILL SC 29732 (866) 389-2727	Urgent Care Center

Health and Welfare

MINUTE CLINIC	5225 POPLAR TENT RD CONCORD NC 28027 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	6150 BAYFIELD PKWY CONCORD NC 28027 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, PC	442 S HIGHWAY 27 STANLEY NC 28164 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC	333 LANCASTER BYP E LANCASTER SC 29720 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	127 SOUTH MAIN STREET PO BOX 279 DAVIDSON NC 28036 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	559 RIVER HWY MOORESVILLE NC 28117 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	1403 E MAIN ST LINCOLNTON NC 28092 (866) 389-2727	Urgent Care Center
CORAM ALTERNATE SITE SERVICES	9401-J SOUTHERN PINE BLVD CHARLOTTE NC 28273 (828) 258-1150	Visiting Nurse Service, Home Health Care

Winter 2022

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

LABORATORY NAME	PLANS COVERED	PHONE NUMBER	WEBSITE
Routine Clinical Laboratory Services			
Labcorp	All Plans	855-522-2677	Labcorp.com
Quest Diagnostics, Inc.	All Plans	866-697-8378	questdiagnostics.com

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Health and Welfare

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beverlywright710@gmail.com

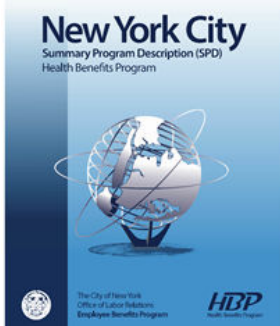
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Health and Welfare



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 Catastrophic benefit (GHI/Emblem Health Members Only)

The GHI Catastrophic Rider was established to assist our members and their eligible dependents (includes spouses, registered domestic partners, and eligible dependent children; full-time students ages 19–23) to defray some of the non-covered medical and surgical expenses incurred for services rendered by non-participating or out-of-network providers and to provide coverage for catastrophic illness

- Members must incur out-of-pocket expenses of more than \$3,000 per year. (Out-of-pocket expenses are those medical and hospital charges that are considered reasonable and customary by GHI and are not reimbursed by either the City Health Plan or private insurers).
- Members must produce a statement of services, Explanation of Benefits Form (EOB) and cancelled checks for expenses submitted.
- Reimbursement is based on a contract year (January – December) 100% of GHI reasonable and customary charges, based on the current profile.
- The maximum lifetime benefit is \$2 million (limitations apply).

Limitations

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.

\$1,000 SOC Catastrophic Benefit

The SOC provides a self-funded \$1,000 direct reimbursement payable to the member after the member has submitted the required documentation and has qualified under the GHI Catastrophic Rider outlined above. The member must have incurred the minimum of at least \$3,000 out-of-pocket to qualify. The exclusions and restrictions of the SOC Catastrophic Reimbursement are the same as the requirements outlined above for the GHI Catastrophic Benefit.

The benefit does not cover prescription drug charges. Ineligible charges such as experimental procedures or services not approved by GHI/CBP and/or Empire Blue Cross Blue Shield are likewise not eligible for this benefit.

Example: You paid \$10,000 in out-of-pocket expenses, but GHI's reasonable and customary payment for those services is deemed to be \$7,000. The member is responsible for and pays the remaining \$3,000 of the balance and is now eligible to receive \$1,000 from the SOC's Catastrophic Reimbursement Benefit.

SBA—Eligibility

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

Definition of PPO and POS

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

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

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

Health and Welfare



NYC Health Benefits Program City Coverage for Medicare-Eligible Retirees

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

Medicare Enrollment

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

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

Medicare Part B Reimbursement

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

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

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

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

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

[Medicare Part B Reimbursement Program Application](#)

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

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

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

2019 Medicare Part B Premium Reimbursement ANSWERS TO FREQUENTLY ASKED QUESTIONS

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

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

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

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

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

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

Health and Welfare



NYC Health Benefits Program City Coverage for Medicare-Eligible Retirees

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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

IRMAA Medicare Part B Reimbursement

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

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

THIS AND THAT



HR-218 Qualifications

Lt. Kent Lukach, Lincoln Co. Sheriff's Office will conduct qualifications at our convenience, Mon. - Sat. 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. Contact club member **Mike Boger**: wrthawg@yahoo.com or 704-699-4790 for further information.

Tega Cay, SC <https://www.tegacaysc.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@tegacaysc.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/



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.



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:2126935607)/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:2122335531)
- Detectives - Detectives' Endowment Association (DEA) at [212 587-9120](tel:2125879120)
- Sergeants - Sergeant's Benevolent Association (SBA) at [212 431-6555](tel:2124316555)
- Lieutenants and above - Superior Officers Council (SOC) at [212 964-7500](tel:2129647500)

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:2125130470).

3. Contact the NYPD Operations Unit located at One Police Plaza at [646 610-5580](tel:6466105580), 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:8007721213) (Funeral Director will usually do this for you).

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

Continued next page.....

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section

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

40 – Rector Street – 3rd Floor

New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

Continued next page.....

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

NOSTALGIA

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

AUGUST

1877

9 August 1877

Greenpoint-Police Captain George R. RHODES has gone on a two weeks vacation, which he will spend in hunting and fishing.

11 August 1877

Sergeant Nicholas BOCK has returned from Passaic, New Jersey, where he has been spending his vacation.

20 August 1877

Death of a Policeman

Officer John GODKIN, of the Police Mounted Squad, died this morning, at his residence, No. 450 Bergen street. He was upward of fifty years of age, and was noted for being one of the tallest and best built men in the department.

During the rebellion, he served on General JOURDAN's staff, and the General being made President of the Board of Police and Excise, the old soldier was, on September 30, 1873, appointed janitor of Police Headquarters. On the Mounted Squad being organized, he on April 26, 1875, threw up the position of janitor, and took to active duty. He was born in this country, March 17, 1822.

21 August 1877

The Death of Officer Godkin

The funeral of Officer GODKIN, of the Mounted Police Force, who died yesterday morning, will take place at half past eight o'clock tomorrow morning, from No. 450 Bergen street, and the remains will be interred at Springfield, L.I.

23 August 1877

A New Detective

Patrolman John MALOY, of the Thirteenth Precinct, was to-day promoted to the rank of detective.

The Courts-A Policeman's' Wife too much Married

James Hamilton, roundsman in the Sixth Precinct police force has commenced an action in the Supreme Court to annul a marriage between him and Mrs. Elmira F. SMITH, on the ground that the defendant had been previously married, and her husband was alive at the time she entered into the contract with him, the plaintiff. Mr. HAMILTON is a widower. His wife had five children. Some time ago he became acquainted with the defendant who was thirty five years of age, and represented herself as a widow. She also had several children. HAMILTON married the so-called widow SMITH in March last. The new families, or at least a portion of each, were blended together, or at least an attempt was made to consolidate them, but it was soon discovered that the sentiments, feelings and general characteristics were such as to forbid the attempt to make them one happy family. Finally Mrs. SMITH-HAMILTON, one morning about four weeks ago, packed her wardrobe in a huge Saratoga trunk and went to parts unknown by the conservator of the peace HAMILTON. The latter subsequently learned that this supposed second wife was not a wife at all, as she had a husband named Eugene SMITH who left her seven years ago and is now residing in New York City. John ROESCHE is counsel for the plaintiff.

Continued next page.....

NOSTALGIA

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

August 24 1877 continued.....

OFFICER HAMILTON'S MATRIMONIAL TROUBLES - CARD FROM MRS. HAMILTON'S COUNSEL

To the Editor of the Union-Argus:

A paragraph appeared in your issue of yesterday reflecting in a most heartless way upon Mrs. James HAMILTON, asserting that a suit had been commenced by her husband to annul their marriage, upon the ground that her first husband was living when she married Mr. HAMILTON, that this first husband abandoned her seven years ago and is now living in New York and that she recently left Mr HAMILTON "for parts unknown."

As the counsel for Mrs. HAMILTON, I deem it my duty to state that these assertions are wholly untrue. The appearance of this paragraph was the first intimation she has had of the commencement of any such suit, and no papers in this alleged suit have been served upon her. Her first husband, Demund J. SMITH, was drowned at sea, in September, 1868, from the steamer Golden Age, while en route for San Francisco, and abundant proof of that fact can be furnished.

She was married to Mr. HAMILTON in March last, they having been acquaintances since their childhood. She lived with him for about six weeks, acting a mother's part to his motherless children securing, as few stepmothers ever do, their love and affection, and was then driven by his harshness and cruelty to rise from a bed of sickness and leave his house, not "for parts unknown", but to seek the protection of her father, Mr. James CLEVELAND, a well-known and highly respected residence of Brooklyn, residing at No. 28 Kossuth place and there she has ever since lived, as Mr. HAMILTON well knows. From the motives of delicacy and a desire to avoid notoriety, she has hitherto refrained from taking any steps against him; but in justice to herself, she will now endeavor to secure a legal separation from the man who has treated her so vilely and aspersed her character so injustly.

John S. RAY, Counsel for Mrs. HAMILTON.





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 1st 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
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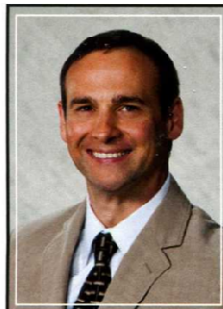
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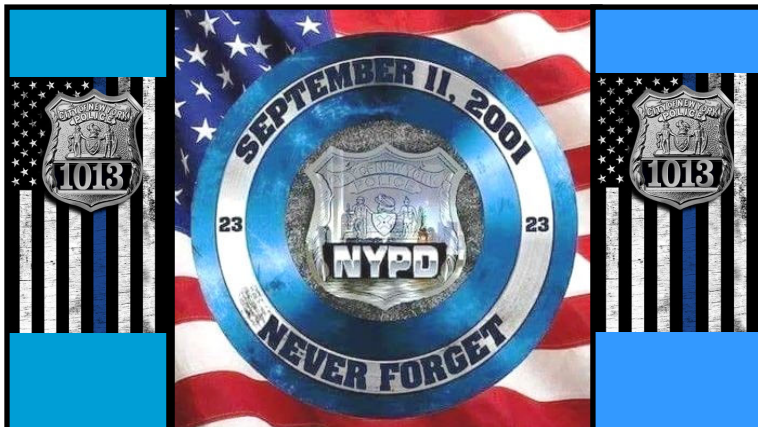


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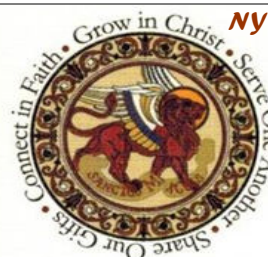
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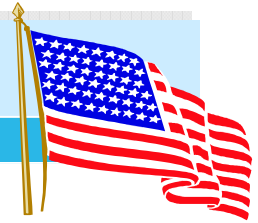
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