NYPD 10-13 CLUB
of Charlotte, NC INC.
1219 High Brook Drive
Waxhaw, NC 28173

A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG. INC.
http://www.nationalnycpd1013.org
AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFI

Board Members | Volume 18 Issue 8 | 10-13 | August 2026

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PRESIDENT'SMESSAGE

Ladies and Gents,

At our last meeting, we welcomed Cyber Consultant Preston Bessire as a guest speaker. Preston gave an informative presentation on common cyber scams and practical ways to protect home computers and cell phones. Because many of our Waxhaw-area members are unable to attend our Charlotte meetings, I have invited Preston to give the same presentation at our Waxhaw meeting this October.

Next month is our 9/11 meeting and ceremony. Please note that our meeting will be held on **Friday**, September 11th. As we remember the 25th anniversary of September 11, 2001, our own Frank DeMasi will once again honor us by sharing his personal experience from that day. Frank has also recently collaborated on a new 9/11 documentary that is still in production. A link will be published in the upcoming September newsletter, and the director hopes the documentary will become available for the 25th anniversary.

If you were a first responder or were on duty on September 11, 2001, or if you have a story from your time as an active MOS, I invite you to share a brief account of your experience that day. If we receive enough responses, we will include them in our September newsletter. If you prefer to remain anonymous, please indicate that in your response. Please keep your response to one paragraph and send it to firizarrynypd1013@gmail.com no later than August 14th. If you are a DEA member, please note this name change for your prescription benefits. The change affects the name of the prescription benefit manager only. Effective immediately, DEA's prescription benefit manager, Capital Rx, is transitioning to a new name: JUDI RX. Members who currently use the Capital Rx app do not need to take any action at this time. More on this in this edition of our Newsletter on page 21.

For those of you who have not yet purchased tickets, our two-hour Lake Norman cruise will be held on Saturday, October 3, 2026, from 5:30 to 7:30 p.m. Tickets are $31.00. The cruise provides light snacks, and the club will provide sandwiches. BYOB is permitted for wine and beer only.

We are pleased to welcome into our club our newest member, retired NYC Corrections Officer Edward Bell.

Fraternally,

Frank Irizarry

Frank Irizarry

VICE PRESIDENTS MESSAGE

Why Staying Connected Saves Lives — and Why POPPA Still Matters in Retirement

For most of us, the job wasn't just a career — it was a culture, a rhythm, and a family. When you retire, you don't just turn in your shield. You step away from the locker room banter, the midnight radio chatter, the partners who knew your moods better than you did, and the quiet understanding that someone always had your back.

Retirement changes that overnight.

Some officers adjust quickly. Others don't. And many won't say a word about it.

That's why staying connected isn't just "nice." It's **protective**.

When retired cops drift into isolation, the risks rise: depression, anxiety, drinking, health decline, and the sense that the world moved on without them. But when they stay connected — even lightly — everything changes.

A phone call. A breakfast meetup. A 10-13 Club meeting. A text that says, "Hey, haven't seen you in a while."

These small things carry weight because they come from people who understand the job, the humor, the scars, and the silence.

And that's exactly why **POPPA** still matters — even after you retire.

For decades, POPPA has been the quiet safety net behind the NYPD. Peer support, confidential conversations, someone who understands the job from the inside — not a clinician reading from a manual. POPPA was built on the idea that cops talk to cops, and that sometimes the most important conversation is the one you have with someone who's walked the same path.

Retirement doesn't erase that need.

If anything, it increases it.

The stress doesn't magically disappear when you hand in your ID. The memories don't fade because you moved to North or South Carolina. The things you saw, the things you carried, the things you never said out loud — they come with you into retirement.

And POPPA remains a resource for any retired MOS who needs someone to talk to, someone who understands, someone who listens without judgment and without paperwork.

Our club isn't just a social group. It's a lifeline.

POPPA is a lifeline. POPPA's main confidential helpline is:

POPPA Peer Support Helpline: 📞 (888) 267-7267 (That's **888-COP-STRESS**)

This is the number any active or retired MOS can call for confidential peer support.

Every time we show up, we're reminding each other that the bond didn't end with retirement. Every time we reach out to someone who's been quiet, we're doing the same thing we did on the job: **watching each other's backs. That's why our 10-13 Club exists.**

If you haven't heard from someone in a while, reach out. If you haven't been to a meeting, come by. If you think someone might be struggling, check in. And if you need to talk to someone who truly understands, POPPA is still there.

Staying connected doesn't just keep the club strong. It keeps **us** strong.

And yes — it can save lives.

Fraternally,

Dennis Cirillo

PAST PRESIDENTS MESSAGE

Social Security Cuts? What Seniors Should Know

Key takeaways

- Current and future Social Security benefits have not been cut.
- However, an annual report projects scheduled benefits could be reduced in 2032, unless Congress acts.

Headlines about possible Social Security benefit cuts can sound alarming, especially if you already rely on benefits or expect to claim them soon. But a projected shortfall in Social Security's finances is not the same thing as Social Security disappearing. Understanding what the annual Social Security Trustees Report actually says can help seniors avoid making financial decisions based on worst-case fears.

Are Social Security benefits being cut?
No. As of today, there is no cut to current or future Social Security benefits. Some people may be worried about possible Social Security benefit cuts, because the latest Social Security Trustees Report projects that future retirement benefits could be reduced, unless Congress acts.

What is the Social Security Trustees Report?
It's an annual report from Social Security's Board of Trustees on the financial status of the program's two trust funds: The Old-Age and Survivors Insurance (OASI) trust fund, which pays Social Security retirement benefits, and the Disability Insurance (DI) trust fund, which pays Social Security disability insurance benefits. The report estimates when trust fund reserves may be depleted and how much of scheduled benefits could still be paid from ongoing revenue—projections that tend to change each year.

The 2026 report estimates that without any congressional action to shore up the program, Social Security will be unable to pay out full retirement benefits beginning in the fourth quarter of 2032 (one quarter earlier than projected in the 2025 annual report). At that time, the trustees estimate that the OASI trust fund will only be able to pay out 78% of scheduled retirement benefits. Again, that is if Congress fails to act before then.

What does Social Security insolvency mean?
News headlines may mention Social Security insolvency, but that does not mean Social Security is broke and cannot pay any benefits. Rather, in the context of Social Security, insolvency means that incoming payroll tax revenue is expected to be insufficient to pay 100% of scheduled benefits.

Key factors contributing to Social Security's projected insolvency in 2032 include declining birth rates and the slowdown in immigration—which are reducing the number of workers paying into the system—combined with longer lifespans that mean baby boomers are collecting benefits for longer, among other reasons. In short, the number of workers paying into the system is being outpaced by the number of beneficiaries taking money out of the system.

Could retirees lose their Social Security benefits?
It is unlikely that retirement benefits would disappear entirely. Social Security is a popular program, and eliminating it would take an act of Congress. The many policy changes that have been proposed almost all focus on shoring up the program for the long term, not getting rid of Social Security entirely.

What could Congress do to prevent Social Security benefit cuts?
Congress has various ways it could address Social Security's funding shortfall, including:

- Increase Social Security taxes on payroll
- Increase the amount of income that is subject to Social Security taxes
- Raise the full retirement age (currently 67 for those born in 1960 or later)
- Decrease benefits

Congress has been aware for decades of Social Security's looming insolvency problem but has avoided solutions that are politically tricky to vote for, and the problem has always seemed distant. Now, however, the latest projection of the retirement trust fund becoming insolvent in 2032 means that the crisis will come during the term of the next president, and the pressure on Congress to address the crisis will grow.

While it is unlikely that major steps will be taken before the 2028 presidential election, shoring up Social Security is likely to be among the most important policy challenges facing the next president when he or she takes office in 2029.

Should fear of Social Security cuts influence when you claim benefits?
If you are nearing retirement, you may be tempted to claim Social Security benefits as early as age 62 (or sooner if you're disabled), especially if you fear possible future cuts to benefits. However, claiming early, before your full retirement age, permanently reduces monthly benefits compared with waiting until full retirement age or later (in no situation should you postpone benefits past age 70).

Fear alone should not drive the decision. Rather, deciding when to take Social Security depends heavily on your specific situation, including your health, income needs, expected lifespan, marital status, and employment situation.

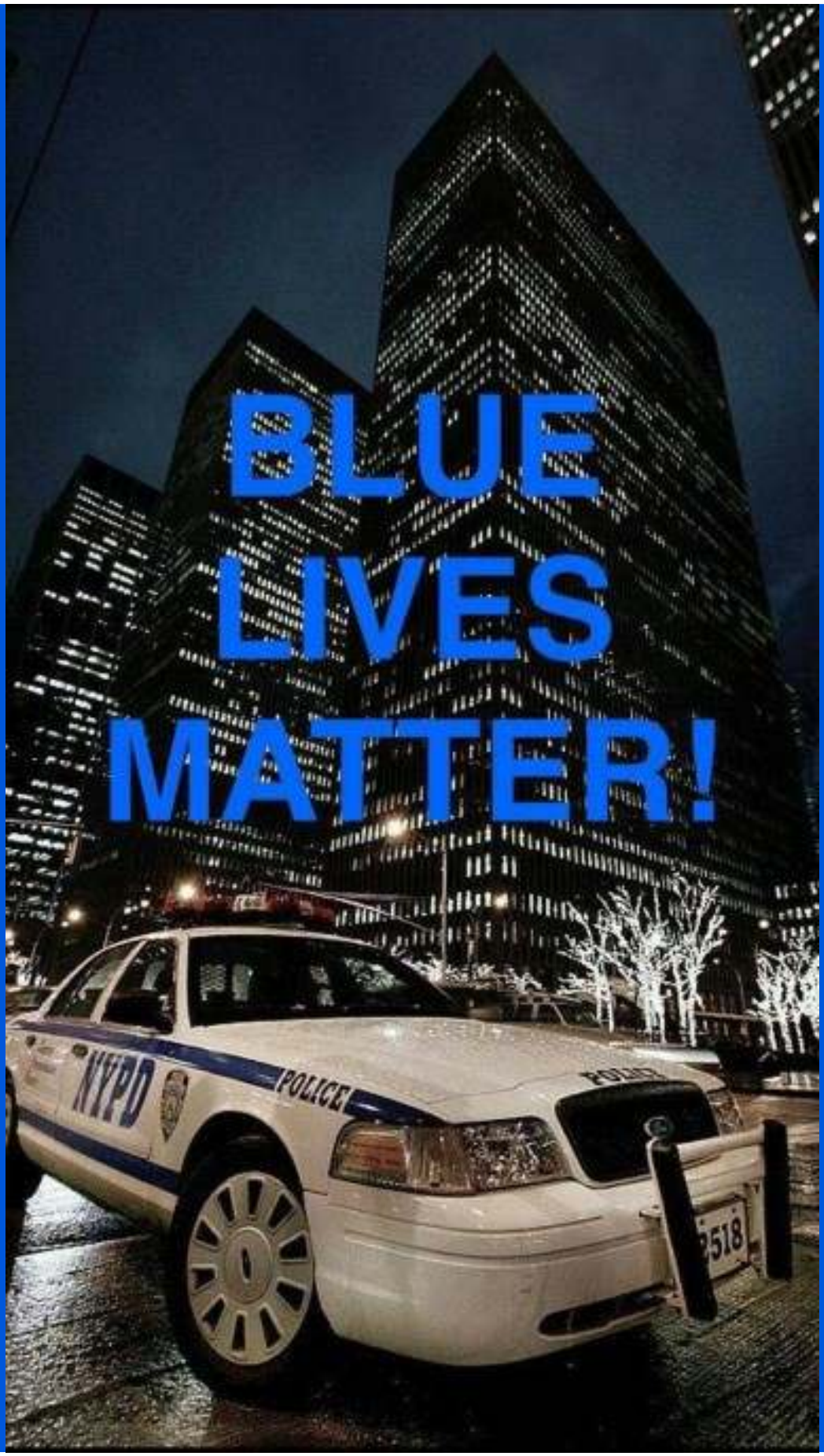
If concerns about Social Security's future make you consider claiming benefits early, it may be more effective to use that uncertainty as motivation to save more—and start saving earlier—for retirement.

Bottom line: Social Security faces a shortfall, not disappearance
The funding shortfall challenges facing the Social Security system are real. However, Congress has ways to shore up the program and is expected to consider those options carefully in the coming years. In the meantime, seniors should stay informed but avoid making fear-based claiming decisions.

Stay healthy and stay safe!

Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN



THEY MUST NEVER BE FORGOTTEN





Fabio Arturo Arevalo
Feb 23, 1968 — Jun 17, 2026



Fabio A. Arevalo, of New Brighton and formerly of Queens, New York passed on Wednesday, June 17, 2026, at UPMC Shadyside Hospital, in Pittsburgh, after a long battle with cancer. His exposure to the toxins at the World Trade Center Site became a direct causation of Fabio's cancer that he contracted at the World Trade Center Site, on September 11, 2001, and the 7 months following, working alongside fellow NYPD brothers Jonathan and Carlton, who were called the Ground Zero Trio. Fabio is the son of Blanca (Martinez) Arevalo and the late Pedro Arevalo. Fabio was born February 23, 1968, in Bogota, Colombia.

He is survived by his wife; Georgette of New Brighton, his children; Daniel Arevalo of Rochester and his fiancé Brittany, Victoria Arevalo of Queens, his siblings; Edwin Arevalo and his wife Jennifer of Long Island, NY, Nancy Arevalo of Queens and his mother-in-law; Elizabeth "Ma" Davis of Natrona Heights, and his grandchildren; Jio, Kaylee and Avery.

Fabio attended William Cullen Bryant High School in New York. In 1994, he applied for, and was hired by the New York City Police Department, after a chance meeting with Mayor Rudolph Giuliani. Fabio's first assignment was the Upper East Side of Manhattan's 19th precinct, the most densely populated precincts in the city. Fabio was trained as a NYPD K-9 dog handler in 1999. Fabio joined NYPD's ESU in 2002 (Emergency Services Unit) and eventually he became the Head of ESU Operations for the NYPD in 2002, as well. He was also an ESU K-9 dog handler. Fabio's life would change forever on September 11, 2001, and the 7 months following as he worked daily with search and recovery alongside his partners as they searched for fallen NYPD officers, along with other victims as they went through the rubble and looked for signs of life, while pulling hundreds of victims from the bottom of the collapsed Twin Towers. Only 2 months post September 11, 2001, he also began recovery efforts at the Rockaway plane crash of American Airlines, Flight 587, which crashed in Queens, NY. He continued his work in New York's ESU until he was medically retired in 2006. While raising his kids, he took them to the arcade, car shows, he and his son Danny worked on cars together, something they both enjoyed and love to do together. He loved to travel and loved taking Danny and Victoria on these road trips to upstate New York to look at houses. Fabio loved movies and enjoyed watching them with his kids. Fabio was a loving father and friend.

Fabio met Georgette the love of his life, in 2018, on Georgette's mail route delivering mail to his newly acquired Victorian Italinate House, which was his labor of love, showcasing his wood working skills, after Fabio's dog, Tabby jumped on her, as Fabio called her off. Fabio then asked her to get a cup of tea and that is how it all started. They loved to "Wonderlust" where he and Georgette would just get in their Land Cruiser and just drive. She and Fabio were parishioners of Most Precious Blood of Jesus Catholic Church in Pittsburgh, and they often joined other parishioners after mass for lunch or dinner. Fabio and Georgette worked on Fabio's numerous projects. Fabio and Georgette were married May 20, 2026, until his passing.

Fabio an incredibly talented carpenter by trade and made a table for the White House during the Obama administration and even built an armoire for the Crown Prince of Saudi Arabia, due to his incredible talent. Fabio also crafted and build a desk for Donald Trump for his office, before Trump became president. One of his last projects, Fabio created and build the confessionals at Most Precious Blood of Jesus Catholic Church.

After he retired, he moved to New Brighton where he spent his time working as a carpenter and spending time with his friends, who became his family at local cigars shoppes, including King Beaver Cigars in Monaca, PA. Fabio was known by his friends and family as being one of the kindest, gentlest, and loving people you'd ever have known. He had the deepest love for his family, his friends and those he served a police officer.

THEY MUST NEVER BE FORGOTTEN





Raymond Marino
June 25, 2026



Raymond Marino passed away peacefully on June 25, 2026 in Bronx, NY at the age of 61 surrounded by the love of his family after a courageous battle with a pulmonary condition, developed as a result of his service during the World Trade Center recovery efforts. He was a devoted husband, proud father, cherished grandfather, retired NYPD Police Officer, loyal friend, and a man whose life was defined by unwavering integrity, strength, and conviction.

Raymond believed that doing what was right mattered more than doing what was easy. He lived by principle, valued justice, welcomed a challenge, and never stopped seeking truth. An independent thinker with an inquisitive mind, he questioned the world around him, formed his own opinions, and stood firmly by his convictions, even when they differed from those around him. To Raymond, character was measured not by words, but by actions. Those who knew him remember him as fearless, fiercely loyal, quick-witted, and unforgettable. With a larger-than-life personality, he loved to talk, tell stories, and engage in spirited conversations that challenged others to think differently.

Inspired by heroes such as Batman, Kojak, Starsky and Hutch, and The Six Million Dollar Man, Raymond fulfilled his childhood dream of becoming a New York City Police Officer. He served the people of New York with honor, courage, and dedication. The sacrifices he made in service to others ultimately led to the illness he faced with remarkable strength throughout his final years.

Believing there was always more to learn, Raymond remained a student of life. He deeply valued education and dreamed of becoming a lawyer because of his passion for justice and his desire to make a difference. He admired the philosophy of Bruce Lee, found enlightenment through reading, and welcomed thoughtful conversation and spirited debate. He challenged ideas, questioned assumptions, and believed that truth was always worth pursuing.

Raymond's passions reflected the richness of his life. As a young man, he once said that his dream was to play baseball, sing with Oscar D'León, and become a police officer. In his own remarkable way, he accomplished each of those dreams. He had a lifelong love of baseball and classic films. He was an avid fan of Star Trek and The Replacement Killers, and admired baseball legends Juan Marichal and Reggie Jackson.

Music remained one of Raymond's greatest joys. He loved classic salsa and admired artists including Johnny Ventura, El Gran Combo, Joseito Mateo, Cuco Valoy, Sergio Vargas, José Alberto "El Canario," and Gilberto Santa Rosa. Never one to stop learning, he learned to play the piano as an adult under the guidance of Charlie Palmieri, finding joy simply in sitting at the keys and playing for the love of music.

Above all else, Raymond loved his girls.

Being a father was the role he treasured most. His daughters were the center of his world, and he loved them fiercely. He protected them instinctively, believed in them wholeheartedly, and never hesitated to stand up for them. Every decision he made was guided by his desire to provide for his family and to do what he believed was right. Later in life, becoming a grandfather brought him one of his greatest joys, and he cherished every moment with his granddaughter. His family was his greatest accomplishment, and the values by which he lived, integrity, loyalty, perseverance, discipline, justice, and courage, remain the greatest legacy he leaves behind.
He lived each day by the belief that doing what was right was always worth fighting for.

Raymond will be remembered not only for the badge he wore or the career he built, but for the character of the man he was. He taught by example, loved without reservation, and fought for the people and principles that mattered most to him until his very last breath.

Raymond is survived by his beloved wife, Yolanda Marino; his daughters, Cynthia Marino (husband, Johan Acosta), and Kristie Marino; his cherished granddaughter, Karma Marino-Galindo; as well as many extended family members, dear friends, and former colleagues.

THEY MUST NEVER BE FORGOTTEN





James Joseph Grogan
September 16, 1960 – July 9, 2026



James Joseph Grogan, first generation Irish American born in Manhattan, raised in Yonkers and later settling down in Orange County NY, passed away on July 9th 2026, surrounded by the love of his family in his home after a long battle with cancer. James was Born on September 16, 1960, and lived a life defined by service, dedication, loyalty, and an unwavering commitment to those he loved.

James graduated from Mount Saint Michael Academy in the Bronx. He continued his education at SUNY Westchester earning a degree in liberal arts. James began his career as an auto mechanic, a profession that reflected his natural abilities to work with his hands, and solve problems. In 1986, he then answered a calling to public service and joined the New York City Police Department. This journey started at the 30th Precinct, where he had a keen eye for spotting guns and stolen cars. There, he met his wife Lenore and had two wonderful boys.

Through hard work and dedication, he was promoted to the rank of Sergeant and transferred to the 32nd Precinct in 1994. His leadership earned the respect of his fellow officers, supervisors, and the community he served. After a distinguished career in law enforcement, he retired in 2008. Retirement did not slow him down and he soon started a security officer career with the Chester School district where his love for protecting others shined. James, known for his kindness, patience, humor and a genuine care for others, was adored by the students, parents and faculty.

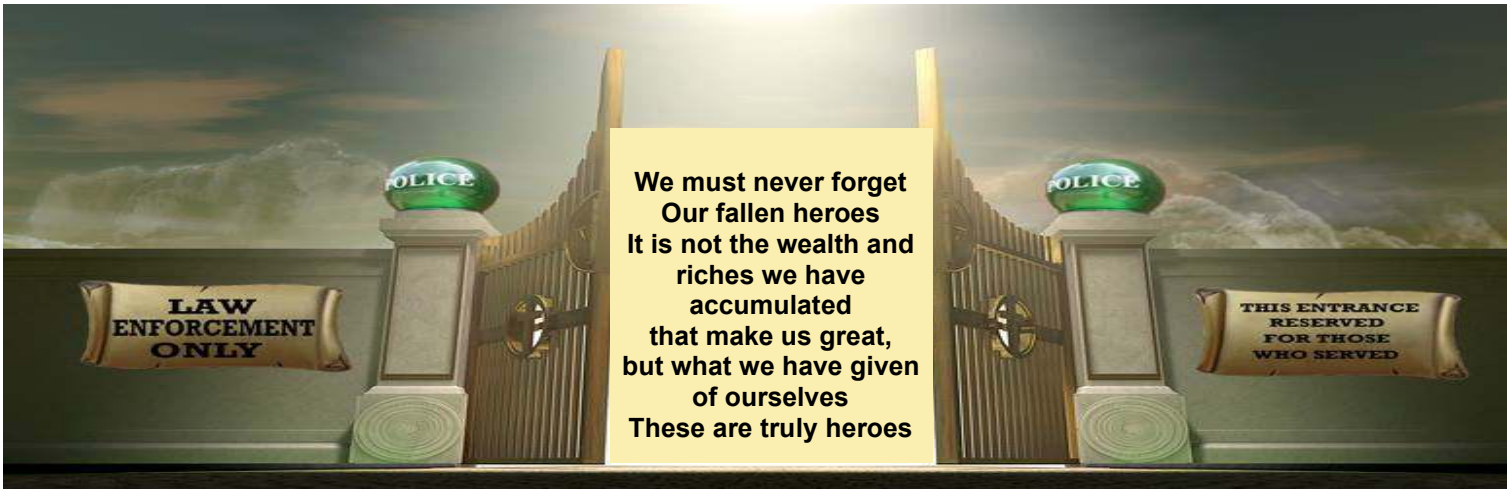
James really enjoyed his careers and was proud when both of his sons, Brian and Brendon, followed in his footsteps to serve as first responders in Harlem, NY. Brian joined the FDNY and Brendon joined the NYPD. James is the beloved husband of Lenore (Winkelman), a devoted father to Brian and Brendon, and a cherished brother to Sheila (Barry) and Eamon.

James is predeceased by his loving parents, James Grogan and Helen (Dillon) Grogan, who Immigrated from County Tipperary, Ireland to NYC. Those values of hard work, faith, and dedication helped shape the man he was. Those who knew James will remember him for his strong character, generous spirit and deep love for his family. James will be deeply missed and forever remembered by all who had the privilege of knowing him.

Reposing Friday, July 17th from 2:00 - 7:00 PM at Riverdale-on-Hudson Funeral Home, 6110 Riverdale Ave. A Mass of Christian Burial Saturday, July 18th at St. Margaret of Cortona Church at 9:45 AM. Committal will be private.

In leiu of flowersm donatiion may benmade in James' honor to The PBA Widows' and Children's Fund (please make a check payable to the NYC PBA Widows and Children's Fund, and send it to Patrick Hendry at the Police Benevolent Association, 125 Broad Street, 11th Floor, New York, NY 10004-2400) OR Tunnel to Towers

THEY MUST NEVER BE FORGOTTEN



The following officers died in the line of duty since last month's newsletter



Trooper First Class
Michael E. Pahira, Jr.
Pennsylvania State Police
End of watch: July 1, 2026
Cause of death: Struck by vehicle.



Sgt. Scott Ries
Rittman, OH PD
End of watch: July 5, 2026
Cause of death: Gunfire.



Deputy U.S. Marshal Michael Andrew Hanson
US DOJ – Marshals Service
End of watch: July 13, 2026
Cause of death: Gunfire.



Deputy Sheriff Adam Heitman
Creek Co., OK Sheriff's Office
End of watch: July 15, 2026
Cause of death: Gunfire.



Town Marshal Brad Fisher
Lynn, IN PD
End of watch: July 29, 2026
Cause of death: Vehicular homicide.



Master Deputy Sheriff Jillian Olson
Lexington Co. SC Sheriff's Dept
End of Watch: July 30, 2026
Cause of death: Killed during an underwater training exercise.

THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

JOHN APT	4/8/2014	VIC HOLIDAY, SR.	3/8/2026
BOB ANDRETA-SECRETARY	10/19/2011	JAMES HOUSTON-TRUSTEE	1/27/2015
KAREN BERNARD	7/24/2021	JAMES "JIM" HURD	7/15/2024
LOUIS BIAGETTI	1/21/2022	**PAUL JOHNSON	7/22/2018
GREGORY BROWN	5/29/2015	ALBERT KENNEDY	4/5/2024
DARCY CALLAHAN	1/18/2023	HARVEY KIPPLER	7/12/2025
RICHARD CLARK	4/10/2017	JOE KOZLOWSKI	9/11/2024
ELLIOTT CUFF	3/14/2021	JOHN KROHN	6/15/2023
PETER COLE	2/1/2026	JAMES LAROSSA	4/10/2012
WES DAILY	9/27/2019	FREDERICK "RAY LANE"	4/18/2021
DENNIS D'ALESSIO	4/6/2020	JAMES "ANDY" MARTIN	6/15/2011
PAUL EARLS	5/29/2019	**EDWARD McGREAL	10/13/2017
ROBERT EILENBERG	10/27/2016	JOSEPH MONICO	3/18/2018
JOHN EVRARD	11/22/2021	JOSEPH MONTELEONE	5/7/2025
TOM FLANNAGAN	3/6/2008	EDWARD NELL	10/29/2022
ROBERT "BOB" FLECKENSTEIN	7/25/2025	RON OLSZEWSKI	9/12/2023
**ROBERT "BUTCH" FOLEY	0/2/07/2021	GEORGE PETERSON	11/19/2019
**THOMAS GALLO	10/31/2020	WILLIAM ROLLAND	11/10/2015
ROBERT GARRETT	9/4/2020	TIMOTHY RUSS	12/23/2015
ED GILMURRAY	6/19/2018	**AL SHEPPARD	5/13/2019
LAWRENCE GOFFREDO	2/14/2016	WADE SIMUEL	1/22/2022
MICHAEL GOULD	1/3/2022	JOHN STADELMAN	5/28/2011
ROBERT HANSEN-PAST V.P.	10/15/2017	JOHN VIGILANTE	7/3/2022
JACK HAWTHORNE	1/20/2024	LARRY WALKER	5/11/2023
RONALD "RONNIE" HEARLE	11/18/2024	**JAMES WARD	1/19/2022
**EDWARD HENDRICKSON	1/29/2022	**THOMAS WEIL	7/9/2019
JOHN HENNESSY	1/23/2019	ED WEIR	2/22/2019
ROLAND "SKIP" HEPBURN	12/3/2018	THOMAS WOODS	10/5/2014
RAYMOND HICKEY	12/18/2021	WALTER "BUDDY" WUNDERLICH	4/17/2019
JOSEPH HOEHL	9/18/2025	GEORGE YOUNG	6/21/2024

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



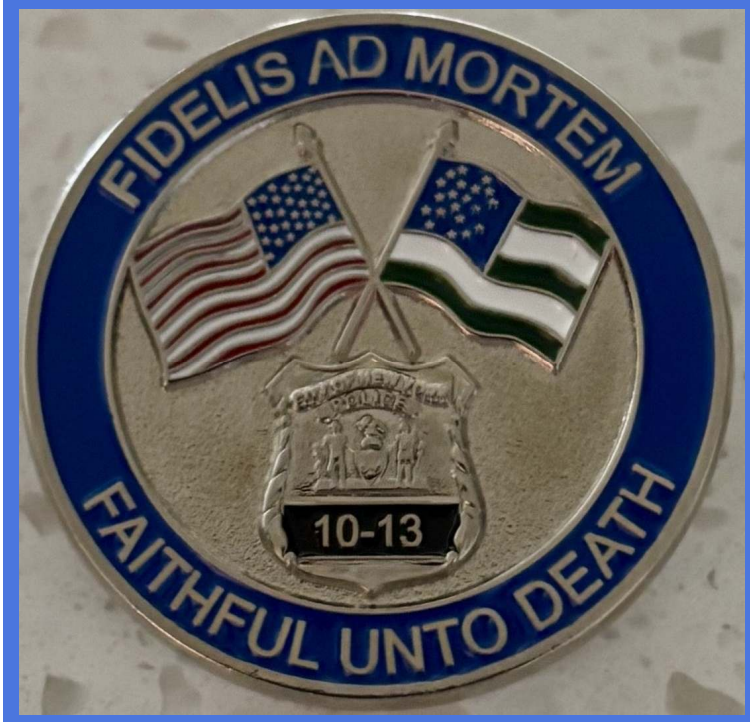


CLUB MERCHANDISE





CHALLENGE COINS WILL BE AVAILABLE FOR PURCHSE FOR $10





LAPEL PINS WILL BE AVAILABLE FOR PURCHSE FOR $5

CLUB MERCHANDISE

10-13 Club of Charlotte
25th Anniversary 9/11 Commemorative T-Shirt Sale

Honoring the memory, sacrifice, and service of September 11, 2001.

Our Club is offering commemorative T-shirts in observance of the 25th Anniversary of September 11.

These shirts are intended to honor the memory of those who were lost, the courage of the heroes who responded, and the sacrifice of the families and loved ones forever impacted by September 11, 2001.

Pricing - Heavyweight cotton – Front of shirt will display the Charlotte 10-13 logo. Multiple colors will be available. $20











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

2026 JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT

Fundraiser for FOP Lodge 9 Foundation
and Let's Talk About It Autism Center

WHERE: OLDE SYCAMORE GOLF PLANTATION
7500 Olde Sycamore Drive, Charlotte, NC 28227
Phone: 704-573-1000

WHEN: Wednesday, October 7, 2026 @ 9:00am (shot gun start)
8:00am Registration
$150/Player - $600/Team
Captain's Choice
Hot Breakfast
Luncheon & awards ceremony

CAPTAIN:_____ Phone_____ Email_____

PLAYER 2:_____ Phone_____ Email_____

PLAYER 3:_____ Phone_____ Email_____

PLAYER 4:_____ Phone_____ Email_____

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

ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,
PLEASE DETACH THIS FORM AND REMIT PAYMENT TO
NYPD 10-13 Club of Charlotte, NC
1219 High Brook Drive
Waxhaw, NC 28173

◯ $125.00 - SMALL SIGN ◯ $250 - LARGE SIGN ◯ $500 - BANNER

SPONSOR_____ EMAIL_____ PHONE_____

Please indicate what you want on your sponsor sign/banner: _____

_____

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

NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

1219 High Brook Drive
Waxhaw, NC28173

FRANK IRIZARRY
PRESIDENT

DENNIS CIRILLO
VICE PRESIDENT

May 1, 2026

The NYPD 1013 Club of Charlotte, NC is an IRS not for profit 501 (c)(7) organization, Tax ID #45 0557805, made up of 433 retired and active law enforcement officers from the NYPD and fifty-two other law enforcement agencies.

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

On Wednesday, October 7, 2026, the Club is sponsoring the 12th annual Jimmy LaRossa Memorial Golf Tournament. Jimmy was a member of our Club who was murdered on April 10, 2012.

All monies raised at the tournament will be donated evenly between the Charlotte-Mecklenburg Fraternal Order of Police Lodge# 9 Foundation and Let's Talk About It Autism Center.

The Lodge #9 Foundation is a registered 501 (c)(3) non-profit committed to aiding officers and their families in times of need. The Foundation provides support and financial assistance for:

- **Families of officers killed in the line of duty**
- **Members in a monetary crisis**
- **Members and their families during a medical crisis**
- **Mental health treatment**
- **Emergency housing**
- **Transportation needs**
- **Other unforeseen circumstances**

Let's Talk About It Autism Center is a non-profit, EIN 83-1884562 that is an award-winning education and advocacy organization working to facilitate greater opportunity for youth and adults with Autism Spectrum Disorder (ASD). Using a holistic and communal approach that involves caregivers, families, and communities they develop and implement programs to address the needs of individuals on the spectrum while delivering hope, health, and a sense of community to their caregivers.

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

We will acknowledge all donations in our monthly newsletter that we distribute to 10,000 people nationwide, including over 1,000 people in the Charlotte metropolitan area. Hole sponsors will also have a sign/banner naming them prominently displayed on the golf course.

We appreciate any help you can provide us.

Sincerely,

Harvey Katowitz

Harvey Katowitz
Immediate Past President
hkatowitz@charlotte10-13.com



Membership Meeting Minutes
July 14, 2026

Call to Order by the President with the Pledge of Allegiance.

There were 40 members, 1 honorary and 2 guests present.

This was followed by the invocation and the reading of the names of the 11 Law Enforcement Officers who died in the line of duty since last month's meeting.

We honor their courage, their sacrifice, and the families who now carry the weight of their loss.

Moment of silence

Roll Call of Officers

President:	Frank Irizarry
Vice President:	Dennis Cirillo
Rec. Secretary:	Ted Lotti
Corres. Sec:	Bob Fee
Treasurer:	Chris Russo
Trustee:	Glen Galanos
Trustee:	Kevin Gribbon
Trustee:	David Conrad
Trustee:	Ian McGrouther
Trustee:	Bernard Roe
Sgt. at Arms:	Rich Doyle
2nd Sgt. at Arms:	Valerie Hargrove
Chaplain:	Donald Sanchez – Exc.
Chaplain:	Deacon Rich McCarron - Exc.
President Eemiritus:	Harvey Katowitz

Review of June Minutes: Available in the July newsletter. Motion to waive the reading by Harvey Katowitz, 2nd by Kevin Gribbon, approved by the members.

Sickness & Distress:

- Sam Reiver is recovering from a stroke, great to see him at last month's meeting.
- Kayvan Hazati, is recovering from a fall he had last month and suffered serious shoulder injuries.
- Paul Sosnick was hospitalized for Gallbladder surgery.
- If any club member becomes ill or needs surgery, please let me or one of our board members know so we can keep them in our thoughts and offer support.

Guest Speakers:

- Michael Capriolia, a member of the Ft. Mill 10-13 club is an Ambassador for the Memorial Valor Foundation, Golfing for Gold Stars Golf Tournament at the Palisades County Club on August 17th' He handed out flyers to register for the event.
- Preston Bessire, a cyber security expert, gave an excellent presentation on cyber fraud and scams. He supplied much information on how to protect yourself online and answered questions

Communications and Correspondence:

- The DEA Health Benefit Fund has officially announced that as of September 1st, 2026, the Funds will be changing dental insurance carrier. The new dental insurance plan will be provided by Met Life. Met Life offers a national network throughout the US.
- The **Barasch & McGarry Charitable Foundation** will award scholarships to five graduating high school seniors in 2026 who are the children or grandchildren of individuals who died from a 9/11-related illness. The deadline is tomorrow, July 15th, 2026.

President's Report:

- This year's golf tournament will be held on October 7. We will be raising funds for "Let's Talk About It" a non-profit Charlotte based Center established by club member La Beckey Roe and the FOP #9 Foundation providing assistance to LEO's and their families in times of need. I am asking all our members to help solicit donations for items to be raffled at the event.
- I would like to thank club member Joe Chimenti who helped design the 25th Anniversary 9/11 Commemorative T-Shirt. Shirts are available for $20.00 each.
- As many of you know, our treasurer, Chris Russo, will be stepping down this September. Club Trustee Glenn Galanos will be taking over as club treasurer at that time. I want to sincerely thank Chris for his years of service to our club and congratulate Glenn on his new role. Glenn has already contributed so much, and I am confident he will do an excellent job in this new responsibility.
- Volunteer needed to fill Glenn's position as Mecklenburg Co. trustee.

Vice President: VP Dennis Cirillo acknowledged the presence of member Erroll Wedra, who is a Union County Commissioner.

Treasurer: Report given by Chris Russo. Motion to accept by Dave Schultheis, 2nd by Anthony Martinez. Accepted by the membership.

Recording Secretary: Nothing to report.

Corresponding Secretary: Bob Fee asked the members to get sponsors and/or donations for our golf outing.

Trustees:

- Kevin Gribbon: Nothing to report
- Ian McGrouther: Nothing to report
- Dave Conrad: Nothing to report
- Glen Galanos: Nothing to report
- Bernard Roe Exc.

Sgt. At Arms:

- Rich Dalton: Nothing to report
- Valarie Hargrove: Nothing to report.

President Eemiritus: Harvey Katowitz passed along a thank you from Kayvan Hazrati. He appreciated our thoughts and prayers and the support we gave him after he was shot in the head on duty and during his treatment and recovery from cancer.

Committee Reports

- **Socials:** The club has booked a two-hour lake cruise on Lake Norman. The cruise will be on Saturday, October 3, 2026, from 5:30 to 7:30 pm, tickets are $31.00. The cruise provides light snacks, and the club is providing sandwiches. BYOB, Wine & Beer only.

- **Membership:** 433 members.

Old Business:

- The new Challenge Coins & Pins are available for purchase. $10.00 for Coins & $5.00 for pins.
- 25th Anniversary 9/11 Commemorative T-Shirt. Shirts are available for $20.00 each.
- All of the National mega raffles have been sold.

New Business: Motion to accept new member Edward Bell made by Bernard Roe, 2nd by Dave Schultheis.
Approved by the membership.

Good of the Club:

- 50/50 - $120 was won by William Eames.

Motion to adjourn meeting made by Kevin Gribbon, 2nd by David Conrad.

Next Meeting
Tuesday, August 11th,
Charlotte-Mecklenburg FOP Lodge #9

MEMBERSHIP MEETING PHOTOS



Club member Lisa Rosa displaying club's 9/11 25th Anniversary Memorial Shirt



Ft. Mill 10-13 club member Michael Capriolia



MEMBERSHIP



2026 Monthly Meeting Dates

August 11
September 11
October 13
November 10
December 8



FORTUNATELY, NOTHING TO REPORT



SICK DESK UPDATE

Sam Reiver is recovering from a stroke
Kayvan Hazati, is recovering from a back injury
Paul Sosnick is recovering from gallbladder surgery

Welcome To The Club



Ret. NYC DOC Officer Edward Bell



We presently have 423 members, 334 from the NYPD and the remainder from 47 other law enforcement agencies.

MARK YOUR CALENDARS!

October 3, Island Castaway Sunset Cruise

October 7 Jimmy LaRossa Memorial Golf Tournament

NY POLICE DEPARTMENT CITY OF NEW YORK PD

RETIRED



AUGUST

Johnny Grasso	2-Aug
Pat Fiorito	3-Aug
Steven Washington	3-Aug
Steve Lemke	4-Aug
Mandy Marino	5-Aug
George Young RIP 6/21/24	**8-Aug**
John Hennessy RIP 1/23/19	**10-Aug**
Martin Sanabria	10-Aug
John Van De Brook	10-Aug
Robert Schruhl	11-Aug
Walter Schmidt	12-Aug
Michael Conover	14-Aug
Butch Foley RIP 2/17/21	**14-Aug**
John Vigilante RIP 7/3/22	**14-Aug**
Frank Favilla	16-Aug
Anthony Innella	16-Aug
Joseph Monteleone RIP 5/7/25	16-Aug
Jim Brannick	18-Aug
Michael Craig	19-Aug
Robert Fleckenstein RIP 7/25/25	19-Aug
Robert Jones	19-Aug
Deryck White	19-Aug
Frank Delrossi	21-Aug
Kayvan Hazrati	25-Aug
Skiddie Hurd	25-Aug
Cynthia Wilson	26-Aug
Harvey Klipper RIP 7/12/25	27-Aug
Yvette Maynard	27-Aug
Robert Jubrai	28-Aug

NYPD 10-13 Club of Charlotte, NC



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 is difficult 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.


David Conrad


Glenn Galanos


Kevin Gribbon


Ian McGrouther

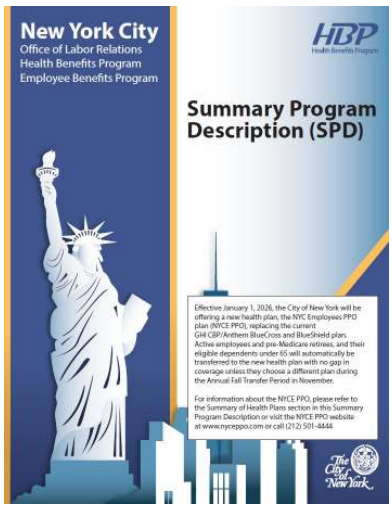

Bernard Roe

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	Bernard Roe	704-595-3463	704-241-8002	b.eph.roe@gmail.com
Cabarrus County	Bernard Roe	704-595-3463	704-241-8002	b.eph.roe@gmail.com
Gaston County	Bernard Roe	704-595-3463	704-241-8002	b.eph.roe@gmail.com
Iredell County	David Conrad	917-494-1752	704-430-8496	xpopcopx@aol.com
Lincoln County	Bernard Roe	704-595-3463	704-241-8002	b.eph.roe@gmail.com
Mecklenburg County	Glenn Galanos	704-254-5118	704-254-5118	glenngalanos@mac.com
Rowan County	Bernard Roe	704-595-3463	704-241-8002	b.eph.roe@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



NEW NYC HEALTH PLAN

NEW MEDICAL PLAN FOR NON-MEDICARE RETIREES



The NYC Office of Labor Relations has just announced a new premium free medical plan for active members as well as Non-Medicare Retirees and dependents. This plan is known as the NYC Employees PPO Plan (NYCE PPO Plan). It will effectively replace what we all know as the Emblem GHI Comprehensive Benefits Plan and Anthem BlueCross BlueShield Hospitalization coverage. This new plan will have the same co-payments as GHI/Anthem BCBS (see chart below for some examples). This is a 5-year contract with United Health Care and Emblem Health. It will take effect January 1, 2026. If you currently have GHI, there is nothing you need to do as you and your eligible dependents will automatically be transferred into this plan.

If you are not currently enrolled in the Emblem Health GHI CBP/Anthem BlueCross BlueShield, and have any of the other plans (HIP, AETNA, etc.), you will have the opportunity to enroll in the NYCE PPO during the annual transfer period of November 1-30, 2025. You may also choose to remain in your current plan, or enroll in any of the other plans the City offers.

Your hospital coverage will now be administered through United HealthCare and no longer Anthem BlueCross BlueShield. If you go into the new plan, you will have ONE (1) ID card for both Drs and Hospital instead of TWO cards.

The new NYCE PPO Plan will be a National plan with a network of participating providers and hospitals across the country in the United HealthCare National Choice Plus Network.

Medicare eligible members in the Anthem/GHI Senior Care Plan will remain in their current plan but their non-Medicare dependents will be switched to the new NYCE PPO Plan.

Visit the NYCE PPO website at https://www.nyceppo.com/ for in-network doctors and hospitals, see health benefits, additional information and questions.

This new change will also affect any prescription medications which were covered under the medical plan. Prime Therapeutics is the new Pharmacy Benefit Manager (PBM) for Emblem Health starting January 1, 2026. For a list of covered drugs (formulary) for 2026 visit emblemhealth.com/resources/pharmacy/drugs-covered to confirm which drug(s) are covered. This is not the same coverage as provided through the unions, PICA, or WTC programs and will not affect those coverages. This will only affect the prescriptions which were mandated by law to be covered by your medical insurance.

For additional information, please call your existing Emblem Health Customer Service at 212-501-4444 Mon-Friday 8am-6pm.

NYCE PPO BENEFITS AT A GLANCE

BENEFIT	CURRENT PLAN (IN NETWORK)	NYCE PPO (IN NETWORK)
Primary Care Provider (PCP) office visit	$0 ACPNY $15 Participating	$0 ACPNY*/NYC H&H** $15 Participating
Special Office Visit	$0 ACPNY $30 Participating	$0 ACPNY*/NYC H&H** $30 Participating
Urgent Care Services	$50 Participating $100 non-preferred	$25 NYC H&H $50 Participating $100 non-preferred***
Emergency Care (waived if admitted) Hospital	$150	$150
Hospital	$300	$300
Teledoc Health Telemedicine	$10 per visit	$10 per visit

***ACPNY = Advantage Care Physicians New York**
**** NYC H&H = New York City Health and Hospitals locations**
***** non-preferred = CityMD and Pro Health Urgent Care within the Emblem Health service area**

For a summary of the new PPO (NYCE PPO) plan go to: https://www.nyc.gov/assets/olr/downloads/pdf/health/summary-of-plans-nyceppo.pdf

Seach Medical Providers: https://qrco.de/nyce-search-medical-providers

Search Mental/Behavioral Health Providers: https://qrco.de/nyce-search-mental-behavioral-health-providers

Here is a link to the Updated 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 plans available to NYC employees and retirees.**

MEDICARE

Preventive & screening services
Medicare Part B (Medical Insurance) covers preventive and screening services

- Covered by Part B
- Preventive Service

Description
Coverage details
Costs

Description
Preventive services help you stay healthy, detect health problems early, determine the most effective treatments, and prevent certain diseases. Preventive services include exams, shots, lab tests, and screenings. They also include programs for health monitoring, and counseling and education to help you take care of your own health. You can log into your secure Medicare account to check your preventative services at: https://www.medicare.gov/my/preventive-services

Coverage details
Abdominal aortic aneurysm screenings
Alcohol misuse screenings & counseling
Bone mass measurements
Cardiovascular disease screenings
Cardiovascular disease (behavioral therapy)
Cervical & vaginal cancer screenings
Colorectal cancer screenings
Blood-based biomarker tests
Colonoscopies
Computed tomography (CT) colonography
Fecal occult blood tests
Flexible sigmoidoscopies
Multi-target stool DNA tests
Counseling to prevent tobacco use & tobacco-caused disease
Depression screenings
Diabetes screenings
Diabetes self-management training
Glaucoma screenings
Hepatitis B shots
Hepatitis B virus (HBV) infection screenings
Hepatitis C virus screenings
HIV screenings
Lung cancer screenings
Mammograms (screening)
Medical nutrition therapy services
Medicare Diabetes Prevention Program
Obesity behavioral therapy
One-time “Welcome to Medicare” preventive visit
Pre-exposure prophylaxis (PrEP) for HIV prevention
Prostate cancer screenings
Sexually transmitted infections screenings & counseling

Shots:
COVID-19 vaccines
Flu shots
Hepatitis B shots
Pneumococcal shots

Yearly "Wellness" visit

Costs
You pay nothing for most preventive services if you get the services from a health care provider who accepts assignment.

For more coverage detailed information go to: https://www.medicare.gov/coverage/preventive-screening-services?utm_campaign=20260108_pvh_prv_mmd_gal&utm_content=english&utm_medium=email&utm_source=govdelivery#coverage-content-description



The DEA's prescription benefit manager, Capital Rx, is transitioning to a new name effective immediately to Judi Rx. Capital Rx has evolved into a unified healthcare technology company necessitating the name change to Judi Rx.

1. The DEA's prescription drug plan and coverage will remain unchanged.
2. The name change does not impact member access to medication.
3. No new identification cards are necessary since the Bin# and PCN# remain unchanged so current Capital Rx ID cards remain valid.
4. Members using the Capital Rx App do not need to take any action as the App will automatically reboot itself to the new Judi Rx App.
5. Capital Rx has notified all their participating pharmacies networks so there will be no disruption with pharmacy access.
6. The Logo will now read "Judi Rx, formerly Capital Rx" for the remainder of 2026. Commencing January 1st, it will just be Judi Rx.
7. Members accessing the Capital Rx Website, member portal and other digital touchpoints will see the change to Judi Rx immediately.

Retiree Health Benefits

Office of Labor Relations Health Benefits Program

- health-retiree-medb-irmaa - NYC.gov
  https://www.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page

  Please submit the IRMAA 2022 Reimbursement Application, along with all required documents, electronically to: https:// nycemployeebenefits.leapfile.net .

- health-retiree-forms-and-downloads - NYC.gov
  https://www.nyc.gov/site/olr/health/retiree/health...

  1) Forms/documents can be submitted electronically using the following link: https://nycemployeebenefits.leapfile.net For detailed instructions on how to submit your form/document securely through LeapFile and to view a short video, click here. Please do not submit your form/document more than once. This will only delay processing.

- health-retiree-responsibilities - NYC.gov

  https://www.nyc.gov/site/olr/health/retiree/health...

  The Fall 2023 Annual Health Benefits Program Transfer Period for retirees begins November 1, 2023 and ends November 30, 2023. Health plan changes requested during the Transfer Period will be effective January 1, 2024 and the new pension deduction will begin with the retirees' pension check in January 2024, if applicable.

- health-retiree-leapfile-instructions - NYC.gov
  https://www.nyc.gov/site/olr/health/retiree/health...

  Welcome to the Employee Benefits Program secure file upload using LeapFILE. You can securely send forms and documents to us with no registration required. Your documents are confidential and SSL encrypted while they are being transferred to us.

- healthbenefitshome - NYC.gov
  https://www.nyc.gov/site/olr/health/healthhome.page

  1) Forms and documents can be submitted electronically through LeapFILE. Before you begin, you may wish to view instructions and a short video on how to submit your forms/documents. When you are ready, use the following link to submit your forms and documents: https://nycemployeebenefits.leapfile.net

- Office of Labor Relations - NYC.gov
  https://www.nyc.gov/site/olr/index.page

  The Office of Labor Relations (OLR) represents the Mayor in the conduct of all labor relations between the City of New York and labor unions representing employees of the City. In addition, OLRadministers: Labor 2021-2026 Round of Bargaining: over 84% settled (subject to Uniformed Officer Coalition and CWA Local 1180 ratification)

- Retiree Health Benefits - New York City Employees' Retirement ...
  https://www.nycers.org/post/retiree-health-benefits

  Health benefits are not offered or administered by NYCERS. Please go here for videos and other information on how to apply for health benefits as a retiree, be reimbursed for Medicare Part B, and more. Step by Step Guide to Retiree Health Benefits.

- What Retirees Need to Know to Make a Decision about their health plan
  The Application/Change Form for NYC retiree health benefits through the NYC Employee Benefits Program at the NYC Office of Labor Relations is at: https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-health-benefits-application.pdf and the chart showing the different available plans for Medicare-eligible retirees—the bottom set of boxes ...

- City Worker or Retiree Benefits · NYC311
  https://portal.311.nyc.gov/article/?kanumber=KA-02646

  If you are a City government employee or retiree, you can get information about health, retirement, and other human resources benefits, including: Health plan benefits Retirement and pension benefits 457 and 401(k) savings plans Counseling and referrals Retirement and Pension Benefits.

CLICK HERE NYC OFFICE OF LABOR RELATIONS HEALTH BENEFITS FOR RETIREES: https://www1.nyc.gov/site/olr/

https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medicare-eligible.page

NYPD NEWS

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:

Member Self Service - webCOPS

- 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 NYCPPF - COPS 2.0 - New Tab (v3locity.com)

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.

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

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.

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

NYPD 10-13 CLUB OF CHARLESTON

President Frank Capograsso
NYPD 10-13 Club of Charleston
2937 River Vista Way,
Mt. Pleasant, SC 29466
Phone 347-993-1981
Email: Charleston1013club@gmail.com
Website: https://charleston1013club.com/?fbclid=IwAR2i4YW0c5JI-

NYPD 10-13 CLUB OF CHARLOTTE

President Frank Irizarry
1794 Mount Carmel Cir.
Denver 28037
PH: 917-494-1752
E-mail: firizarrynypd1013@gmail.com
Website: www.charlotte10-13.com

HUDSON VALLEY 10-13

President Mike Sweeney
PO Box 1013
Pearl River, NY 10965
Phone : 914-980-5989
Email: mls1982@verizon.net
Website: www.hudsonvalley1013.com

JERSEY SHORE 10-13

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

MYRTLE BEACH 10-13

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

FORT MILLS SC 10-13

President: Sal Saldaraggia
540 Marblewood Court
Fort Mill, SC 29708
Ph : (803) 372-7492
Email address: sal707sc@gmail.com
Website: www.FortMill10-13Club.com

LONG ISLAND 10-13

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

Midlands SC 10-13

President Jame Duggan
217 Tweng Trail
Lexington, SC 29072
PH: 516-985-1379
Email: JDUG4303@aol.com
Website: www.SCMidlands10-13club.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

NORTHEAST FLORIDA 10-13

President Maria Torres
12 Huguenot Lane
St. Johns, FL 32259
Ph 619-322-8186
Email: mtorres1013@aol.com
Website: https://www.nefl1013.com

RALEIGH NC 10-13

President Robert Young
412 Walnut Woods Drive
Morrisville NC, 27560
PH: 919 604 5188
Email: nypd1013raleigh@gmail.com
Website: www.raleigh1013.com

VILLAGES 10-13

President Dominic Orlando
3762 Infinity Rub
The Villages, Florida, 32162
PH: 646-823-6489
Email: djndp@aol.com
Website:www.villagesnypd10-13.org

WILMINGTON NC 10-13

President Carl Dudick
Wilmington 10-13 Club
PO Box 15613
Wilmington NC 28408
Email: Wilmingtonten13@Gmail.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

NATIONAL NYCPD 10-13



NYPD ID CARD RENEWAL

For those members that reside locally, the ID card Section (646-610-5150) is now on 2nd floor at One Police Plaza, 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 when it is crowded due to numerous active MOS retiring. 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 has been 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.

Renewal of Transit ID card that is expired or nearing expiration.
The following procedure for ID Card renewal is to be followed for pre-merger retired Transit and Housing PD that live out of State. RSA members should no longer send their ID card renewals to the RSA ID Card Desk. The below guidelines only apply to Transit and Housing ID Card renewals.

For the retirees that live out of state, the members 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. Also, the member needs to attach a digital photo (jpg file) of themselves from the waist up in front of a red or a neutral-colored background (please no hats or sunglasses).

If you have any questions regarding this procedure, call the NYPD Transit Bureau Personnel Unit at 1-718-610-4660 and they will be more than happy to walk through the process. Their email address is TBHQPERSONNEL@NYPD.ORG. Police Officer George Bazile is the contact person for retiree ID cards.

HR 218/LEOSA QUALIFICATIONS
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 to satisfy the qualification. Also, remember that some out-of-state 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: nationalnycpd10-13.org of the individual club's website.

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.

To ensure 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 the post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT**. The postage is **$11.95**

Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of **11.95** made out to National 10-13 (to cover the cost of priority mail return of your new card).
Address to:
National 10-13
ID Card Desk
392 Colon Avenue
Staten Island N.Y. 10308

You can contact Larry Kelly at lkelly.rsa@gmail.com.
Please allow for up to a 30-day turnaround time.
Please, do not deviate from the above instructions.

Mounted Division's Largest Stable and Mounted Facility

By *Ret. Sergeant Michael Bosak*

On August 1st, 1905 when the NYPD reached what would be its peak of 705 horses assigned to performed police duties, the department opened what would be its largest stable and horse training facility ever.

Located at Richardson Ave. and E. 241 St. - within the confines of the 47 Precinct - the stables housed a total of 45 horses. and took up an entire city block.



Most of the horses stabled there were recently purchased for patrol duties Others housed there had become injured or sick and were in need of medical care. For this the department employed four (4) full-time veterinarians to take care of the horses' medical needs.

Mounted consisted of two divisions or services: the "The Saddle Service" and the "Wagon Service."
All horses purchased by the department had to be bays with black manes and tails, between five and seven years of age, sixteen hands high, and weighed a minimum of 1,100 pounds. The horses had to have short backs for strength, strong limbs, and even tempers.

The training period usually consisted of 10 days, but sometimes could last as long as thirty. At the end of the ten days or month the horse would be assigned to a precinct, where he would become part of that precinct's mounted squad or detail.

Most NYPD horses would only last approximately 5 years working in the Saddle Service. However, a few would last for as long as 10 or 12 years. The length of the service a horse gave depended to some extent on the rider. Some mounted patrolmen were harder on their horses than others.

Horses were assigned to one patrolman, and only that one patrolman rode and cared for that one horse. He was responsible for the total care of that horse, including the feeding, exercising and grooming of that horse on a daily basis.

The patrolman got transferred, the horse went with him and vice versa. For that a 'Mounted Patrolman' was paid more than 'Bicycle Patrolmen' and just plain old "foot" patrolmen.

NOTE: Both 'Mounted' and 'Bicycle' patrolmen were a distinct rank on the NYPD. A mounted patrolman's annual salary was approximately 30 percent more than a plain old patrolman's salary.

When the horse could no longer be used for patrol duty, in most cases that horse would then be assigned to the "Wagon Service." The rider and his horse would then be separated.

The stronger horses would be assigned to pulling a patrol wagon and the weaker horses to pulling a "captain's buggy." When the horse could no longer serve the department, the animal was auctioned off.

With the coming of the automobile and the downsizing of the number of horses used by the department, the training stables located at Richardson Ave. and East 241 Street were closed on August 1st, 1908, and the training of horses was moved to a smaller stable at Jamaica Road and Hempstead Turnpike in Queens.

LINE ORGANIZATONS



Dear CEA member:

In order to better serve our retired members, especially our Medicare aged members, the CEA, in partnership with the LBA and the SOC, has recently hired a consultant to intervene on our members behalf who are having difficulty receiving information, direction or a response from the NYC Office of Labor Relations – Retiree Health Benefits Section. Our members should be aware that the NYC-OLR Retiree Health Benefits Section is responsible for coordinating the health benefits for every NYC retiree and their dependents. This is a herculean task and results in a tremendous volume of requests for information and assistance from the Retiree Health Benefits staff.

To help expedite our retired members in receiving assistance and in rectifying their issue(s) regarding health insurance matters we have retained the services and expertise of Artie Altberger. Prior to retiring, Artie had worked in the Retiree Health Benefits section for several years. While actively employed at the Retiree Health Benefits section Artie always went above and beyond to assist our members.

Many of the issues that our retired members have in connection with the Retiree Health Benefits Section can be multi-layered and complicated requiring the direct intervention of someone familiar with the different departments within the Health Benefits Section.

CEA staff can still assist you with general Retiree Health Benefit questions, i.e. when and what can be done during the Open Enrollment Period, when are members allowed to change their health insurance coverage outside of the Open Enrollment period, how do members enroll to receive the Medicare Part B Rebate, when and how do members apply for the Income Related Monthly Adjustment Amount (IRMAA), etc.

If you need the assistance of Artie Altberger, please contact the CEA at 212-791-8292, or Frank Sorensen, CEA retiree representative, at CEAretiree@nypdcea.com

RETIREE HEALTH BENEFITS Due to an extensive reengineering in 2008, of the services provided by the Superior Officers Council Health and Welfare Fund, the benefits afforded to retirees connected with prescription, dental and optical coverage are almost equivalent to your Active benefits.

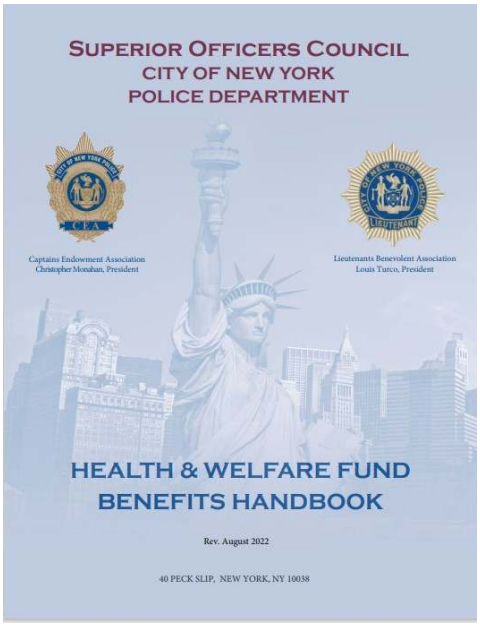
MEDICARE PART D: As many of our Medicare covered retirees are aware, this year the Superior Officers Council was forced, by the stipulations contained in the Biden administration's Inflation Reduction Act, to abandon the commercial prescription drug plan they had provided to our Medicare covered members for decades. The Inflation Reduction Act has forced the SOC to convert the commercial prescription drug plan into a traditional Medicare Part D prescription drug plan. If the SOC did not comply with the dictates of the Inflation Reduction Act, our members would be liable to individual financial penalties that would be cumulative with each passing year. This penalty would be financially crushing to our members. In essence we were pushed into a corner by federal legislation to convert the Drug coverage offered to our Medicare covered members. Due to the SOC, in coordination with OptumRx, reengineering the drug coverage into a Medicare Advantage Employer Group Waiver Plan (EGWP), many of our members did not experience a substantial disruption it their prescription coverage. Furthermore, due to the fiscal stewardship of the plan by the administrators of the SOC, we are happy to report that the **SOC will continue to waive/absorb any deductibles or premiums associated with this coverage** which are routinely passed on to participants by other entities with this plan.

HEALTH BENEFITS CEASE UPON DEMISE OF THE MEMBER: Many of our members are not aware that upon their passing, their spouse's / domestic partner*'s* and eligible dependents health coverage ceases. The survivor's and eligible dependent's Health Benefits, both **major medical** and **benefits provided by the Superior Officers Council**, **cease** with the passing of the Member. However, the survivor (Spouse/Domestic Partner) may apply for "COBRA for Life" Coverage through the City of New York. If you are the spouse/ domestic partner of a member who has passed away, you have the right to continue coverage under any of the available NYC health benefits plans. Furthermore, effective November 13, 2001, New York State law provides that surviving spouses of retired uniformed members of the New York City Police and Fire Departments can continue their health benefits coverage for life. Such coverage will be at a premium of 102% of the group rate and must be elected within one (1) year of the date of the death of the member. **Contact the NYC Retiree Health Benefits Section, in writing, to obtain an application; NYC Retiree Health Benefits Section, Attn: COBRA for Life, 22 Cortlandt Street, 12th Floor, New York, NY 10007. Or, you can email Ms. Judith Francis at,** Judith.Francis@OLR.NYC.gov, make sure to include the decedent's name, last six digits of the decedent's Social Security Number and attach a copy of the decedent's death certificate to the email. **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 a retiree 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.*

LINE ORGANIZATIONS

Welcome to the Superior Officers Council website for the City of New York Police Department. Our website is exclusively for the members of the NYPD Captains Endowment Association and the NYPD Lieutenants Benevolent Association. Over the last decade, substantial changes have taken place to our Health and Welfare Fund. The Trustees of the Superior Officers Council Health and Welfare Fund hope this website will assist you and your family in navigating the benefits available to you. We urge you to review the website's content carefully so you will become familiar with your benefits, rights, and obligations related to the Fund. https://nypdsoc.org/



Dear Member: The Trustees of the Superior Officers Council Health and Welfare Fund are pleased to provide you with this benefit handbook. Over the last decade substantial changes have taken place to our Health and Welfare Fund. We hope this handbook will assist you and your family navigate the benefits available to you. We urge you to read this handbook carefully so you will become familiar with not only your benefits, but your rights and obligations related to the Fund. The Fund was established by a Trust Agreement dated July 1, 1971.

That Agreement was created as a result of collective bargaining between the Superior Officers Council and the City of New York, whereby it was agreed the City would provide monetary funds for the purpose of furnishing health and welfare benefits to our active and retired members and their eligible dependents. Since that time, the Fund has grown considerably, providing a variety of benefits to more than 2,700 active member and their dependents, and more than 4,700 retired members and their dependents. Presently, the total number of participants entitled to benefits through the Fund is in excess of 20,000 lives. The main benefits provided by the Health and Welfare Fund includes prescription, optical and dental benefits. The benefits are financed from the Funds assets, which are accumulated under the provisions of the Trust Agreement for that purpose, to provide benefits to our eligible participants and defray reasonable administrative expenses. You are eligible for benefits if you are employed by or retired from the Police Department of the City of New York in any of the following classifications: Lieutenant, Captain, Surgeon or Captains assigned to higher rank up to and including Deputy Chiefs. The Trustees of the SOC in their capacity also act as Guardians of the Annuity Fund, currently administered by Principal Financial Group ("The Principal"). We hope you will take the time to read this handbook.

SOC-benefit-book-revised-August 2022: http://nypdcea.org/wp-content/uploads/securepdfs/2022/08/soc-benefit-book-revised-220725.pdf

OPTUMRX

Q: What will I need to do for mail order prescriptions?
A: In order to be eligible to enroll in OptumRx Mail Order Pharmacy, you must fill your prescription two times at the retail level. Once you have enrolled in OptumRx Mail Order Pharmacy, you will need a new prescription from your physician for up to a 90-day supply and mail it, along with the completed enrollment forms and correct copayment, to the mail order facility.

Q: How long will it take for my medication to reach me through mail order?
A: Prescriptions filled through the mail order facility should be received 10-14 days from the date the prescriptions are mailed.

Q: How do I obtain a prior authorization?
A: The OptumRx Prior Authorization Program can be initiated by either the pharmacist or the member contacting OptumRx Customer Service Center. OptumRx representatives will work with your doctor's office and pharmacy to obtain the information required.

Q: What if the drug that I need requires prior authorization and I cannot wait for the prior authorization to be reviewed?
A: Ask your physician if a drug sample is available or your pharmacy may provide you with a short-term supply. You will be responsible for the full copayment at this time. If the prior authorization is approved, your pharmacist can dispense the remainder of the prescription.

Q: What if my prior authorization is denied?
A: The Superior Officers Council Prescription Plan design includes medications that effectively treat most medical conditions. Most likely, there is an alternative product that may be prescribed by your doctor that will not require prior authorization. If no other options are available and the prescribed treatment is medically necessary, you have the option of appealing the denial.

LINE ORGANIZATIONS

The NYPD Superior Officers Council provides summaries of the benefits available to members of the Captains Endowment Association and the NYPD Lieutenants Benevolent Association and their families. Listed below is the contact information for the various providers that the Superior Officers Council contracts with to provide our members with a complete suite of health care products.

VISIONWORKS/DAVIS VISION
www.visionworks.com
For the Davis Vision site, enter Client Control Number **2942**, enter the last four digits of the member's Social Security 32 number and the first five characters of the member's last name as the password. If the member's last name is less than five characters, use the full last name only as the password.
Phone: (800) 999-5431

EMPIRE BLUECROSS BLUESHIELD | Dental
www.ebcbs.com
Active Group: 280500 I Retired Group: 285052
Phone: (800) 722-8879
Dental:
Phone: (800) 342-5209
Group Number: 21099

HEALTHPLEX
www.healthplex.com
Claims Department:
PO Box 650629
Dallas, TX 75265-0629
Email: info@healthplex.com

Customer Service:
Phone: (800) 468-0600 | Fax (516) 794-3186
Corporate Offices:
Phone: (516) 542-2200 | (800) 468-0608

STARKEY TECHNOLOGIES PROGRAM I Hearing Aid Partnership www.starthearing.com/partners/SOC Number: (888) 660-1854HUMANA | Comp Benefits www.Humana.com
Group: 21099

Exclusive to Florida Residents Phone: (800) 342-5209

OPTUMRx
www.optumrx.com
Specialty Pharmacy: (866) 218-5445
Website Tech Support: (800) 788-4863
TTY: 711
Claims Department:
2300 Main Street
Irvine, CA 92150-9075
Physician Contacts: Prior Authorizations: 1-800-711-4555. Option 2
Customer Service: (800) 356-3477

PRINCIPAL FINANCIAL GROUP
www.Principal.com
Retirement Plan Participants: (800) 547-7754
Principal Life Insurance Company
Des Moines, IA 50306-9394

Express Scripts I PICA Prescription Program
www.express-scripts.com
General: (800) 660-4283
Customer Service: (800) 467-2006
Refill Prescriptions: (800) 233-7139
Prior Authorization: (866) 374-5549 I Fax: (866) 374-5547
Mailing Address for PICA Prescriptions: Express Scripts Home Delivery PO Box 66568 St. Louis, MO 63166-6568
Accredo Customer Service: (844) 404-7849

Freedom Fertility Pharmacy:
www.freedomfertility.com
Number: 800-660-4283

LINE ORGANIZATIONS





First Responders

Support for baby Blakely!

Fund the First | Support for baby Blakely

Baby Blakely Bree Vergano is the daughter of an active duty Marine and granddaughter of 2 retired NYPD Sergeants, John & Brianne Randazzo and an active NCPD Police Officer, Michael Vergano. She is only 11 weeks old and has already spent 1/2 of her life in the hospital. Blakely was just recently diagnosed with an extremely rare pancreatic condition. It is estimated that 1/50,000 are born with Congenital Hyperinsulinism which can only be treated effectively at two hospitals in the Country. This week she will be air transported from North Carolina to CHOP where she may likely undergo a pancreatectomy, a total or near total removal of her pancreas which will likely require another 4-6 weeks in the hospital.

In addition to this already prolonged hospital stay from various complications, now having to relocate to the Children's Hospital of Philadelphia away from family, this has all been devastating to Blakely's family. Please consider supporting this family full of first responders while they are relocated and help them try to best take care of baby Blakely. Thank you so much for your consideration and support.

RELATED LINKS



Police Department Offices & Other Labor Organizations

NYC Police Department Patrolmen's Benevolent Association

Detectives' Endowment Association

Lieutenants Benevolent Association

Captains Endowment Association

NYC Police Pension Fund

NYC Deferred Compensation Plan

WTC Health Registry

WTC Monitoring Program

NYC Health Benefits Program (OLR)

NYPD Organizations & Interest Groups

Fraternal Organizations

NYPD Fallen Heroes

NYPD Retired Sergeants Association

NYPD Sports

NYPD Baseball

NYPD Football

NYPD Soccer

NYPD Running

NYPD Gaelic Football

SERGEANTS BENEVOLENT ASSOCIATION

35 Worth Street New York,
NY 10013 (phone) 212-431-6555
(fax) 212-343-5653
(email) healthandwelfare@sbanyc.org

DEPENDENT STUDENT CERTIFICATION FORM
FALL 2026 SEMESTER

Section One: To Be Completed By Member

Member Information:

Tax ID #: _____

Name:_____
Last Name First Name MI

Address:_____
Street Number and Name

_____
City State Zip

Email:_____

Student & School Information:

Name:_____
Last Name First Name MI

Date of Birth:_____
Month Day Year

Name of School: _____

School Phone Number:_____

I certify that my dependent,_____, meets all of the requirements for eligibility as a dependent student.

A. 19 years of age or older Yes_____No _____

B. Unmarried Yes_____No _____

C. Full-time student in an accredited secondary, preparatory school, or college Yes_____No _____

D. Is the student currently paying for SBA COBRA coverage? Yes_____No _____

E. Is the student eligible for coverage under another plan? Yes_____No _____

F. Anticipated graduation date: Month_____Year ____

I understand that providing false or misleading information, concealing information, or failing to notify the SBA Health & Welfare Fund of a change in my dependent's enrollment status will make me personally responsible for all expenses and/or costs incurred by the Fund, retroactive to the effective date of the status change.

_____
Member's Signature Date

Section Two: To Be Completed By Authorized Person in the Registrar's Office of the Educational Institution

The student named in this form may be eligible for SBA Health & Welfare Benefits. In order for the SBA to determine a student's eligibility, please complete the following information for the Fall 2026 semester:

1. Is the student enrolled full-time? Yes_____No _____
2. Is your institution accredited: Yes_____No _____
3. Anticipated graduation date: Month_____Year ____
4. Registrar's Telephone number _____
5. Authorized Signature/Title: _____
6. Date: _____

Mail, Email, or Fax Validated Form to:

SBA Health & Welfare Office
35 Worth Street
New York, NY 10013
healthandwelfare@sbanyc.org
(fax) 212-343-5653

Affix Institution Seal/Stamp Here

LINE ORGANIZATIONS

SBA WALL OF HONOR

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.

**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	8/2/1851	Office of Chief of Police	Fire
McGivern, James	7/24/1876	17 Precinct (9 Precinct)	Stabbed
Gallagher, Thomas (Roundsman)	11/6/1882	23 Precinct	Assaulted during arrest
Comisky, Richard (Roundsman)	6/11/1883	2 Precinct (108 Precinct)	Shot
Montgomery, Robert	1/11/1887	25 Precinct (19 Precinct)	Shot
Rheinhardt, Oscar	4/24/1897	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
O'Shaughnessy, 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
Coughlin, John	9/11/2001	Emergency Service Squad 4	Responding to the World Trade Center attack
Curtin, Michael	9/11/2001	Emergency Service Squad 2	Responding to the World Trade Center attack
Gillis, Rodney	9/11/2001	Emergency Service Squad 8	Responding to the World Trade Center attack
Roy, Timothy	9/11/2001	Traffic Control Unit, Bus Unit	Responding to the World Trade Center attack

LINE ORGANIZATIONS

SBA WALL OF HONOR

NAME	DATE	COMMAND	CAUSE
Ferguson, Keith	1/31/2004	ESS 7	Heart attack on duty
Zoll, Dean	5/28/2004	PBBS Task Force	9/11 Related Ailments
Wagner, Michael (Ret.)	4/27/2007	1 Precinct	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
Schaefer, Jacqueline (Ret.)	12/2/2011	Quality Assurance Division	9/11 related ailments
McHugh, MIchael (Ret.)	7/3/2012	PBMS	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
O'Leary, Donald Jr.	3/26/2014	Transit District 11	9/11 Related Ailments
Lawler, Mark (Ret.)	8/11/2014	Detective Bureau	9/11 related ailments
Murphy, Patrick	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
Gunzelman, Charles (Ret.)	5/31/2015	Transit District 23	9/11 related ailments
Murray, Edmund (Ret.)	7/28/2015	Transit District 3	9/11 related ailments
Beyrodt, Gerard (Ret.)	10/20/2015	Manhattan North Homicide Squad	9/11 related ailments
Pioli, Louis (Ret.)	10/29/2015	61 Precinct	9/11 related ailments
Jackson, Wayne (Ret.)	11/13/2015	Narcotics Division	9/11 related ailments
Galvin, Michael (Ret.)	11/27/2015	Intelligence Bureau	9/11 related ailments
Conniff, Donald	12/12/2015	9 Precinct	Auto Accident
Napolitano, Anthony (Ret.)	4/3/2016	123 Precinct	9/11 related ailments
Boyle, Patrick (Ret.)	9/15/2016	PBBX	9/11 related ailments
Tuozzolo, Paul	11/4/2016	43 Precinct	Shot
O'Hara, Terrence	3/10/2017	Gang Division	9/11 related ailments
Coyne, Patrick (Ret.)	3/12/2017	PSA 8	9/11 related ailments
Christodoulou, Christopher	9/16/2017	PBMS	9/11 related ailments
McGowan, Colleen (Ret.)	11/25/2017	10 Precinct	9/11 related ailments
Incontrera, Michael (Ret.)	12/10/2017	Highway District	9/11 related ailments
Franklin, Gary	4/15/2018	52 Precinct	9/11 related ailments
Sullivan, Barbara (Ret.)	6/7/2018	90 Precinct	9/11 related ailments
Masci, Robert (Ret.)	6/19/2018	DETF	9/11 related ailments
Fennessy, Thomas (Ret.)	7/19/2019	PBQS	9/11 related ailments
Hunt, Jeremiah (Ret.)	8/7/2019	IAB	9/11 related ailments
Johnston, Scott	12/19/2019	SRG 4	9/11 related ailments
Bast, James (Ret.)	1/14/2020	Intelligence Bureau	9/11 related ailments
Alongi, Emanuele	6/27/2020	Transit District 4	9/11 related ailments
Smith, Mark (Ret.)	10/20/2020	67 Precinct	9/11 related ailments
Brautigam, William	1/31/2021	Intelligence Bureau	9/11 related ailments

LINE ORGANIZATIONS

SBA WALL OF HONOR

NAME	DATE	COMMAND	CAUSE
Lam, Alan	2/16/2013	69 Precinct	Heart attack
Gough, Vincent (Ret.)	5/12/2019	30 Detective Squad	9/11 related ailments
Yu, David Sr. (Ret.)	7/17/2020	SRG 4	9/11 related ailments
Vera, Nemesio (Ret.)	12/3/2020	73 Precinct	9/11 related ailments
Woods, Peter (Ret.)	1/9/2021	Harbor Unit	9/11 related ailments
Geraghty, James (Ret.)	3/2/2021	PBQS Task Force	9/11 related ailments
Candia, Pedro (Ret.)	4/15/2022	PBBX Task Force	9/11 related ailments
Roche, Thomas (Ret.)	5/20/2022	Narcotics Division	9/11 related ailments
Mastricovo, James (Ret.)	7/28/2022	Police Academy	9/11 related ailments
Carberry, Yolanda	5/19/2023	Patrol Borough Bronx	9/11 related ailments
Afanasewicz, Charles	7/4/2023	Harbor Unit	9/11 related ailments
Santora, Jack	7/14/2023	Evidence Collection Team	9/11 related ailments
Foiles, Theresa (Ret.)	9/24/2023	Firearms & Tactics Section	9/11 related ailments
Negron, Wanda (Ret.)	10/19/2023	Firearms Suppression Division	9/11 related ailments
Davis, Leonard (Ret.)	10/21/2023	Brooklyn South Task Force	9/11 related ailments
Burkel, William	1/15/2024	Highway Unit 2	9/11 related ailments
Hargrove, Paul (Ret.)	3/8/2024	ESS 10	9/11 related ailments
Cimmino, Frank	3/23/2024	63 Precinct	9/11 related ailments

Resources

RELATED LINKS



Police Department Offices & Other Labor Organizations

NYC Police Department Patrolmen's Benevolent Association **Detectives' Endowment Association**

Lieutenants Benevolent Association **Captains Endowment Association** **NYC Police Pension Fund**

NYC Deferred Compensation Plan **WTC Health Registry**

WTC Monitoring Program

NYC Health Benefits Program (OLR)

NYPD Organizations & Interest Groups

Fraternal Organizations **NYPD Fallen Heroes**

NYPD Retired Sergeants Association

NYPD Sports

NYPD Baseball **NYPD Football** **NYPD Soccer** **NYPD Running**

NYPD Gaelic Football

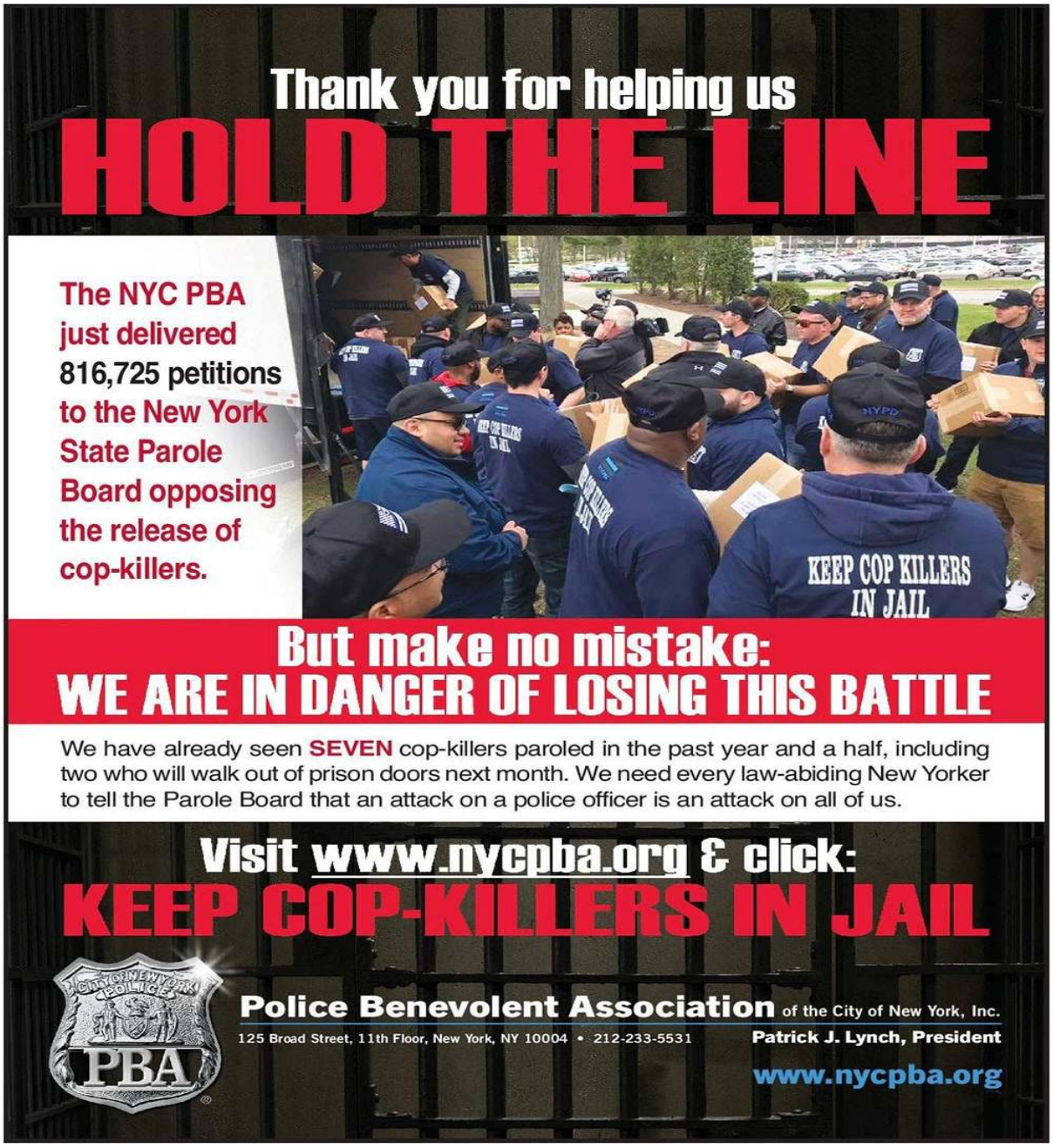
LINE ORGANIZATIONS

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

NYCPBA

PATRICK HENDRY, 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 following link https://www.nycpba.org/community/keep-cop-killers-in-jail/

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 decease's family regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

I. PREPARATIONS BEFOREHAND

- **GATHER ASSETS - This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information is needed for probate. It's also essential for filing federal and state estate tax returns, if required.**
- **REVIEW IRAs - If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.**
- **GET GOOD ADVICE - and get it now. The money you pay to attorneys and other advisers to resolve issues NOW can be much lower than if you deal with problems AFTER a person's death.**
- **In case of couples, usually most of the property is held in joint names and the survivor obtains same "by operation of law". However, there may be some items which were held in the name of the deceased only, and in that case it would be necessary to go to Probate Court to transfer ownership of that property, unless listed in a trust.**
- **GET ORGANIZED NOW - When someone dies, one of the big problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know before the death occurs where to find the following documents and information. (This is just a partial list)**

1. **Will**
2. **Living Will**
3. **Trust**
4. **Deeds (if any).**
5. **Safe-deposit boxes (location of boxes, contents and keys).**
6. **Life insurance policies.**
7. **Funeral and burial instructions.**
8. **Names and addresses of creditors and debtors.**
9. **List of assets and where they are located.**
10. **List of all advisers (attorney, accountant, insurance agent, stockbroker, etc.).**

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

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

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

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

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.

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

4. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefit.

Continued next page……

5. **Contact Social Security: (800) 772-1213 (Funeral Director will usually do this for you).**

6. **If a veteran, notify the Veterans Administration at (800) 827-1000 for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you).**
   If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.

7. **Notify your Church or Temple for announcements.**
   (Funeral Director will usually do this for you).

8. **Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36 months. New York State in 2001 amended the Administrative Code to continue Health Care Coverage for Surviving Spouses for Life (Download Information Regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though high, is cheaper than the non group rate. Call: NYC Employee Benefits (212) 513-0470**

THIS INFORMATION PERTAINS TO COBRA
Police Officers & Firefighter surviving spouses are to follow this procedure
Attach a machine copy of the death certificate to a request for an application for COBRA FOR LIFE and send it to:

Retired Employees Benefits Section
Att: Linda Harris (Cobra for Life)
40 – Rector Street – 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……

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.

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cell: 732.406.2917

"Lord, to whom shall we go? You have the words of eternal life."

John 6:68

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