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 OF

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PRESIDENT'SMESSAGE

Ladies and Gents,

This September 11th marks exactly 25 years since the tragic events of 2001. A quarter of a century later, our solemn promise to "Never Forget" remains as vital and absolute as ever. We pause to honor the 2,977 innocent lives lost, stand with the families who carry their memory forward, and salute the brave first responders who risked everything. In this newsletter, we reflect on a generation of resilience, sharing digital educational resources, and invite you to join us in local acts of service to turn this day of remembrance into a day of unity.

This September 11th, we turn our hearts and gratitude toward the extraordinary first responders who ran toward danger when the world stopped. We honor the 343 firefighters, 71 law enforcement officers, and dozens of emergency medical personnel who made the ultimate sacrifice twenty-five years ago. We also salute the thousands of survivors, recovery workers, and volunteers who spent months at Ground Zero, the Pentagon, and Shanksville. Their unmatched bravery defines the very best of us. In this edition, we share their stories, explore health resources for aging veterans of recovery efforts, and highlight ways you can honor their legacy through action.

We extend our sincere thanks to Vice President Dennis Cirillo for the tireless effort he devoted to creating a special September 11th booklet for our 9/11 Anniversary ceremony. The booklet will be distributed at this month's meeting, where the Charlotte 10-13 Honor Guard will also present the colors.

Glenn Galanos and I recently had the privilege of attending the national NYCPD 10-13 37th Annual Convention. As this was my first time at the event, I appreciated the opportunity to meet many of our organization's leaders and connect with so many outstanding members from across the country. I was proud to represent our Charlotte club and to help establish relationships that I am confident will lead to future collaboration. I am also pleased to announce and congratulate four of our Charlotte members who won National Raffle prizes, Timothy Danahey $5000, Paul Sosnick $500 Harvey Katowitz $250 and yours truly Frank Irizarry $250.



From club trustee Ian McGrouther:
Thank you to the 10-13 Club for sponsoring a brick for Waxhaw Masonic Lodge #562. The lodge has been in downtown Waxhaw since 1908 and recently finished a $110,000 renovation. Brick sales will help pay for the work. To buy a brick, please visit.:

waxhaw562
thatsmybrick.com

Fraternally,

Frank Irizarry

Frank Irizarry

NEXT MEMBERSHIP MEETING
FRIDAY, SEPTEMBER 13, 6:00pm
FOP LODGE #9
1201 HORTHORNE LANE
CHARLOTTE, NC 28205
http://www.charlotte10-13.com/

VICE PRESIDENTS MESSAGE

TWENTY-FIVE YEARS LATER, SHOWING UP STILL MATTERS

Twenty-five years.

It is difficult to comprehend that nearly a quarter-century has passed since the morning of September 11, 2001—a day that changed our country, our city, our profession, and so many of our lives forever.

This month, our Club will gather on the 25th anniversary of September 11 for a special Twenty-Fifth Anniversary Memorial Ceremony in Honor of the Fallen.

For those of us who wore the shield, September 11 is not simply a date on the calendar. We remember where we were. We remember the faces. We remember the seemingly endless funerals and memorial services. And we remember the extraordinary courage displayed by ordinary people when our city and our nation needed them most.

This year, I, along with the entire Board, would especially like to extend an invitation to those members we may not see at our meetings as often as we once did.

Life gets busy. Circumstances change. Some of us live farther away. And attending a monthly meeting may simply no longer fit into everyone's routine.

But this one is different.

The 25th anniversary is a milestone we will commemorate only once.

A great deal of care has gone into preparing a ceremony worthy of those we will honor. We will remember those who made the ultimate sacrifice on September 11, as well as those who continued to pay the price in the years that followed from illnesses related to their service.

You don't need to have attended last month's meeting.

You don't need to have attended the one before that.

Just come to this one.

Come stand alongside old friends and fellow members. Come remember the brothers and sisters we lost. Come help us demonstrate that twenty-five years later, their sacrifice has not faded from our memories.

There was a time when showing up for one another was simply what we did.

Twenty-five years later, showing up still matters.

I hope to see you there.

Fraternally,

Dennis Cirillo



PAST PRESIDENTS MESSAGE



I remember like it was yesterday the shock and sense of helplessness I felt as I watched the second plane crash into the WTC Tower and the subsequent collapse of the towers on 9/11/01. It is a feeling I never want to experience again.

Below are responses we received from an email that was sent asking our members to share in one paragraph their experience when the WTC towers fell.

Frank DeMasi
I was a police officer assigned to the Emergency Service Unit on the morning of September 11th, 2001. I arrived at the site approximately 2 minutes before the second tower was struck and was present at the site for both collapses. May the Lord always watch over my 14 friends from ESU, the 9 other NYPD officers, the 37 officers from the PAPD and all who were lost on that fateful day. They must Never Be Forgotten!

Derek Partee
On September 11, 2001, I was assigned to the NYPD/FBI Joint Terrorism Task Force 26 Federal Plaza in Manhattan. My partner Gus DiFlorio and I were heading into work from Bellmore, LI, driving on the Belt Parkway when the second tower was hit by an airplane. Our unit, I-44, was responding to assemble at the corner of Vesey and Broadway when the South Tower came down.

Ron Griffth
On September 11th, 2001, Tony Johnson and I both assigned to ESU headed south on West Street when we reached the South tower it began to collapse. We ran north on West Street from Vessey avoiding the falling debris. After the dust cleared, we immediately began our rescue recovery.

Sgt. Frederica Murray
In early October, I was supervising a detail at Ground Zero. During the shift, a loud whistle blew, signaling all work in The Pit to stop because the FDNY had recovered one of their own. The remains were carefully placed in a Stokes basket and draped with the American flag. First responders and construction workers lined both sides of the road leading from The Pit to the street. When attention was ordered, we all saluted as six of his brothers carried the fallen hero up the road to the waiting ambulance (bus) for transport to the OCME. A few moments after this dignified ceremony ended, work in The Pit resumed.

Frank Irizarry
We arrived at Ground Zero after both towers had fallen. It was pure chaos. By daybreak on 9/12, we were on Broadway and Liberty, sweaty and dirty from the work around us. Then an American Red Cross food truck pulled up. A young girl in a cocktail dress emerged with a serving platter of potato croquettes and cocktail napkins. She gingerly walked over the debris and offered us some. No one spoke, and then she left. We all looked at each other in disbelief, as if it had never happened. Among the chaos and devastation, it was the most surreal experience of my life.

Dave Schultheis
I was retired on 911 and working for American International Group attending a meeting at 111 Williams Street three blocks from the World Trade Center. I watched the 2nd plane hit the tower. I could see as the fire ran across the floors and people gathered at broken windows for air. First one person stood in the widow and jumped rather than being burned to death. That was quickly followed by two people holding hands and jumping then three. I had spent 20 out of 25 yrs in ESU and i knew as the towers feel that I was watching men I had worked with die before my eyes. After the fact I learned that I had worked with nine of the ESU offices who died that day. The following weekend I went to ESU headquarters and volunteered to work with the ESU guys digging in the pile. To this day these memories are imprinted on my mind. I will never forget.

Raymond Lechner
It was early evening sometime on Sept 11th, 2001. It was impossible to figure out the time of day it was with the entire sky full of smoke and debris, but it was dark out. The Burger King on Liberty Street was being used as Police Headquarters and an EMS site for first responders to have their eyes, ears and nose flushed out from all the toxins and debris floating in the air. I was on line to get a rinsing and was standing next to a small office where a Chief Resnick and some officers were on the phones trying to get masks delivered to the area for us all. Then the phone on the wall rang and the Chief told me to answer it for him. I picked up the phone and a voice said, “hello, my name is (I can’t remember his name) and that he was the manager of that Burger King and that we could go into his refrigeration rooms and use the food to feed the first responders. I looked over my shoulder and saw the large refrigeration unit opened and i looked in and it was just about empty, so I said to him that he was very kind to offer but it was already all used up. We both had a little laugh about it and then he wished me and all the first responders’ good luck down there and we hung up the phone. At that point Chief Resnick ordered me and three other officers to follow him up the road to unload a load of boxes full of paper masks he had delivered to the site. With all the chaos and destruction, I still would like to have met that man to thank him. Just a small story of the good that came from people on that horrific day.

Please join us on Friday, September 11, 2026, 6pm as we honor the memories of the first responders who perished on that disastrous day and those who have since died from 9/11 related illnesses as result of their search and recovery efforts.

THEY MUST NEVER BE FORGOTTEN.

Continued next page……..

A Cost-of-Living Adjustment (COLA) is a permanent annual increase to your pension, based on the cost-of-living index and a formula set by State law. Once you are eligible, you automatically receive a COLA increase each September.

The September 2026 COLA is 1.7 percent, for a maximum annual increase of $306, or $25.50 per month before taxes. The increase you receive each September is added to your existing monthly COLA amount. You can view a breakdown of your pension payment, including your total monthly COLA amount, in your Retirement at https://www.osc.ny.gov/retirement/retirees/your-pension-pay-stub

How COLA is Determined
The law requires COLA payments to be calculated based on 50 percent of the annual rate of inflation, measured at the end of the State fiscal year (March 31). Once you are eligible, your COLA will be at least 1 percent, but no more than 3 percent. The percentage is applied up to the first $18,000 of your annual pension benefit as if you had chosen the Single Life Allowance pension payment option, even if you selected a different option at retirement. Using the Single Life Allowance gives you the highest COLA amount possible, since this option pays the highest benefit.

To begin receiving COLA payments, you must be:

- Age 62 or older and receiving a service retirement benefit for five or more years; or
- Age 55 or older and receiving a service retirement benefit for ten or more years (applies to uniformed employees such as police officers, firefighters and correction officers who are covered by a special retirement plan that allows for retirement, regardless of age, after 20 or 25 years); or
- Receiving a disability retirement benefit for five or more years; or
- The spouse of a deceased retiree receiving a lifetime benefit under an option elected by the retiree at retirement (you'll receive half the retiree's COLA amount); or
- A beneficiary receiving the accidental death benefit for five or more years on behalf of a deceased Employees' Retirement System (ERS) member.

Your first COLA will be added to the pension payment you receive the month after you become eligible. It will include a pro-rated amount for the month you became eligible. For example, if you become eligible for a COLA in the middle of June, you'll receive your first COLA payment at the end of July, and the payment will be for one and a half months.

According to an updated forecast from The Senior Citizens League (TSCL), a nonpartisan senior advocacy group, Social Security's 2027 COLA is expected to be 3.6%.

Below is a recap of the National NYCPD board meeting conducted at the National Convention last month.

Public Safety Alliance Update Meeting
National President **Mike Fahey** provided an update on the New York State Public Safety Alliance; a group started by the DEA to address legislative issues. National Secretary Sal Pepitone is serving as the National liaison. Their next meeting is scheduled for October 20th.

National Business
National Treasurer **Jill Kileen** gave the financial report. Mike Fahey announcing the addition of two new clubs to the National Organization: Hilton Head in South Carolina and Marion County, Florida.

Mike updated the group on expanding the information network to include about 70 organizations, including the Port Authority Retired Association, for political action and collaboration opportunities.

A brief discussion was had about holding a mini-conference in South Carolina/Myrtle Beach for next spring and it was mentioned that the son of club member Joe Cincquemani is running for NY Assembly District 16.

9/11 Scholarship Program Announcement
Mike Fahey announced a new scholarship program from **Barash and McGarry's** charitable foundation offering $25,000 inaugural scholarships to college freshmen who lost a parent or grandparent to a 9/11-related illness. He also mentioned their upcoming community celebration at the 9/11 Memorial Museum on September 2nd and encouraged members to share this information with their clubs.

Health Protection Legislation Update
Mike Fahey provided an update on legislation efforts, explaining that the state bill for health protection was transferred to Senator **Adabo** but did not progress due to Assemblywoman **Pfeffer Amato** not advancing the assembly bill. He noted that the City Council bill (Intro 1008) was introduced with bipartisan support from six council members, including sponsors Councilmember **Marte** and Councilmember **Marano**. **Mike** announced plans to mirror **Marianne Pizzatola's** political action by asking people to call city council members to encourage them to co-sponsor the bill.

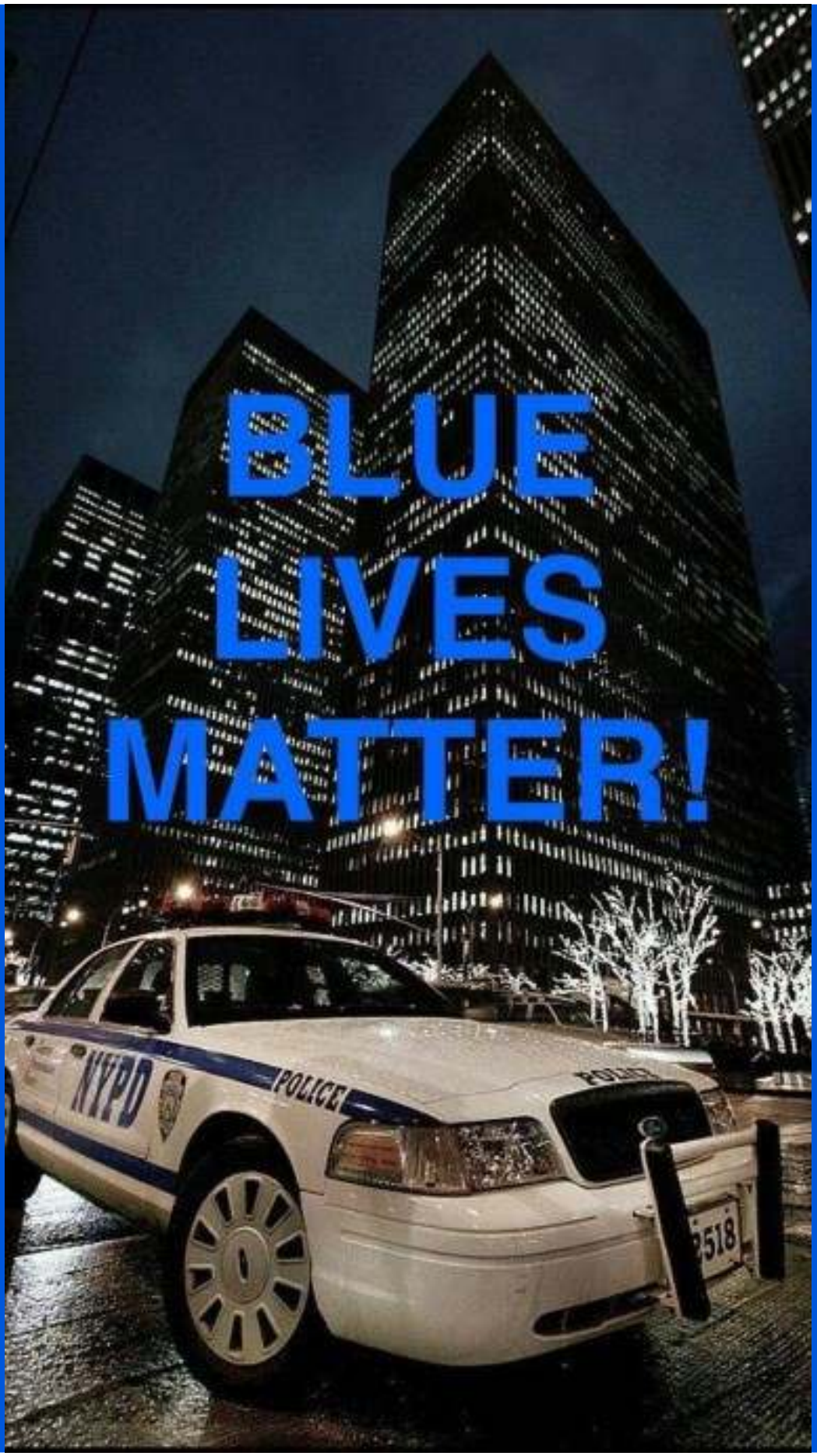
New York City PPO Challenges
The meeting focused on discussing the New York City PPO health plan and potential legal challenges. **Frank Capograsso**, President of the Charleston, SC 10-13 Club raised concerns about litigation from a group called Hands Off New York Care Inc., which is challenging the plan in court, and requested that the organization get involved in protecting the plan for non-Medicare members**. Mike Fahey** agreed to research the situation and review the court documents that **Frank** would provide.

On Saturday, September 12 the Charlotte FD and Charlotte PD will play against each other in the 92nd Annual Chief's Cub Baseball Game Celebration of Heroes. Club member Ray Lechner will throw out the first pitch. Admission is free. See page 16.

Stay healthy and stay safe!

Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN



THEY MUST NEVER BE FORGOTTEN



Paul Michael Pecoco
Dec 14, 1961 - Aug. 19, 2026

NYPD Lt. Paul Percoco is a former New York City Police Department (NYPD) officer and intelligence leader with a distinguished career in counter-terrorism and criminal investigations.

NYPD Career

Percoco served the NYPD for 23 years, from 1984 to 2007, holding the rank of Lieutenant and later Lieutenant Commander

He was a key figure in the department's intelligence operations, notably as the founder and head of the NYPD's first **Terrorist Interdiction Unit (TIU)** . In this role, he oversaw operations management, staffing, and daily activities for eight sergeants and 30 detectives, managing intelligence gathering, informant recruitment, and joint investigations with agencies such as the CIA, FBI, JTTF, and Homeland Security.

Major Investigations

- **PENTTBOMB (9/11 attacks)**: Led intelligence efforts that significantly expanded terrorism intelligence in New York
- 2004 Subway Bomb Plot: Oversaw operations during an investigation that uncovered a plan to bomb Herald Square subway station and other targets during the Republican National Convention. All suspects were convicted in 2006 and sentenced to 30 years in prison.

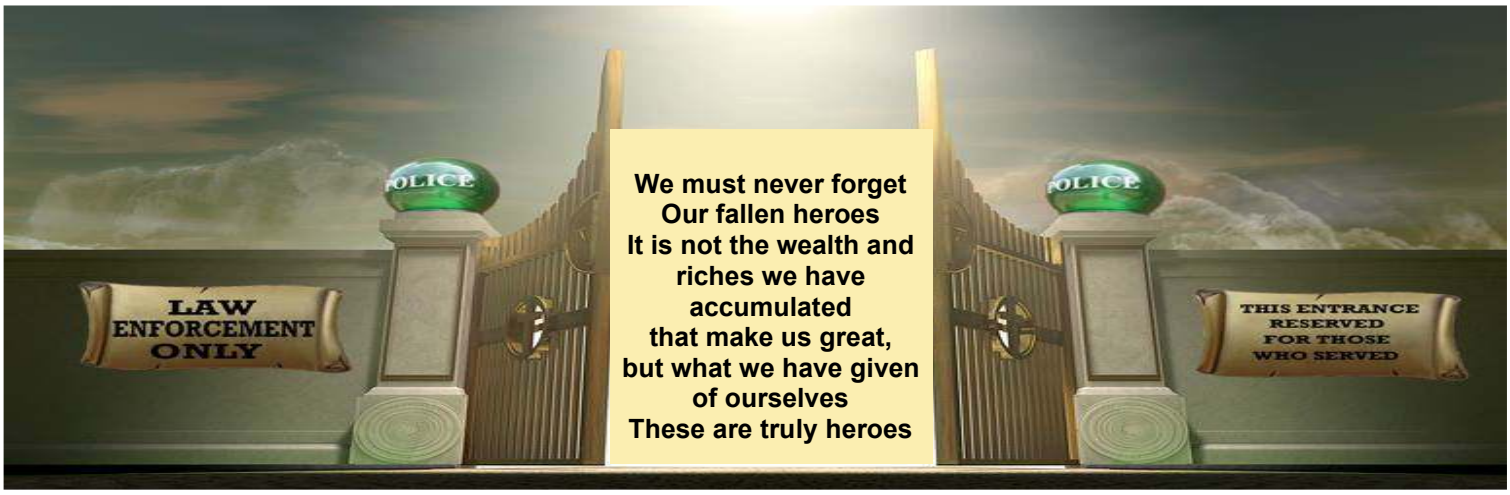
International Experience

After leaving the NYPD, Percoco worked for seven years as a program manager for the Investigative/Intelligence Collection branch of the United Arab Emirates government, heading the training academy. He also implemented a counter-terrorism program for a private security contractor in the UAE, liaising with local law enforcement and intelligence agencies .

Legacy

Percoco's work with the TIU is credited with setting a model for domestic intelligence gathering in the U.S., and his career reflects a blend of operational leadership, intelligence analysis, and cross-agency collaboration in high-risk investigations.

THEY MUST NEVER BE FORGOTTEN



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



Director of Public Safety
Joseph Allen Scheid
Coldwater MI PD
End Of Watch: August 3, 2026
Cause of death: Duty related Illness



P.O. Austin "Zade" Abdelnabi
Las Vegas, NV Metropolitan PD
End Of Watch: August 4, 2026
Cause of death: Shot



Deputy Sheriff Burlie W. Duvall, III
Appomattox Co. VA Sheriff's Office
End Of Watch: August 6, 2026
Cause of death: Struck by truck



Deputy Sheriff
Betty Jean Uriegas
Hall Co., GA Sheriff's Office
End Of Watch: August 8, 2026
Cause of death: Vehicle accident



P.O. Christopher Delong, Jr.
Columbia SC PD
End Of Watch: August 29, 2026
Cause of death: Shot



Wild Life Officer David Taylor
US Dept. of The Interior
Fish and Wild Life Service
Division of Refuse Law Enforcement
End Of Watch: August 29, 2026
Cause of death: Killed while evacuating residents in a wildfire

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**



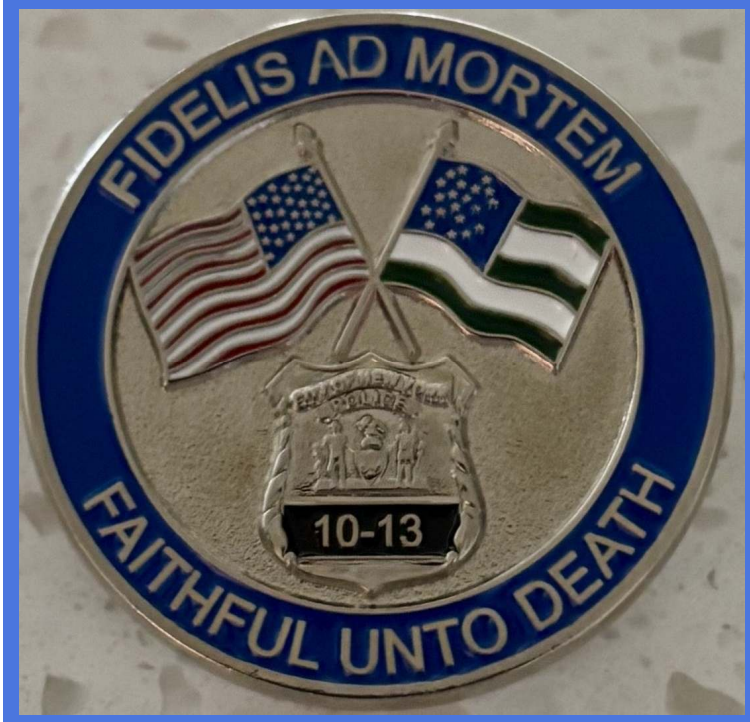


CLUB MERCHANDISE





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











Membership Meeting Minutes
August 11, 2026

Call to Order by the President with the Pledge of Allegiance. There were 33 members present.

The President opened the meeting with an Invocation.

The President read the names of 7 Law Enforcement Officers who died in the line of duty since the last meeting, followed by a moment of silence.

Roll Call of Officers

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

Review of June Minutes: They are available in our August Newsletter.
Motion to waive reading of the minutes by Dave Schultheis, 2nd by Kevin Gribbon.

Sickness & Distress: N/A

Guest Speakers: N/A

Communications and Correspondence:

- The DEA's prescription benefit manager, Capital Rx, is transitioning to a new name effective immediately to **Judi Rx**. Members using the Capital Rx App do not need to take any action. The Logo will now read "Judi Rx, formerly Capital Rx" for the remainder of 2026. Commencing January 1st, it will just be Judi Rx.
- NYC and Emblem Health will pay **$53 million** to refund unlawful co-pays charged to over **250,000 retired city workers** and keep the **$15 Senior Care co-pay** unchanged through **2027**.

President's Report:

- **Once again**: This year's golf tournament will be held on Wednesday, October 7th. We will be raising funds for both "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 off.
- Volunteer needed to fill Glenn's position as Mecklenburg Co. trustee
- Next month's meeting will be held on Friday, September 11th

Vice President: - Nothing to report.

Treasurer: Report given by Chris Russo. Motion to accept by Harvey Katowitz, 2nd by Dave Conrad and approved by the membership.

Recording Secretary:
- Ted Lotti – Nothing to report

Corresponding Secretary:
- Bob Fee – Exc.

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

Sgt. At Arms:
- Rich Dalton: Exc.
- Valarie Hargrove – Nothing to report.

President Eemiritus:
- Harvey Katowitz – Nothing to report.

Committee Reports
- **Socials:** Tickets are still available for 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.

New Business:

Good of the Club:
- New members: Ret. NYPD Police Officer Gerald Sheridan was nominated for membership. Motion to accept by Harvey Katowitz, 2nd by Kevin Gribbon. Membership accepted.
- The 50/50 – Chris McNerney won $145.00

Motion to adjourn the meeting made by Dan McKenna, 2nd by Tim Ormond.

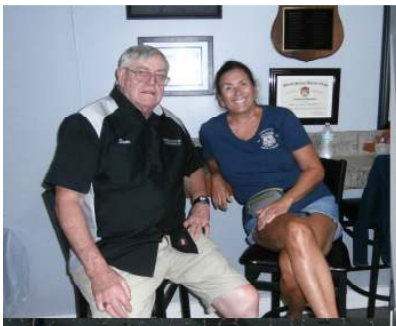
Next Meeting Friday September 11th
Charlotte-Mecklenburg FOP Lodge #9



MEMBERSHIP MEETING PHOTOS























MEMBERSHIP



2026 Monthly Meeting Dates

September 11
October 13
November 10
December 8



FORTUNATELY, NOTHING TO REPORT



SICK DESK UPDATE

Nothing to report

Welcome To The Club



Ret. NYPD Officer Gerald Sheridan



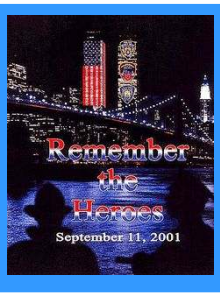
We presently have 434 members, 333 from the NYPD and the remainder from 47 other law enforcement agencies.

MARK YOUR CALENDARS!

October 3, Island Castaway Sunset Cruise

October 7 Jimmy LaRossa Memorial Golf Tournament

Next month's membership meeting will be in Waxhaw at the Lawson Community Clubhouse



NOTE

9/11 Memorial Ceremonial Meeting

Friday

September 11, 6 PM





SEPTEMBER

Steven Luisa	2
Lawrence Lederer	4
Baron Lewis	4
William Eames	6
Kevin Stoeckert	6
Vinnie Orsini	7
David Diaz	8
Joe Liotta	8
Stanley Pimble	8
Vernon Lewis	9
Raul Muniz	9
Ben Pepitone	9
Thomas O'Rourke	11
Brian Kentler	12
Joe McAllister	13
Michael Sheehy	13
Daniel DiPiazza	14
John Hamberger	14
Kevin Smith	14
Darrin Owens	16
Daisy Agostine	16
Vic Mele	17
Lee Gloffke	19
Ken McAnuff	19
Vinnie Recher	19
Neil Sullivan	20
Kevin Conn	22
Fred Layne (RIP)	23
Tom Luisa	23
Gregory Maxwell	25
Ray Lechner	26
Ana Sotomayor	26
Jack Hawthorne (RIP)	27
Jimmy LaRossa (RIP)	29
John Lotti	30

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



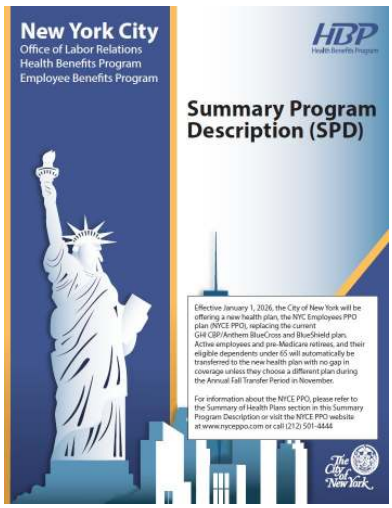
THIS AND THAT

Club Member Ray Lechner will be throwing out the first pitch



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.

HEALTH AND WELFARE

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
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Email: salvatorepepitone@comcast.net
Website: www.jerseyshore10-13.com

MYRTLE BEACH 10-13

President Michael Fanning
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PH: 843-241-7128
E-mail: hntsgt@gmail.com

FORT MILLS SC 10-13

President: Sal Saldaraggia
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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
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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
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St. Johns, FL 32259
Ph 619-322-8186
Email: mtorres1013@aol.com
Website: https://www.nefl1013.com

RALEIGH NC 10-13

President Robert Young
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Morrisville NC, 27560
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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 **$12.90**

Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of **12.90** 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.

Two NYPD Officers Provide Inside Look at What it Was Like When the Towers Fell



Rich Miller (right) and Richie Hartigan one year after the attacks of September 11. Miller and Hartigan raised the first flag at Ground Zero for their fallen comrades. Two days later there were hundreds of American flags flying at the place where the World Trade Center buildings stood. That proud symbol gave hope to Americans everywhere that we were strong and we would survive.
9/11: A Look Back

When the first plane hit the World Trade Center, Rich Miller was sound asleep. He was scheduled to attend a diver rescue training exercise at noon and was using the rare free morning to get some extra rest. When his wife woke him and told him what happened, he ran into the living room just in time to see the second plane smash into the South Tower. He threw on some clothes, kissed his wife and youngest daughter Nikki goodbye, jumped in his car and drove straight to the Bronx.

When he pulled into the police station parking lot, he saw John McCullough. The two men found a pickup truck loaded up with rescue equipment and quickly headed toward the Trade Center. As they raced down the West Side Highway, the North Tower began to fall.

"Before that happened, voices were coming through pretty clear over the division radios," Rich recalled. "I could even recognize certain people. But when the North Tower fell, there was dead silence."



Photo left: Rich Miller raises the first American flag at Ground Zero the day following the terrorist attacks.

Richie Hartigan, also assigned to the NYPD's Emergency Service Unit, is right below Rich on the ladder.

The only sound that could be heard was an FDNY Battalion Chief yelling, "Present Arms," as Rich secured the flag on to the antenna, which had fallen from the top of the Trade Center's North Tower.

Photo courtesy Bill McNulty, NYPD/TARU (Ret.)

As they got closer and the streets became narrower, Rich remembers people jumping out of the way when they saw the pickup truck piled with equipment. "It was like the sea was parting," he said.

When a major disaster occurs in New York City with hundreds, if not thousands, of possible fatalities and injuries, every available officer assigned to the Emergency Service Unit gets his or her equipment and reports to the command post.

When Miller and McCullough got down to the site, ESU commanders had already assembled several rescue teams to go into the rubble and start saving lives. By this time, the Pentagon had been hit and everyone was preparing for the worst.

Continued next page……

Continued from previous page…….

Despite the catastrophe unfolding before them, ESU officers grabbed their entry tools and medical bags and rushed toward the towers. Just as the cops from Team Five entered the South Tower, the building fell and buried the six-member team. Miraculously, they dug themselves out, regrouped, and went back into rescue mode. While every other person was running away, the cops and firefighters were going back in.

As Team Five returned to the North Tower, steel girders began to fall. Then came the bodies, people who decided to leap to their deaths rather than be enveloped in fire. There was blinding dust and horrendous noise. Members of Team Five had lost all their equipment, and they could barely see. Along with a group of firefighters and other police officers, they managed to form a human chain. As soon as they were lined up, they began passing traumatized and injured people down the line, one to the next, until they were safely out.
It was only twenty-nine minutes after the first tower collapsed when the North Tower started to go. "Debris was literally raining," Richie Hartigan recalled. Richie frequently partnered with Rich Miller and was one of the officers on Team Five.

"The ground was heaving like an earthquake," Hartigan continued. "Steel was crashing down everywhere. I cannot describe how loud it was. It sounded like two freight trains coming right at you. You couldn't see your hand in front of your face. Everyone was choking on the dust. Shards of glass were everywhere."

Death was random. Who lived and who died all came down to luck. Some made it out, some didn't. The NYPD lost 23 officers in the World Trade Center attacks. That included fourteen of twenty-nine Emergency Service officers who ran into the buildings but never came out. Three members of Team Five were taken to the hospital with serious injuries, including a lieutenant whose hand was almost completely severed.

Rich said everywhere you looked there were fires. "The smoke and dust were awful. We were worried about so many innocent victims and our buddies who still had not come out."

Miller and his team were instructed to go as far down into the wreckage as possible. "We hoped we would find people who were still alive," he recalled. "Three or four floors below street level, we began using hydraulic entry tools to cut into the vehicles. We thought the steel around the car might have protected them, but we never found anybody."
Despite the grim situation, it took a long time before Rich and his fellow officers faced the reality that many of their colleagues were not coming out alive. "We really believed we were going to find them," he said. "We wanted them to see the American flag waving when they came out."

The Department had set up a command center at the Stuyvesant High School a couple of blocks north of the Trade Center. Rich remembered seeing a flag on the stage in the school's auditorium. That's the flag, he thought, we will fly at Ground Zero.

The following morning Rich and his team were back conducting searches in the third-floor subbasements of the collapsed towers. "At some point we decided to crawl back up to street level," he said. "We were climbing over this huge pile of debris on all fours. As we made our way up toward Buildings Four and Five, we came across this gigantic crater. That's when I saw the bronze globe that stood between the South and North Towers. It was damaged but still intact. Lying next to it was an antenna from the North Tower."
Rich turned to Richie Hartigan. "That's our flagpole," he said.

After asking Thomas Purtell, Chief of the Special Operations Division, for permission to take the flag from the Stuyvesant High School back to the site, the two officers found a pickup truck. They got as far as Church and Dey before a mass of fallen debris forced them to stop. Carrying the folded flag on his shoulder, Rich almost lost his balance walking across a steel beam trying to get back to the antenna.

Rich asked a battalion chief to help him find a ladder. Two firefighters quickly got one from their truck. With Richie Hartigan behind him, Rich climbed the ladder and attached the flag to the antenna. As the battalion chief yelled out, "Present arms," there was dead silence. Everyone stopped and saluted the flag fluttering in the gray dust and wind.

"Everyone there helped get that flag up," Rich said, "police officers, firefighters, construction workers, ironworkers, and medical personnel. Richie Hartigan and I were the ones up on the ladder, but they were all right behind us. After our flag went up, each time we came above ground, more flags were flying. The day after that, there were hundreds of flags. If our flag inspired other flags to go up and those flags inspired a nation, I am proud to have been a part of that. Our country had taken a heavy hit, but seeing all those American flags made me confident we would survive and we would rebuild."

Excerpted from Brave Hearts: Extraordinary Stories of Price, Pain and Courage by Cynthia Brown, publisher of* American Police Beat*. Available at Amazon and at www.braveheartsbook.com.

REMA 9/11 video - http://youtu.be/EIgGzpLrY_s

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.

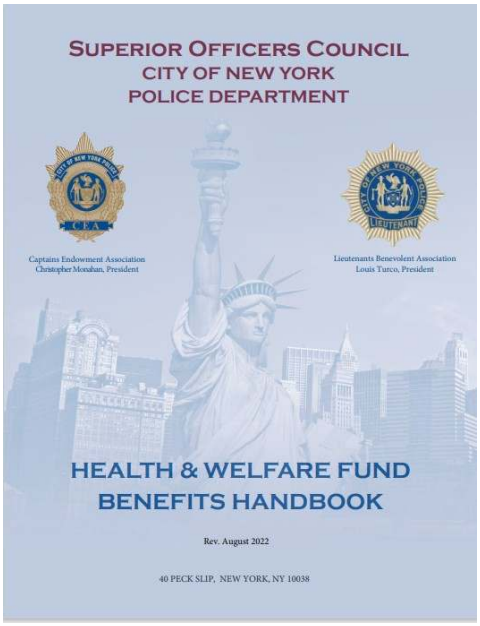
MEDICARE PART D: As many of our Medicare covered retirees are aware, this year the Superior Officers Council was forced, by the stipulations contained in the Biden administration's Inflation Reduction Act, to abandon the commercial prescription drug plan they had provided to our Medicare covered members 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

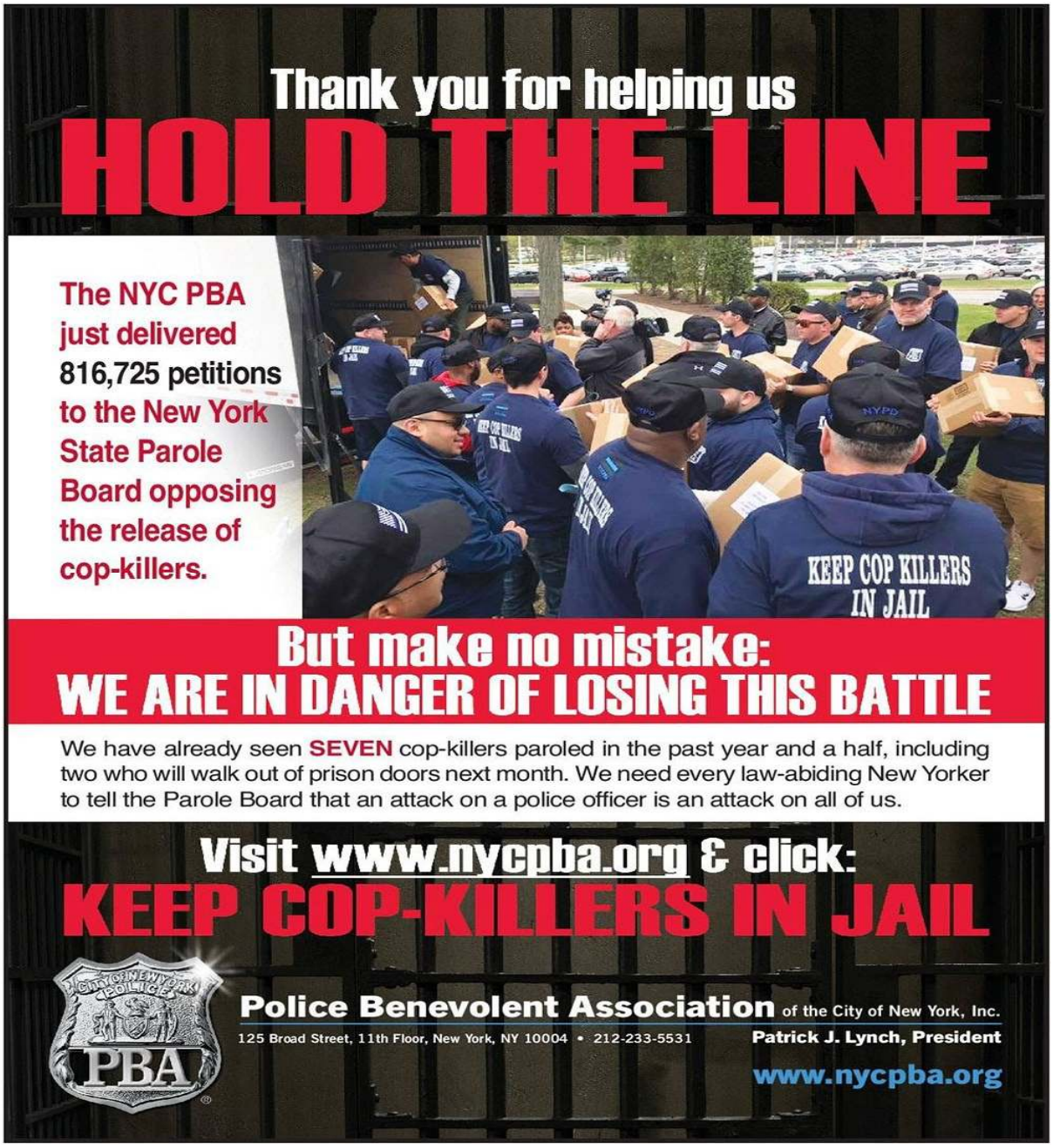
LINE ORGANIZATIONS

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……

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).
Make sure the car insurance company continues to cover the person's car until it's sold or transferred to a beneficiary.

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.
Have airlines to transfer frequent-flier miles to the primary beneficiary. (Each airline has different policy concerning this issue. Check with carrier about rules)

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE
http://www1.nyc.gov/site/olr/health/retiree/health-retiree-cobra.page
COBRA health benefits for surviving spouses.
1 Google - Health Benefits NYC
2 Click on Health Benefits
3 You will be on NYC Office of Labor Relations site
4 Click on RETIREE at top
5 Then on left side click on FORMS AND DOWNLOADS
6 Then click on COBRA FORM NOTICE OF RIGHTS AND COBRA
7 This form has all the info needed and also where to mail form to.
8 This is Cobra for life for the surviving spouse.

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NYPD 10-13 Club of Charlotte Chaplain

Rev. Mr. Rich McCarron

Deacon

dcnrich@gmail.com

church: 704.948.0231

cell: 732.406.2917

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

John 6:68

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