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

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

Board Members | Volume 18 Issue 11 | 10-13 | November 2026

PRESIDENT
FRANK IRIZARRY
917-494-1752
Firizarrynypd1013@gmail.com

VICE PRESIDENT
DENNIS CIRILLO
516-318-1707
dennisjcirillo@gmail.com

RECORDING SECRETARY
TED LOTTI
347– 513-9515
tedlot919@aol.com

CORRESPONDING SECRETARY
VACANT

TREASURER
GLENN GALANOS
704-254-5118
glenngalanos@mac.com

IMMEDIATE PAST PRESIDENT/ EDITOR
HARVEY KATOWITZ
704-849-9234
hkatowitz@charlotte10-13.com

1st SGT. at ARMS
RICH DOYLE
704-737-9681
richdoyle2001@yahoo.com

2nd SGT. at ARMS
VALERIE HARGROVE
646-515-6614
valadyvh1@aol.com

TRUSTEES
DAVID CONRAD
704-430-8496
XPOPCOPX@AOL.COM
KEVIN GRIBBON
803-493-3024
kgribbo@outlook.com
CHRIS KOENKE
631-559-1996
koenkechris@gmail.com
IAN MCGROUTHER
917-952-7427
ianlizmc@hotmail.com

CHAPLAINS
DEACON RICH McCARRON
732-406-2917
dcnrich@gmail.com
DONALD SANCHEZ
704-654-2694
desanchez@carolina.rr.com

PRESIDENT'SMESSAGE

Dear Members,

As winter approaches, please remember to set your clocks back on Sunday, November 1, 2026. We are also pleased to share that a new and improved website is currently in development and is expected to launch in November. The redesigned site will feature enhanced security, improved navigation, and a more polished presentation.

I would like to thank everyone who helped make the Jimmy LaRossa Golf Tournament a memorable event. Special thanks to Bob Fee, whose dedication and hard work once again contributed greatly to the success of our 2027 outing.

Last month, I announced that the 2027 Social Security cost-of-living adjustment was estimated at 3.5%. The final adjustment is 3.6%. Increased payments for SSI beneficiaries will begin on **December 31, 2026**, because January 1, 2027, is a holiday.

Other Notable Changes **for 2027**

- Taxable Earnings Cap: The maximum amount of wages subject to Social Security tax will increase to $192,300, up from $184,500 in 2026.
- Earnings **Limit**: For beneficiaries who claim benefits early and continue working, the annual earnings limit before benefits are withheld will increase to $25,560.

Medicare open enrollment runs from **October 15 through December 7**. Changes made during this period will take effect on **January 1** of the following year.

At our November meeting, we will host our annual Thanksgiving feast. Please respond to the Evite as soon as possible if you plan to attend so that we can order enough turkey and trimmings for all members and guests.

Beginning this month, the City will conduct an audit to verify the eligibility of dependents enrolled in the health benefits program by City employees. Over the next several months, active and retired City employees with enrolled dependents will receive a letter from the City and its independent auditor, Health Management Systems, Inc. (HMS).

The letter will request documentation and information needed to verify dependent eligibility. It is **critical** that you submit the requested documentation by the deadline stated in the letter. **Failure to respond may result in the removal of your dependents from the City's health benefits program.**

Thank you,
Frank Irizarry
Frank Irizarry

Next Membership Meeting
Tuesday, November 10 2026 6:00 PM at
FOP Lodge #9
1201 Hawthorne Lane, Charlotte
http://www.charlotte10-13.com/

VICE PRESIDENTS MESSAGE

Happy Thanksgiving!

As Thanksgiving approaches, it is an appropriate time to recognize the people who make the 10-13 Club such a strong and enduring organization.

We extend our sincere appreciation to all members and guests from Waxhaw, Union County, and the surrounding communities who attended our October evening meeting at the Lawson Community Clubhouse. We understand that many of our members who live south of Charlotte are unable to regularly attend our meetings in Charlotte, so it was especially rewarding to bring the Club closer to them and enjoy an evening of fellowship and reconnecting with old friends.

A special thank you goes to Club member Daniel Divers for securing the Lawson Community Clubhouse and helping coordinate the event. We are also grateful to the residents and leadership of the Lawson community for their hospitality and warm welcome. Seeing so many members who are rarely able to attend our Charlotte meetings made the evening particularly meaningful and contributed greatly to the event's success.

The 10-13 Club was founded on the principle of helping fellow members and their families when assistance is needed. That mission continues today, made possible through the participation, generosity, and continued commitment of our membership.

As we approach the end of the year, we encourage those who have not yet renewed their membership dues to do so at their earliest convenience. Your support allows the Club to continue serving its members, sponsoring events, and maintaining the traditions that have connected generations of law enforcement professionals and retirees.

Members should also stay informed on matters affecting retirees, including ongoing discussions in Congress regarding the future of Social Security and retirement benefits. While no significant changes have been enacted, the Club will continue to share information that may be important to our members.

During this Thanksgiving season, we are reminded of how fortunate we are to have the support of our families, the companionship of good friends, and the lifelong connections formed through service to others. On behalf of the Board of Directors, we wish you and your loved ones a happy, healthy, and blessed Thanksgiving.

Thank you for your continued support of the 10-13 Club. We look forward to seeing everyone at our annual Thanksgiving Meeting on Tuesday, November 10, in Charlotte, where we will gather to enjoy good food, great company, and the spirit of the season.

Fraternally,

Dennis Cirillo

PAST PRESIDENTS MESSAGE

I am happy to report that we had another successful golf tournament The weather was beautiful, everyone had a great time and numerous participants praised all aspects of the tournament including several who said it was the best tournament they have played in.

We raised $16,090 that was donated equally between the FOP Lodge 9 Foundation and “Let’s Talk About It Autism”.

This would not have been possible without our volunteers, hole sponsors and businesses and club members who donated food, drinks and items for the raffle. See pages 7 & 8.

Congratulations to the 1st place team comprised of Adam Mills, Adam Ross, Ryan Shields and Shane Smith and the winners of the closest to the pin, Anthony Garrati and longest drive, Adam Ross.

Photos from the tournament can be viewed from the following links:
https://photos.google.com/album/AF1QipM1Owk0ilhqQMT0vDySoG8ZbEFzVVLcWE8q6xXS
https://drive.google.com/drive/folders/1YCANtggD2IjgDZ5W6_tBQaRdnSUVF9UW

A big thanks to Ryan Fee and Donald Sanchez for taking the photos.

NY Governor Hochul signed Chapter 296 of the Laws of 2026, extending the deadline to file a Notice of Participation in the Rescue, Recovery, and Clean-Up Operations at the World Trade Center Site to September 11, 2030. The CEA highly recommends filing a Notice of Participation as soon as possible if you participated in rescue and recovery during 9/11.

Additionally, the Governor signed Chapter 295 of the Laws of 2026 extending the twenty-five-year presumptive eligibility period for certain retirement benefits for injuries or illnesses related to World Trade Center rescue, recovery, and clean-up operation by 10 years to September 11, 2036.

If you have submitted for your **2025 IRRMA reimbursement** you should have received it on October 23, 2026. If not received contact the Retiree Client Service Center at 1-212-513-0470.

Excerpts from: City auditing worker and retiree healthcare dependents
Posted Thursday, October 8, 2026
BY HARPER FREEMAN the Chief

For the first time in over a decade, the city has begun a comprehensive audit of dependents on city employee and retiree healthcare plans. The Dependent Eligibility Verification Audit administered by the city’s Office of Labor Relations aims to weed out those dependents who have become ineligible to be covered by the city’s healthcare plan, with the goal of saving $100 million this fiscal year in reduced city healthcare costs.

The DEVA was one of over a dozen savings measures that Mayor Zohran Mamdani laid out in a May budget plan with the aim of securing 2.5 percent savings from every single agency. The audit was the single largest savings measure by dollar amount laid out in that plan.

City workers and retirees will start receiving letters this month to confirm their dependents and the audit will continue through May 2027, according to OLR

The most recent citywide DEVA was conducted in 2013 at the end of former Mayor Michael Bloomberg’s term and was the first time that the city undertook a comprehensive look at the dependents on the city’s healthcare plan. That DEVA ultimately helped the city reach its goal of securing $3.4 billion in healthcare savings over a four-year period.

The 2013 audit was paid for by the Health Insurance Stabilization Fund, a reserve fund paid into by the city and several municipal union welfare funds. But after a decade of drawdowns, the fund has become insolvent, and city and Municipal Labor Committee officials confirmed that the city will be covering the cost of the ongoing audit.

See: https://www.nyc.gov/site/olr/health/deva/deva-flyer.page

Please note: Do not disregard the audit letter. The last time they did the audit eligible dependents of employees and retirees who did not respond to the audit were dropped from the city’s healthcare plans.

Thanksgiving kicks off the holiday season. Here hoping it brings you your family happiness and joy.

Fraternally,

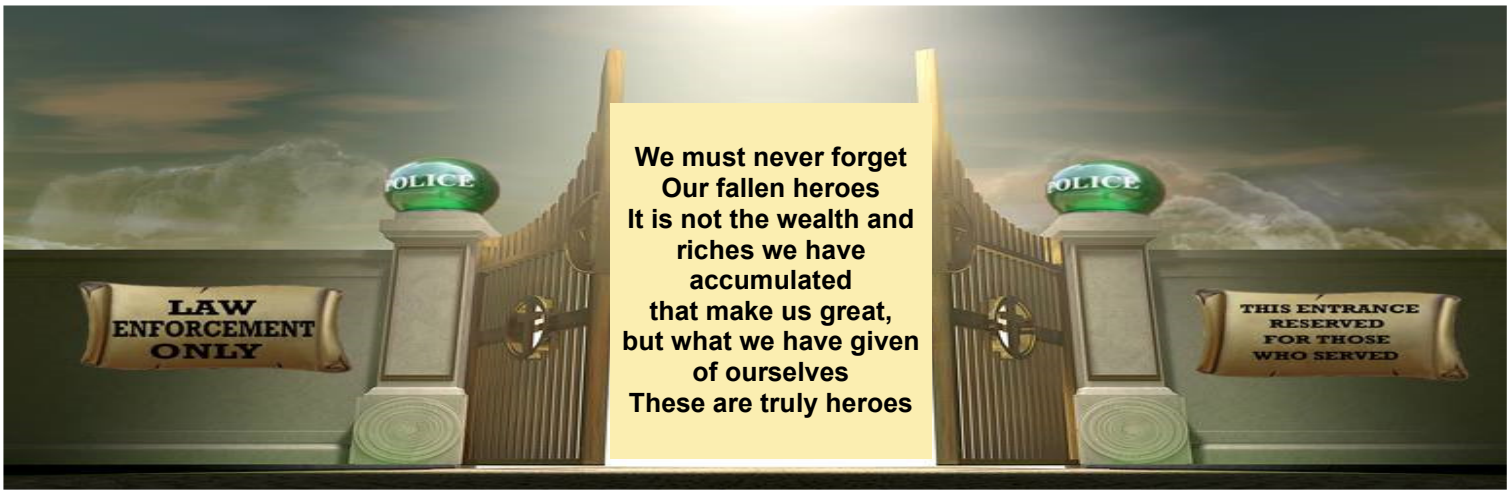
Harvey Katowitz



THEY MUST NEVER BE FORGO



THEY MUST NEVER BE FORGOTTEN



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



Trooper Bradley Ritger
Wisconsin State Patrol
October 2, 2026
Fell From An Overpass
After Deploying Spike Strips



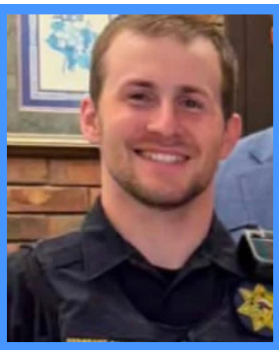
Sgt. Shane Seiber
Philadelphia, PA PD
October 10, 2026
Shot



Homicide Agent Kevin Morris
Brevard Co., FL Sheriff's Office
October 11, 2026
Head On Collision
With A Wrong Way Driver



Deputy Sheriff Katherine Frank
Minnehaha Co., SD Sheriff's Office
October 12, 2026
Shot



Sgt. Jacob Roesler
Clay Township, OH PD
October 16, 2026
Vehicle Accident



Deputy Sheriff Adam Sherifi
Van Zandt Co., TX Sheriff's Office
October 20, 2026
Shot



Deputy Sheriff Caden Mullins
Logan Co., WV Sheriff's Office
October 24, 2026
Vehicle Accident



Deputy Sheriff Ryan Terpsma
Lincoln Co, MT Sheriff's Office
October 30, 2026
Shot

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**





JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



Please patronize the following businesses/thank the following people for supporting the tournament and helping making it a success.

Hole Sponsors

Ana Sotomayor
Barasch & McGarry
Bill "The Chief" Parker
Bob & Nancy Fee
Connolly's Pub - Tom Timmins
Dan McKenna Homes at Keller Williams
Dandelion Market - Tom Timmins
Davis & Goldstein CPA (Jeffrey Goldstein)
Famous Toastery – Jim Burchill
FOP Lodge 9
Harvey & Carolyn Katowitz
Hibernian Hospitality Group - Norma Mac's
Honda Cars Rock Hill
Iredell Co. FOP Lodge 10 Foundation
Jim & Alice Mundy
Karen's Hair For You (Frank & Karen DeMasi)
Lets Talk About It (LaBecky Roe)
Marie Zolfo & Frank Martarella
Mario's Italian Restaurant - Barry Steiger
National NYCPD 10-13 Org.
NYCPBA - (Bobby Mohip)
NYPD 10-13 Club of Charleston, SC
Prohibition - Tom Timmins
Quality Irish Group - Mary O'Neills
Renegade Pigs Motorcycle Club
The Daily - Tom Timmins
The Local
The Workman's Friend - Tom Timmins
Todd Brower Real Estate
Todd Younker Insurance Agency
Turnkey Construction Pros, Inc.
Tyber Creek Pub - TomTimmins
Waxhaw Masonic Lodge # 562
Weddington Dental
Wilson Technology Grouo
Mario's Italian Restaurant

Volunteers

Bob Fee	Frank Irizarry	Ian McGrouther	Nancy Fee
Chris Russo	Eric Storch	Joe Gworek	Rich Doyle
Dennis Cirillo	Glenn Galanos	Lisa Rosa	Ryan Fee
Donald Sanchez	Harvey Katowitz	Lou Caputo	Scott Hickey
Frank DeMasi	Henry Courtlandt	Mike Katowitz	Valerie Hargrove

JIMMY LAROSSA MEMORIAL GOLF



Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

Raffle Prizes/Food/Beverages/Cash

Adams Distributors
Alexander Michaels
Allegiance Flags
Char Bar 7 Mint Hill
Charlotte National Golf Course
Coca Cola
Dick's/Golf Galaxy
Dunwellz - Mint Hill
Empie Pizza Mint Hill
Empire Distributors
Frank Irizarry
Fresh Chef Restaurant
Harris Teeter
Harris Teeter M
Harvey Katowitz
Hawthornes Pizza
Joe Gworek
John Lang
LaBecky Roe
Lucky strikes Bowling
Mary O'Neills
Metro Diner
Mike Katowitz
Nora Mac's Traditional Irish Pub
Prestonwood Country Club
Publix
Red Rocks Café & Bakery
Rolling Hills Golf Club
Rory Wall
Showmars Mint Hill
Sullivan's Steak House
The Divide Golf Club
Trios
Valerie Sabato
Verdict Ridge Golf & Country Club



Membership Meeting Minutes
October 13, 2026

The meeting was called to Order by the President with the Pledge of Allegiance.

This was followed by the invocation and the reading of the names of 8 Law Enforcement Officers who died in the line-of-duty since the last meeting.

Moment of silence

Roll Call of Officers

President:	Frank Irizarry
Vice President:	Dennis Cirillo
Rec. Secretary:	Ted Lotti
Treasurer:	Glenn Galanos
Trustee:	Chris Koenke
Trustee:	Kevin Gribbon
Trustee:	David Conrad – Exc.
Trustee:	Ian McGrouther
Sgt. at Arms:	Rich Doyle:
2nd Sgt. at Arms:	Valerie Hargrove
Chaplain:	Donald Sanchez
Chaplain:	Deacon Rich McCarron: Exc.
Immediate Past President:	Harvey Katowitz

Review of September Minutes: They are available in our October Newsletter. Motion to waive reading of the minutes by Harvey Katowitz, 2nd by Ian McGrouther. Motion passed

Sickness & Distress:

- Ret. CMPD Det. Jerry Esposito is being treated for stage 4 bone cancer.

Guest Speakers:

- Preston Bessire, a cyber security expert, gave an excellent presentation on cyber scams.
- Alexandria Hoehl, widow of club member Joseph Hoehl, explained her trials and tribulations dealing with financial issues after the death of Joseph. She encouraged everyone to have their affairs in order.
- Member Errol Wedra, a Union County Commissioner is running for re-election.

Communications and Correspondence:

- The NYPD has changed the mandatory Retirement age from 63 to 65 for all ranks regardless of their pension tier.
- The Social Security Administration will confirm the 2027 cost-of living adjustment on Oct. 14th. The 2027 Cost of Living Adjustment is estimated at 3.5%, the highest it's been in four years.
- NYC is auditing worker and retiree healthcare dependents. The Dependent Eligibility Verification Audit aims to weed out those dependents who have become ineligible to be covered by the city's healthcare plan. City workers and retirees will start receiving letters this month to confirm their dependents.

President's Report:

- Thanks to everyone who made our 9/11 ceremony a great success.

- We raised over &16,000 for “Let’s Talk About It Autism” and “FOP Lodge 9 Foundation”. Thank you to everyone who helped organize and participated.
- Bernard Roe, Robert Fee and Chris Russo have stepped down as Club Board members. They will continue to offer their support the board and club. We thank them for their years of service.

Vice President: Nothing to Report.

Treasurer: Report given by Glenn Galanos.
Motion to accept by Harvey Katowitz, 2nd by Dennis Cirillo. Approved by the members.

Recording Secretary:
- Ted Lotti: Nothing to Report.

Trustees:
- Kevin Gribbon: Nothing to Report.
- Chis Koehnke: Nothing to Report.
- Ian McGrouther: Nothing to Report.

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

President Eemiritus:
- Harvey Katowitz: Nothing to report

Committee Reports
- **Socials:** Due to poor weather conditions, the Lake Norman Sunset Cruise has been postponed. We have a one-year raincheck.
- **Membership:** 434 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 still available for $20.00 each.

New Business: We will be hosting our annual Thanksgiving Dinner next month at the FOP.

Good of the Club:
- New members:
    1. Ret. NYPD Police Officer Joseph Zayas
    2. Mint Hill PD P.O. Christopher Balcom
    3. Returning member Ret. NYPD Officer James Brennan

- 42 members and 3 guests present.

- 50/50 of $220 was won by Frank Demasi.

Next Meeting Tuesday November 10th
Charlotte-Mecklenburg FOP Lodge #9

MEMBERSHIP MEETING PHOTOS

Photos from the October Membership Meeting can be viewed at
https://photos.google.com/album/AF1QipMd8k5WRBfw8gfOMV5r3Ts4X5BKnFBCS21RT1eX



Tom Luisa & Lisa Rosa



Scott Hickey – Chris Russo – Glenn Galanos – Frank DeMasi



MEMBERSHIP



2026 Monthly Meeting Dates

November 10

December 8



FORTUNATELY, NOTHING TO REPORT

SICK DESK UPDATE



Club Member Lisa Rosa is recovering from surgery

Welcome To The Club



Ret. NYPD Police Officer Joseph Zayas
Mint Hill PD P.O. Christopher Balcom
Returning member Ret. NYPD Officer James Brennan



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

REMEMBER

2027 dues are payable now.
You can make payment to the club via Zelle at:
hkatowitz@charlotete10-113.com





FROM THE ENTIRE CLUB BOARD



NOVEMBER

John Brienza, Jr	Nov. 01
Henry Courtlandt	Nov. 01
Richard Fitzpatrick	Nov. 02
Thomas Nigro	Nov. 02
Anthony Barlanti	Nov. 06
John Smith	Nov. 06
Joseph Congelosi	Nov. 08
Joe Kozlowski RIP	Nov. 08
Almanette Martin	Nov. 09
Stephen Cirigliano	Nov. 10
US Marine Corps	Nov. 10
Robert Eilenberg RIP	Nov. 14
Fernando Sanchez	Nov. 14
Patricia Lewis	Nov. 15
Joseph Goldstein	Nov. 16
John Nunziato	Nov. 17
Rocco Nasta	Nov. 18
Curtis Dabnis	Nov. 19
Nicholas Economou	Nov. 19
Chris Goehring	Nov. 20
Gerald Cifaldi	Nov. 21
Glenn Stuart	Nov. 21
Chris Garbarino	Nov. 22
Derrick Holmes	Nov. 22
Martin Wynne	Nov. 22
William Johnson	Nov. 24
Marty Robinson	Nov. 24
John Cocchi	Nov. 25
Mark Mirailh	Nov. 25
Freddie Solomon	Nov. 25
George Mitsch	Nov. 26
Jim Houston RIP	Nov. 28
Kevin Gribbon	Nov. 30
Karen Heintz	Nov. 30
Ed Sarter	Nov. 30
Liz Irizarry-Schuyler	Nov. 30
John Toledo	Nov. 30

NYC PENSION FUND

NYC PENSION FUND RETURNS

New York City Pension Funds' Returns for Fiscal Year 2026

NYC Comptroller - Mark Levine



Overview of Fiscal Year 2026

The New York City Comptroller (the "Comptroller" or "Office") serves as investment advisor, custodian, and a trustee for New York City's five public retirement systems (the "Systems"). Through the work of the Bureau of Asset Management ("BAM"), the Comptroller partners with the Systems' trustees and their consultants to prudently invest over $325 billion on behalf of more than 750,000 current and retired public servants, ensuring the long-term retirement security of the City's dedicated workforce.

Fiscal Year ("FY") 2026 was defined by resilient financial markets navigating an increasingly complex global environment shaped by evolving trade policy, persistent inflation, geopolitical uncertainty, and continued investment in artificial intelligence. **Despite this uncertainty, the Systems generated a robust aggregate return of 13.0%, net of fees, substantially exceeding the 7.0% actuarial target.** These results reduce the City's required pension obligations by approximately $6.3 billion over the five fiscal years beginning in FY 2028.

These results reflect the value of maintaining a disciplined, diversified, and long-term investment strategy. Guided by prudent governance and supported by a globally diversified portfolio spanning public and private markets, the Systems remain well positioned to meet their obligations to beneficiaries while continuing to navigate an increasingly dynamic investment environment.

NYC Combined Systems Annualized Returns, Net of Management Fees

1 Year	3 Year	5 Year	7 Year	10 Year
13.0%	**11.1%**	**6.2%**	**8.6%**	**8.9%**

Assets Under Management (AUM) in $ Billions $326.3

Overview of Fiscal Year 2026

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Assets Under Management, Return Net of Fees, and Contribution to Return

Investment Strategy	AUM ($ Billions)	AUM % of Total	FY 2026 Return	Contribution to FY 2026 F
U.S. Equity	89.5	27.4%	22.9%	5.9%
Developed ex-U.S. Equity	36.0	11.0%	15.6%	1.8%
Emerging Markets	15.2	4.6%	42.0%	1.7%
Core Fixed Income	80.3	24.6%	3.9%	1.0%
High Yield	20.7	6.4%	5.8%	0.4%
Convertible Bonds	2.3	0.7%	12.7%	0.1%
Private Equity	28.3	8.7%	7.2%	0.6%
Private Real Estate	20.6	6.3%	4.5%	0.3%
Infrastructure	10.6	3.3%	9.2%	0.3%
Alternative Credit	16.8	5.2%	7.8%	0.4%
Hedge Funds	5.0	1.5%	19.2%	0.3%
Cash/Equivalents	1.0	0.3%	5.0%	0.0%
Total Combined NYC Plans	**326.3**	**100.0%**	**13.0%**	**13.0%**

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 trust



David Conrad



Kevin Gribbon



Chris Koenke



Ian McGrouther

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	David Conrad	917-494-1752	704-430-8496	xpopcopx@aol.com
Cabarrus County	David Conrad	917-494-1752	704-430-8496	xpopcopx@aol.com
Gaston County	David Conrad	917-494-1752	704-430-8496	xpopcopx@aol.com
Iredell County	Chris Koenke	631-559-1996	631-559-1996	ckoenke@gmail.co
Lincoln County	David Conrad	917-494-1752	704-430-8496	xpopcopx@aol.com
Mecklenburg County				
Rowan County	David Conrad	917-494-1752	704-430-8496	xpopcopx@aol.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



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

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

NOVEMBER
1877
14 November 1877
A POLICEMAN'S TERRIBLE MISFORTUNE

The Result of a Young Loafer's Rash Act- The Alleged Assailant in Custody-
How the Officer Fared as Assailant in Another Case.

Officer James DREELAND, of the Third Precinct at five o'clock yesterday afternoon dispersed a number of boys who had built a bonfire at the corner of Hicks and Pacific streets. He then attempted to stamp out the fire, but while so doing had his left eye destroyed by a blow from a stone, thrown, it is believed, by Thomas SHIPLEY, a peddler, aged sixteen, of No 27 Emmett street.

SHIPLEY WAS ARRESTED, together with four boys named Lawrence CALLEN, Michael DOWE, John CONNELLY, Sloan & T. JOYCE, who are held as witnesses. The physicians at the Long Island College Hospital are afraid that the officer will lose the sight of his right eye also, out of sympathy.

DREELAND is the officer who some months ago was CHARGED WITH BRUTALLY TREATING a drunken prisoner named DONOHUE, residing in Hoyt Street. One of the bones of DONOHUE'S left arm was broken. At the trail of the case before the Board of Police and Excise upon charges preferred by DONOHUE, it was shown that DONOHUE twice fell, from which it was concluded- and upon a very fair presumption - that the fracture might not after all be due to DREELAND.

The complaint was there upon dismissed.

26 November 1877
Police Sergeant R.B.G. SMITH, has been transferred from the Ninth to the Thirteenth Precinct, and Sergeant Jacob E. HEALEY has been transferred from the Thirteenth, to the Ninth Precinct.

Greenpoint Items
Police Sergeant John W. WORMELL, of the 7th Precinct, has been transferred to the 13th. Sergeant Alfred L. BATTERSLY of the latter taking his place.

STABBED IN THE EAR A PEACEMAKER DANGEROUSLY WOUNDED IN A LIQUOR SALOON FIGHT.

A stabbing affray occurred at 20minutes of 12 o'clock Saturday night in Patrick BRESLIN'S liquor saloon, corner of York and Main Streets. John HICKMAN, a shoemaker, of No 57 York Street it appears, charged a man named CRUSE with having a year before taken advantage of his being under the influence of liquor to rob him. CRUSE angrily denied the accusation; finally, the 2 men came to blows.

According to the police a third man, Michael FAULKNER, of 87 Talman St., interfered in the interest of order. The interference was, however angrily received by HICKMAN, who, drawing a knife, stabbed the peacemaker in the left ear and right cheek and then ran out of the saloon.

CRUSE notified Officer FILLIARD of what had occurred, and the latter after an hour's search succeeded in arresting the assailant.

Dr. GILFILLAN dressed FAULKNER'S wound, He regarded the wound in the ear as serious.

VETERANS DAY

U.S. President Woodrow Wilson first proclaimed Armistice Day for November 11, 1919. In proclaiming the holiday, he said "To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations."

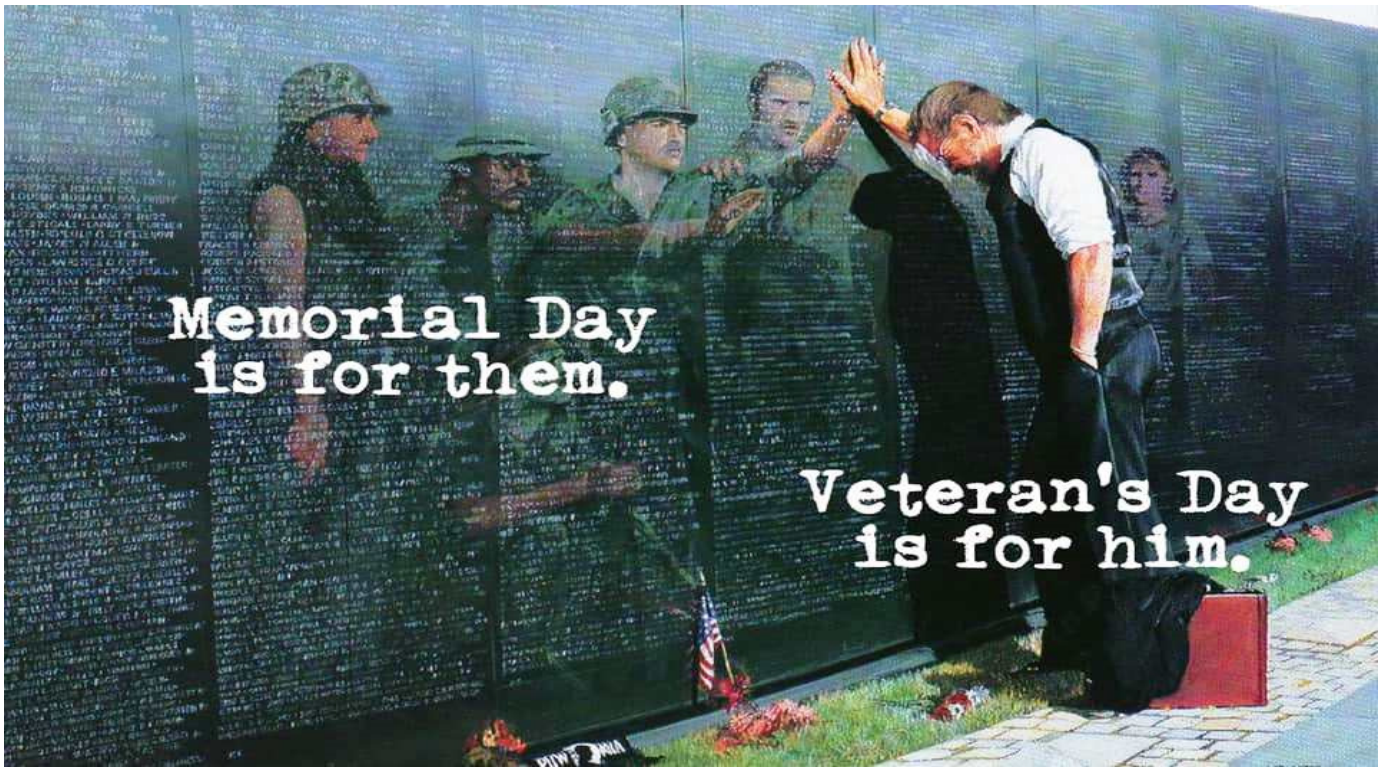
The United States Congress passed a concurrent resolution seven years later on June 4, 1926, requesting that President Calvin Coolidge issue another proclamation to observe November 11 with appropriate ceremonies. A Congressional Act (52 Stat. 351; 5 U.S. Code, Sec. 87a) approved May 13, 1938, made the 11th of November in each year a legal holiday: "a day to be dedicated to the cause of world peace and to be thereafter celebrated and known as 'Armistice Day'."

In 1945, WWII veteran Raymond Weeks from Birmingham, Alabama had the idea to expand Armistice Day to celebrate all veterans, not just those who died in World War I. Weeks led a delegation to Gen. Dwight Eisenhower, who supported the idea of National Veterans Day. Weeks led the first national celebration in 1947 in Alabama and annually until his death in 1985.

President Reagan honored Weeks at The White House with the Presidential Citizenship Medal in 1982 as the driving force for the national holiday.

Elizabeth Dole, who prepared the briefing for President Reagan, determined Weeks as the "Father of Veterans Day." U.S. Representative Ed Rees from Emporia, Kansas, presented a bill establishing the holiday through Congress. President Dwight Eisenhower, also from Kansas, signed the bill into law on May 26, 1954.

Congress amended this act on June 1, 1954, replacing "Armistice" with "Veterans," and it has been known as Veterans Day since.









NYPD NEWS

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

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

Member Self Service - webCOPS

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

You can register on webCOPS right now by visiting NYCPPF - COPS 2.0 - New Tab (v3locity.com)

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

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

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

Police Pension Fund - Documents & Requests Center

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

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



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

ARIZONA 10-13

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

NYPD 10-13 CLUB OF CHARLESTON

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

NYPD 10-13 CLUB OF CHARLOTTE

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

HUDSON VALLEY 10-13

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

JERSEY SHORE 10-13

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

MYRTLE BEACH 10-13

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

FORT MILLS SC 10-13

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

LONG ISLAND 10-13

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

Midlands SC 10-13

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

NE PA NYPD 10-13

President Juan (John) Adams
2261 Long Pond Road
Long Pond PA ,18334.
PH: 570-620-6913
Email: jadams067@gmail.com
Website: www.nepa1013.com

NORTHEAST FLORIDA 10-13

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

RALEIGH NC 10-13

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

VILLAGES 10-13

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

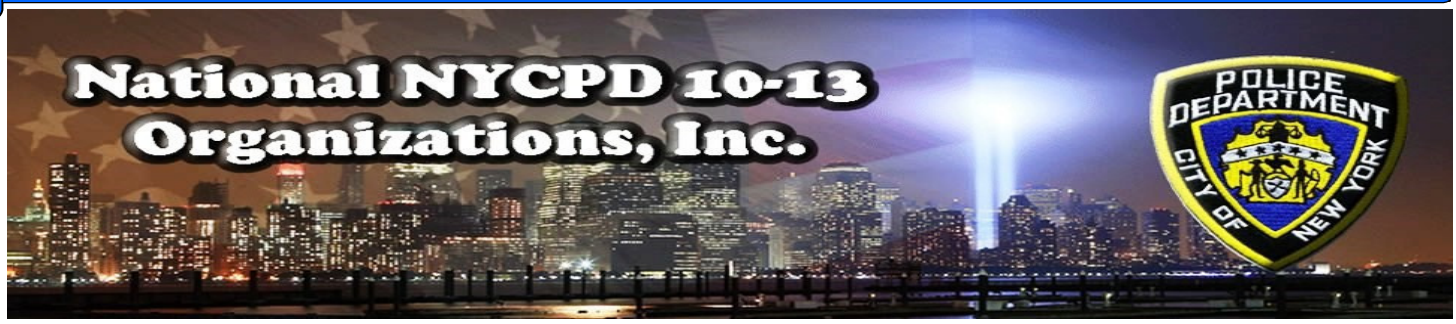
WILMINGTON NC 10-13

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

VERRAZANO 10-13

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

NATIONAL NYCPD 10-13



NYPD ID CARD RENEWAL

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

They will only renew a retiree ID card that has less than 3 months before expiration date or already expired. Please do not go at the end of month when it is crowded due to numerous active MOS retiring. Using the above number, call beforehand to make sure there is no promotion on the day you are going because it can get crowded and active will have priority.

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

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

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

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

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

For the retirees that live out of state, the members can email a copy of their driver's license and ID card and in the body of the email they can put their name, address, and a phone number where they can be reached. Also, the member needs to attach a digital photo (jpg file) of themselves from the waist up in front of a red or a neutral-colored background (please no hats or sunglasses).

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

HR 218/LEOSA QUALIFICATIONS
Regarding HR218/LEOSA qualifications, if your ID card does not have an expiration date, it does qualify as a valid ID card under the provisions of the laws. Unless you want to get a current photo on your ID card, you are not required to do so to satisfy the qualification. Also, remember that some out-of-state police departments that do the qualifications will require a current ID card so make sure that you check your expiration dates.

A completed PD form MUST accompany the card. The form is on the accompanying page of this procedure and can be downloaded from our website: nationalnycpd10-13.org of the individual club's website.

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

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

To ensure security in the transfer of cards to and from our members the following procedure MUST be adhered to: Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from the post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT**. The postage is **$11.95**

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

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

LINE ORGANIZATONS



Dear CEA member:

Contract
We will receive our final 4% pay increase on September 22, 2026, which will be reflected in the October 9, 2026 paycheck.

Uniform Check
The $1,015.00 **tax free** uniform check is on schedule to be sent out early December.

By-Laws
The by-law vote was approved by 186 in favor and 21 not in favor. These changes will allow the board of directors more flexibility in union matters. Thank you for your attention and participation.

Albany
We were able to lobby Albany and get tier 3 back to a 20-year pension. In addition, tier 3A is now a 3-year average instead of a 5-year average final salary.

The WTC verification bill was signed by the governor last year and it is allowing members of the NYPD to apply for a WTC disability with a timely filed Notice of Participation.

The CEA board will be in Albany this legislative session to lobby our elected officials to enhance our benefits.

The tier 2A bill that would allow members to have the option of calculating their pension either using final year salary or a three-year average and the 65-year-old bill raising the mandatory retirement age to 65 are awaiting governor's decision.

Teams Meetings
We have had meetings with the department on the issue of Teams meetings while off duty or on regular days off. The preference for our collective bargaining unit is not to attend any meeting while we are off. If you are required to attend a team's meeting while you are off duty, the CEA contract allows you to submit for overtime at the straight time rate.

Cea Cards, Dues, Membership Card And Pac Contributions
This year all active and retiree members will be able to order the above items online. Lifetime members will still receive a mailing to their home and will have the option to order by mail or through the CEA store. We will send you an E-Mail to let you know the CEA store is open.

Cea Hotline
The CEA hotline number is 212-330-0032 in case you need assistance from the union. The hotline number operates 24/7 365 days a year and a board member is always on call.

For routine information you can call the CEA office at 212-791-8292 from 9am-4pm.

Retiree Prescriptions For Dependent Children
Beginning November 1, 2026, and ending December 15, 2026 will be open enrollment for the 2027 retiree prescription for dependent children. This is a strict enrollment period, if you submit past December 15th deadline there will be an additional administrative charge. A mailing will be sent mid-October for enrollment online.

One dependent child is $216 a year.
Two dependent children is $288 a year.
Three or more dependent children is $360 a year.

Assistance With Office Of Labor Relations
If you need assistance with the Office of Labor Relations, please contact Frank Sorensen at CEAretiree@nypdcea.com

Diaphragm Bill
NYS Court of appeals voted with the city. This law is **NOW ON THE BOOKS AND A NYC DISTRICT ATTORNEY CAN AUTHORIZE AN ARREST OF A POLICE OFFICER WHO THEY FEEL COMMITTED THIS OFFENSE**.

Student Proof
Student proof is no longer needed.

For active members, prescription drugs are covered until the end of the month your child turns 26. Dental and optical ends at the end of the month when your child turns 23.

For retired members, prescription drugs are covered until the end of the year your child turns 23. Dental and optical ends the end of the month when your child turns 23.

ANNUITY FUND
We are now collecting beneficiary information on your account with Principal. If you have not yet provided this information, please log into your account and submit it. In 2008 the annuity fund was valued at 108 million dollars, today we have approximately 950 million dollars in the account.

Part D Plan And Inflation Reduction Act
The inflation reduction act does not allow a Medicare eligible member to be covered by the active and non-Medicare SOC plan. You must be enrolled in a part D plan. The SOC has changed the Medicare eligible plan to be compliant with Medicare plan design, and we are now a Part D plan.

The trustees of the SOC have taken great strides to keep this plan intact and premium free. A commercial part D plan has monthly premiums and a $590 deductible for you and your spouse each year.

All part D plans do not allow coupons. Many of you have seen medications increase because of this. All part D plans including the SOC Medicare eligible plan have a $2100 ($2400 in year 2027) maximum out of pocket spend.

The trustees of the SOC monitor your benefits daily. We are happy this plan is working successfully and are always looking to improve benefits when we can.

Next Meeting
The next general membership meeting is Wednesday October 7th at 10 AM at Antun's. Flu shots will be available for active and retired members.

Fraternally,
CHRIS
Chris Monahan
President
Captains Endowment Association
212 791 8292

LINE ORGANIZATIONS



Important Legislative Update
Two Bills Signed into Law

Dear Lieutenant,

The LBA is pleased to announce that Governor Kathy Hochul has signed two important pieces of legislation into law that will benefit many of our members.

Tier 2A Pension Reform
This legislation permits NYPD members of all ranks hired on or after July 1, 2000, through June 30, 2009, to be treated for pension purposes, in the same manner as Tier 2 Lieutenants hired prior to July 1, 2000.

Affected Lieutenants who retire on or after the effective date of the legislation will have the same pension salary options available to Tier 2 Lieutenants. In addition to using the average salary of their final twelve (12) months of service to determine their pension, eligible members will also have the option to use:

- The average salary of their best three (3) consecutive calendar years; or
- The average salary of thirty-six (36) months immediately preceding their retirement date.

This is an important change that will provide greater pension flexibility and potentially benefit many of our members who fall within this hiring period.

Increase in Mandatory Retirement to Age 65
This legislation changes the mandatory retirement age from sixty-three (63) to sixty-five (65) for all members of the service of all ranks, regardless of their pension tier.

The LBA is proud to support legislation that improves the pension benefits and working conditions of our members. We will continue to advocate on behalf of the membership and keep you informed of additional developments as they occur.

Fraternally,
Louis Turco
President

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 Ser- vice 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



Dear Fellow Sergeant,

The deadline to file a Notice of Participation in the Rescue, Recovery, and Clean-Up Operations at the World Trade Center Site has been extended to September 11, 2030.

In addition, the 25-year presumptive eligibility period for certain retirement benefits for injuries or illnesses related to the World Trade Center Rescue, Recovery, and Clean-Up Operation has been extended by 10 years to September 11, 2036.

All eligible members are urged to file their Notice of Participation as soon as possible.

The Mayor has been asking all city unions to agree to a pension restructuring plan that would spread out the city's contributions to fund future pension obligations over a longer period than currently scheduled.

Legislation introduced as part of the state budget would authorize all of the city's five pension systems to move forward with the plan, but only if the Pension Fund's Board of Trustees vote to approve it.

If this proposal comes before the Police Pension Fund, the SBA will vote against it. The PBA has already stated they will also vote against it.
Under current law, at least seven votes are needed for a resolution to be adopted. If all police unions vote against the restructuring plan, it will not be adopted by the Police Pension Fund.

At last week's Delegates meeting, we stated that we DO NOT believe this is in the best fiduciary long-term interests of SBA members, so we are OPPOSED to it being adopted.

We will keep you updated on all important developments regarding pension legislation in the state budget.
Thank you for your continued support.

Fraternally,
Vincent J. Vallelong
President



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 Sports

NYPD Baseball
NYPD Football
NYPD Soccer
NYPD Running
NYPD Gaelic Football

NYPD Organizations & Interest Groups

Fraternal Organizations
NYPD Fallen Heroes
NYPD Retired Sergeants Association

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

NYPD Lacrosse Facebook



Effective September 1st the new DEA dental provider will be MetLife Dental.

In July 2025, I notified the membership that a top to bottom review of all DEA funds, including the Health Benefit Funds, was performed. I also informed the membership that we discovered the Health Benefit Funds were operating in the red and in fiscal distress, relying on cash reserves to meet benefit expenses. (See July 2025 letter here: DEA_Dental_Benefits_7-1-25)

The Trustees of the Health Benefit Funds are legally and ethically bound in their Fiduciary capacity to take immediate action to bring expenses under control and in-line with the income of the Health Benefit Funds. It's important to point out that dues money paid by either active members or retired lifetime members is separate and apart from our Health Benefit Funds and is not used for health benefits.

As noted in the July 2025 letter, immediate action was being taken by increasing prescription drug copays for both active and retired members. This immediate action helped to reduce expenses but did not completely close the spending gap.

Last February, we replaced Express Scripts with Capital Rx as our prescription drug manager, which helped to further close the deficit however, a deficit gap still existed and further changes were warranted.

The Cigna plan provided good dental coverage with a cost of $12.5 million dollars annually to the Fund. The Cigna's plan was both free and unlimited, with no premiums for active and retired members. Understandably, member utilization was enormous, however our over-utilization caused significant losses to Cigna resulting in a renewal rate of an additional 220% in premium, which made the plan completely unaffordable. Renewing the Cigna plan at the elevated cost would have placed the prescription drug plan in serious jeopardy. Trustees had no choice but to explore other options that fit within the financial budget.

To emphasize the need for action by the Trustees, the Active and Retiree Health Benefit Plans receive approximately $29 Million Dollars per year from the City of New York in total. The cost of Cigna and Express Scripts was approximately $40 Million per year, which does not include expenses for optical, hearing aids, catastrophic coverages post 9-11 programs and operating overhead for the Funds.

Unfortunately, the Dental Plan changes are painful but necessary at this time and consistent with the Trustees' fiduciary responsibility to the Fund. On a good note, our move to Capital Rx is proving to be a positive one as our prescription drug costs are decreasing. Rest assured, if the financial situation of the Health Benefit Funds improve, changes will be made to enhance the dental benefit.

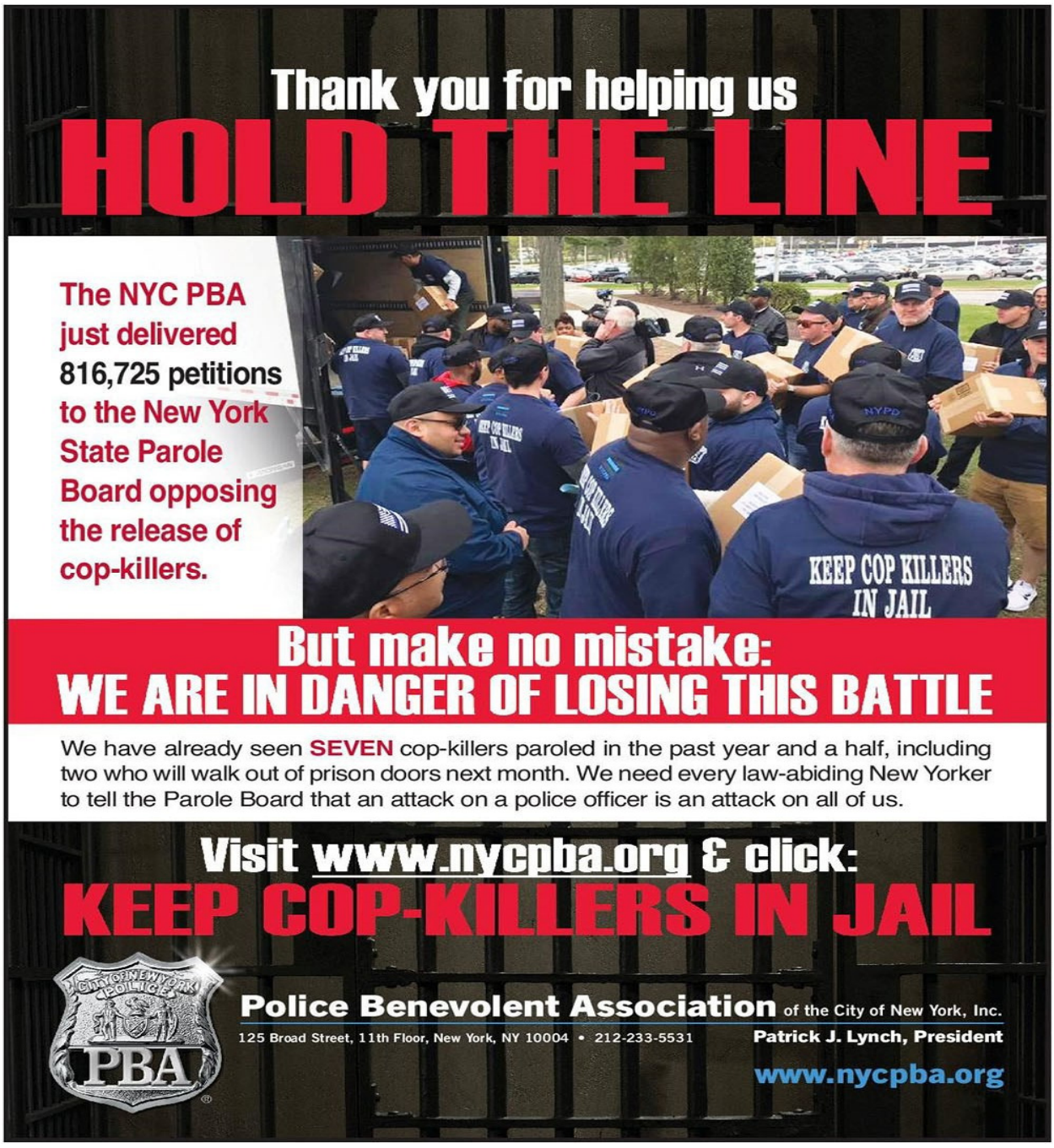
Fraternally,

Scott Munro
President

LINE ORGANIZATIONS

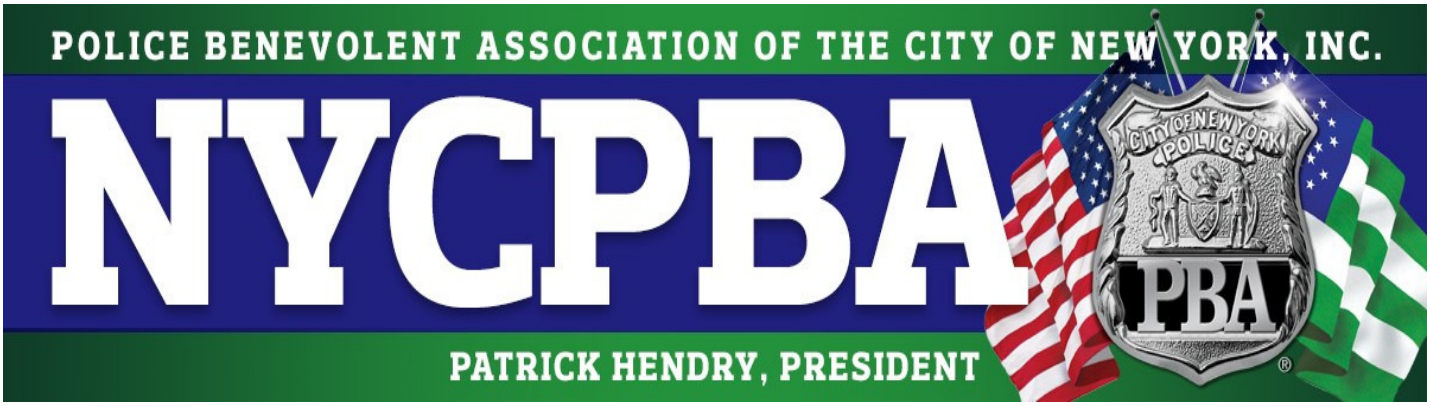


Keep cop killers in jail.



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/

LINE ORGANIZATIONS



Dear PBA Member:

I am writing with important information concerning our City health benefits. Beginning this month, the City is conducting an audit to verify dependent eligibility for City employees enrolled in the health benefits program.

Over the next several months, both active and retired City employees who have enrolled dependents will receive a letter from the City and the independent auditor, Health Management Systems, Inc. (HMS), requesting documents and information to verify their dependents' eligibility.

When the City initiated its first dependent eligibility verification audit in 2013, **the PBA joined the Municipal Labor Committee (MLC) in suing to obtain a number of protections for our members**, including: 1) an appeal process for members whose dependents are deemed ineligible; 2) protection against discipline or financial penalties for members whose ineligible dependents are removed; and 3) privacy safeguards for all documents and information submitted as part of the audit. **Those protections remain in place for this audit.**

For this audit, it is **critical** that you respond by providing the requested documentation before the deadline specified in the letter. **Failure to respond may result in the removal of your dependents from the City's health benefits program.**

In the meantime, we recommend members with dependents begin gathering the necessary documentation for the audit. Requested documents may include: marriage or domestic partnership certificates, birth or adoption certificates, your 2025 tax return and/or other proof of current relationship status (i.e., utility bill, mortgage/bank statements, etc.). Please be sure to submit only copies – **not the originals** – of the requested records, as all submitted documents will be destroyed upon the audit's completion.

As always, the PBA will continue to monitor the process to ensure that our members' rights remain protected.

In Solidarity,

Patrick Hendry
President

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.**

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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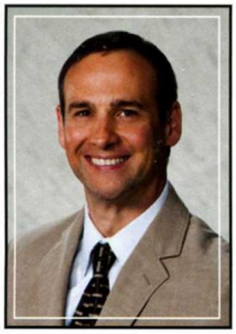
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Garymilner.InteleTravel.com
DnaTravelLLC inc.
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Sabrina DeGuzman-Simmons
Retiree Markets Account Director

6807 Token Valley Rd
Manassas, VA 20112

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