

NEW YORK CITY



EST. 1899 **Lieutenants Benevolent Association**

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September 27, 2018

Dear Lieutenant:

The September Delegate and General Membership meeting was held on Wednesday, September 26th, 2018, at Antun's, in Queen's Village. LBA President Lou Turco chaired the meeting and the following topics were discussed:

WELCOME NEW DELEGATES: I would like to welcome our new LBA delegate, two of whom had previously served as LBA Delegates in prior commands. I would like to welcome:

Eric Heeren: Assigned to the 43 Precinct, representing the 41, 43, 45, 49 Precincts.

Bill Negus: Assigned to the 105 Precinct Detective Squad, representing the Detective Bureau commands within the Detective Borough Queens South.

Juan Solla: Assigned to the Brooklyn Court Section, representing Lieutenants assigned to the Court Division.

Michael Spezio: Assigned to the 90 Precinct Detective Squad, representing the Detective Bureau commands within the Detective Borough Brooklyn North.

GREAT TURN OUT AT LBA SUMMER EVENTS: Due to the incredible support and participation of the overall membership, the LBA was once again able to host several family friendly events over this past summer. On Monday, July 30th, we held the annual Family Day and Scholarship Presentation event at MCU Park in Coney Island. The LBA presented 10 scholarships, totaling \$22,000, to children of our active and retired members who are entering college. Due to the financial stewardship of the Association's funds, we are now capable of awarding four additional scholarship each year; 4th and 5th Place Girls and 4th and 5th Place Boys scholarships. On Thursday, August 23rd, the LBA hosted the annual "Lt. Thomas R. Sullivan Memorial" golf outing at the Woodmere Country Club. The outing was a tremendous success with over 150 golfers attending the event. Proceeds from the Golf Outing benefit the LBA Scholarship & Membership Assistance Fund; this Fund enables the LBA to assist members' eligible dependents to receive affordable educations and alleviate some of the unanticipated financial hardships experienced by members encumbered by catastrophic events. I wish to thank LBA 2nd Vice President John Beattie for the incredible job he did organizing the event, LBA Executive Board Member Evan Minogue, LBA Inside Sentinel Karl Pfeffer, LBA Queens North Director Sean Dolphin, and Lieutenant (Retired) Mike Casey for their tremendous support of the outing. On Saturday, September 15th, more than 150 Lieutenants and their families, over 700 adults and children, attended the LBA Bronx Zoo Family Day. This is quickly becoming the most popular event hosted by the LBA. LBA staff member Jennara Cobb deserves the recognition for creating and coordinating this fun and family-oriented event.

LBA SCHOLARSHIP AWARDS and FAMILY DAY AT MCU PARK: On Monday, July 30th, the LBA once again held our annual Family Day and Scholarship Awards presentation at

MCU Park in Coney Island. The weather was beautiful and over 500 members and their families attended the event. The day included a barbecue with hamburgers, hotdogs, chicken fingers, soda and water. Everybody appeared to thoroughly enjoy the event. As is now customary, the LBA presented our LBA Scholarship recipients with their scholarship awards at the pitching mound of the MCU ballpark. I was accompanied by former LBA president Tony Garvey to help present the scholarship named in honor of Tony's son Brian. Also, I was accompanied by Lieutenant (Retired) Robert Price to present the scholarship he has so generously sponsored for the LBA. I would also like to remind the membership that, based on responsible fiduciary practices, the LBA has been able to increase the number of scholarships awarded from 6 to 10. This has been done by having created the independent LBA Scholarship and Members Assistance Fund, relieving having to rely on the General LBA fund to finance the scholarships. One benefit of this financial reengineering was the ability to increase the number of scholarships awarded without having to raise our Active members' LBA dues for the past 10 years.

The LBA Scholarship Winners are:

Female Scholarship Winners:

1st Place – The Lt. Thomas R. Sullivan Memorial Scholarship: Julia Maher, daughter of Lieutenant (Retired) Joseph Maher formerly of the Central Park Precinct.

2nd Place – The Lt. James R. Higgins Memorial Scholarship: Jenna Malloy, daughter of Lieutenant Thomas Malloy of Patrol Borough Staten Island.

3rd Place Female: Hannah Stack, daughter of Lieutenant (Retired) Patrick Stack, formerly of the 10th Precinct.

4th Place Female: Emily Stack, daughter of Lieutenant (Retired) Patrick Stack, formerly of the 10th Precinct.

5th Place Female: Melissa King, daughter of Lieutenant Rhonny King, of the Crime Scene Unit.

Male Scholarship Winners:

1st Place - The Brian Garvey Memorial Scholarship: Matthew Sala, son of Lieutenant Peter Sala, of the Police Academy.

2nd Place – The Lt. Robert Rice Scholarship: Daniel Hepworth, son of Lieutenant Andrew Hepworth, of Patrol Borough Queens South.

3rd Place – The Lt. Eugene Loewy Scholarship: Salvatore Salerno, son of Lieutenant (Retired) Salvatore Salerno, formerly of Crime Control Strategies.

4th Place Male: Brandon Stack, son of Lieutenant (Retired) Henry Sung, formerly of the 83 Precinct.

5th Place Female: Nicholas Meyerback, son of Lieutenant (Retired) Walter Meyerback, formerly of the Mid-Town North Precinct.

OPEN ENROLLMENT FOR ACTIVE AND RETIRED MEMBERS, HEALTH INSURANCE COVERAGE TRANSFER PERIOD:

We have been advised by the New York City, Office of Labor Relations, Health Benefits Section that the 2018 Open Enrollment Period for New York City Employees will be as follows:

The Annual Health Insurance Coverage Transfer Period for **Active Members** will be from October 1st through October 30th.

The Annual Health Insurance Coverage Transfer Period for **Retirees** will be from November 1st through November 30th.

For Active Members, the Department routinely publishes an Operations Orders for the exact dates covering the Annual Transfer Period. The Operations Order should also include information on the Health Care Plans available, the costs, Procedures for Health Plan Changes, information for Retiring Members of the Service, Change of Dependents Submitted During the Transfer Period, and information related to Consolidated Omnibus Budget Reconciliation Act (COBRA).

During the Annual Health Insurance Coverage Transfer Period, Active and Retired members of the service may transfer from their present health plan into another City health plan, add or drop optional rider coverage, and add or drop a dependent.

To download a Health Benefits Application please click on this link, <http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-benefits-application.pdf> The page link also includes additional information in regard to filling out and forwarding the form.

Active and Retired Members can visit the following link to view the current monthly rates for each available insurance carrier, <http://www1.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page>

Please be aware that for most health insurance plans, i.e. GHI, the member does not need to purchase prescription drug coverage since it is provided by the Superior Officers Council Health and Welfare. However, Retired members enrolling in HIP must purchase, in most situations, the HIP Optional Rider for their prescription drug coverage since it is not provided by the SOC under this particular health insurance plan. If you are unsure as to whether you need to purchase the prescription drug coverage please confer with the SOC at 212-964-7500 (Option# 1).

MEMBERS WITH “HIP” CONTEMPLATING RETIREMENT: Lieutenants currently enrolled in “HIP” and planning to retire in the immediate future may wish to transfer into a different health insurance carrier, prior to retiring, during the Annual Health Benefits Transfer Period. We are encountering more and more of our Lieutenants currently enrolled in the Health Insurance Plan of New York (HIP) discovering that upon retiring they will be responsible to pay \$565.97 a month for the Prescription Drug Rider Cut Out (Family Coverage). This equates to \$6,791.64 a year for a non-Medicare covered family to retain the Prescription Drug Rider. In the past many of our members retained HIP upon retiring in order to preserve prescription coverage for their children. However, since January 1, 2009, retiree’s children are covered for prescriptions through the SOC Health & Welfare Fund. The SOC Optional Prescription Drug Rider costs, per year: 1 child = \$144 / 2 children = \$216 / 3 or more children = \$ 288. We do not endorse nor recommend any one health carrier over the other as each member’s needs and the needs of their families are unique. However, we believe it is our responsibility to make our members aware of costs associated with their health care carrier choice.

OPEN ENROLLMENT PERIOD TO JOIN THE HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA): The Flexible Spending Account Open Enrollment is from September 24th through October 31, 2018, for Plan Year 2019. Elections will be effective January 1, 2019. The Program allows City employees to deposit a portion of their pre-tax income into accounts maintained for certain health and dependent care expenses. The Health Care Flexible Spending Account (HCFSA) Program is a way to pay for eligible medical expenses (not covered by insurance) or dental, vision and hearing (not covered by the Welfare Fund) with before-tax dollars. By contributing to HCFSA, you not only plan for anticipated expenses but also reduce your gross income for federal and Social Security tax purposes. The end result is that your health care expenses are lower and you save on your taxes.

The Plan Year runs from January 1st through December 31st. Employees also can enroll mid-year only if a Qualifying Event occurs.

How much can I put aside in my HCFSA account?; The minimum contribution is \$260; the maximum is \$2,650. Coverage is extended to yourself, your spouse, and your eligible dependents.

This program pays for deductibles, co-insurance, and eligible out-of-pocket expenses. It covers medical, dental, vision and hearing expenses. You can thus be reimbursed for expenses such as (but not limited to):

- Braces
- Over-the-counter drugs prescribed by your doctor

- Physicals
- Prescription drugs
- Prescription frames/contact lenses
- Psychologist's fees

Interested Active members should contact the Flexible Spending Account Administrative Office at (212) 306-7760 for further information and / or to enroll in the program. You may download a “PLAN YEAR 2019 ENROLLMENT / CHANGE FORM FLEXIBLE SPENDING ACCOUNTS (FSA) PROGRAM” and get further information on the plan by clicking on the following link: <http://www1.nyc.gov/site/olr/fsa/fsahome.page>.

HEALTH BENEFITS BUY-OUT WAIVER: The MSC Health Benefits Buy-Out Waiver Program allows eligible employees who have non-City group health benefits to waive their New York City health benefits in return for an annual cash incentive payment. If you are covered under a health insurance plan through other than the City of New York employer or through your spouse's health plan, you may waive your City health insurance and receive a cash incentive. Once enrolled in the Health Benefits Buy-Out Waiver Program, you will receive your cash incentive payments in two taxable installments each year, one in June and the other in December. This incentive payment is considered ordinary income and, therefore, is taxable to the recipient. Payments for the Health Benefits Buy-Out Waiver Program are included in your taxable wages in Box 1 of your W-2. For Plan Year 2019, the annual incentive payments are:

\$1,000 for waiving family coverage

\$500 for waiving individual coverage

Incentive payments will be made in June and December of each Plan Year. Therefore, if you are eligible to receive a \$1,000/\$500 incentive payment, you will receive two payments of \$500/\$250 each in your regular paycheck, with the first payment issued in June and the second payment issued in December. Incentive payments will not be retroactive to a prior Plan Year. To enroll or to learn more, visit the [Office of Labor Relations](#).

WORLD TRADE CENTER NOTICE OF PARTICIPATION FILING DEADLINE

EXTENDED: The deadline for submissions for the World Trade Center Notice of Participation has been extended. On September 7, 2018, New York Governor Andrew Cuomo signed the extender on a new deadline for filing the Notice of Participation with the New York Police Pension Fund regarding work during the rescue and recovery associated with the terrorist attacks on 9/11. **The new deadline date to file is September 11, 2022.** The Notice of Participation is **not** an application for disability benefits, but merely preserves the right of the member of the service to file for a WTC disability pension if he or she becomes disabled due to a 9/11-related illness. **Failure to file this Notice of Participation may preclude the member and/or their family from receiving a WTC disability pension or death benefit in the future.** If you believe you already filed an NOP, but are not sure, the Police Pension Fund has listed all the Tax ID numbers of those whose paperwork they've already received. You can click on the following link to see if your Tax# is already registered with the PPF as having filed a Notice of Participation: http://www.nyc.gov/html/nycppf/downloads/pdf/wtc_main.pdf. If your Tax# is included on this list, then you have already registered a Notice of Participation with the Police Pension Fund. The Notice of Participation Form can be found on the **NYPD Police Pension Fund website at the following link:**

http://www.nyc.gov/html/nycppf/downloads/pdf/wtc_notice_of_participation_201609.pdf

Download, complete the form and have your signature notarized. Please hand deliver (Recommended) or mail (Registered Receipt) your completed Notice of Participation to the Police Pension Fund, to the attention of Calendar Prep, at 233 Broadway, 25th Floor, New York, New York 10279. Some of the materials you can use to verify your Notice of Participation work claims include your memo books, DARS (daily activity reports), overtime slips, detail rosters, command

log entries (either still at your command or at the borough command), signed and notarized affidavits from colleagues verifying you were at the pile, the Morgue, or Freshkills Landfill, photographs taken at the locations during the rescue and recovery, and/or news articles from the rescue and recovery in which you are mentioned.

CATASTROPHIC LEAVE BANK: The first deduction of Vacation time, relating to the VACATION DONATION PROGRAM FOR LIEUTENANTS, was reflected in the June 18th paycheck; the entirety of the program is explained in Operations Order 50, dated December 5, 2017. In summary, this Order states:

“lieutenants are now permitted to donate between one hour and forty hours of vacation time to a centralized time bank to be used only by other lieutenants who have exhausted their available time/leave bank (vacation days, chart time, compensation time, etc.) and need additional vacation days to address family medical emergencies. *NOTE: Family medical emergency is defined as a medical emergency that involves the death of, or a major illness suffered by, a lieutenant’s parent, spouse, domestic partner, same sex committed partner or child.*”

This was the first deduction of time reflected in our members’ Leave Balances; there had not been any prior donations of time from our members. This donation of one hour in time will be conducted once a year. However, every year I will audit how many hours remain in the Vacation Donation Bank and will only request an additional hour be donated by our members if deemed necessary. If a satisfactory amount of time is in the Vacation Donation Bank, we will not request an additional annual donation of one hour until it is necessary. Almost every Lieutenant, minus 12 Lieutenants who opted not to donate, had agreed to voluntarily donate one (1) hour to the LBA’s Catastrophic Leave Bank. This equated to an initial bank consisting of 1,706 hours or 195 days (based on an 8:45 tour). I have designated Lieutenant Larry Hawkins, LBA Housing Bureau Director, as the LBA Catastrophic Leave coordinator/liaison. Any Lieutenant who finds themselves in need of additional vacation time due to a family emergency or knows of a fellow lieutenant who may need additional vacation time due to a family emergency, should contact Larry to initiate the process of possibly attaining the needed additional time. Larry can be contacted at 718-292-6497, or by e-mail at Lawrence.Hawkins@NYPD.org, or you contact the LBA office at 212-964-7500 (Option# 2).

LBA COMMAND MEET AND GREETINGS: As many of you may be aware, Steve Birbiglia, John Beattie and I have visited, and continue to visit, numerous commands to speak with our fellow Lieutenants on issues impacting them. We enjoy these opportunities to meet with our fellow members and to have the opportunity to bring them up to date on what is going on with the LBA and to hear from them what is going on in the different commands. I’d like to ask you to contact the LBA (212-964-7500 Option# 2) when you become aware of any venue where a significant contingent of Lieutenants will be attending, i.e. training, borough meetings, etc. We would like to take the opportunity at such venues to speak with a large group of our members. All I ask is that you contact the LBA (212-964-7500 Option# 2) with the date and the time of the meeting (please give enough advance notice of the meeting as possible), if the audience is composed of mixed ranks please arrange for a separate location where we can speak candidly, and let us know how many Lieutenants will be at the meeting so that we can provide lunch for them.

THANK YOU TO GUEST SPEAKERS AT MEETING: I would like to thank Lieutenant Mike Romano and the nurses from the Medical Division for attending our meeting and providing free flu shots to our Active Members. I would also like to thank all of the representatives from the health insurance entities, preventive health screening programs, and the WTC Health Screening Program who shared their knowledge with our members in regard to a myriad of topics.

IRV MECHANIC RECOGNIZED: At the meeting I was honored to recognize Irv Mechanic, the founder and President of Mechanic & Associates, the insurance consultants to the Lieutenants Benevolent Association. Irv has dedicated almost a half century of providing life insurance to the Active members of the LBA, and maintaining a low premium to the LBA to retain this insurance. Over the years he has also provided continued life insurance and financial advice and services to all of our members. At the meeting, on behalf of the Board and delegate body and the entire membership, I presented Irv with the well-known “Cop and Boy” statue with an inscription reading as follows:

Presented To Irv Mechanic / Founder And President Of “Mechanics & Associates” / In Recognition Of His Almost Half Century Of Providing Insurance and Financial Advice & Service To The Members Of The Lieutenants Benevolent Association

15 YEAR BILL: As I have reported in past meetings, Assembly Bill A9659 and Senate Bill S6059, pertaining to the legislative creation of the 15 Year Bill, were introduced into the respective legislative branches in Albany prior to the conclusion of the last legislative session. The successful passage of this legislation is reliant on our ability to have the New York City Council issue a Home Rule Message. The Home Rule provision allows Albany to pass what are called “special laws” that only affect part of the state, but only pursuant to a request from local officials, typically the local legislative body. NYC Council Member Mark Treyger (D), representing the 47th District covering Bath Beach, Bensonhurst, Coney Island, Gravesend, and Sea Gate in Brooklyn, seems open to the idea of introducing our legislation for a Home Rule Message to the City Council. Unfortunately, we were not successful in obtaining a Home Rule message during the past City Council Session. We will restart our attempts in securing the Home Rule message from the City Council required for potentially securing the 15 Year Bill when the City Council resumes the next legislative session. However, I must relay to the membership that the ability to successfully pass this legislation will be extremely difficult, due in part to the current composition of the City Council; they are not exactly aligned to favoring law enforcement, especially with pension enhancement matters. Also, additional cost factors are attached to the legislation since the PBA, DEA and SBA have filed legislation requesting the same benefit.

TAMIFLU NOT COVERED BY THE SOC PRESCRIPTION DRUG PLAN: The flu season is approaching, and I want to remind our members that the name brand prescription Tamiflu is not covered by the SOC Prescription Drug Plan. However, the single source generic version of Tamiflu (Oseltamivir Phosphate) is available to our members at a discounted cost; approximately \$75: **this price can be higher based on prescription, i.e. liquid or additional dosage.** If you receive a prescription for Oseltamivir Phosphate, you should process as follows:

- Bring prescription to pharmacy to be filled.
- The pharmacist will likely inform you that the prescription is not covered by our plan. This is factually true since the prescription will be filled at 100% cost to the member at the discounted OptumRx cost.
- Request that the pharmacist fill the prescription through OptumRx.

Additional Information Regarding Tamiflu and Oseltamivir Phosphate:

Tamiflu is an antiviral medication that blocks the actions of influenza virus types A and B in your body. It is used to treat influenza in people 2 weeks of age and older **who have had flu symptoms for 2 days or less.** Unfortunately, in many instances by the time flu symptoms become evident to the point where they can be accurately diagnosed this 2-day threshold has been surpassed. In addition, the prescription is cost prohibitive, potentially placing an inordinate strain on the financial resources of the overall prescription drug plan. Also, the efficacy of the medication has been hotly disputed. A contentious United Kingdom study, conducted by the Cochrane Collaboration in 2014, concluded that the drug reduced the persistence of flu

symptoms from seven days to 6.3 days in adults and to 5.8 days in children.” If you are prescribed Tamiflu we suggest you visit their website at www.tamiflu.com; you may find a coupon to assist in paying for the medication. Finally, we suggest you consider receiving an annual flu shot. The Department frequently provides this shot free of charge at specific sites throughout the City; you can contact the Medical Division at 718.760.7615 to ascertain where and when you can receive the flu shot.

TICKETS TO EVENTS AT LINCOLN CENTER: As many of you may have recently seen, we have sent out several e-mails announcing free tickets to attend different events at Lincoln Center. The LBA has partnered with Lincoln Center in the “House Cop” program; Lincoln Center has agreed to offer complimentary tickets to LBA Members to attend ongoing events. Please monitor your e-mails for future announcements/offerings pertaining to these free events at Lincoln Center.

NEXT MEETING: Join us on Wednesday, October 24th, 1800 hours, at Antun’s in Queens Village, 96-43 Springfield Boulevard, Queens. This meeting will be a Retirement Seminar consisting of the following:

RETIREMENT SEMINAR: Wednesday, October 24th, at Antun’s of Queens Village, 1800 Hours:

At the Retirement Seminar, hosted by the LBA and CEA, representatives from the Police Pension Fund will be on site and have the ability to print out members individual Pension Statements. The following is the list of some of the speakers to be at the seminar:

ROBERT SENS-CASTET: Deputy Executive Director, Police Pension Fund

PETER THOMANN: A retired NYPD Lieutenant, Peter is the retirement counselor for active members of the Lieutenants Benevolent Association and the Captains Endowment Association and has also been a featured speaker at various retirement/tax planning seminars and training sessions. Additionally, Peter is the author of two previously published books: *The Road to NYPD Retirement* and *The Road to FDNY Retirement*.

BARBARA DELANEY: Barbara formed StoneStreet Advisor Group to support their continuing efforts in supporting Worksite Financial Solutions, an innovative way to successfully engage participants in every step of their careers.

JONATHAN RUSSO: Jon Russo brings 15 years of financial services experience to his role as a Senior Wealth Manager at StoneStreet Advisor Group. Prior to joining StoneStreet, he owned a retirement planning practice.

NICHOLAS CIFUNI: A retired NYPD Lieutenant and former LBA Delegate, Nick is a founding partner of the Ungaro & Cifuni law firm. Nick provides all LBA and CEA members counsel in regard with Accidental Disability pension claims / WTC presumptive Accidental Disability pension claims and WTC Victim’s Compensation Fund issues.

I Hope to see you at the next Delegate and General Membership Meeting.

Lou Turco
President

Dennis Gannon
Record