

RETIRED SERGEANTS ASSOCIATION, INC. OF THE NYC POLICE DEPARTMENT

THE CHEVRON

OFFICIAL PUBLICATION - SEPT. '23

POLICE DEPARTMENT, CITY OF NEW YORK

**RSA DUES
RENEWAL**

P1

**SCHOLARSHIP
RAFFLE**

P6

**FLORIDA
MEETING**

P9-10



Keeping Retirees Informed

PO BOX 7466 WANTAGH, NY 11793

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2024 MEMBERSHIP DUES

The Retired Sergeants Association (RSA) was formed in 1995 under the leadership of Harold Kamien. The RSA, which started with a handful of members, has grown into the thousands. Our members reside in 49 states, as well as Puerto Rico, the Dominican Republic, Sweden, Ireland, New Zealand, and Thailand.

The RSA is dedicated to keeping our membership informed via phone, emails, and our website. We provide many services and communicate with the membership on a daily basis. We are at the forefront of providing current and accurate information to our members. We are proud to offer a one on one service.

Each year, the RSA publishes a quarterly informative newsletter and holds four general meetings in the metropolitan NYC area and Florida. The Executive Board of the Sergeants Benevolent Association attends each of our general membership meetings and answers all our members concerns and questions.

On behalf of the RSA Executive Board, I want to personally thank you for your membership. Your interest strengthens our organization and further helps to provide a forum for new ideas. The fishing trip and golf outing have been well attended and have served as a chance for us to give back and meet our membership. As we move forward, we will continue to work closely with both active and retired law enforcement groups. If we can be of any assistance, please feel free to contact us with questions and concerns.

PLEASE, PLEASE! Submit your application, print clearly, make sure you provide an email address, check the box if you wish to receive the newsletter electronically and don't forget to send in your scholarship raffles. Last year we were able to provide three (3) \$4,600.00 scholarships to children or grandchildren of our members. The 50/50 Raffle also rewarded the 1st Place winner with \$10,400.00 and 2nd Prize winner with \$3,450.00. If you would like more raffle tickets, please contact us.

Stay safe and may God bless you all and your families.



MEMBERSHIP APPLICATION - RETIRED SERGEANTS ASSOCIATION
POLICE DEPARTMENT, CITY OF NEW YORK

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CHECK BOX IF ANY INFORMATION HAS CHANGED NEW MEMBER RENEWAL

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From the desk of
the President

Fall is here. I hope you all enjoyed the beautiful summer that just passed. The June General Meeting, which was held at the American Italian Hall in Elmsford, NY, was attended by 113 members- we were at standing room only. I think we will be looking for a bigger location for the future. We enjoyed terrific guest speakers, food, and drink, and we supplied cigars to all who attended. I would like to thank our speakers. As always, we were joined by the SBA board: SBA Fund Administrator Errol Ogman, Health & Welfare Secretary Donald Kipp and Edward Geary Treasurer, who addressed the membership questions and concerns. George Poniros from Hudson Valley Shooting Sports informed the membership in regards to HR 218 and the new updates for renewing pistol permits. Also in attendance was Elizabeth Horton from Aetna Medicare Advantage PPO Plan which is **not** being implemented on September 1st 2023. All current health plans will remain in effect until further notice. Please see **Pg. 3** Important. And remember this is not over, as of yet. The Harold Kamien Scholarship was drawn and three (3) lucky winners received \$4600.00 each to aid in their college education. Please see **Pg. 6** for winners.

The RSA board members attended the SBA Picnic on June 30th in Staten Island. The RSA was well-represented. I was pleased to see numerous RSA shirts in the crowded Pavilion. On July 19th, the RSA along with the SBA board and Canteen, FOP Lodge 69, and the NYPD Policewomen's Endowment Association, participated in "Christmas in July" at the Ronald McDonald House of Long Island. We were able to deliver toys for the children and families who are battling cancer.

As I'm writing this, we are planning our RSA Golf Outing which will be held on September 25th at Peninsula Golf Club in Massapequa, the Golf is **SOLD OUT** but lunch and open bar is still available. On September 27th we will hold our September General Membership Meeting in Mineola at the Irish American Hall at 6:30PM. There will be many very informative guest speakers.

As we start to collect our 2024 membership dues, we have seen a large number of members take advantage of the convenience of paying via Paypal. The Executive Board, along with myself, refuses to raise the annual dues; we will be implementing things to reduce the expense of everyday operations. This will save the organization money as the cost of postage and printing rise.

I would like to thank our membership. Because of you, we are able to keep all retired sergeants informed. I would also like to thank the board, who works hard to make this all possible, and guest speakers, volunteers, advertisers, vendors, our graphics designer, and everyone else who makes this organization a great success. Once again, there are many fraternal organizations, we send our sincere thanks for joining ours! This is your organization, and I thank you for the pleasure to serve you and to serve with you.

Fraternally,

Bobby

IMPORTANT

On August 11, 2023, the Honorable Lyle E. Frank came in with a “final decision” moving the case from an “injunction” (stoppage) to legally disallowing NYC OLR (Respondents) from forcing any and all Medicare retirees and their Medicare dependents into the new MA Plan or in lieu of MA Plan participation forcing them to pay the GHI Senior Care premium. The following is Hon. Lyle E. Frank’s decision:

AMENDED DECISION & ORDER ON MOTION:

“

On June 5, 2023, the Court issued a preliminary injunction in this matter. The Court has been informed by the parties that they do not wish for the Court to hold any additional argument, nor will there be further submissions. As such, this matter is ripe for a final determination.

The Court therefore grants the petition for the reasons indicated in the July 6, 2023, namely that both the doctrine of promissory estoppel and the provisions of New York City Administrative Code Section 12-126 bars the actions sought to be taken by respondents. The Court does not reach the last point of relief in the petition, namely that the respondents should be enjoined from disseminating alleged false and misleading statements of the Aetna Medicare Advantage Plan. Based on the foregoing, it is hereby ORDERED that the Respondents are permanently enjoined from requiring any City retirees, and their dependents from being removed from their current health insurance plan(s), and from being required to either enroll in an Aetna Medicare Advantage Plan or seek their own health coverage.

”

Of course, the City has filed its Appeal:

NOTICE OF APPEAL

“

PLEASE TAKE NOTICE that respondents-defendants appeal to the Appellate Division, First Department, from the amended order of Supreme Court, New York County (Frank, J.), dated and entered August 11, 2023 (NYSCEF No. 102), which also brings up for appellate review all prior orders in the action.

”

Members’ can read the entire court documents at:

https://iapps.courts.state.ny.us/nyscef/DocumentList?docketId=_PLUS_IDYK0flEDapsoEVXJNm-nw%3D%3D&display=all&courtType=New+York+County+Supreme+Court&resultsPageNum=1

As of now, the City has not posted any information regarding this on the City OLR website, <https://www.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

Let’s not forget, the City/OLR is still pursuing the possibility of replacing the Active and non-Medicare Retirees’ current medical plan (Emblem Health). We will keep you updated as new information becomes available. We appreciate your continued support and membership.



Legislative CORNER



Hope all is well with you and your families.

On the legislative front, we have already started meeting with state representatives to push our agenda.

If you live in the Town of North Hempstead, **Edward Scott** is a candidate for Town Council.

He is a retired Sergeant and a longtime member of the RSA. Please support him in the November 7th Election. Ed will be a guest speaker at the September 27th RSA General Meeting.

Edward running for office is timely for this article because political action is important for us achieving our needed goals. As you think about what is going on in our city, state, and for that matter in our country, we need to be involved more than ever. You have all been involved in gaining support for our legislative agenda and that involvement is important and needed. We should also be looking for like-minded individuals to be our representatives. It is a little early for state representative elections but there are races for local offices that could help our communities. On the state and national elections, I would also ask that you consider running for office in the future and/or encourage people you know, who would be helpful, to run for office. The time to get involved is now.

Best Regards - Mike Fahy

In Memoriam

SGT. WILLIAM STRIANESE

End of Watch - 06.12.23

SGT. THOMAS MCCOURT

End of Watch - 06.14.23

SGT. RAYMOND SCHMITT

End of Watch - 06.14.23

SGT. JOHN OLIVA

End of Watch - 06.18.23

SGT. HAROLD GARRECHT

End of Watch - 06.30.23

SGT. CHARLES AFANASEWICZ

End of Watch - 07.04.23

SGT. MARY SCUDERI

End of Watch - 07.07.23

SGT. THOMAS WALSH

End of Watch - 07.13.23

SGT. WILLIAM HEIN

End of Watch - 07.14.23

SGT. SYLVESTER D'ANGELO

End of Watch - 07.19.23

SGT. AUSTIN MEAGH

End of Watch - 07.22.23

SGT. DAVID YUDENFREUND

End of Watch - 07.27.23



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To Bob and the entire Board of Directors

Thank you for all you do for our membership

— Retired Sgt Richard H Rottkamp —



New Message — ↗ ✕

To RSA Members

Subject Help us “Keep Retirees Informed”

HELP US “KEEP RETIREES INFORMED”

In an effort to keep our membership informed, we utilize our email blast system. We use this system to inform you immediately of important retiree information.

It is very important that you provide a valid email address when sending in your current year membership application. If you do not have an email address, we suggest that you create one, or provide one of a family member or friend who can pass along the information. If your email or any pertinent information changes during the year, be sure to notify us.

Also, after receiving an RSA email blast, we suggest you enter our email address in your contacts. To prevent them from going to your spam folder.

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RSA SCHOLARSHIP RAFFLE

By Maria Valdez - Treasurer

The RSA has been committed to helping college-bound students since 2007, and our scholarship fundraiser began in 2010. An eligible member can participate in the chance of winning one of three scholarships for his or her child or grandchild that is funded wholly on the generosity of purchasing the RSA Scholarship Raffle. This important fundraiser not only offers scholarship opportunities, but it also provides two lucky recipients prizes that will equal half of the proceeds.

Our great RSA family has been responsible for our scholarship awards growing from \$1,000 for two students to our most recent distribution of \$4,600 to 3 fortunate students. Simultaneously the 50/50 award has grown from the first prize of approximately \$2,500 to last year's largest distribution of over \$10,000 for the first prize and \$3,450 to the second prize winner!

POINTS TO CONSIDER IN PARTICIPATING IN THIS FUNDRAISER:

- The RSA has disbursed over 46 scholarships totaling approximately \$164,000 since 2007.
- The RSA has distributed over 26 prizes totaling approximately \$95,000 since 2010.

The RSA wants to express extreme gratitude in the members' continual support in this vital fundraiser throughout the years. These scholarships and awards have the ability to change a member's life for the better. Please support this effort & purchase some raffles today.

SCHOLARSHIP RAFFLE WINNERS

Anthony T. Nostramo - 2nd Vice President

This year the RSA awarded three \$4600 scholarships to three students of RSA members. The winners are as follows:

KYLE EDDINGTON

son of RSA member Mark Eddington

JACK MASSET

grandson of RSA member Herbert Massett

THOMAS BENEDETTO

grandson of RSA member Anthony DeMaio

The RSA sponsors a Scholarship raffle during the year to help fund the scholarship awards.

This year the two lucky winners of the 50/50 raffle are as follows:

1st Prize- \$10,400, winner, John Schrynemaker | 2nd Prize-\$3450, winner, Jay Lau.

In this newsletter, you will find raffle tickets to raise money for the Scholarship Fund.

The cost of the tickets are as follows: \$10 each, 3 for \$15 and 6 for \$25.

Remember this Scholarship fund is for your children's and grandchildren's higher education.

The RSA BOARD of DIRECTORS appreciates each and every year the generosity of the RSA membership.



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MEMBER CRAIG SIEGEL

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FLORIDA GENERAL MEMBERSHIP MEETING

WEDNESDAY – JANUARY 24, 2024 AT 12:00 PM
CHARLOTTE HARBOR CONFERENCE CENTER
75 TAYLOR ST, PUNTA GORDA, FL 33950

The SBA will be in attendance to address the membership

SBA PRESIDENT VINCENT VALLELONG
SBA VP EDMUND SMALL

Along with members of their Front Line Team

***Once again, we will draw the two (2) winners for our 50/50 SCHOLARSHIP
RAFFLE. It would be fantastic if our winners were present!***

1st prize = 75% of winners portion | 2nd Prize = 25% of winners portion

Last year, 1st prize winner received \$10,400.00

WE WILL BE ACCEPTING ID CARDS RENEWALS & WILL PROVIDE THE NECESSARY FORMS.
You will need a check in the amount of \$9.90 to cover priority mail return of the card.



OUR MEETING WILL BE A LUNCHEON, WE URGE ALL TO ATTEND. **OUR RSA WIDOWS/WIDOWERS ARE REMINDED THAT THEY ARE WELCOME AS OUR SPECIAL GUESTS.** AT THE CONCLUSION OF OUR MEETING, LUNCH AND DRINKS WILL BE SERVED .

For those members looking to stay over, Four Points by Sheraton has offered our RSA membership a discounted rate of \$179.00/night which includes breakfast.

FOR HOTEL RESERVATIONS CALL (941) 637-6770 AND STATE THAT YOU ARE BOOKING FOR **“RETIRED SERGEANTS ASSN”** OR SAY CODE **RE1683** TO SECURE RATE.

BE SURE TO BOOK NO LATER THAN SATURDAY - JANUARY 20, 2024.

THERE ARE NUMEROUS AMENITIES AVAILABLE AT THE HOTEL INCLUDING:

- Free Parking • Complimentary Hi-Speed Internet • Fitness Center • Outdoor Pool • Tiki Bar Overlooking Peace River • Mini Fridges • Flat Screen TVs • Complimentary Breakfast
-

RSA BOARD MEMBERS WILL BE AT HOTEL AND AVAILABLE TO ASSIST ATTENDEES

RSA general meetings are open to dues paid members, RSA widows/widowers, and guests approved by the board. Non-member retired Sergeants are welcome to join the RSA at the reception desk outside the meeting room. During the meeting, no video, recordings or photography except those authorized by the Board. There shall be no written materials or promotional items distributed before, during, or after the meeting without prior permission granted by the Board.



By Anthony Amato - Vice President

IRMAA REIMBURSEMENT

The City of New York Health Benefits Program reimburses Medicare-eligible retirees and their Medicare-eligible dependents for Medicare Part B IRMAA premiums (excluding any penalties) paid during the calendar year. IRMAA reimbursements are not issued automatically. You must reapply each year you qualify. The IRMAA reimbursement is separate from the standard Part B reimbursement. The 2022 IRMAA annual reimbursement will be issued during the 3rd week of October 2023.

If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your IRMAA reimbursement will be deposited directly into your bank account. This is separate from your pension payment. If you don't have EFT or direct deposit, you should receive a check in the mail.

For additional information regarding IRMAA reimbursement and to obtain the IRMAA Reimbursement Application please visit:

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

WHAT IS IRMAA?

Medicare Part B premiums are based on income. Some people with higher incomes may pay an additional amount added to the standard Part B premium. This additional amount is called the Income-Related Monthly Adjustment Amount (IRMAA).

HOW IS IRMAA DETERMINED?

The Social Security Administration (SSA) determines if you (or you and your spouse) owe an IRMAA based on the income you reported on your IRS tax return generally two years prior, meaning two years before the year that you start paying IRMAA (2023 premiums are generally based on 2021 tax return). The income that counts is the Modified Adjusted Gross Income (MAGI). MAGI is the sum of your adjusted gross income (AGI) which can be found on line 11 of your IRS tax form 1040, plus your tax-exempt interest income which can be found on line 2a of your IRS tax form 1040. Those whose MAGI is above the current year's threshold are subject to a sliding scale increase (IRMAA) in their Part B premiums.

The MAGI thresholds used for IRMAA calculations are:

IRS FILING STATUS	2020	2021	2022	2023
Married, filing jointly	\$174,000	\$176,000	\$182,000	\$194,000
All other filing statuses	\$87,000	\$88,000	\$91,000	\$97,000

HOW AM I NOTIFIED IF I OWE IRMAA?

If your income is high enough for IRMAA to apply, Social Security will mail you a predetermination notice. This notice will explain that IRMAA will apply, how this determination was made and how to proceed if any of this information is in error or your situation has changed. After sending out the predetermination notice, Social Security will mail you an initial determination notice informing you that you owe IRMAA on your Part B premiums. This notice also includes how the determination was made and instructions on what to do if you feel it isn't correct. If you receive an initial determination notice, hang onto it, and keep it in a safe place.

HOW DO I PAY IRMAA?

If you're receiving retirement benefits from Social Security and already have your Medicare Part B premiums deducted from your Social Security payment, you don't have to take action if you owe IRMAA. Your IRMAA will automatically be deducted from your Social Security benefit. Otherwise, you should receive a bill for your Part B IRMAA.

FYI:

The September 2023 COLA is 2.5 percent, for a maximum annual increase of \$450.00, or \$37.50 per month before taxes.

This information was obtained from the Office of the New York State Comptroller. For additional information, please visit:

<https://www.osc.state.ny.us/retirement/retirees/cost-living-adjustment>

**PLEASE TAKE THE TIME TO
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See page 1 for application



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FRAUD ALERT: CHECK WASHING

Larry Kelly-Past President

The newest form of fraud that is popular today is check washing. Check washing is the act of removing important information from a check and forging new information onto it. The information is removed using an acetone solution such as nail polish remover. The check is then rewritten in the same type of ink used initially in the check. If it looks close enough to the original handwriting, it normally clears. The criminal gets the money, and the victim is left on the hook, which is usually a considerable amount. Someone with even basic skills can create a passable counterfeit check, making this fraud much more dangerous and widespread. Your check in the wrong hands can result in your checking account getting cleaned out.

Fortunately, there are several ways you can ensure that you never become a victim of check washing. The first and easiest way to fight against check washing fraud is to pay online. Most banks, credit cards and utilities services have an app, website, or even an automated payment option you can set up to automatically deduct funds from your account when payment is due. Alternatively, use your bank's "bill pay" option, such as ZELLE, if you must pay via check. Your payment may still be sent as a check, but the information will be printed on it, making check washing utterly useless.

Another way to make your checks less attractive to criminals is to fill out and sign checks using only black gel ink. Gel ink pens are "indelible." It is very hard to remove gel ink from checks, which adds an additional layer of protection.

There are other layers of protection that you can

use to fight back against check washing fraud and identity theft, such as mailing checks using the boxes inside your local post office and reviewing your canceled check images via online banking and ensure they clear for the proper amount.

If you are on vacation or traveling out of the country, there are ways to protect yourself. You can arrange for your mail to be held via the USPS Mobile app. Once held, you can arrange to have it either delivered the next business day after you've returned home or pick it up at your local post office. Once you get the check, know how you'll deposit: either in-person or via your bank's mobile app. Keep in mind that if you choose your bank's mobile deposit option, use a paper shredder to destroy the check and other sensitive documents like bank statements, bills, old tax documents, insurance policies, and other identity-sensitive documents.

Another strategy is joining an identity protection service, such as Life Lock, that monitors every area of your identity and how it is used. These services commonly offer a sizeable amount of monetary protection. This applies to check washing fraud. If someone uses one of your checks to wipe out your checking account, an identity theft protection service will reimburse you and, often, fund a lawyer to represent you in court if needed. There is usually a fee associated with membership but it will cost you less than the cost of becoming a victim.

It is unfortunate, but in today's world we must alter our behavior and avoid becoming victims. Check washing is part of a bigger issue, and that is identity theft. Protect your identity and use security best practices to avoid becoming a victim of check washing fraud altogether.

RSA GENERAL MEMBERSHIP MEETING

WEDNESDAY - SEPT. 27, 2023
6:30PM

IRISH AMERICAN SOCIETY
297 WILLIS AVENUE,
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ID CARD RENEWALS

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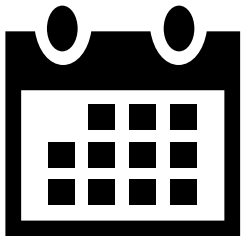


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UPCOMING EVENTS

WED. SEPT. 20TH

NARCAN TRAINING

American Italian Club
Elmsford, NY

MON. SEPT. 25TH

RSA GOLF OUTING

Peninsula Golf Club
Massapequa, NY

WED. SEPT. 27TH

RSA SEPTEMBER MEETING

Irish-American Hall
Mineola, NY

FRI. DEC. 22ND

SBA HOLIDAY PARTY

Russo's on the Bay
Queens, NY

WED. JAN. 24TH

RSA FLORIDA MEETING

Charlotte Harbor Conference Center
Punta Gorda, FL

PHOTO CORNER



CHRISTMAS IN JULY



JUNE GENERAL MEMBERSHIP MEETING - ELMSFORD, NY



IMPORTANT PHONE NUMBERS

Retired Sergeants Association	(718) 605-0272
Sergeants Benevolent Association-Office	(212) 226-2180
SBA-Health & Welfare	(212) 431-6555
Emergency Medical Squad	(718) 626-9320
Police Pension Fund	(212) 693-5100
Operations Division	(646) 610-5580
Police Headquarters	(646) 610-5000
Employee Benefits Program-Retired	(212) 513-0470
Job Desk-Retired	(212) 298-9141
Office of Labor Relations-OLR	(212) 306-7200
Chaplans Unit	(212) 473-2363
POPPA Helpline-Retired	(800) 599-1085
NYC Pistol License Division	(646) 610-5560
NYC Pistol License Division-Renewals	(646) 610-6558
NYC Pistol License Division-Authorizations	(646) 610-5153

NY State Police	(518) 464-7120
Nassau County Pistol License Division	(516) 573-7524
Suffolk County Pistol License Division	(631) 852-6118
Suffolk County Sherriff's Department	(631) 852-2233
Westchester County Clerk's Office-Pistol	(914) 995-2709
Safety Quest-HR 218/Permit Course	(631) 876-5438
Arthur Kill Sports-HR 218/Permit Course	(347) 552-0903
CCW Safe-Self Defense Protection	(405) 400-1505
Barasch & McGarry-9/11 Lawyers	(212) 385-8000
Empire Dental	(844) 852-1553
Davis Vision/Vision Works	(800) 999-5431
Optum RX	(877) 559-2955
Aetna Medicare	(855) 648-0389
John Hancock-Annuity Fund	(800) 294-3575
Hudson Valley Sports-HR218 Permit Course	(914) 469-2223