

RETIRED SERGEANTS ASSOCIATION, INC. OF THE NYC POLICE DEPARTMENT

THE CHEVRON

OFFICIAL PUBLICATION - APRIL 2026

FLORIDA MEETING RECAP

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TURNING 65: WHAT TO KNOW

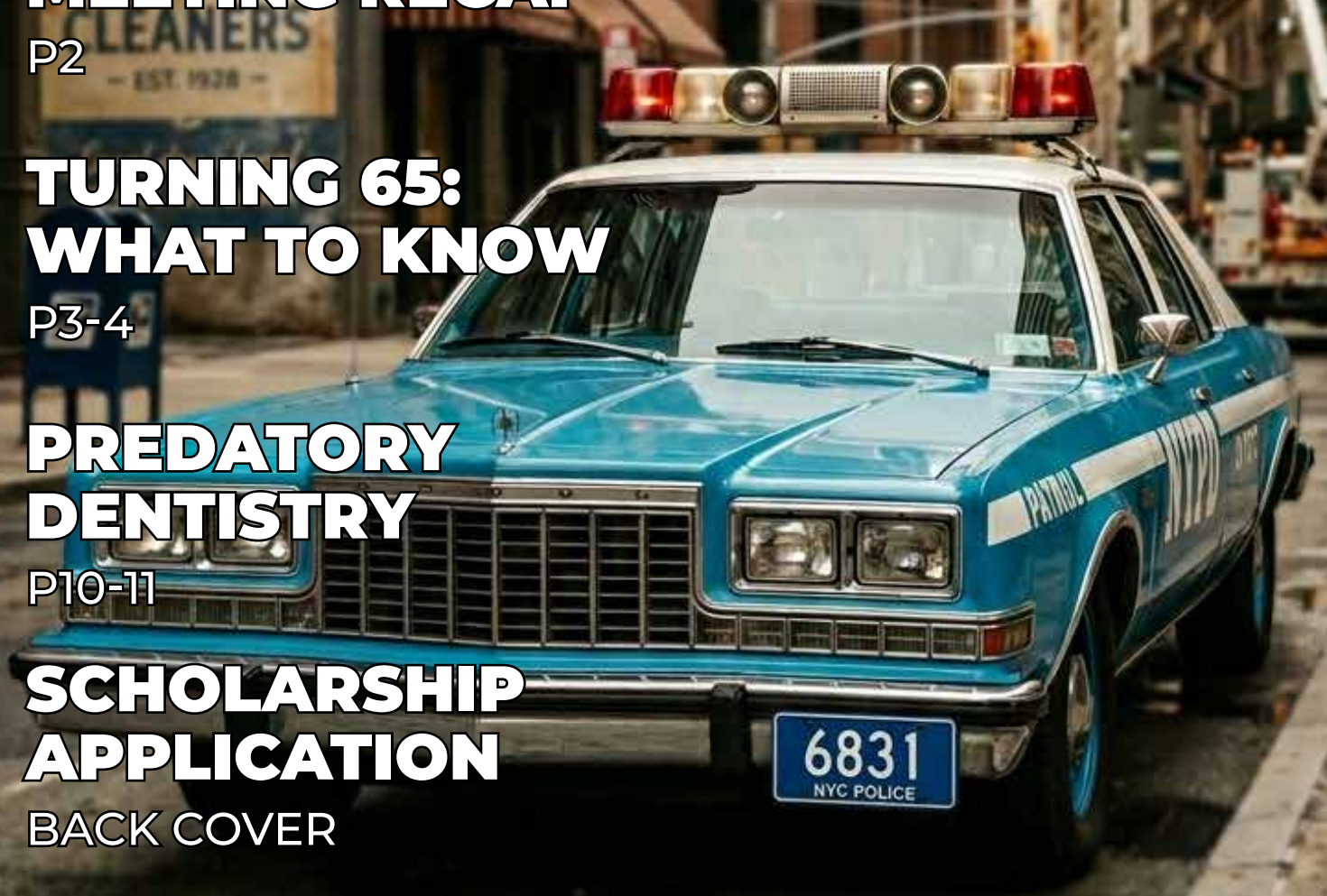
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BACK COVER



From the desk of

the President



As the weather begins to get warmer and spring approaches, I would like to welcome our snowbirds back to the New York area.

The continued growth of the organization reflects a deep commitment to service, resilience, and unity in the face of evolving changes both for Active and Retired law enforcement. As the demands placed on public safety increase, it is essential that the organization remains strong, adaptable, and well-supported in order to stand beside and support all law enforcement. The recent snowball incident is evident of this. The NYPD has no support of the current Mayor and the DA's office. We must remain strong so we can be heard.

As your President and on behalf of our entire organization, I would like to extend my sincere gratitude for your generosity and continued donations. This year's 50/50 Scholarship Raffle raised the most money in RSA history. Your support truly makes a meaningful difference in our ability to serve, support, and stand together in our shared mission.

There are many fraternal police organizations that you could choose to join, and we are honored and grateful that you chose ours. Your trust and commitment to our brotherhood means a great deal to us. It is because of members like you that we are able to strengthen our organization, uphold our values, and provide assistance where it is needed most.

I would like to thank Thomas King for his commitment to the RSA and the membership. He has decided to leave his position due to the increasing demands of the organization. He feels it is necessary to step away in order to restore a better balance in his professional career.

On December 9, 2025 the RSA visited the Ronald McDonald House in New Hyde Park along with the SBA, NYS FOP Lodge 69, NYPD Policewomen's Endowment Association and Comedian Anthony Rodia. We delivered Christmas donations, including toys to families and children facing medical challenges during the holiday season. We were covered by three major news station, you may have seen us on the news.

On January 28, 2026 we held our Florida General Membership meeting in Boca Raton Florida. We were welcomed back to the East Coast with open arms. Once again the hotel was "Sold Out". Please see recap on Pg.2 for details.

On April 29, 2026 we will hold our April Membership Meeting at Oriental Plaza in Staten Island, we will have informative guest speakers from the NYPD.

In conclusion, as I always mention, we are experiencing significant growth as more Sergeants retire. We also encounter frequent changes, particularly within health care. We will continue to fight for our benefits. I stress the importance of maintaining strong lines of communication between the SBA Union and its retirees, this remains of utmost importance. I would like to express my gratitude to SBA President Vincent Vallelong and the SBA Board for maintaining an open-door policy with the RSA and for the ongoing support provided by the SBA.

This is your organization and I would love to hear your ideas as we move forward in 2026.

Fraternally,
Bobby

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ANNUAL FLORIDA GENERAL MEMBERSHIP MEETING



The Retired Sergeants Association (RSA) conducted its annual Florida General Membership Meeting in Boca Raton on January 28, 2026.

I would like to sincerely thank the 200 members who attended and recognize the continued support and active participation of all RSA members. Your dedication and involvement play a vital role in the organization's continued growth and success.

Several members of the Sergeants Benevolent Association (SBA) attended, including Health and Welfare Secretary Donald Kipp, Citywide Secretary John Collins, and Fund Administrator Errol Ogman. Don and Errol spoke to attendees about both their SBA Welfare Benefits and City Health Benefits. John provided an overview of the recently completed renovations to the SBA building, noted the addition of the SBA merchandise store, and encouraged members to stop by the SBA when in New York. Following their presentations, they made themselves available for the members to answer questions and reminisce about the "good ole days".

Representatives from the New York City Employees PPO (NYCE PPO) medical plan—Kathleen Smith-McElhiney of Emblem Health and Genesis Hiciano from United Health Care (UHC)—presented information about the new plan, which took effect on January 1, 2026. They explained that this plan has replaced the Emblem Health GHI CBP/Anthem BlueCross and BlueShield plan for all active members and pre-Medicare retirees. Members were encouraged to visit <https://www.nyceppo.com/> home and set up an account, enabling them to find healthcare providers, check claims, and easily view or download their NYCE PPO member ID card. They also suggested downloading the "NYCE PPO" mobile app from the app store. After answering some questions, the representatives stayed to speak individually with members.

Retired Sergeant Tom Colvin of Colorado was present and expressed his gratitude to the RSA, especially RSA Director of Health and Wellness Jeanette Dice, for their support in securing essential medical care for his son, Matthew. Both Tom and his wife Diane are retired sergeants. Please visit the September 2025 "The Chevron" for the full story at: <https://rsanypd.org/chevron-newsletter-september-2025/>.

RSA Recording Secretary Jonathan Schwartz spoke about the "Fund The First, PO Edward Byrne Foundation" (<https://fundthefirst.com/campaign/po-edward-byrne-foundation-0ckogu>) set up for the restoration of the 1987 Chevy Caprice RMP in which Police Officer Edward Byrne was shot and killed while guarding the home of a witness against a drug gang. When fully restored, this vehicle will be displayed at the NYPD Police Academy to educate future officers on the dangers of the "job".

The following were also present for the meeting, Michael Barasch of Barasch & McGarry; CCW SAFE; OptumRx, SBA Prescription Plan; Manulife John Hancock, SBA Annuity Plan; Anthem Dental, SBA Dental Plan, and Marianne Pizzitola, NYC Organization of Public Service Retirees.

The RSA "Harold Kamien Memorial Scholarship" was a huge success. The winning raffles were drawn, member Chris K. Green took home first prize monies of \$16,640.00 and member Michael Mulligan took home second prize of \$5,546.00. In June 2026, three student scholarships will be randomly drawn each receiving \$7,225.00



TURNING 65 - WHAT YOU NEED TO KNOW AND DO.

by: Tony Amato, RSA Vice President

The City's Health Benefits Program supplements Medicare but does not duplicate benefits available under Medicare. Medicare-eligible members must be enrolled in Medicare Parts A and B in order to be covered by a Medicare HMO plan. To enroll in Medicare and assure continuity of benefits upon becoming age 65, contact your Social Security Office or visit <https://www.ssa.gov/medicare> during the three-month period before your 65th birthday. In order not to lose benefits, you must enroll in Medicare during this period even if you will not be receiving a Social Security check.

NOTE: If you reside in the U.S. and are age 65 or older and receive Social Security benefits, you will be automatically enrolled in Part A (Hospital Insurance) and Part B (Medical Insurance). You should receive a welcome package with your Medicare card 3 months before your Medicare coverage starts. If you reside in Puerto Rico or outside the U.S. and are age 65 or older and receive Social Security benefits, you will be automatically enrolled in Part A (Hospital Insurance). You will need to sign up for Part B (Medical Insurance). If you do not receive your Medicare card, you must contact your Social Security Office or visit <https://www.ssa.gov/medicare> and sign up.

ENROLLING ONLINE FOR MEDICARE PART A AND PART B

IMPORTANT: Before you start you will need to have a "my Social Security" account. Please refer to the September 2025 Chevron at:

<https://rsanypd.org/chevron-newsletter-september-2025/> page 14 on how to establish a "my Social Security" account.

To start the Medicare enrollment process visit <https://www.ssa.gov/medicare>:

1. Select "Sign up for Medicare"
2. Select "Apply online"
3. Check "I understand and agree to the above statements" then select "Next"
4. Select "Start a New Application"
5. Select "I am applying for myself"
6. Select "Yes" (this is where you will need to have a "my Social Security" account, if you select "No" you will have the opportunity to create an account.
7. Complete the application process

Once you receive your Medicare card, ensure that it displays both Part A and Part B coverage and make the following notifications:

- **Notification to OLR, City Health Benefits Program:** The member/spouse must complete the "Notification of Your Medicare Part B Enrollment Application" form. This form is available on the OLR website at: <https://www.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page>, and by clicking **Medicare Part B Reimbursement Program Application**. Instructions for submission are on the application form. Once you submit this application along with a copy of your Medicare card, you will be enrolled in the Medicare Part B Reimbursement Program and will not have to resubmit an application every year. Please read the application carefully, it contains information regarding eligibility and requirements/conditions that must be met.

- **Notification to SBA Health & Welfare Fund office:** The member/spouse must complete the “SBA Medicare Informational Datasheet” form (available on the SBA website at: www.sbanyc.org, under the “Benefits” Tab “Forms Plan A or Forms Plan B”) and submit it along with a copy their Medicare card to: healthandwelfare@sbanyc.org. If submitting for your spouse, it is imperative that you enter your spouse’s Social Security Number and Medicare Unique ID on the form. Please check with the SBA H&W Fund to ensure that they have received it and inquire if there were any changes to the Plan or if additional information is required from you. Failure to submit this form along with a copy of their Medicare card can result in your spouse being terminated from the SBA Medicare Creditable Prescription plan. Once received by the SBA H&W Fund, a notification to CMS (The Centers for Medicare & Medicaid Services) will be made that you have Medicare Part D Creditable prescription coverage under the SBA, as required by CMS.

MEDICARE PART B REIMBURSEMENT

- The City reimburses retirees & Medicare eligible dependents for Medicare Part B premiums from the prior calendar year.
- **Once you submit an initial Medicare Part B Reimbursement application to the Health Benefits Program, payment is automatic and you will receive it annually**
- 2025 Medicare Part B reimbursements will be issued during the third week of April 2026
- The City does not reimburse penalties for late enrollment

IRMAA – INCOME RELATED MONTHLY ADJUSTMENT AMOUNT

- Medicare Part B premiums are based on income
- Some people with higher incomes may pay higher premiums
- If so, you may be eligible for an IRMAA reimbursement
- IRMAA reimbursements are not issued automatically
- **You must re-apply each year you qualify by completing a new IRMAA application**
- Separate from Standard Part B reimbursement
- 2025 IRMAA reimbursement will be issued during the third week of October 2026

TO RECEIVE MEDICARE PART B REIMBURSEMENT OR IRMAA REIMBURSEMENT, YOU MUST:

- Be receiving a City pension check
- Be the contract holder (retiree) for City Health Benefits, or the dependent of the contract holder
- Be enrolled in the Medicare Part B Reimbursement Program

AND ALSO

- Be enrolled in a Medicare plan through the City Health Benefits Program

Medicare Part B reimbursement and IRMAA reimbursement applications are available at: <https://www.nyc.gov/site/olr/health/retiree/health-retiree-forms-and-downloads.page>.

Please note that the IRMAA 2025 Reimbursement Application will be available in May 2026.

Reimbursements are distributed to you in the same manner as your pension payments. Either by direct deposit, or by issuing a check sent by mail. So, if you receive your pension via direct deposit, your reimbursement is deposited directly into your bank account as well. Prior year reimbursements are limited to previous three years.

For additional information, please visit City Health Benefits Program at: <https://www.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page>



WILL YOUR NYS PENSION BE TAXED IF YOU MOVE TO ANOTHER STATE? BY RPEA (RETIRED PUBLIC EMPLOYEES ASSOCIATION)

If you are considering moving to another state, you should be mindful of the fact that states often enact, amend, and repeal their tax laws; please contact their Revenue Agency yourself to verify that the information is accurate. The following taxability information was obtained from each state's web site.

We also strongly recommend that you do some further preparation, such as discussing the matter with your tax advisor, before making important decisions that may affect the taxability of your pension and other retirement income.

The following is a list of States that do not tax your NYS Pension.

Information updated 2/24/2023.

ALABAMA
ALASKA
FLORIDA
HAWAII
ILLINOIS
MISSISSIPPI
NEVADA
NEW HAMPSHIRE

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TAX-FREE FLORIDA? THE PROPERTY TAX OUTLOOK

By: Anthony J. D'Amico | Retired NYPD Sergeant, NY and NJ Attorney and Licensed Florida Realtor

Florida is currently navigating what could become a historic shift in its property tax landscape. During the recently concluded 2026 legislative session, lawmakers debated some of the most aggressive tax relief proposals in state history. However, the session ended without final action on several major items, including the state budget. As a result, lawmakers are expected to reconvene in April to complete budget negotiations, and property tax reform discussions may resurface at that time.

For retirees and homeowners, one of the most closely watched proposals is House Joint Resolution 203. This proposal, which passed the Florida House, seeks to eventually eliminate most non-school property taxes on homesteaded properties. Because it is a proposed constitutional amendment, the measure would still need approval from the Florida Senate before going to voters statewide. If ultimately approved by the legislature and voters in a future referendum, homeowners could eventually be responsible only for school district property taxes, significantly reducing overall tax bills.

For those planning a retirement budget, it is essential to distinguish between Homestead and Non-Homestead properties. Primary residences benefit from Florida's Save Our Homes protections, which limit annual assessment increases to 3% or the rate of inflation (whichever is lower). In contrast, second homes, investment properties, and rental properties are subject to a 10% annual cap on assessment increases. I also want to highlight a potential "tax shift" consideration. If property tax relief significantly reduces revenue from homesteaded properties, local governments may look to adjust millage rates on non-homesteaded residential properties or commercial real estate to maintain local services. That makes choosing and properly designating your primary residence more important than ever for long-term tax planning.

Additional relief targeted at seniors has also been a major topic of discussion in Tallahassee. Lawmakers have explored proposals that could provide expanded exemptions or potentially a full exemption from certain non-school property taxes for residents aged 65 and older who meet specific income and residency requirements.

While the regular session has ended, these discussions are far from over. With lawmakers expected to return to Tallahassee in April to finalize the state budget, property tax reform could reappear as part of broader fiscal negotiations. If any of these proposals ultimately move forward as constitutional amendments, they would likely appear before Florida voters in November 2026, potentially reshaping Florida's property tax system for years to come.

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Breaking News Affecting 9/11 Responders: World Trade Center Health Program Funding Secured

After more than three years of advocacy, Congress has finally passed a bill that assures long-term funding for the World Trade Center Health Program. This funding ensures continued access to free monitoring, treatment, and cancer screenings for years to come. Had this funding not been secured, the Health Program would not have been able to accept new patients after 2027.

Full funding means stability. It means certainty. And most importantly, it means that those whose health has been impacted in the aftermath of September 11th will not be abandoned.

Securing support from members of Congress outside of the New York area was a challenge. Justice did not come easily. It is the result of years of relentless advocacy by the 9/11 community, responders, survivors, families, doctors, union leaders, and advocates; all who refused to accept broken promises or temporary solutions.

Our firm is proud to have stood alongside you in this fight. Our partners and staff proudly made dozens of trips to Washington in 2025 to make sure that the voices of both responders and civilians in the 9/11 community were heard loud and clear. We reminded legislators of their promise to “never forget.” Fortunately, this time they listened!



Managing Partner Michael Barasch, John Feal of the FealGood Foundation, and 9/11 responder Mike O’Connell travel to Washington, DC., to support the permanent funding of the WTC Health Program

As we approach the 25th remembrance of September 11, 2001, this news carries special meaning. While this is a major milestone, our work is not finished. We must now press Secretary Kennedy of the U.S. Dept of Health & Human Services to end the NIOSH hiring freeze. The WTC Health Program must be fully staffed so that new patients don’t have to wait 6 months for an appointment to have their illnesses certified. And, we will implore Mr. Kennedy to restore research funding so that heart and autoimmune diseases can finally be covered.

Do You Qualify?

Benefits available for 9/11 responders, volunteers, office workers, retirees, residents, students and teachers.

Visit 911advocates.com or scan here to learn more:



What the City Knew, and What It Didn't Tell Us

A newly uncovered memo confirms what the 9/11 community has long suspected: city officials were aware of the dangers of Ground Zero toxins while publicly assuring residents, workers, and first responders that the air in Lower Manhattan was safe to breathe.

Dated October 2001, the memo from the City's Law Department warned senior officials that tens of thousands of lawsuits could result from people returning to the area too soon. The City's Law Department shamefully focused on the City's potential legal liability rather than the public's health. People trusted the guidance they were given, returned to their homes and jobs, and many are now living with life-threatening illnesses, including 69 different cancers and chronic respiratory diseases.

The document surfaced only after pro bono attorneys representing 9/11 victims located it in a journalist's archived files, not through any voluntary disclosure by the City. Only after sustained pressure did the city acknowledge that it possessed dozens of additional boxes of health-related documents it had long claimed did not exist, raising serious concerns about the completeness of past disclosures.

This discovery raises urgent and unavoidable questions: How many documents were withheld? Who knew about the risks and who made the decision not to disclose them? Why did it take decades and outside pressure for any of this information to come to light? We continue to push for answers.

Twenty Years Later: Honoring James Zadroga's Legacy

This year marks a solemn anniversary for the 9/11 community. Twenty years ago, NYPD Detective James Zadroga passed away at 34 from pulmonary fibrosis caused by Ground Zero toxins. His autopsy provided the proof linking numerous illnesses—and later 69 cancers—to exposure at Ground Zero, directly challenging the EPA's claim that the air was "safe to breathe."

With that evidence, we secured recognition of Jimmy's death as line-of-duty and fought in Washington for four years, culminating in the 2010 passage of the James Zadroga 9/11 Health and Compensation Act, which created the World Trade Center Health Program and Victim Compensation Fund.



Michael Barasch advocating in D.C. alongside Tyler Ann Zadroga, daughter of NYPD Detective James Zadroga

Last summer, we were proud to stand on Capitol Hill alongside Jimmy's daughter, Tyler Ann, who has since graduated from college and joined the effort to preserve her father's legacy.

We remain committed to keeping the promise to "never forget." Like you, we are members of the 9/11 community. Thank you for allowing us the privilege of fighting on your behalf.



PREDATORY DENTISTRY

By Donald Kipp

With each billing cycle, a troubling pattern has emerged in the post-COVID dental landscape. To recover revenue lost during pandemic shutdowns, some dental practices have adopted aggressive—and in some cases questionable—approaches to patient care and billing. These practices, which I refer to as “predatory dentistry,” place financial gain ahead of patient well-being.

To be clear, I am not a dentist or clinical specialist. I serve as a fiduciary for the SBA Dental Plan, responsible for safeguarding both our members and the fund from unnecessary or exploitative treatment practices.

CONCERNING TRENDS IN DENTAL CARE

We are increasingly seeing:

- Upselling of high-cost procedures such as replacement crowns, rushed move to implants, and replacement fillings.
- Use of deep cleanings in place of standard preventive cleanings without clear justification
- Expansion of advanced imaging tools, such as cone beam CT scans, into routine procedures often tied to return-on-investment goals rather than clinical necessity

While innovation in dentistry is important, its application should always be guided by patient need—not financial targets.

QUESTIONABLE BILLING PRACTICES

Some providers appear to be using overly aggressive billing strategies, including bundling multiple services in a way that maximizes reimbursement. Examples include the add-ons below with routine exams and cleanings:

Oral hygiene instruction | Nutritional counseling | Tobacco cessation counseling

While these services may have value in appropriate contexts, their routine or automatic inclusion raises concerns. Although our plan does not reimburse such charges, the possibility of balance billing to patients remains troubling.

EMPOWERING PATIENTS: BE AN INFORMED CONSUMER

Patients play a critical role in protecting themselves. Before proceeding with non-emergency dental care, consider the following steps:

- Request a pre-determination of benefits through Anthem Dental)
- Ask for a detailed treatment plan, including:
 - Diagnosis supported by X-rays or images

- Clear explanation of recommended procedures
 - Alternative treatment options (including doing nothing)
 - Timeline of care
 - Full cost breakdown, including insurance coverage and out-of-pocket expenses
- Request a written estimate and formal approval before treatment begins

QUALITY OF CARE MATTERS

Beyond financial concerns, clinical standards should never be compromised. Warning signs of substandard care include:

- Poor hygiene or sterilization practices
- Rushed or inattentive exams
- Dismissive communication
- Outdated equipment or techniques

FINAL THOUGHT

Your dental health—and financial well-being—depend on choosing a provider who prioritizes prevention, transparency, and patient-centered care. Staying informed and asking the right questions can help you avoid unnecessary procedures and ensure you receive appropriate, ethical treatment.

To be clear, I am not a dentist or clinical specialist. I serve as a fiduciary for the SBA Dental Plan, responsible for safeguarding both our members and the fund from unnecessary or exploitative treatment practices.



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RED FLAGS TO WATCH FOR

Be cautious if you encounter:

- Pressure to proceed with treatment immediately
- Recommendations for crowns or major procedures for minor issues
- Frequent or unexplained X-rays
- Upselling of cosmetic procedures you did not request
- Vague or unclear billing practices

A trustworthy dentist will:

- Answer questions thoroughly
- Provide clear, upfront pricing
- Offer alternatives when appropriate
- Respect your right to seek a second opinion

IF YOU FEEL PRESSURED

If a dentist pressures you into treatment:

- Politely decline
- Seek a second opinion
- Compare treatment plans and pricing across providers

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ATTENTION ALL PROFESSIONALS

The RSA is transitioning from traditional advertising to a **Preferred Vendors List**. Beginning in September, we'll publish an official curated list of trusted professionals and businesses who support our members.

Our membership represents a strong and engaged community, making the RSA an excellent resource for professionals and businesses looking to connect with individuals who value trusted and reliable services. This Preferred Vendors List will help strengthen those connections and provide our members with access to reputable professionals they can rely on.

All current advertisers will automatically be included in the new Preferred Vendors List. Any additional professionals interested in being considered for inclusion are encouraged to reach out.

In addition, participating vendors will have the opportunity to contribute an article to our Chevron newsletter.

To join the Preferred Vendors List or to request additional information, please contact Jeanette Dice @ rsa.Jeanette@gmail.com

We look forward to strengthening our network and continuing to connect our members with reputable and reliable services. Additional information and pricing will be included in our next newsletter.

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3111 N. UNIVERSITY DR, STE 800 CORAL SPRINGS, FL 33065

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
Office of Labor Relations-OLR	(212) 306-7200
Chaplains Unit	(646) 610-6472
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

NEW RSA COINS AVAILABLE!



\$12 PER
+\$3.00 FOR SHIPPING

In Memoriam

SGT. FRANK C. GRECO
End of Watch - 12.12.25

SGT. JOSEPH A. MARONSKI
End of Watch - 01.22.26

SGT. IRVIN V. LUDVIG
End of Watch - 12.12.25

SGT. ROGER H. MCGOVERN
End of Watch - 01.25.26

SGT. ROBERT L. CONCEPCION
End of Watch - 12.14.25

SGT. JAMES FILGATE
End of Watch - 01.28.26

SGT. RICHARD J. MOLLOY
End of Watch - 12.16.25

SGT. ROBERT DEMBOWSKI
End of Watch - 01.28.26

SGT. RICHARD DIPPEL
End of Watch - 12.18.25

SGT. JOSEPH J. MANNINO
End of Watch - 02.04.26

SGT. DONALD PRICE
End of Watch - 01.11.26

SGT. MARTIN G. O'REILLY
End of Watch - 02.12.26

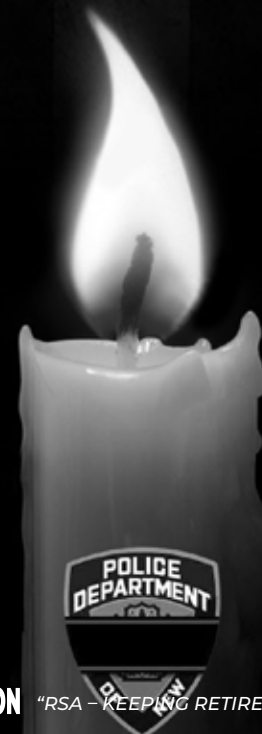
SGT. EDWARD N. BRACHT
End of Watch - 01.16.26

SGT. PATRICIA L. LARSEN
End of Watch - 02.16.26

SGT. STEPHEN T. FINN
End of Watch - 01.17.26

SGT. NICHOLAS G. WALSH
End of Watch - 02.19.26

SGT. ROBERT H. REYNOLDS
End of Watch - 03.02.26



CCWSAFE NYPD RSA BASIC PLAN



\$134/YEAR

ABOUT THE CCW SAFE NYPD RSA BASIC PLAN

REQUIREMENTS

The Primary member must be a current member of the NYPD Retired Sergeants Association. The Primary member must either carry under HR218 for Law Enforcement members or have a concealed carry permit. LEOA annual status and all permits must remain valid. You will need to submit proof to verify eligibility for this plan.

BENEFITS OF THE CCW SAFE NYPD RSA BASIC PLAN

- Access to our 24-hour Emergency Hotline
- Onsite response by Critical Response Team
- Vetting of attorneys by National Trial Counsel
- No cap on attorney fees (covered upfront)
- No cap on investigation fees (covered upfront)
- No cap on expert witness fees (covered upfront)
- All Criminal and Civil trial costs (covered upfront)
- Civil Trial Costs Covered Even if Found Guilty in a Criminal Trial
- Firearm Replacement up to \$500 if Applicable (See Terms)
- Up to \$250/day loss-of-wages during criminal or civil trial
- Up to 10 Licensed Professional Counseling Sessions (or up to \$1,500)
- Crime-scene cleanup, only if needed, in-home up to \$3K
- Appeals and expungement coverage of costs
- Digital Membership Cards that can be printed or downloaded to digital wallets

ABOUT

The CCW Safe NYPD RSA Basic plan covers any criminal, civil or administrative legal action stemming from a self-defense incident occurring while OFF-DUTY. Security or other secondary jobs are not protected under this plan.

A self-defense incident is any incident where force is used pursuant to a reasonable belief that use of deadly force is necessary to protect from imminent danger of death or great bodily harm. This includes any necessary force with ALL legal weapons and physical force to defend against a life-threatening attack in self-defense.

The CCW Safe NYPD RSA Basic plan is an annual membership with coverage for one year. This is a recurring subscription membership, with annual or monthly payments. Members do not receive physical membership cards or packets; however, membership status can be printed and or immediately downloaded digitally to smartphones upon plan purchase.

This plan is non-transferrable.

BOND

The Primary member will be covered to the level of a \$500K bond for all legal use of force responses to life-threatening attacks at their residence, inside their vehicle, any place where it is legal to carry concealed firearm or legal to carry open without a license in public (including locations applicable under HR218 or where permits are honored), or on-premises where possession of a firearm is not illegal or prohibited by the property owner where it carries no unlawful charge after leaving when being asked.

NYPD RSA PLUS PLAN \$335 /Year

Best for: members of the NYPD Retired Sergeants Association needing civil liability coverage.

All Criminal and Civil defense costs (covered upfront)
Up to \$500,000 Bond Coverage for Primary - with LE Spouse Option
Up to \$1,000,000 Civil Liability Coverage for Primary Member.

If you carry a firearm this coverage is for you. CCWSAFE encourages you to shop and compare offerings from other companies. When you are done you will see why CCWSAFE is the best option. Created by cops for cops. Call us at (855) 639-2297.



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Your Expert Self-Defense Support Team

- Critical Response Team on staff with over 100 years of Law Enforcement
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 - Red Flag Laws
 - Hotels, RVs
 - Multiple permits
- No Caps/Out-of-Pocket Expenses:
 - Grand Jury
 - Mistrials
 - Appeals
 - Court Fees
 - Consultants
 - Record Expungements
- No Recoupment
- All Criminal & Civil Defense costs covered up front
- 24-Hr Hotline access to an Attorney
- \$1M Bond Coverage Minimum
- Multi-state coverage

**CCW SAFE LLC
18 W. PARK PLACE
OKLAHOMA CITY, OK 73103**

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M-F 8 AM-5 PM (CENTRAL)
ESTABLISHED IN 2011**



HELP WANTED

We are currently seeking dedicated volunteers who have the time, energy, and passion to make a meaningful impact by assisting our Board. This is a wonderful opportunity for individuals who are committed to helping move our organization forward, bring fresh ideas to the table, and actively contribute to our growth and success. If you are enthusiastic about leadership, collaboration, and making a difference, we would love to hear from you and explore how you can play a vital role in shaping our future. Please email Tony Amato at Aamato@rsanypd.org



NEXT GENERAL MEMBERSHIP MEETING

April 29, 2026 @ 12:00PM NOON

ORIENTAL PLAZA
1845 Richmond Avenue
Staten Island, NY 10314

FOUR LEAF

Scott Ogman

Outside Mortgage Loan Officer

✉ sogman@fourleaffcu.com

☎ 516-653-5371 📠 516-491-1231

📞 866-521-3669

fourleaffcu.com/scottogman



NMLS# 24411



Illustration by Norebbo.com

JetBlue Airlines has generously donated two (2) round-trip vouchers to anywhere JetBlue flies. The tickets are one (1) for \$10.00 or three (3) for \$25.00. If you wish to participate in this raffle, cut out and return ticket(s) with a check or money order made out to the Retired Sergeants Association and mail to:

P.O. BOX 2507 Riverview, FL 33569

For additional raffles, please copy this page and follow the above directions. The drawing will be held in June, 2026.



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Winner need not be present to win.
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RAFFLE TICKETS

1 FOR \$10
3 FOR \$25



jetBlue

NAME: _____

ADDRESS: _____

PHONE: _____

DRAWING: JUNE 2026

Winner need not be present to win.
Vouchers donated by JetBlue

RAFFLE TICKETS

1 FOR \$10
3 FOR \$25



jetBlue

NAME: _____

ADDRESS: _____

PHONE: _____

DRAWING: JUNE 2026

Winner need not be present to win.
Vouchers donated by JetBlue

NYC EMPLOYEES PPO HEALTH PLAN

by: Tony Amato, RSA Vice President

(NOTE: The following does not affect Retirees and Eligible Dependents who are enrolled in Medicare)

Effective January 1, 2026, all active employees/**pre-Medicare retirees, and their dependents under 65**, who were enrolled in GHI CBP/Anthem BlueCross and BlueShield were automatically transferred to the new health plan, NYC Employees PPO plan (NYCE PPO) with no gap in coverage unless they chose a different plan during the Annual Fall Transfer Period in November 2025.

This new plan is administered by EmblemHealth (Emblem) and United Healthcare (UHC). All retirees enrolled were mailed a new ID card in mid-December and a welcome kit in late-December 2025 from Emblem/UHC. If the pre-Medicare retiree enrolled in GHI CBP/Anthem BlueCross and BlueShield has a Medicare-eligible dependent, then the Medicare-eligible dependent remained in GHI/Anthem Senior Care plan.

We highly encourage you to visit <https://www.nyceppo.com/> and create an account. Once you have created your account, you can search for your healthcare provider, view claims as well as easily view or download your NYCE PPO member ID card.

We strongly recommend you download the mobile application by searching "NYCE PPO" in your device's app store. Through the app, you will be able to view your ID card, access Prime Therapeutics (Rx plan), review claims, locate care providers, examine benefits, and contact member services. By utilizing the NYCE PPO mobile application, you can easily manage your health plan and stay informed about your benefits wherever you go.

For more information concerning the NYCE PPO plan, please visit <https://www.nyceppo.com/> or call (212) 501-4444.

You can visit <https://www.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf> for the full Summary Plan Description (SPD).



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\$10 Billion Victim Compensation Fund
and free lifetime health care

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9/11 DIDN'T END ON 9/11.

69 cancers and many respiratory illnesses have been linked to 9/11 toxins. Anyone who participated in the rescue and recovery operations in Lower Manhattan on 9/11, or during any part of the eight months that followed, may be eligible for **compensation and free lifetime health care.**

VICTIM COMPENSATION FUND (VCF)
(\$10 Billion Available)

WORLD TRADE CENTER HEALTH PROGRAM
(Includes the overlapping VCF area)

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WANTAGH, NY 11793
WWW.RSANYPD.ORG

The RSA is pleased to offer three (3) \$1,000.00+ scholarship awards to graduating high school students who are furthering their education in 2026. As in every year, the awards are enhanced by our 50/50 Scholarship Raffle and on occasion, generous donations from RSA members. We will be awarding three scholarship in the amount of \$ 7225.00.

To be eligible, candidates must be a child, stepchild, or grandchild, of an RSA member in good standing for 2024, 2025, 2026. Candidate must be a 2026 High School graduate who is enrolled in an institution of further education (i.e. College, University, Trade School). The course of study must be for a minimum of one (1) year. Sergeants who retire in 2025 and 2026 and join the RSA in the same year are also eligible. Please complete the application below and forward it with a copy of the letter of acceptance from the school to: **Second VP Anthony T. Nostramo, 6 Redwood Drive, Dix Hills, N.Y. 11746.**

Please do not send it certified, we will not pick it up at the Post Office. Regular U.S. mail reaches us. Winners drawn by lot in June 2026. Questions should be directed to Second VP Anthony T. Nostramo at 917-750-6486.

Member's Name:	_____		
Student's Name:	_____		
Student's Address:	_____		
City/State/Zip:	_____		
DOB: _____	Student's Phone #: _____	Student's Email: _____	_____
College/School:	_____		
Freshman Yr Starts: _____	Member's Phone #: _____	_____	
Student Relationship (circle one)	FATHER	MOTHER	STEP-PARENT GRAND-PARENT
APPLICANT MUST ATTACH ACCEPTANCE LETTER FROM COLLEGE/SCHOOL IN ORDER TO BE CONSIDERED.			