RETIRED SERGEANTS ASSOCIATION, INC. OF THE NYC POLICE DEPARTMENT

THE CHEVRON

OFFICIAL PUBLICATION - SEPTEMBER 2026

Keeping Retirees Informed | PO BOX 7466 WANTAGH, NY 11793 | WWW RSANYPD.ORG | (718) 605-0272

Photo by Jack Cohen on Unsplash

2027 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 you a one on one service when you contact us via phone, email or Facebook.

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 attend 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 RSA Cruise, trainings and golf outing gives us a chance 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, and don't forget to send in your scholarship raffles. We have enclosed two separate envelopes for your convenience, to be used as marked, **APPLICATION** and **50/50 RAFFLES**. Last year we were able to provide three (3) **$7,400.00** scholarships to children or grandchildren of our members. The 50/50 Raffle also rewarded the 1st Place winner with **$16,640.00** and 2nd Prize winner with **$5,546.00**. This year we have enclosed two raffles for your convenience. Feel free to pass them along to family members. If you would like more raffle tickets, please contact us. Stay safe and may God bless you all and your families.

2027

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

PO BOX 7466 WANTAGH, NY 11793 • (718) 605-0272
EMAIL: RSA@RSANYPD.ORG • WEBSITE: WWW.RSANYPD.ORG

NAME____________________ DOB ___/___/___ TAX # __________ SPOUSE __________

ADDRESS ____________________ CITY __________ STATE _____ ZIP ______

COUNTY__________ HOME #(______) __________ CELL#(______) __________

EMAIL (Please print clearly) ______________________________

LAST COMMAND ____________________ DATE PROMOTED___/___/___ DATE RETIRED___/___/___

☐ CHECK BOX IF ANY INFORMATION HAS CHANGED

☐ NEW MEMBER ☐ RENEWAL
☐ $25.00 DUES ☐ $5.00 VOLUNTARY DONATION

MAKE CHECKS PAYABLE TO RETIRED SERGEANTS ASSOCIATION
TO PAY BY PAYPAL OR CREDIT CARD, VISIT OUR WEBSITE

OFFICE USE ONLY: DATE ___/___/___
CHECK # __________ AMOUNT__________

From the desk of the President

I hope everyone had a memorable summer. The June Membership meeting was held in Elmsford, NY and very well attended. As always we had many guest speakers and served a delicious meal.

The RSA Board has been busy as usual, on June 13th we sailed on the Independence of the Seas, for our RSA Travel event, Bermuda was enjoyed by our members and their families. We also got to witness the NY Knick's win the NBA Finals aboard the ship. On June 25th, we held Base Line Heart Monitoring in Long Island NY and August 25th and September 15th in Staten Island. The previous year we were able to save two of our members who were walking around with life threatening illnesses. PLEASE take advantage of these services. On June 26th, we attended the SBA Picnic in Staten Island and on August 6th, we joined the SBA, FOP, NCPD in a day of fun at the Boces School in Bellmore for children with special needs.

As I write this message and try to find the words to thank my dear friend and Secretary John Foster, he has been an inspiration to me and a true friend. I want to express my sincere appreciation to our Secretary for his unwavering commitment, dedication, and service to our organization. As a founding father, he has been with us from the very beginning, helping to build the strong foundation that has allowed our organization to grow and succeed. His leadership, hard work, and steadfast support have been instrumental in our accomplishments, and his willingness to serve has inspired everyone around him. We are deeply grateful for his loyalty, countless contributions, and continued commitment to our mission. Thank you for everything you have done and continue to do to make our organization stronger. John, you will always have a home with the RSA, for those members who have never met you, I tell them now that you are a true hero. I would like to bestow the title of Secretary Emeritus.

As we approach election time, I believe strong communities are built by people who choose to get involved—volunteer your time, support local initiatives, attend community events, and help make a positive difference where you live. Get out and vote.

Our upcoming General Membership meeting will be held on September 23rd, 2026 in Mineola. We will be sponsoring Vendor Night, all our supporters will be on hand to offer advice and special discounts to our membership. On October 6th, 2026, we will be having our 4th Annual Golf Outing at Harbor Links in Port Washington. The event has "sold out" every year. In the Centerfold of the Newsletter, you will find the information for our January 27th, 2027 Florida membership meeting. Please book early, this event also sells out every year.

Our annual membership dues remain just **$25.00,** a modest investment that helps sustain and strengthen our organization. Like many organizations, we continue to face rising operational costs, including administrative expenses, communications, meeting facilities, and other essential services. Even with these increasing costs, we are committed to being responsible stewards of our members' contributions by carefully managing our finances, seeking cost-effective solutions, and keeping dues as affordable as possible. Every membership dollar advances our mission, supports our members, and gives us the resources to grow while upholding the standards and values that define us. We appreciate your continued support and investment in our shared success. Inside the Newsletter you will find two Scholarship Raffle Tickets, due to your generosity, in 2026, we were able to award $ 22,186.00 in prize monies and three (3) $ 7400.00 scholarships.

In closing, I want to thank the board, the members, the SBA, all our supporters and everyone who makes this organization possible. I'm truly appreciative to all that make this happen. May God Bless you all.

Fraternally, Bobby

UNDERSTANDING COLAS SOCIAL SECURITY VS. PENSIONS

BY TONY AMATO, RSA VICE PRESIDENT

By understanding how each cost-of-living adjustment works, retirees can better plan for the year ahead.

Each year, we watch closely for news about the **cost-of-living adjustments**, better known as **COLAs**. These increases are intended to help benefits keep pace with inflation, but not all COLAs work the same way. The Social Security COLA and the New York State pension COLA are both designed to address rising costs, yet they differ in how they are calculated, when they take effect, and how much of a retiree's benefit they actually increase.

WHAT THE SOCIAL SECURITY COLA MEANS FOR 2027

The Social Security COLA is a federal annual adjustment applied to Social Security and Supplemental Security Income benefits. It is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers, often called CPI-W, during the third quarter of the year. The official 2027 Social Security COLA will not be finalized until fall 2026, after inflation data for July, August, and September is available.

Current 2027 estimates place the Social Security COLA in the mid-3 percent range, with recent projections around **3.6 percent to 3.8** percent. Because the final figure depends on third-quarter inflation data, retirees should treat these numbers as estimates rather than guaranteed increases.

HOW THE NEW YORK STATE PENSION COLA WORKS

The New York State pension COLA is a permanent annual increase for eligible public retirees. Unlike Social Security, it is governed by New York State law and is usually calculated as 50 percent of the inflation rate measured from one March to the next, rounded up to the nearest tenth of a percent. By law, the pension COLA cannot be less than 1 percent or more than 3 percent annually.

For September 2026 through August 2027 benefit payments, the New York State public pension COLA is **1.7 percent**. The increase is applied only to the first **$18,000** of the annual pension benefit. That means an eligible retiree with a qualifying pension benefit of $18,000 or more receives a maximum increase of **$25.50 per month**, or **$306 per year**, before taxes.

Eligibility depends on the retiree's age, years in retirement, pension plan, and type of benefit. Once you are eligible, you automatically receive a COLA increase each September.

To begin receiving COLA payments, you must be:

- Age 62 or older and retired for 5 or more years; or
- Age 55 or older and retired for 10 or more years (uniformed employees such as police officers, firefighters and correction officers covered by a special plan that allows for retirement, regardless of age, after a specific number of years); or
- A disability retiree for 5 years; or
- The spouse of a deceased retiree receiving a lifetime benefit under an option elected by the retiree at retirement

If you are the spouse of a deceased retiree and you are receiving a lifetime pension benefit, you are entitled to one half the COLA amount that would have been paid to the retiree.

Remember to:

- Review your September 30, 2026 pension payment statement to confirm whether the COLA was applied.
- Compare the new payment notice with the prior month's pension payment to identify the net change.
- Remember that taxes, deductions, health benefit costs, or other withholdings may affect the final net amount deposited.
- Contact the New York City Police Pension Fund if the COLA does not appear as expected or if eligibility is unclear.

WHY THE DIFFERENCE MATTERS

The biggest practical difference is that the Social Security COLA applies to the full Social Security benefit, while the New York State pension COLA applies only to the first $18,000 of the annual pension. As a result, a higher Social Security COLA percentage can produce a larger monthly increase, especially for retirees with higher Social Security benefits. The New York State pension COLA is more limited, even when the percentage rises, because of the $18,000 calculation cap.

Feature	Social Security COLA	New York State Pension COLA
Who provides it	Federal Social Security Administration	New York State public retirement system
When it takes effect	January 2027 payments	September 2026 through August 2027 payments
2027 figure	Estimated around 3.6 percent to 3.8 percent; official amount pending	1.7 percent
How it is calculated	Based on third-quarter CPI-W inflation data	Generally, 50 percent of March-to-March inflation, rounded up to the nearest tenth
Benefit amount affected	Applied to the full Social Security benefit	Applied only to the first $18,000 of the annual pension benefit
Maximum increase noted	Depends on each person's Social Security benefit	Maximum of $25.50 per month, or $306 per year, before taxes

NEWSLETTER TAKEAWAY

For retirees planning their 2027 budgets, the key point is that the two COLAs are not interchangeable. Social Security's 2027 increase is still an estimate until the official announcement is made, but it is expected to be higher than the New York State pension COLA percentage. The New York State pension COLA for September 2026 through August 2027 is already set at 1.7 percent, but it is limited by the $18,000 benefit cap used in the calculation.

RSA MEMBERSHIP MEETING

WEDNESDAY 9/23/2026 | 6:30 PM

IRISH AMERICAN HALL

297 WILLIS AVENUE, MINEOLA, NY 11501

NYC Organization of Public Service Retirees

NYC and EmblemHealth Settle Senior Care Co-Pay Class Action for $53 Million

New York, NY, August 3, 2026 – In a major development, the City of New York and EmblemHealth agreed to pay $53 million to settle a class action lawsuit on behalf of more than 250,000 elderly and disabled retired City workers enrolled in EmblemHealth's GHI Senior Care Plan. The suit was brought by the NYC Organization of Public Service Retirees and a handful of retirees. The signed settlement papers were sent to New York County Supreme Court Justice Lyle E. Frank for the Court's approval.

The settlement refunds co-pays that retirees were unlawfully charged for medical visits between January 1, 2022 through January 31, 2023. The $53 million represents 100 percent of the co-pays retirees had been charged. In addition to the monetary settlement, the City and EmblemHealth also agreed not to increase the existing $15 Senior Care co-pays through at least December 31, 2027.

The $53 million settlement amount is one of the largest class action settlements in New York City history. In addition, the lawsuit saved retirees an estimated $106million through a temporary injunction, which halted the co-pays for two years.

This settlement is just the latest healthcare victory by the NYC Organization of Public Service Retirees, which has, to date, collectively saved retirees approximately $3.16 billion since 2022. The Organization stopped the City from forcing retirees to pay for Senior Care, which the City itself has valued at $600 million per year; prevented the City and EmblemHealth from charging retirees co-pays in 2023 and 2024, which (according to EmblemHealth's records) was worth approximately $106 million; and pioneered this class action settlement that is returning $53 million to the pockets of retirees.

"This is a wonderful victory for retirees," said **Marianne Pizzitola, president of the NYC Organization of Public Service Retirees**, one of the named plaintiffs. "The older people get, the more likely they are to need medical care, and co-pays are one of the worst, most regressive burdens making healthcare unaffordable. We hope Mayor Mamdani and City Council Speaker Menin recognize this and roll back co-pays."

"Retired City workers have proven once again that they will fight relentlessly, and successfully, to protect their healthcare rights, which have been under constant attack for the past five years," said **Jacob Gardener of Walden Haran Williams LLP,** one of the lead attorneys for the retirees.

"It is another step forward in ensuring affordable healthcare for our seniors," said **Steve Cohen of Pollock Cohen LLP**, the other lead attorney for the retirees. "Now we have to get the City Council and the Mayor to eliminate co-pays for seniors entirely. They were promised and deserve free healthcare in retirement."

The Settlement Papers can be found here: **https://tinyurl.com/29h8s3c8**

GHI/ANTHEM SENIOR CARE EXTENDED INPATIENT HOSPITAL COVEAGE-THE 365 DAY RIDER

The 365-Day Rider is an optional benefit available only to members enrolled in the GHI/Anthem Senior Care Medicare supplement plan. It extends inpatient hospital coverage beyond the limits of Original Medicare, providing financial protection during prolonged hospital stays.

WHAT THE RIDERS COVERS

Original Medicare (Part A) covers a limited number of inpatient hospital days per benefit period before coverage is exhausted. Once a member has used those days:

- Upon exhaustion of Medicare hospital inpatient coverage through the 90th day, Anthem Blue Cross Blue Shield will pay for covered services for a balance of 365 days, based on medical necessity.
- The benefit applies to covered inpatient hospital services that Medicare would no longer pay for once Part A days are used up.

COST

Deductible-None- there is no deductible under the rider

Monthly Premium-2026 Rates are $ 3.38 Per Month for individual & $ 6.76 Per Month for Family Coverage

How to Elect the Rider

The 365-Day Rider is a GHI/Anthem Senior Care-only option and is elected during the City's **Annual Fall open enrollment period (November)** using the OLR Health Benefits Program Retiree Application/Change Form

This summary is provided for general member information only. Plan provisions, premiums, and benefits are governed by the official Emblem Health Evidence of Coverage and the NYC Office of Labor Relations Summary Program. Description, which prevail in the event of any discrepancy.

In Memoriam

SGT. JOHN NICKELS
End of Watch - 05.02.26

SGT. JAMES F. CANTORE
End of Watch - 05.18.26

SGT. WILLIAM F. JARK
End of Watch - 05.20.26

SGT. GEORGE A. HOHENSTEIN
End of Watch - 05.27.26

SGT. MICHAEL T. SIMCOX
End of Watch - 05.31.26

SGT. THOMAS S. GRIMALDI
End of Watch - 06.11.26

SGT. PETER IEVOLO
End of Watch - 06.13.26

SGT. ROBERT A. PEZZANO
End of Watch - 06.22.26

SGT. HARRY VELEZ
End of Watch - 06.23.26

SGT. RAYMOND G. GARDELLA
End of Watch - 06.24.26

SGT. ELBA E. FERNANDEZ-CABADA
End of Watch - 06.28.26

SGT. WALTER I. HULSE
End of Watch - 07.12.26

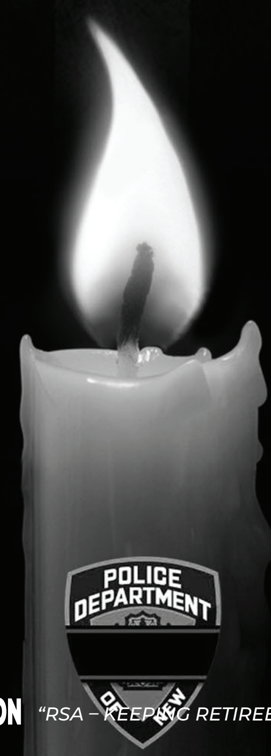
SGT. WILLIAM J. DEVINE
End of Watch - 07.16.26

SGT. THOMAS A. OWEN
End of Watch - 07.21.26

SGT. DAVID D. STAHL
End of Watch - 07.27.26

SGT. WILLIAM J. CASEY
End of Watch - 07.31.26

SGT. WILLIAM P. LOMBARD
End of Watch - 08.04.26



JUNE GENERAL MEETING RE-CAP

On June 24th, 2026 we held our General Membership Meeting at the American Italian Hall in Elmsford, NY. -Don Kipp, SBA Health & Welfare Secretary spoke on Prescription limits, Non Medicare $6000, and Medicare $25000 per year. He discussed prescription coverage through SBA, WTC Health Program, and Medical. Before you go on Medicare notify the SBA, if worried about your medication coverage speak to SBA to review your prescriptions to figure out what's best. It's important if members have any questions to contact the SBA office, 212-343-5643. Hearing Aid coverage is $500 for each ear.

Vinny Vallelong, SBA President spoke and commended the RSA and the work we do, has come a long way. The SBA fighting to keep our pension monies from the city. He also spoke on the SBA office renovations and the increased value of the building of 16 million dollars.

Jeanie Kelly and Matt McCauley spoke on the importance in registering for the WTC Health Program, if you worked at or around the site even if you're have no symptoms, and monies for the program has been extended.

Also, the 3 scholarship winners were drawn and are as follows:

OLIVIA DZIUBEK

daughter of Milena Meehan
she will be attending St. John's University

ANGELA CHENG

daughter of Howard Cheng
she will be attending SUNY Binghamton

STEVEN RICOTTA

son of Daisy & Joe Ricotta
he will be attending SUNY Buffalo

Our JETBLUE winner was Tom Meehan

TSA – Flying with a Firearm

by Karen Hunter

Flying with a firearm can feel intimidating causing many travelers to avoid it. I can tell you firsthand it is not the grueling, scary task it can seem to be. While avoiding it altogether may seem the easiest route, it is always best to never be in a position where you cannot protect yourself or your family.

Before traveling you must consider your destination. For domestic travel, gun laws vary by state. You must be certain that your destination will allow you to have possession of a firearm while you are there. Many states have adopted constitutional carry. This means that individuals who are legally eligible to possess a firearm do not need a license or permit to carry it concealed. Variations between states do exist such as age requirements or type of gun permitted, so it is important to make certain you meet the specified criteria. For non-constitutional carry states, you will need to make sure your license or permit allows you the ability to carry within that state.

If you are traveling internationally with a firearm, check the U.S. Customs and Border Protection website for information and requirements before travel. Many countries will not allow you to enter with a firearm even if you are only traveling through that country on the way to your final destination. If you plan to take your firearms or ammunition to another country, you should contact officials at that country's embassy to learn about its regulations. Utilizing a travel agency can also be beneficial as they can assist with walking you through the customs process and paperwork.

You will need a hard-sided case with external locking points to transport your firearms TSA requires each locking point to have a lock. Most handgun cases have a two lock capacity, but I've seen long gun cases that accommodate four or more. Be certain to thoroughly check your case to ensure you have a lock for all locking points.

People assume that the lock for their gun case must be a TSA-approved lock. This is NOT accurate. You should make certain your lock is NOT TSA-approved. TSA-approved locks are identifiable by the Travel Sentry logo, which is a red diamond. These locks allow TSA agents to open the lock using a universal key for inspection purposes without damaging the lock or luggage. These locks are beneficial for luggage, but not for your gun case. You should be the only one with access to your locked gun case. The TSA policy states that the passenger checking the firearm must retain the key or lock combination to the firearm container. Under no circumstance is TSA permitted to open a firearm container without the passenger present.

Inside your gun case, your firearm and magazines must be unloaded. Unloaded magazines should be inside your gun case. Small arms ammunition (up to .75 caliber and shotgun shells of any gauge) must be packaged in a fiber (such as cardboard), wood, plastic, or metal box specifically designed to carry ammunition and declared to your airline. A good rule of thumb is to keep your ammunition in the original box inside your locked gun case. This is allowed domestically, but for international travel, they may require your ammunition to be in a separate locked, hard-sided container. Be sure to check with your airline as certain airlines have ammunition quantity limits.

Firearms, firearm parts, magazines, and ammunition must all be transported as checked baggage. Optics however are permitted in carry-on baggage. If you are traveling with more than one firearm. TSA allows multiple guns inside your gun case. Be certain to check with your airline as they could have a different policy or charge additional fees. For example, I have traveled with two handguns inside the same case that fit inside my suitcase – no charge. When I travel with a rifle case, it is typically counted as an additional bag fee or an oversized item fee. It's always wise to check beforehand so you know what to expect at the ticket counter.

When you arrive at the airport you will want to enter the main customer service line. Typically when traveling with a firearm airlines will not allow early check-in and use of the bag drop. They will redirect you to the main customer service line to declare your firearm. At the ticket counter simply tell the agent, "I need to declare a firearm". The agent will give you a Firearm Declaration form. Sign and date the form to confirm your firearm isn't loaded. You will unlock and open your gun case, place the signed form inside, and then close and relock. Depending on the airline/airport you may be taken to a special screening area where they will screen your bags to ensure everything is safe. Typically most airlines send your bags to be screened and will ask you to wait nearby for a few minutes in case TSA needs to access your gun case. Once cleared you can then go to the TSA security checkpoint.

Once you reach your final destination your gun case, or bag with the locked gun case inside should be taken to the airline office for you to pick up. You will need to present identification to collect your held items. Ironically, this does not always happen so here is a pro tip – go to the baggage claim carousel first. I have had many instances where my suitcase containing my locked gun case came out with everyone else's bags instead of going to the office. I would be waiting at the office while my suitcase is going round and round for anyone to take. If someone accidentally takes your bag, they have your gun case. So I will check the carousel first every time.

Flying with a firearm simply requires you to understand the rules, regulations, and process. It is well worth the time and effort to be able to travel with peace of mind. To learn more please visit **tsa.gov**.

RSA VENDOR LIST

ACCOUNTANT

Thomas Carrella CPA
150 Broadhollow Rd. Ste. 201, Melville, NY 11747
tcarrella@gmail.com | 631-385-4018

Richard H. Rottkamp Tax Preparation
466 Ashland Ave., North Baldwin, NY 11510
rh1040@aol.com | 516-868-0023

ASSISTED LIVING

The Bristal Assisted Living
3355 Veteran Memorial Hwy., Ronkonkoma, NY 11779
Kerri Kaley | kwkaley@thebristal.com | 631-372-2392

CONTRACTOR

Cross Island Installation & Renovation Roof Specialist
454 Pacific Street, Massapequa Pk., NY 11762
Ray D'Augusta | tmadroofer@gmail.com | 516-322-5418

ELDER LAW

Nicole Zuvich P.C.
400 West Main Street, Babylon, NY 11702
nicole.zuvich@zuvichlaw.com | 631-840-0100

FINANCIAL PLANNER

Merrick Financial
1840 Merrick Avenue, Merrick, NY 11566
Michael Blake | michael.blake@merrickfg.com | 646-235-7650

Blue Wealth
622 3rd Ave., New York, NY 10017
Braken Fiore | bluewealthpd@gmail.com | 917- 535-5563

Tactical Financial
1 World Trade Ctr. 39 FL., New York, NY 10007
Jesse Portello | jesse@tacticalfinancialgroup.net | 631-495-4598

Diane Curran, American Portfolios
1115 Broadway Suite 100, New York, NY 10010
dcurran@americanportfolios.com | 718-551-5619

GUN STORE

Hudson Valley Sports
39 Seminary Hill Road, Carmel, NY 10512
George Poniros | gp@hvshottingsports.com | 845-444-5233

Hunters Essentials
900 Willis Avenue, Albertson, NY 11507
Bruce Wolinetz | huntersessentials@yahoo.com | 516-741-5243

SELF DEFENSE PROTECTION

CCW Safe
18 W. Park Place, Oklahoma City, OK 73103
Stan Campbell | stan@ccwsafe.com | 855-639-2297

LEGAL SERVICES

Luke Scardigno Attorney
123-60 83rd Avenue Ste. 1T, Kew Gardens, NY 11415
lslaw@lukescardigno.com | 718-261-5151

Mark Green Law Offices
1305 Franklin Ave., Garden City, NY 11530
mg@Markagreenpc.com | 516-345-8080

Leo G Callaghan, Esq., Attorney at Law
3305 Jerusalem Ave Suite 110, Wantagh, NY 11793
leo@ Callaghanlaw.com | 516-462-7000

Daniel Byrnes Law Offices
4459 Amboy Rd., Staten Island, NY 10312
daniel@dbyrneslaw.com |718-957-5000

LENDER

FourLeaf Credit Union
899 S.Oyster Bay Road, Bethpage, NY 11714
Scott Ogman | ogman@fourleaffcu.com | 516-491-1231

PHARMACY

Essence RX
871 Elton Avenue, Bronx, NY 10451
Regina | essencerx871@gmail.com | 212-871-5300

REAL ESTATE / REALITY

Century 21
896 N. Broadway, Massapequa , NY 11758
Karen D'Augusta | karend@century21aa.com | 917-817-3045

Keller Williams Reality Landmark
32-55 Francis Lewis Blvd., Flushing, NY 11358
Dave Legaz | 718-216-9990

Tom Crimmins Realty
Staten Island, NY
info@tomcrimminsrealty.com | 718-370-3200

TACTICAL TRAINING

103 Tactical
2556 Arthur Kill Road, Staten Island, NY 10309
Bernie Novins | bernie@103tacticaltraining.com | 718-885-4353

TRAVEL

Travel Theresa
Staten Island, NY 33065
Theresa Canepa | tmanfracanepa@cruiseplanners.com | 718-986-7250

TO BE INCLUDED IN FUTURE NEWSLETTERS, PLEASE COMPLETE AND SEND WITH $200.00 ANNUAL FEE TO:

RSA: P.O. Box 7466, Wantagh, NY 11793

for more information, contact Jeanette Dice at:
RSA.Jeanette@gmail.com

Business Name ______________________

Address ______________________

Phone ______________ Email ______________

Contact ______________________

FLORIDA GENERAL MEMBERSHIP MEETING

WEDNESDAY – JANUARY 27, 2027 AT 12:00 NOON
EMBASSY SUITES BY HILTON BOCA RATON
661 NW 53RD STREET, BOCA RATON, FL 33487

BOOKING LINK: HTTPS://TINYURL.COM/4FEZW8JS

OR CALL 1-800-HILTONS AND PROVIDE THEM WITH THE GROUP CODE **NYS** OR **RETIRED NYPD SERGEANTS RATES**

January 4th, 2027 @ 11:59 PM is the last date to make reservations

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, Embassy Suites Hotel Boca Raton has offered our RSA membership a discounted rate of ***$189.00/night plus tax*** *and includes Complimentary full hot breakfast buffet in the restaurant each morning and two cocktails.*

Maximum 4 adults per room
Credit card is required to make reservation. 48-hour cancellation requirement to avoid fee of one night room and tax

WE WILL BE ACCEPTING ID CARDS RENEWALS & WILL PROVIDE THE NECESSARY FORMS.
You will need a check in the amount of $13.00 to cover priority mail return of the card.

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 $16,640.00

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.

BARASCH & McGARRY

LAWYERS FOR THE 9/11 COMMUNITY

25 YEARS
9/11 NEVER FORGET
2001–2026

69 Cancers and Many Respiratory Illnesses Have Been Linked to 9/11 Toxins

Information for Retired NYPD Sergeants Association Members

If you were assigned to work in Lower Manhattan on September 11, 2001, or at the Fresh Kills Landfill or the Office of Chief Medical Examiner (the Morgue) at any time during the eight months that followed, you may be entitled to valuable federal benefits.

Many retired NYPD members don't realize that Congress created two permanent programs to provide free lifetime health care, tax-free compensation, and lost income (assuming your pension is classified or reclassified as a WTC disability pension) for those who developed illnesses linked to World Trade Center toxins. These programs are fully funded, so receiving benefits does not reduce the compensation available to anyone else.

THE WORLD TRADE CENTER HEALTH PROGRAM

The World Trade Center Health Program provides:

- Free lifetime medical monitoring
- Treatment for certified 9/11-related conditions
- Care from providers across the country

THE 9/11 VICTIM COMPENSATION FUND (VCF)

The Victim Compensation Fund provides tax-free financial compensation for:

- 9/11-related cancers and respiratory illnesses
- Lost income caused by a certified condition
- Permanent disability
- Families who lost a loved one to a 9/11-related illness

Covered Illnesses

Breast Cancer	Pancreatic Cancer
Prostate Cancer	Leukemia
Melanoma	Non-Hodgkin Lymphoma
Squamous Cell Skin Cancer	Hodgkin Lymphoma
Basal Cell Skin Cancer	Multiple Myeloma
Thyroid Cancer	Head & Neck Cancer
Lung Cancer	Tongue Cancer
Colon Cancer	Tonsil (Oropharyngeal) Cancer
Rectal Cancer	Mesothelioma
Kidney Cancer	Ovarian Cancer
Bladder Cancer	Uterine (Endometrial) Cancer
Esophageal Cancer	Esophageal Cancer
Stomach Cancer	Plus dozens more

Almost every other cancer has also been linked to 9/11 exposure, regardless of your family history.

For a full list of the 69 cancers and respiratory illnesses, visit:

http://www.post911attorneys.com/wtc-illness-and-cancers/

TYPICAL COMPENSATION RANGES

- Respiratory illnesses: **$20,000 to $90,000**
- Skin cancers: **$90,000 to $250,000**
- Other cancers: **$200,000 to $340,000**
- Wrongful death claims: **$300,000+**

If you served our city after 9/11, these benefits were created for you. Protect yourself and your family by learning whether you qualify for free lifetime health care and tax-free compensation.

If you have any questions, please contact Barasch & McGarry at 212-385-8000.

YOUR SBA CANADIAN/INTERNATIONAL PHARMACEUTICAL REIMPORTATION PROGRAM

MAKING PRESCRIPTION DRUGS MORE AFFORDABLE FOR PLAN PARTICIPANTS

A PATIENT-FOCUSED PROPOSAL FOR AFFORDABLE PRESCRIPTION MEDICINES

by Donald Kipp - SBA Health and Welfare Secretary

Plan participants should not have to choose between paying for the prescription drugs they need and paying for food, housing, or other necessities.

Yet prescription drug prices in the United States remain dramatically higher than those in many other developed countries. For patients living with serious or chronic illnesses, the consequences can be devastating. High drug costs can force patients to delay treatment, skip doses, abandon prescriptions, or exhaust their savings simply to remain healthy or alive.

The question is straightforward:

If the same medication, manufactured by the same pharmaceutical company and often in the same or equivalent FDA-regulated facilities, is legally available at a substantially lower price in Canada or another international market, why should an American patient be forced to pay several times more?

Your **SBA Canadian & International Pharmaceutical Reimportation Program** is designed to help answer that question by providing eligible members with a safe, responsible pathway to obtain qualifying prescription medications through legitimate international pharmaceutical sources.

THE AMERICAN PRESCRIPTION DRUG PRICE PROBLEM

Prescription drug prices in the United States are substantially higher than in other wealthy nations.

Research funded by the U.S. Department of Health and Human Services and reported by the RAND Corporation found that, in 2022, U.S. manufacturer gross prices for prescription drugs were approximately **278 percent of prices in 33 comparable OECD countries**. In other words, prices in those countries averaged roughly 36 percent of U.S. prices.

The disparity is particularly troubling for patients who require expensive brand-name medications.

Other countries commonly use centralized negotiations, formularies, reference pricing, price ceilings, and other mechanisms to control prescription drug costs. The United States has historically relied much more heavily on a private-sector pricing system.

Recent federal legislation like the Affordable Care Act (ACA) and executive actions like Most Favored Nations (MFN) have attempted to address portions of this problem, but significant gaps remain—particularly for working Americans, receiving coverage outside Medicare and Medicaid.

Patients should not have to wait indefinitely for comprehensive federal reform while prescription prices continue to place essential medications beyond their reach.

WHY LOOK TO CANADA AND INTERNATIONAL MARKETS?

Canadians routinely cross the border to obtain medical services that may be more readily available and accessible in the United States. However, Americans living near the Canadian border have long been familiar with the pharmaceutical price differences between the two countries. Many medications available to American patients are available in Canada and in other wealthy nations at substantially lower prices. In appropriate circumstances, international purchasing can therefore provide meaningful savings. These potential savings can be life-changing for patients. A medication that costs thousands of dollars more in the United States may be available through a legitimate international source for a fraction of the American price.

A NEW FEDERAL PATHWAY EXISTS.

Although the concept of prescription drug importation is not new the FDA has created a new tool to assist states and some private entities in procurement of pharmaceuticals.

Section 804 of the Federal Food, Drug, and Cosmetic Act provides a statutory framework for the importation of certain prescription drugs under specified conditions. Congress enacted the provision in 2000 and amended it in 2003.
In 2020, the FDA finalized regulations establishing a pathway through which states, Indian tribes, and, in certain circumstances, other eligible entities can pursue and initiate Section 804 Importation Programs.

The purpose of this framework is to reduce the cost of prescription drugs while maintaining appropriate safeguards for public health and safety.

State governments have begun pursuing importation programs under this federal framework.

FLORIDA DEMONSTRATES THAT IMPORTATION CAN MOVE FROM CONCEPT TO REALITY

On January 5, 2024, Florida became the first state to receive FDA authorization for a Section 804 prescription drug importation program.

Colorado subsequently received FDA authorization in June 2026.

Other states—including Maine, New Hampshire, New Mexico and Vermont—are actively pursuing legislation or formal proposals, while Texas and other states have taken steps toward developing their own importation frameworks.

These efforts demonstrate growing recognition that Americans need additional tools to confront the extraordinary cost of prescription medicines.

SBA CANADIAN DRUG RE-IMPORTATION PROGRAM A PRACTICAL PATIENT SOLUTION

The **SBA Canadian & International Pharmaceutical Reimportation Program** seeks to apply this principle directly to eligible SBA members.

Most brand-name medications eligible under the SBA Pharmaceutical Plan may be candidates for the Canadian/International Reimportation Program, subject to eligibility requirements and applicable law.

However, patient safety always comes first.

The SBA therefore requests that medications be **pre-qualified before purchase** and encourages members to exercise care when selecting an international pharmacy. The SBA Health & Welfare Fund does not endorse or recommend a particular Canadian pharmacy. However, upon request, the SBA can provide members with information regarding pharmacies commonly used by plan participants.

Members can also consult **PharmacyChecker.com**, an independent resource that provides information concerning online pharmacies, including licensing, accreditation, prescription requirements, and other consumer-safety considerations.

Lower prices should never mean lower standards.
Members should use only legitimate pharmaceutical sources that require a valid prescription and comply with applicable laws and safety requirements.

Before purchasing medication internationally, members should confirm that:

- The medication is eligible for the program.
- A valid prescription is required.
- The pharmacy is properly licensed and authorized to dispense prescription medication.
- The medication and manufacturer can be verified.
- The source follows applicable pharmaceutical safety requirements.
- The purchase is lawful under applicable federal and state requirements.

The SBA Canadian & International Pharmaceutical Reimportation Program represents one practical way to confront this problem.

We support policies that:

- Expand legitimate access to lower-cost prescription medications.
- Allow qualified patients and health plans to take advantage of legitimate international price differences.
- Maintain rigorous safeguards for medication quality and patient safety.
- Increase price transparency throughout the pharmaceutical supply chain.
- Encourage competition and reduce artificial barriers to affordable brand-name medications.
- Give patients more choices rather than forcing them to accept unaffordable prices.

The **SBA Canadian & International Pharmaceutical Reimportation Program** is about putting patients first.

Lower prices. Legitimate sources. Appropriate safeguards. Better access.

Let the savings begin and let Plan Participants finally have a stronger voice and choice in the cost of the medicines they need.

The SBA encourages members to contact the Fund for more information.

Members may contact for more information.:

Hugh Barry-Canadian/International Drug Claim Coordinator
212-343-5641 | hbarry@sbanyc.org

NEW RSA COINS AVAILABLE!

This Retired Sergeants Association commemorative 9/11 challenge coin stands as a lasting tribute to the courage, sacrifice, and unity shown on September 11, 2001. It honors the memory of those we lost and the bravery of the first responders who answered the call without hesitation. May it serve as a symbol of resilience, brotherhood, and our enduring commitment to never forget and the remembrance of 25 of years.

$12 PER

+$3.00 FOR SHIPPING

You Don't Have to Figure It Out Alone

Support for aging parents and spouses, from people who understand what it means to serve.

You've spent a career protecting others, often in the hardest moments of their lives. When it's your own parent or spouse who needs help, the instinct to handle it yourself doesn't go away – but this is one situation where having the right people beside you makes all the difference.

Why Connection Matters

As we age, the routines and relationships that shape daily life can quietly fall away – a spouse passes, driving becomes difficult, the social circle narrows. Isolation is one of the most overlooked risks facing older adults, affecting mood, physical health, and cognitive well-being. Families are often the first to notice: withdrawal, memory concerns, a routine that's quietly disappeared.

Starting the Conversation

Bringing it up is often the hardest part. A few signs tend to mean it's time:

- Frequent falls or near-misses at home
- Missed or mismanaged medications
- Withdrawal from friends, hobbies, or routines they once enjoyed
- You're the one losing sleep, coordinating everything, or running on empty

None of these mean a decision has to be made today. They mean it's time to start talking.

You Don't Have to Have the Answers Yet

The families who navigate this best aren't the ones with a plan already in place – they're the ones willing to ask questions and lean on people who've had this conversation many times over. That guidance is available, whether your family is considering a community, exploring support at home, or working through elder law, VA benefits, or Medicaid.

As a thank-you to those who've served, The Bristal Assisted Living and Elegance at Home are proud to offer **a 5% discount to first responders.**

Contact us as your senior resource advisors – we're here to help you through the transition and answer any questions along the way.

Kerri Winans Kaley, CSA
Senior Living Resource Advisor
The Bristal Assisted Living & Encore Luxury Living
(516) 518-2535
kwkaley@thebristal.com

Angela Morrone
Home Care Advisor
Elegance at Home
(631) 560-5219
amorrone@eleganceathome.com

One conversation can bring clarity, comfort, and peace of mind. If you have concerns about a parent or spouse, reach out – we're here to help.

RSA SPECIAL OFFER TAKE A BREAK ON US!

By Dr. Janine D. Kelly

The stress of any job can cause physical symptoms. Experiencing mental wellness means that your mind is functioning at its best and in your best interest. You can think, feel and act in ways that have a positive impact on your physical, emotional, and psychological well-being. Mental health is important at every stage of life, even in retirement.

How we cope with the normal stresses of life and how we react to the constantly changing circumstances can be challenging. Stress, grief, and depression can have a negative effect on your mental health. Mental wellness is not always about being happy. It's about being able to manage well in your daily life-in good and bad.

Various studies show that what we eat and drink, exercise and sleep impact our overall mental wellness the most. In addition, our personal, social and work relationships, along with the time we spend plugging in and online can also affect our mental wellbeing.

How does salt therapy fit into this?

Experiencing salt therapy in our salt room or pod is a great way to take a break and unplug in a relaxing environment. The additional benefits of breathing in the micronized salt particles, which are anti-inflammatory, enhance our respiratory system by opening our airways passages allowing more oxygen intake. Research shows that oxygen intake helps you relax and boosts energy levels. No wonder Vegas pumps in the O2!

Our facility offers not only a 45-minute session for relaxation, skin and respiratory therapy, but also a 10 minute "shot of salt" single person pod for those who have eczema or psoriasis on parts of their body that they need to have healed. Many of our special events are held inside the salt room for added healing event. You can join us for one of our events like REIKI or sound bowl or come in for chiropractic care or trigger point therapy for these knots that never seem to go away. Whatever you're looking for or if you're not sure what you may benefit from, you can call us at (516) 221-SALT or find us on the web www.drkellysgrotto.com