



CAPTAINS ENDOWMENT ASSOCIATION - NEWSLETTER

ROY T. RICHTER
PRESIDENT



CHRIS MONAHAN
VICE PRESIDENT

PRESIDENT'S MESSAGE

There are a number of issues that can have a dramatic impact on active and retired public employees on the national and local level. Two current proposals can especially threaten to reduce our existing benefits. The first is the



call by some elected leaders to have a New York State Constitutional Convention. A convention creates a ballot initiative that seeks to amend our state constitution. The main reason touted for calling a convention is to give power to Governor Paterson to appoint a lieutenant governor, a process that is currently unlawful. The last NYS convention was in 1967. Our existing pension benefit is protected by the NYS Constitution, my concern is that a convention would seek to reduce this protection. The second proposal is inclusion of the "public option" in any national health care bill. There is no doubt that the nation's health care system is broken and needs to be

fixed. The health benefits you currently enjoy are considered above average. Creation of a "public option" would create various mechanisms that would serve to impose costs on persons who have an above average health plan. We are monitoring both proposals and oppose them.

In other updates, the SOC Health & Welfare Fund is nearing the conclusion on the review of our dental benefit and are on target for a January 1, 2010 roll out of an improved plan design. You will receive more information in the future as we finalize the new dental benefit.

In our last issue I relayed that errors were discovered in Annuity Fund contributions for certain Captains with less than five years in rank. These amounts have been corrected by the City and we are waiting for retroactive payments on previous amounts due. Lastly, the September 18th paycheck will include pay increases for members who are in "charted" nightshift codes. These increases will reflect the 4% salary raises of February 2008 and 2009.

Faternally,

Roy T. Richter

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Pension Tier Battle - Albany Legislative Session in Review

This past year's New York State legislative session was one of the most high drama, important sessions for the New York City police and fire unions in recent history. The extreme urgency of the session became apparent when, by surprise action, on June 2, 2009, Governor Paterson vetoed Senate Bill #1409 — Tier II extender legislation — saying, "Police officers and firefighters have earned the state's gratitude, and they should be well-compensated upon retirement. But that does not mean we can continue the present, unaffordable pension system." The Governor's veto ended the half pay/20-year retirement for new hires to the Police and Fire Departments. State Legislators have routinely approved the Tier II extender legislation for the past 32 years. The Governor's veto came without any warning to any of the NYC unions. As reported in a local newspaper, NYS Assemblyman Peter Abbate was among those caught by surprise when Governor Paterson June 2nd vetoed what seemed a routine extension of Tier II - pension benefits to future

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The Pension Tier Battle

Albany Legislative Session in Review

- continued from front cover

police and firefighters statewide. "That shocked me," the Chairman of the Assembly Government Employees Committee said during a June 10th interview from Albany, and he called a member of Mr. Paterson's staff seeking an explanation for the lack of a heads-up. "I didn't get an answer," Mr. Abbate said, which led him to ask whether the Governor had at least notified the unions whose future members would be directly affected. He said the Paterson aide, whom he would not identify, replied, 'No. That might've been a good idea.' " State Senator Eric Adams, a retired Police Captain, decried the veto of Tier II benefits for future cops and firefighters. "I know the Governor is concerned about the cost of the pension system, but our concern should not turn into punishment of the police and firefighters," he



Michael Palladino (DEA), Jack McDonnell (UFOA), Robert Ganley (SBA), Roy Richter (CEA) & Lou Matarazzo stand with State Senator Diane Savino (Chair of the Civil Service & Pension Committee) on the steps of the Albany Capital

said. "It's a 20-year job. Those who do 20 years, they deserve a pension. They are the Marines of the city... You're going to erode the quality of police officers, and with that erosion, you're going to erode the quality of life."

The governor's surprise action was followed by another surprise action when on June 8th a Republican coup attempted to take control of the NYS Senate. The Democratic majority lost its power as their voting strength fell to a 31-31 tie. Losing the majority, the Democrats walked out of the Senate rendering the political process inoperable. Prior to the Senate meltdown a "general extender" pension bill had been approved by the Assembly and Senate and forwarded to the Governor for approval. With the turmoil in the Senate making an override of Governor Paterson's veto of Tier II impossible, all attention was turned to convincing the Governor to sign the general extender legislation that holds important benefits for incumbent CEA members. Some of the important benefits this extender legislation includes are presumptive disability under the Heart Bill, guaranteed interest rates on pension contributions and Increased Take

Home Pay ("ITHP"). During this time, the CEA joined other uniformed city union leaders and state union leaders in meeting with key Senate and Assembly leaders as well as the Governor's Chief Counsel to discuss pension legislation proposals and the unions' position. At the conclusion of the Governor's special legislation session, no agreements were reached.

On the afternoon of July 1, 2009, Governor Paterson signed into law the General Extender Bill. The bill signing extends to current members for the next two years the benefits of the Heart Presumption Bill, guaranteed interest rates on contributions and ITHP. The bill signing also extended the existing Tier III and IV pension system. With the veto of Tier II on June 2nd, new police and firefighters hired after July 1, 2009 will, by default, go into Tier III, which is a 22-year retirement plan, as opposed to the current 20-year retirement plan under Tier II. It is important to note that active members and current retirees are not affected by the Governor's actions.

Initial press reports praised Governor Paterson's veto of Tier II as a "gutsy" "fiscally responsible" salvo in the battle for pension reform. Tier III requires a 3% member contribution, dramatically reduced benefits in the event of a line of duty death, a half pay retirement after 22 years of service, does not accumulate 1/60s after 20 years of service and has uncertain pension loan privileges. However, Tier III also has an important benefit not available in Tier II. This benefit is a guaranteed Cost of Living Adjustment ("COLA") after reaching 25 years of service, commencing the year after retirement. Under Tier II, retirees are eligible for a COLA only after being out for ten years and reaching age 55. The Tier II COLA is only on the first \$18,000 in pension benefit, and is 1/2 the national CPI to a maximum of 3% in any year. Under Tier III a retiree is eligible for a COLA on the entire pension benefit in the year after retiring and it is 100% of the national CPI to a maximum of 3% in any one year. While a Tier III retiree can see a beginning pension 10% lower than their equal Tier II counterpart, after being retired for 25 years the Tier III retiree can see their pension double in value and be dramatically more than a Tier II member. While the uniformed unions are not agreeable to anything less than a 20 year police retirement the initial union cost analysis of Governor Paterson's veto of Tier II and placement of new hires into Tier III indicate that the Governor's action may have been flawed, not thought out, and much more costly to the city and state government. I anticipate pension reform and topics related to it will again be in the forefront of our Albany agenda in the coming year, especially after the November elections. The CEA will keep you informed as matters progress.



2009 CEA Scholarship Winners & College Attending

- Kristen Darby - Messiah University**
daughter of retired Deputy Inspector Michael Darby
- David A. Benjamin - Florida Gulf University**
son of Captain Andrew Benjamin
- Elizabeth Waldorf - Cornell University**
daughter of retired Captain Frederick Waldorf
- Deirdre E. Croke - SUNY Geneseo**
daughter of retired Deputy Inspector Kieran Croke
- John M. Denosopolis - Sophie Davis School of Bio-Medical Engineering**
son of Deputy Inspector John Denosopolis
- Andrew Freidlieb - Univ. of Massachusetts**
son of retired Deputy Inspector William Friedlieb
- Barbara Reilly - Loyola College**
daughter of Captain John Reilly
- Callie Radday - James Madison University**
daughter of Captain Kevin Radday

All scholarship winners are entering college freshmen and were awarded a \$2,000 prize. Seven awards were granted to the highest SAT scorers. One winner was chosen at random at the June CEA meeting.

The 2009 CEA College Scholarships were awarded at Keyspan Park on Thursday, July 23rd. Heavy rains caused the ballgame to be postponed, however over 250 CEA members attended the pre-game barbeque. Kings County District Attorney Charles J. Hynes performed the ceremonial presentation to the eight scholarship winners. The CEA gives special thanks to The Centurion Foundation (sponsor of 3 scholarships) and The New York Law Enforcement Foundation (sponsor of 3 scholarships). Also special thanks to contributors to the CEA Scholarship Fund that includes the Police Reserve Association, the Honorary Deputy Commissioners Foundation, District Attorney Charles J. Hynes, and the law firm of LaPietra & Krieger.



CEA GOLF OUTING - WEEKEND AT SUNNY HILL RESORT

The Annual Golf Outing was held at Sunny Hill Resort from June 25th to June 27th. Mother nature did not cooperate and heavy rains cut short plans for a full day of golfing. Fortunately the weather cleared later in the day allowing the children attendees to enjoy their activities while the adults relived the days events at a lakeside gathering. Next year's Golf Outing will be held Thursday, July 1, 2010 to Saturday, July 3, 2010 at Sunny Hill resort. Look for updates in future CEA newsletters.





Items of Interest

CEA Updates and News of Interest



MORE INFORMATION - City of New York Medicare Part "B" Rebate Program - For Retirees Over Age 65 and Those Receiving Social Security Disability Payments

In our last Newsletter, Gene Loewy provided information about the City's Medicare Part "B" rebate program. I received a letter from Bob Noonan that provides more information for persons who pay more than the standard amount. The CEA is reprinting Bob's letter below.

I would like to add some relevant information to the article by Gene Loewy on reimbursement of Medicare Part B payments. The article is correct but there is another area which needs airing.

Medicare Part B payments, deducted from the Social Security check are no longer one standardized amount for all. Effective January 2007, a federal law changed the amount charged, by increasing the cost to those with modified adjusted gross incomes that exceed \$80,000. For those whose income fits these parameters the Part B deductions exceed the standard deduction, which was \$96.50 per month for each Social Security recipient in 2007 (and increased in 2008). However, the check which was received in August 2008 was based on the standard, \$96.50 per month (\$1,158. Per yr.) not the actual amount deducted, which was probably up to \$122.16 per month (\$1,466.40 per year) – a difference of \$308. for the year 2007.

To claim the difference, a retiree must request it in writing, after receiving the initial payment by writing to: NYC Office of Labor Relations, Health Benefits Program, 40 Rector St. 3rd Floor, New York, NY 10006, Attention IRMAA Reimbursement.

This request, on behalf of the retiree and spouse (if any), must indicate actual payments made during the calendar year. To document this, one must send copies of two forms:

The first page of the letter dated November of the prior year, which indicated Social Security benefits to be paid to the retiree in the upcoming year and the Standard Medicare Part B deduction plus the income related monthly adjustment amount which will be deducted each month. AND

Form SSA-1099 – Social Security Benefit Statement, sent to every Social Security recipient during January, following the subject year. This form, used to prepare your annual income tax return, indicates "total net benefits" and "total Medicare part B premiums deducted" during the calendar year.

All too often members fail to save the November letter which informs them of upcoming benefits (IRMAA notice) and up until November 2006 there was no reason to do so. Fortunately a copy can be obtained from the local Social Security office. The

SSA-1099 is probably filed with your income tax records but if needed this can also be obtained from your local Social Security office.

For the year 2008 you must have or obtain a copy of your benefits letter dated November 2007 and Form SSA-1099 summarizing payments for 2008.

If you send the letter with required forms promptly you can anticipate receiving payment by February. No one promised promptness but a rebate is a rebate whenever it comes.

For more information visit the City website at: http://www.nyc.gov/html/olr/html/health/prog_info_coverage.shtml

New City Legislation Makes September 4, 2009 the Last Date You Receive a Printed Direct Deposit Pay Stub

September 4, 2009 will be the last date you receive a printed direct deposit pay stub due to new City legislation. The City has launched a new "paperless pay stub" system, but the CEA has protected the right to a "hard copy" paper stub for members who want one.

On September 18th the city will be issuing pay stubs using its new Employee Self Service ("ESS") tool, which gives employees on-line access to their personnel information — including electronic pay stubs. Under ESS, those with direct deposit will no longer receive traditional pay stubs. Instead, their pay information will be available in their online account. In

discussions on the new system with city labor relations and payroll officials, the CEA pressed for members to have the option of a traditional pay stub, and the city agreed. To get one, contact your payroll administrator or use ESS to request it online.

Workers without direct deposit will continue to get traditional pay stubs. The city is adopting the paperless pay stub system to comply with a 2008 local law aimed at protecting the environment by reducing the use of paper.

ESS is part of the New York City Automated Personnel System (NYCAPS), which can be used to change tax withholding amounts, verify overtime, print W-2 and 1127 forms from previous years, and update name, address, benefit information



and other personal information. This service is "online" now for all NYPD employees! To access ESS from the NYPD intranet, go to the Intranet Web site <http://cityshare.nycnet/portal/site/cityshare>, click on the Human Resources link, then Employee



Self-Service and Employee Self-Service Log-In. To access ESS from home or a location without access to the

NYPD intranet, go to www.nyc.gov/ess at the city's Internet Web site. Log in using your user ID and password. (Your user ID is the 7-digit employee ID/PMS reference number provided by the NYPD and listed on your paper paycheck/or stub - it is NOT your tax ID number.) For first time users, your initial password is the last two digits of your social security number and then your eight digit birth date (MMDDYYYY).

If you have trouble logging in, contact NYCAPS Central at employeesupport@dcas.nyc.gov.

Retired Deputy Inspector Glen Morisano Coaches his Son's Team to the Semi-Finals in the Little League World Series

Still active in his retirement, retired Deputy Inspector Glen Morisano has coached his son's South Shore Little League team to the 2009 Little League World Series. The team reached the semi-finals on August 23rd when Michael Rapaglia struck out seven over four-plus innings and Vincent Quinn hit a three-run homer. James Morisano, Glen's son, came on in relief for the final two outs extinguishing a late rally by the team from Iowa.

The 2009 Little League Baseball World Series welcomed 11-12-year-olds from around the world. The team from the South Shore joined select company. Little Leagues from Staten Island have reached the World Series tournament on four occasions (1964, 1985, 1991 and 2006). Teams from New York have appeared in the Little League Baseball World Series 16 times, winning the world championship twice (1954 and 1964).



The team was eliminated in the semi-finals, but en route to proving themselves one of the top four Little League teams in the nation, the South Shore All Stars won the hearts of every real baseball fan. Those who weren't captivated by the Staten Island

squad's skill and sportsmanship couldn't help but love their heart and command of the fundamentals.

Via national television, they showed the whole country how great Staten Island baseball can be and what fun a bunch of New York kids can have playing it the way it should be played. Congratulations to the entire Morisano family!

CEA Travels to Washington D.C. to Lobby for Passage of the James Zadroga 9/11 Health & Compensation Act

The heinous terrorist attacks of September 11, 2001 changed our city and nation in countless ways. The death of Detective James Zadroga in January 2006 (The first 9/11 responder to have his death directly attributed to exposure to the toxins at Ground Zero) was a stark reminder of the health effects that potentially thousands of members of our Department will face in the years ahead.

On September 10, 2009, the eve of the 8th anniversary of the attack on the United States, at the request of Congresswoman Carolyn Maloney, CEA President Roy Richter joined other law enforcement organizations on a trip to the Capital Building in Washington D.C. to lobby for passage of H.R. 847, the "James Zadroga 9/11 Health and Compensation Act." The act was unsuccessful in last years legislative session but has recently picked



The group standing with Congresswoman Carolyn Maloney, one of the lead sponsors of the bi-partisan legislation. Left to right John Adler (National President - Federal Law Enforcement Officers Association), Chris Monahan (1st VP NYPD CEA), Congresswoman Carolyn Maloney, Roy T. Richter (President NYPD CEA), Louis Turco (1st VP NYPD LBA), Robert Ganley (1st VP NYPD SBA).

up key support in our nations capital. This legislation is critically important to ensure the continued Federal Government role in caring for those whose health was directly impacted by the 9/11 attacks. Specifically, this bill will provide for long-term medical monitoring and treatment for the first responders who labored at Ground Zero. It will also reopen the September 11th Victims Compensation Fund to those who did not file before, or became ill after, the original December 22, 2003 deadline. Finally, the bill will ensure the continuation of research into the diagnosis and treatment of 9/11 health-related conditions, and the adequacy and coordination of care for victims. I urge you to contact your local Congressional leader to ensure their support of this



The group standing with Congressman David Reichert (8th District, Washington) who, at the conclusion of the meeting, agreed to co-sponsor the Zadroga Bill. Left to right Louis Turco (NYPD LBA), John Adler (President - Federal Law Enforcement Officers Association), Congressman Reichert, Robert Ganley (NYPD SBA), Roy T. Richter (NYPD CEA), Chris Monahan (NYPD CEA).

important legislation. In so doing, it honors the sacrifice that so many of our fellow officers continue to make for carrying out their sworn duty to protect and serve on that fateful day.



The group standing with Congressman Ted Poe (2nd District, Texas) who was one of three Republicans on the House Judiciary Committee that voted in favor of the James Zadroga 9/11 Health and Compensation Act to move the Bill out of the House Judiciary Committee. Left to right Louis Turco (LBA), John Adler (National President - Federal Law Enforcement Officers Association), Congressman Ted Poe, Robert Ganley (SBA), Roy T. Richter (CEA), Chris Monahan (CEA).

PROMOTION CONGRATULATIONS!

June 26, 2009

To CHIEF OF TRANSPORTATION

James Tuller

To CHIEF OF SPECIAL OPERATIONS

Charles S. Kammerdenner

To ASSISTANT CHIEF

Philip Banks

To DEPUTY CHIEF

Theresa J. Shortell

Michael Gabriel

Thomas G. Mason

David P. Barrere

Kenneth F. McGrath

To INSPECTOR

Kevin Harrington

David Colon

John Corbisiero

To DEPUTY INSPECTOR

Thomas Dutkowsky

Ted W. Bernstein

Edward F. Britton

Rodney Harrison

August 5, 2009

To INSPECTOR

James Capaldo

John Bambury

Joseph Gallucci

To DEPUTY INSPECTOR

Charles McEvoy

Vincent Giantasio

Francis Tloczkowski

Kim Y. Royster

Matthew Hyland

August 28, 2009

To DEPUTY CHIEF

Kevin P. Ward

To INSPECTOR

James V. Mavricos

John F. Walsh

Patrick J. Keane

To DEPUTY INSPECTOR

Michael D. Nemoynen

John J. Dadamo

Joseph G. Courtesis

Juanita Holmes

Vincent S. LoRusso

Mayor Michael Bloomberg and Police Commissioner Raymond Kelly Attend September Monthly Meeting

The September monthly CEA meeting was attended by Police Commissioner Kelly and Mayor Bloomberg. CEA President Roy Richter introduced the Mayor and thanked him for



his responsiveness to issues effecting the CEA. The Mayor addressed the membership and commended their accomplishments in reducing crime and improving public safety.



The Mayor remembered the late Inspector Richard Winter and late Captain Edward Gilpin, who both passed away due to illness contracted from exposure to toxins at Ground Zero on September 11, 2001. Both Inspector Winter and Captain Gilpin were given line of duty death designation by the Police Department. The Mayor closed his remarks by talking about the challenges facing



the City but expressing his confidence that the continued success of the Police Department allows the City to remain vibrant and a central destination for worldwide travelers.

The next CEA meeting will be Wednesday October 7th at 10:00 a.m.. It will be held at Villa Barone in the Bronx. Thanks to Police Commissioner Kelly, free flu vaccinations will be administered to the active membership. Flu vaccinations will also be available to retired members thanks to the work of our Surgeon's Representative, Doctor Peter Galvin. This vaccination will be for the common Flu virus, not the H1N1 Virus.

New State Law Extends Health Coverage to Dependent Children up to Age 29

Effective September 1, 2009, a new law allows dependent children to remain covered under the employer's health plan through age 29. The child must be unmarried and have no other health insurance. They would be covered under the parent's plan, paid for by the parent. There is no additional cost to the City. Insurance carriers are developing rates and procedures for this optional election. If you are interested, contact the Employee Benefits Section at (646) 610-6820.

REUNIONS

50th Anniversary of the Establishment of the Tactical Patrol Force

THURSDAY, NOVEMBER 19, 2009, 7-11 P.M.
PLATTDUETSCHER PARK RESTAURANT -
1132 HEMPSTEAD TURNPIKE
FRANKLIN SQUARE

For information call Bob Beatty at (516) 741-6982

NYPD Florida Reunion

THURSDAY, FEBRUARY 11, 2010
NOON - 4 P.M.

POMPANO BEACH ELKS CLUB -
700 NE 10TH STREET
POMPANO BEACH, FLORIDA

For information call Tom Gallagher at (732) 730-2298 or
(561) 742-9172, or

E-Mail at nypdluncheon@live.com



DO YOU HAVE AN ARTICLE OF INTEREST YOU
WISH TO SHARE?

E-MAIL US AT INFO@NYPDCEA.ORG

CAPTAINS ENDOWMENT ASSOCIATION

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1st Vice President – Chris Monahan

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Chiefs Rep – Louis Croce
Inspectors Rep – Michael Harrington
Deputy Insp. Rep – Vincent DiDonato
Surgeons Rep – Peter Galvin

Captains Representatives

Stephen Baymack
Charles Barbutti
Dan Osipowich

James Kenny
Dennis Roy

Daniel Mulligan
Joseph Strack



2009 CEA Meetings



Wednesday, October 7th at 10:00am - Bronx

- Villa Barone Manor – 737 Throgs Neck Expressway

Tuesday, November 17th at 10:00am - Queens

- Antuns' Catering Hall – 96-43 Springfield Boulevard

Tuesday, December 8th at 6:00pm - Brooklyn

- El Caribe Catering Hall – 5945 Strickland Avenue

WTC HEALTH FAIR & CONFERENCE

SATURDAY NOVEMBER 14TH, 2009 FROM 12 P.M. TO 3 P.M.

WE WILL PROVIDE IMPORTANT INFORMATION ON THE WTC MEDICAL MONITORING AND TREATMENT PROGRAM AND THE WTC LAW ENFORCEMENT CARDIAC SCREENING. ALL LAW ENFORCEMENT PERSONNEL AND FAMILY MEMBERS ARE WELCOME! POLICE ACADEMY (AUDITORIUM) 235 EAST 20TH STREET, NEW YORK, N.Y.
RSVP BY: NOVEMBER 6TH TO (212) 241-6307 (SPACE IS LIMITED)



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