



FOP Lodge NY 3100 Newsletter "The Call Box" September 2023



President's Message

Welcome Back Everyone!!!! Hope is was a great summer.

We had our R.O.M.E.O in July and it was a nice turnout. We were hoping to get a few members out to golf and lunch on the West Coast in August, but with the extreme heat, it just wasn't going to happen. Maybe we will try again when the weather breaks.

September 11th we will attend the Memorial Service in Wellington.

This year the service will be held at 1800 hrs . Please arrive about 1700 hrs. to insure your spot. Please wear your uniform (if it fits) hahaha!, or please wear a FOP shirt or your department shirt. Our speaker this year will be retired NYPD Chief Mundo.

Our first meeting will be September 21st a1200 Minor Rd., Boynton Beach. Meeting will start at 1900 hrs. We will continue with the hot meals - they were a hit last year! Best \$5 you can spend. Please arrive early to help us set up. Food will be ready about 1800 hrs. Once it's gone, ts gone! The servers are our wives, so please bring your patience and be courteous to them. As of today, we will have 3 speakers.

October 6th will be our 2nd Annual Golf Outing We reached our foursome limits. Great Job everyone - going to be a great day!!

Looking forward to the year ahead. Please remember we will be collecting dues in November and also will be collecting monies for our Holiday Party on December 14th at Benvenuto's. We are now set up with Zelle, so this may make it easier for some to pay.

Also we will be attending a New York Rangers - Florida Panthers game on Dec. 29th along with the Palm Beach 10-13 Club. The price will be the same as last year \$125 which includes a ticket, bus transportation and we will tailgate this time!

Finally....Please keep checking your emails for other updates and events.

Fraternally,
Joe Berardi
President

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Coming Events

Sept. 21st Meeting at 7:00 PM

Boynton Beach FOP Hall
1200 Miner Rd., Boynton Beach

Future Meetings at 7:00 PM

At Boynton Beach FOP Hall
1200 Miner Rd., Boynton

Oct. 19th

Nov. 16th

911 Memorial Service in Wellington

Sept. 11th at 6:00PM

2nd Golf Outing October 6, 2023

NY Rangers - FL Panthers Hockey Game

Dec. 29th in Conjunction with PBC 10-13

\$125.00 Per Person which includes ticket,
bus and tailgating.(further info will follow)

The NY3100 Holiday Party for 2023

Thur Dec 14th at Benvenuto's

Editor's Corner

In an effort to make this newsletter more inclusive for all of our members and their Law Enforcement Agencies, we are requesting your assistance. Members that have any information, that you would like to share with our membership, please forward that information to the editor.

Please visit our website at WWW.ffopny3100.com (Click on link) for additional information concerning our lodge.

September, 2023



September 11th Memorial Service in Wellington.
Please arrive about 1700 hrs. to insure your spot.
Please wear your uniform (if it fits)!, or wear a FOP shirt
or your department shirt. Our speaker this year will be
retired NYPD Chief Mundo.



State of Florida Fraternal Order of Police

Lodge NY 3100

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MEMBERSHIP APPLICATION

If you would like to join NY Lodge 3100, please complete this form and mail it to the Lodge with the appropriate dues and a copy of your retired law enforcement officer ID from any NY Law Enforcement Agency. The annual dues for retired NY Law Enforcement personnel are \$50.00; New members must pay an initiation of fee \$10 making the new members cost \$60.00 total. Please make your check payable to the FOP LODGE NY 3100 and mail it to the address listed above. Retired NY law enforcement personnel who reside anywhere in the State of Florida are eligible to become members.

Last Name _____ First _____ MI _____

Street address: _____

City: _____ State: _____ Zip _____ - _____

DOB: _____ Last 4 of SS # _____ Email _____

Home Tele _____ Cell _____

Beneficiary's name: _____ Relation _____ Tele No. _____

LAW ENFORCEMENT INFORMATION

Agency Retired From: _____ Command: _____

Rank: _____ Shield # _____ Date Retired: _____

If you are a Retired NY Police Officer working for a Florida Law Enforcement Agency, Name of Agency:

_____ Rank: _____

NON LAW ENFORCEMENT OCCUPATION:

Title: _____ Company: _____ Product or service _____

To the Officers of the Fraternal Order of Police: I, the undersigned, an Active Retired New York law enforcement officer, do hereby make application for Membership in FL FOP Lodge NY 3100. If my membership should be revoked or discontinued for any cause while in good standing, I do hereby agree to return to said Lodge my membership card and any other material bearing the F.O.P. insignia, such as auto emblem, lapel pin, etc.

Signature _____

September, 2023

**New information and updates regarding the Aetna Medicare Advantage PPO Plan -
For NYC Retirees August 11, 2023**

There is no Opt-Out or Waiver deadline in effect due to an injunction issued by the court.

- All current health plans remain in effect. No retiree will be moved into the new Medicare Advantage PPO Plan.
- No opt-out requests made through Aetna via their call center or website will be processed at this time.
- No waiver of City health benefits, enrollment into the Aetna Medicare Advantage PPO Plan or adding the prescription drug rider that has been submitted on the Retiree Special Enrollment/Waiver Form will be processed at this time.

Click on the links below for updated information:



Office of Labor Relations
22 Cortlandt Street, New York, NY 10007
nyc.gov/olr

City of New York
aetnamedicare.com



September, 2023

NYPD INFO When a Member Dies

IF A MEMBER DIES - INFORMATION TO THE SURVIVING SPOUSE OR FAMILY

(Hopefully Not Needed For A Long Time)

Too often spouses and families are left in a quandary upon the death of a loved one. Few situations in life are more stressful than when a spouse passes. All too often we have a difficult time focusing on the issues at hand and need guidance to get the deceased affairs in order. The following is a general guide for the widow(er) or the decease's family regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

I. PREPARATIONS BEFOREHAND

- **GATHER ASSETS** - This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information is needed for probate. It's also essential for filing federal and state estate tax returns, if required.
- **REVIEW IRAs** - If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.
- **GET GOOD ADVICE** - and get it now. The money you pay to attorneys and other advisers to resolve issues NOW can be much lower than if you deal with problems AFTER a person's death.
- In case of couples, usually most of the property is held in joint names and the survivor obtains same "by operation of law". However, there may be some items which were held in the name of the deceased only, and in that case it would be necessary to go to Probate Court to transfer ownership of that property, unless listed in a trust.
- **GET ORGANIZED NOW** - When someone dies, one of the big problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know before the death occurs where to find the following documents and information. (This is just a partial list)
 - Will**
 - Living Will**
 - Trusts**
 - Deeds (if any)**
 - Safe-deposit boxes (location of boxes, contents and keys)**
 - Life insurance policies**
 - Funeral and burial instructions**
 - Names and addresses of creditors and debtors**
 - List of assets and where they are located**
 - List of all advisers (attorney, accountant, insurance agent, stockbroker, etc.)**

September, 2023

II. STEPS TO BE TAKEN AFTER DEATH - Notifications to be made:

1. Contact the NYPD Operations Unit located at One Police Plaza at (646) 610-5580,

Also for pall bearers (Funeral Director may do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.

2. NYC Police Pension Fund (either in writing or by telephone)

233 Broadway, 25th Floor

New York, New York 10279

Attention: Retiree Death Benefits Unit

Telephone (212) 693-5607/5919

Contact the appropriate Union for a possible existing life insurance policy and also for continuation of optional benefits, if qualified.

- **Police Officers - Police Benevolent Association (PBA) at (212) 233-5531**
- **PBA 125 Broad Street, 11th Floor New York, NY 10004**
- **Detectives - Detectives Endowment Association (DEA) at (212) 587-9120**
- **DEA 26 Thomas Street New York, NY 10007**
- **Sergeants - Sergeant's Benevolent Association (SBA) at (212) 431-6555**
- **Lieutenants and above - Superior Officers Council (SOC) at (212) 964-7500**
- **Captains Endowment Association (CEA) (212) 791-8292**

3. Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 22 Cortlandt Street, 12th Floor, New York, NY 10007 (212) 513-0470

Medicare Part B Reimbursement

NYC Health Benefits Program 22 Cortlandt Street, 12th Floor NY, NY 10007

Ask for reimbursement. Being that Medicare reimbursement runs a year

behind,

you get it for 12 months, plus every month the member was alive in the year of death.

4. Contact Social Security: (800) 772-1213 (Funeral Director will usually do this for you)

For spouses, ask about getting spouse's Social Security.

5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits

September, 2023

6. If a veteran, notify the Veterans Administration at (800) 827-1000 for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you).

If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.

7. Notify your Church or Temple for announcements and to arrange for funeral.

(Funeral Director will usually do this for you).

Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36

months. New York State in 2001 amended the Administrative Code to continue

Health Care Coverage for Surviving Spouses for Life (Download Information regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though

high, is cheaper than the non group rate.

Call: NYC Employee Benefits (212) 513-0470

8. Variable Supplement (if member receives it)

For every month in year of death you get \$1,000 (does NOT include month of death)

Call Pension Bureau 866-692-7733. When prompted, hit #2, then again when prompted, hit #3. Tell them you're requesting the Variable Supplement.

Mail Death Certificate to NYPD Pension Bureau 1 Police Plaza, ?? Floor New York, NY 10038

THINGS YOU WILL NEED

DEATH CERTIFICATES - Death Certificates are necessary in every step to the successful administration of a decedent's estate. (Usually Funeral will obtain certificates as part of his service at current cost). They are usually needed for:

Pension Bureau

Veterans Administration (if a veteran)

Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy

Court (If probate is needed)

Your State Department of Revenue to obtain non-tax certificate if real property is involved.

September, 2023

Bank accounts held in Trust for another 1 for each account if property held in a Trust

Personal Records

Note: If estate is probated, some of the above will take a Letter Testamentary instead of a Death Certificate.

MARRIAGE CERTIFICATE (With Official Raised Seal):

**Social Security, (not necessary if surviving spouse already receiving benefits)
Veterans Administration, if a veteran.**

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

Motor Vehicle Bureau, if auto is in the deceased's name.

One for each bank account

Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

DISCHARGE PAPERS: DD 214 - (Original needed)

Social Security, if spouse was not already receiving benefits. Remember that service time counts toward qualification. They will Photostat.

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

OTHER THINGS THAT MAY APPLY (usually after burial)

Cancel any leases. (If your parent or loved one rented a home, cancel the lease after clearing out the furnishings)

Inform insurance companies

File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).

Make sure the car insurance company continues to cover the person's car until it's sold or transferred to a beneficiary.

Make sure the homeowners policy continues to provide adequate coverage for the person's things until removed from the home.

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

Have airlines to transfer frequent-flier miles to the primary beneficiary. (Each airline has different policy concerning this issue. Check with carrier about rules)

September, 2023

Consideration should also be given to making pre-death funeral arrangements. This provision, no matter how painful, should be discussed by couples and by parents with their families. Too often, spouse and children spend much too much money on a funeral and do so without really knowing what were the deceased's wishes in this regard (Place of burial, Cremation, etc.)

Consideration should also be given to having a "Family Durable Power of Attorney" (Someone to take over your finances if you become incapacitated or incompetent)

There are no words of comfort at such a difficult time, however, if you have all the necessary information at the ready it will expedite any claim that is pending, make the process run smoothly, and your stress level can be minimized.

Attached is a List of Phone Numbers that you can print out and put with your important papers.

Operations Desk	646-610-5580
NYCPD General Info	646-610-5000
Pension Section	866-692-7733
I D Card Section	646-610-5150
Employee Benefits	212-513-0470
PBA Health & Welfare	212-349-7560
PBA Caremark Drug Plan	877-722-7911
PBA Satellite	954-977-3880
DEA	212-587-9120
SBA	212-226-2180
SBA Health & Welfare	212-431-6555
RSA	516-564-1861
LBA-SOC	212-964-7500
GHI	800-358-5500
Empire Blue Cross	800-433-9592
Medicare Reimbursement	212-513-0470
Medicare	800-633-4227
Social Security	800-772-1213
Social Security-TTY #	800-325-0778

September, 2023

A bill was passed allowing individuals to carry a concealed weapon or firearm in Florida without a license. However, there are still some restrictions kept in place for your safety.

[House Bill 543](#), the “Permitless Carry” went into effect on July 1, 2023.

According to the [Fort Myers Police Department](#), only certain individuals qualify to carry without a concealed weapons or firearms license.

Once House Bill 543 goes into effect, you’ll have the option of a permit, but you’ll need to be at least 21 years old and need to carry identification at all times.

“Let me tell people who think that maybe they don’t need a concealed carry permit or think that maybe they shouldn’t get one or don’t want to waste their time and money. I highly, highly recommend that you do get one,” said Aaron Forum, founder of Shoot Center in Cape Coral.

Firearms are still prohibited in certain places. They cannot be carried in areas where a private business or property owner has prohibited them.

Any areas outlined in the Florida Statutes Section 790.6 are also no-firearm zones, including but not limited to:

- Schools
- Colleges or universities
- Bars
- Courthouses
- Government meetings

The new law doesn’t change who can purchase a firearm. The three-day waiting period is also unaffected.

“You really need to understand the laws of where you can and cannot carry, which haven’t changed,” Forum said.

Licensed retailers must still complete the appropriate paperwork and provide the buyer’s information to the Florida Department of Law Enforcement.

“The truth is, a firearm is designed for taking lives,” Forum said. “This is what this tool is designed to do. It can be used for recreation, it can be used for hunting, a number of other things, but it’s the end of the day, it’s under the law, a deadly weapon. If you use your firearm in self defense, you want to have knowledge and education on your side. Bottom line.”

September, 2023



Police Memorial

When a Police Officer is killed, It's not an agency that loses an Officer, it's an entire nation.

79

Line of Duty Deaths
2023

247

Line of Duty Deaths
2022

1,836

Line of Duty Deaths
LAST FIVE YEARS

2,672

Line of Duty Deaths
LAST TEN YEARS

26,357

Line of Duty Deaths
FOR ALL TIME



Remember All of Our Fallen Heroes



FOP3100 Members who passed away During the Summer
Irving Oberweiss
Gerard Molloy

We pray for their souls and may peace & comfort come to them and their families and friends during this difficult time.

September , 2023



New LOW RATES FOR OUR ADVERTISERS

Business Card	\$ 50.00
1/4 Page	\$100.00
1/2 Page	\$125.00
Full Page	\$175.00



September, 2023

Biography of Harvey Feit

I was born and raised in Brooklyn NY. Back in the 50's and 60's, Brooklyn was a great place to live and grow up. I attended Erasmus Hall High School.

In August 1973, I was appointed to the New York City Police Department . I was in Company 73-40.and graduated the Police Academy in 1974.

I attended John Jay College of Criminal Justice and I Graduated with a Bachelor of Science Degree in Criminal Justice in 1978

The Commands I worked were the 20 Pct, 1st Pct. The Police Academy, Manhattan South Narcotics, Missing Persons (I was always missing), the 120 and the the 123 Precincts.

I was promoted to Detective in February 1985 and to Sergeant in February 1987. I retired in December 1989 due to a line of duty Injury.

I Married my lovely wife Francine who I cherish in July 1968 and I have two children Warren and Lori and two Grand children Aidan and Gavin.

I became the Editor of FOP NY 3100 2 Years ago.

I enjoy the comraderie of my fellow retired Police officers in the Police Organizations that I belong to in Florida.

My wife and I have been Florida Residents since 2009.

Harvey Feit

September, 2023

From Thief to Chief By Kevin Lowry Member of Our Lodge

[Book Can Be Purchased at BookBaby](#)

Proceeds of Book Being Donated To A Long Island Charity



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Go to our [webform here](#) to ask your question or explain the problem you are having, and we will contact you. 9/11 Health Watch, 100 South Swan St. Albany NY 12210

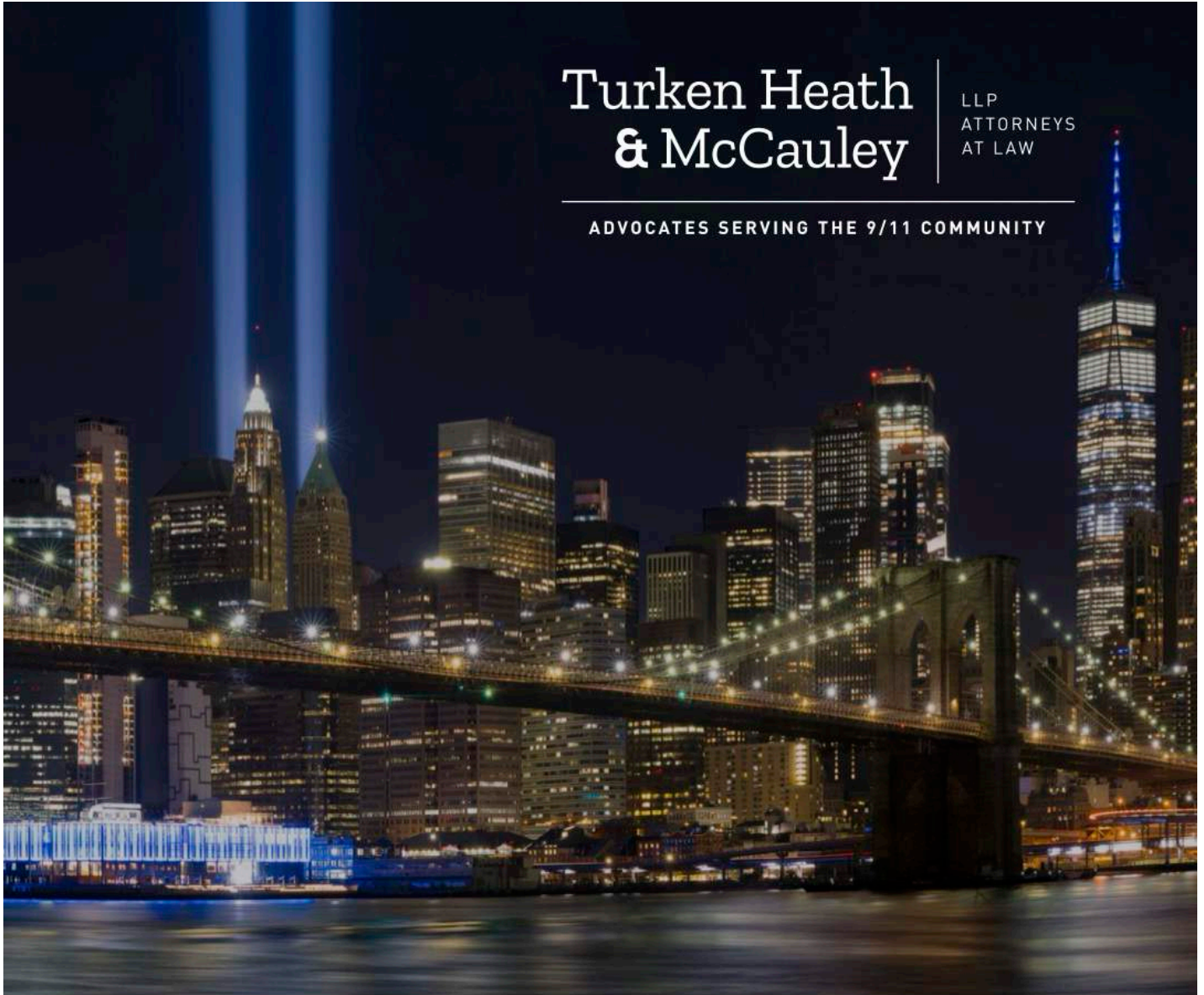
9/11 Health Watch is here to help if you are having difficulties in accessing World Trade Center Health Program services, or have questions about the World Trade Center Health Program or the September 11th Victim Compensation Fund.

September, 2023

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We are Proud to Support FOP 3100!

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Advocates Serving the 9/11 Community

**We are forever indebted to the Men and Women in law enforcement and to their Families for their
Tireless service, selflessness and daily acts of bravery.**

Thank you and God Bless You All!

Matthew J. McCauley, Partner & Ret. NYPD • (914) 363 – 6355

Jeannie Kelly, Director of 9/11 Outreach & Education, Ret. NYPD • (516) 307 – 7965

911outreach.com

Paul R. Caccamo, EA
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September, 2023



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September, 2023



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September, 2023

THE ORIGINAL

NINO'S

RESTAURANT
PIZZERIA

DELRAY BEACH

We Deliver!

The advertisement features a central logo for Nino's Restaurant Pizzeria. The logo is framed in a red and green striped border. At the top, the words "THE ORIGINAL" are written in a red, outlined, serif font, arching over the top. Below this, the word "NINO'S" is written in a large, white, serif font on a red background. Underneath "NINO'S" is a green silhouette of the Statue of Liberty holding a torch, set against a background of green and white diagonal stripes. Below the statue is a white silhouette of a city skyline. Underneath the skyline, the word "RESTAURANT" is written in a white, serif font on a red background, and "PIZZERIA" is written in a green, sans-serif font on a white background. At the bottom of the logo, the words "DELRAY BEACH" are written in a red, outlined, serif font. Below the logo is a circular emblem with a green border containing the text "We Deliver!" in a white, cursive font, with a red tomato in the center. The background of the advertisement is a blurred image of a pizza and a glass of wine.

DINNER

Eat-In, Take-Out

Lunch Menu Available: 11:00 am - 3:00 pm

Sunset Dinners: 3:00 pm - 5:30 pm

13900 S. Jog Rd.

(N.E. Corner of Jog & Lake Ida Rd.)

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www.ninosofdelray.com