

New York City Verrazano 10-13 Association, Inc.

**Comprised of Retired & Active NYPD Police Officers of all ranks
(501 (c) (3) Not-For-Profit Organization)**



**P.O. Box 061725
Staten Island, New York 10306
Telephone: (718) 966-8708**



Website: www.vz1013.com Email: Info@vz1013.com



A GENERAL GUIDE FOR THE WIDOW/ER OF A RETIRED MEMBER OF THE SERVICE



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's affairs in order.

We have prepared this brochure as an information source for the family members who have experience the death of a retired Member of the Service

Consider this a general guide for the widow/er regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

Upon death of a Retired Uniformed Member, you must contact the NYPD Operations Unit located at One Police Plaza, telephone (646) 610-5580.

Notify the NYC Police Pension Fund either in writing or by telephone. The address is 233 Broadway, Attention: Retiree Death Benefits Unit, 25th Floor, New York 10279, Telephone (212) 693-5574 or 5919 (for members appointed after June 30, 1940 and for members who merged from Transit or Housing Police Departments.

You will have to provide the deceased' first, middle and last name, the date of death, social security number, next of kin as well as the executor/trix of the estate and his/her address and phone number.

To complete your records you will need a copy of the will, a copy of the paid funeral bill, the original or certified copy of the death certificate and a certified copy of your marriage certificate as well as YOUR social security number. These documents are necessary for any benefits that might be due you.

Death benefits are based upon the options chosen at the time of retirement. **For Members appointed prior to March 1, 1940, you will have to contact Article I, Telephone (212) 693-2690.

Contact the appropriate union for a possible existing life insurance policy. Ask questions, the union will apprise you of any additional benefits you may be entitled to receive.

Police Officers – Patrolman's Benevolent Association (P.B.A.)	(212) 233-5531
Sergeants – Sergeant's Benevolent Association (S.B.A.)	(212) 431-6555
Detectives – Detective's Endowment Association (D.E.A.)	(212) 587-9120
Lieutenants – Lieutenant's Benevolent Association (L.B.A.)	(212) 964-7500
Captains and Above – Superior Officers Council (S.O.C.)	(212) 964-7500

Contact the NYC Health Benefits Program for Special Continuation of coverage. Application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006 (212) 513-0470.

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 kept to a minimum.

*NOTE: Pall Bearers may be requested at the time one notifies the Operation Unit. Pall Bearers can be requested for all five boroughs, all of Long Island, Westchester, Rockland, Orange, and Putnam Counties.

IF YOU HAVE NOT DONE THIS IN THE PAST TAKE THE FOLLOWING PRECAUTIONS

Read this and make a copy for your files in case you need to refer to it some day.

The next time you order checks, have only your initials (instead of first name) and last name put on them.

If someone takes your checkbook, they will not know how you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.

When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.

Put your work phone # on your check instead of your home phone. If you have a PO Box use that instead of your home address. Never have your SS# printed on your checks (DUH) you can add it if it is necessary. But if you have it printed, anyone can get it.

Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel.

Keep the photocopy in a safe place. You should also carry a photocopy of your passport when you travel either here or abroad.

We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards, etc. Unfortunately, we, as former Police Officers, have firsthand knowledge because we have encountered people who had their wallets stolen. Within a week, the thief(s) will order an expensive monthly cell phone package, apply for a VISA card, have a credit line approved to purchase goods, they call the DMV receive a new PIN number from them. They change your driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know. You should cancel your credit cards immediately.

But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily. File a police report immediately in the jurisdiction where it was stolen. This should prove to credit providers that you were diligent. This is a first step toward an investigation (if there ever was one).

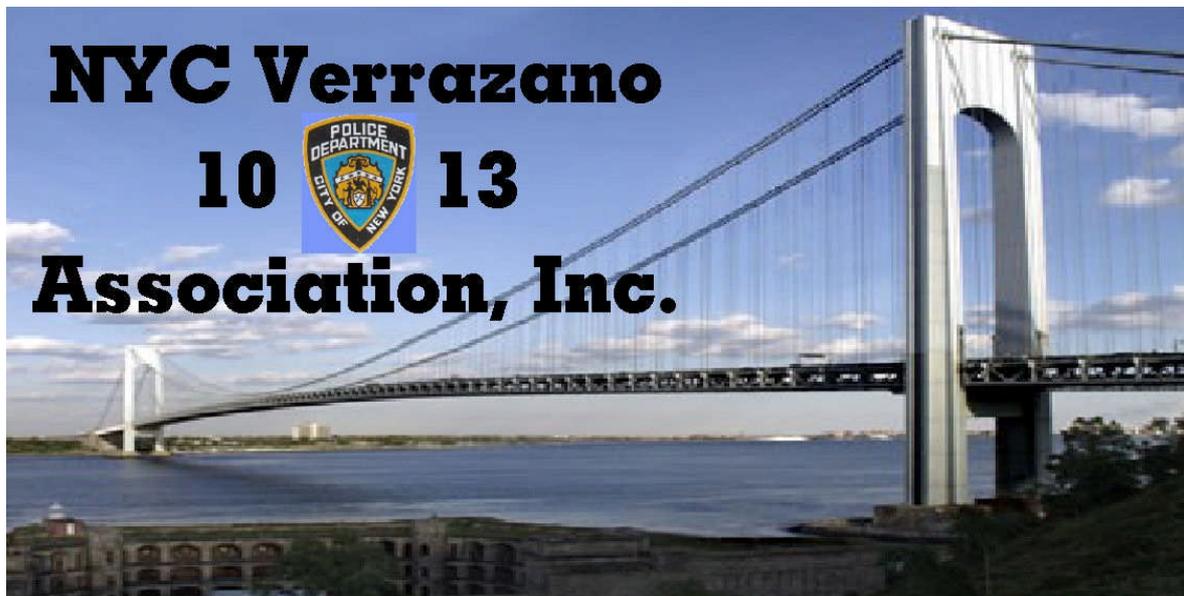
But here is perhaps the most important piece of information. Call the three national credit reporting organizations immediately to place a fraud alert on your name and

social security number. Most people never think of doing this until advised by a bank that called to tell them an application for credit was made over the internet in your name. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. By the time most people are advised to do this, almost two weeks will have past; all the damage had already been done. There are records of all the credit checks initiated by thieves; purchases, none of which you would know about before placing the alert. Then, no additional damage can be done, and the thieves will throw your wallet away and someone may turn it in. It will stop them in their tracks. The numbers are:

Equifax:	1-800-5256 or 285
Experian (formerly TRW)	1-888-397-3742
Trans Union	1-800-680-7289

Social Security Administration (fraud line)

1-800-269-0271



Some of the Information contained in this brochure was originally included in the NYC Verrazano 10-13 Association's, January 2009, Newsletter.

We hope you find this information useful. .If you have any questions, please contact us.