

NYPD 10-13 CLUB

of Charlotte, NC Inc.

5922-5 Weddington Rd Suite 11. Wesley Chapel, NC 28104





A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG, INC.

http://www.nationalnycpd1013.org/home.html

AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS AND OTHER LAW ENFORCEMENT OFFICERS



Club Officers

August 2021

PRESIDENT/EDITOR HARVEY KATOWITZ

704-849-9234 hkatowitz@charlotte10-13.com

VICE PRESIDENT **Bernard Roe**

704-241-8002 b.eph.roe@gmail.com

RECORDING SECRETARY

SCOTT HICKEY 516-318-4814 sfhick@icloud.com

CORRESPONDING SECRETARY BOB FEE

704-220-8400 rtfvs@yahoo.com

TREASURER CHRIS RUSSO

347-886-2449 maddogcr@msn.com

SGT. at ARMS **HANK DOBSON**

914-261-4312 hdobson054@gmail.com

TRUSTEES

DENNIS CIRILLO 516-318-1707 dennisjcirillo@gmail.com

BRENDA JORDAN

516-852-3885 brenjordan5@aol.com

KEVIN GRIBBON

803-493-3024 kgribbo@outlook.com

lan McGrouther

516-314-5326 woodboy@windstream.net

John Randazzo

704-770-1461 eightpointid@carolina.rr.com

CHAPLAIN S DONALD SANCHEZ

704-654-2694 desanchez@carolina.rr.com

DEACON RICH MCcARRON

732-406-2917 dcnrich@gmail.com

> **HISTORIAN** JIM ROCHFORD 516-819-1607 jimjack@att.net

Volume 13 Issue 08

PRESIDENT'S MESSAGES

Hi All,

The main topic of discussion among NYC retiree this past month has been the agreement between the City and the Municipal Labor Council to switch Medicare eligible retirees to a Medicare Advantage Plan. While this only affects approx. 30 of our members, it will affect the remaining NYC retirees as they become eligible for Medicare.

As with most controversial issues that affect retirees, emotions have run high and a lot of misinformation has been passed along.

The most recent piece of misinformation was contained in a letter from a retired NYPD officer to the Office of the Inspector General of the Office Of Health and Human Services Medicare Division.

In the letter he states ".....the City is now creating a brand new Medicare Advantage plan which in effect would automatically remove us from our federal benefit of Medicare. Without going into the disadvantages of an Advantage program, what is happening here is we are basically being forced off of the federal benefit afforded by the United States Government and place on a city plan. UNLESS WE PHYSICALLY OPT OUT OF THIS CHANGE. If you take no action you are REMOVED from Medicare and placed on this plan."

The City is not and cannot force an eligible retiree off of Medicare. What the Medicare Advantage Plan does is allow the company administering the plan to do the administrative paperwork for Medicare. Medicare will still cover 80% of the health care costs and the Advantage Plan will cover the remaining \$20% less any deductible and co-pay. Instead of receiving and Explanation of Benefits from Medicare and from your supplemental health insurance you will receive one Explanation of Benefits for both from the Advantage Plan.

After analyzing the letters/memos from the City & line organizations, the only negative aspect of the new plan that I can discern, other than the poor customer service that most of us have experienced with Emblem health, will be the out of pocket costs for those of us living in NC, SC & FL who currently have the Aetna Medicare Advantage Plan. See pages 3 & 4.

City retirees living in NY, NJ & PA, the only other states where the Aetna Medicare Advantage Plan was available, have been paying a monthly premium of \$123.12 for an individual and \$246.24 for the family plan.

The new plan has a yearly maximum out of pocket expense of \$1,470 which is \$7cheaper than the yearly premiums listed above.

For "Frequently Asked Questions (FAQs) About the NYC Medicare Advantage Plus Plan" see pages 4 & 5.

Medicare retirees will receive more information about the new plan later this month.

The gust speaker for this months membership meeting is Ret. NYPD officer, actor and author Joseph Cirillo, father of club trustee Dennis Cirillo. (See page 17).

Continued next page.....

Next Membership Meeting Tuesday August 10, 2021, 7:00 PM at the Charlotte FOP Lodge #9, 1201 Hawthorne Lane, Charlotte NC 28205 http://www.charlotte10-13.com/

PRESIDENTS MESSAGE

HR-218: Mike Boger, who has been conducting classes for our members at Eagle Gun Range on Fridays will now accommodate our members who work during the week by also holding classes on Saturday. During this month he has scheduled classes for Thursday, August 5 and Saturday August 7. Contact Mike at: wrthawg@yahoo.com for further information and to sign up for the class.

After moving, the US Postal Service will forward mail from your previous address for one (1) year. If you forget to notify any company where you have funds or money owed to you, they may not be able to reach you after 1 year. If they are unable to reach you after 5 years, any money, refunds, rebates, etc. belonging to you, is turned over to the State Treasurer.

A few years after we started our club I ran the names of club member through a NY data base maintained by the NY State Treasurer and discovered unclaimed funds owed to four (4) of our members. The amounts ranged from a few dollars to several hundred dollars.

You can check NY, NC & SC unclaimed funds owed to you or a family member at the following sites: **NY** - https://www.osc.state.ny.us/unclaimed-funds; **NC** - https://unclaimed.nccash.com/app/claim-search; **SC** - https://treasurer.sc.gov/what-we-do/for-citizens/unclaimed-property-program/

I recently did this and discovered unclaimed funds in NC belonging to my daughter, brother, nephew and his wife and unclaimed funds in NY belonging to my parents.

Federal law allows you to access your credit reports once a year for free from the 3 credit agencies.

Due to an increase in scams and frauds during the COVID-19 pandemic Equifax, Experian and TransUnion are offering free weekly online credit reports at: https://www.annualcreditreport.com/index.action

Free medication: Publix pharmacy is offering free medication for some of the most commonly prescribed by doctors for infections, diabetes, and blood pressure. See the bottom of page 6 for the list of medications.

On September 11, 2021 **Salute to Heroes Charlotte Inc.** will hold an event "Celebration of Heroes" honoring first responders and the fallen at Truist Field (Knights stadium).

The CMPD Blue Hornets will be playing a baseball game against the CFD Blaze beginning at 6pm. There will be a fireworks display after the game and a performance by the CFD Pipe and Drums.

Club member Frank DeMasi will have the honor of throwing out the first pitch of the game.

Tickets are \$10 and our club will receive \$5 for every ticket we sell. We will be taking orders for tickets at this month's membership meeting. Members who will not be at the meeting can contact me to order tickets.

Salute to Heroes Charlotte Inc. is a 501-C(3) non-profit organization supporting first responders and their families in times of need. https://charlottesalutetoheroes.com/index.html

See page 18 for the event flyer.

July's Riddle: The 22nd and 24th presidents of the United States of America had the same parents, but were not brothers. How can this be possible? They were the same man - Grover Cleveland. The answer was on Pg. 17. Congratulations to Robert Schruhl whose name was drawn for a free membership from among all the members who answered the riddle correctly.

August riddle: There are several animals/insects known for their extraordinary ability to jump. Which one of the following can jump higher than a 2 story building: kangaroo, rabbit, bull frog, goat, cat, grasshopper or a flea?

Unfortunately, I have to close my message on a sad note.

On Saturday, July 24 club member Karen Bernard was tragically killed in a skydiving accident in upstate NY.

Karen has been a member of our club since 2016 and her husband Kenny has been a member of our club since 2012. Both remained members of our club after relocating to FL several years ago.

Please keep Kenny and Karen's family in your thoughts and prayers.

Stay healthy and stay safe!

Fraternally,







Plan Design Comparison of Senior Care and new NYC Medicare Advantage Plus Plan: General

Provision	Senior Care (Today)	Senior Care (as of 1/1/22)	NYC Medicare Advantage Plus Plan
Annual Deductible	\$253	\$253	\$253
Ann. Retiree Out-Of-Pocket Max*	No Limit / Protection	No Limit / Protection	\$1,470
PCP Visit	No Copay	\$15 Copay	\$0 Copay
Specialist Visit	No Copay	\$15 Copay	\$15 Copay
Diagnostic Tests (X-rays, lab, radiology, etc.)	No Copay	\$15 Copay	\$15 Copay
Mental Health / Substance Use Disorder	No Copay	\$15 Copay	\$15 Copay
Urgent Care Center	No Copay	\$15 Copay	\$15 Copay
Preventive Services	No Copay	No Copay	No Copay
Rehab. Services	No Copay	\$15 Copay	\$15 Copay
Durable Medical Equipment (DME)	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with PDN & Ambulance)	Same as Today	Deductible applies, \$0 Copay, no Ann. Max
Private Duty Nursing (PDN)	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with DME & Ambulance), 20% Coins.	Same as Today	Deductible applies, 20% Coins., \$2,500 Ann. Max
Hearing Exam	No Copay	\$15 Copay	\$0 Hearing Copays**

Out of Pocket Maximum protects retirees from catastrophic claims

Plan Design Comparison of Senior Care and new NYC Medicare Advantage Plus Plan: Hospital

Provision	Senior Care (Today)	Senior Care (as of 1/1/22)	NYC Medicare Advantage Plus Plan	
Inpatient Stay	\$300 Copay per stay, \$750 ann. max.	\$300 Copay per stay, \$750 ann. max.	\$300 Copay per stay, \$750 ann. max.	
Hospital Stay Coinsurance*	0% Coins. days 1-60 100% Coins. days 61-90 50% Coins. days 91-201 100% Coins. days 202-365	0% Coins. days 1-60 100% Coins. days 61-90 50% Coins. days 91-201 100% Coins. days 202-365	0% Coins. for all 365 days	
Skilled Nursing Facility	No Copay days 1-100	No Copay days 1-100	No Copay days 1-100	
Home Health Care	No Copay	No Copay	No Copay	
Hospital Outpatient Services	No Copay	No Copay	No Copay	
Outpatient Surgery	No Copay	No Copay	No Copay	
Ambulance Services	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with PDN & DME)	Same as Today	\$0 Copay, Deductible does not apply, no Ann. Max.	
Emergency Care	\$50 Copay	\$50 Copay	\$50 Copay	

^{*} Enhanced Hospital 365 Day Optional Rider would cover all of these coinsurances, but requires retiree to pay for it today. The Medicare Advantage plan would cover all of these automatically, at no additional cost.

^{**} Hearing Exams must be Hearing Care Solutions in-network providers.

Plan Design Comparison of Senior Care and new NYC Medicare Advantage Plus Plan: Other

Provision	Senior Care (Today)	Senior Care (as of 1/1/22)	NYC Medicare Advantage Plus Plan
Meal Delivery	Not Covered	Not Covered	Up to 14 meals x 4 events = 56 meals / year, after inpatient stay or for certain weight / health conditions; also includes Healthy Pantry benefit
Fitness / Mobility Programs	Not Covered	Not Covered	Silver Sneakers program at no cost
Transportation	Not Covered	Not Covered	24 rides annually, up to 30 miles / ride
Fitness Tracker Device	Not Covered	Not Covered	Included at no cost
Hearing Aids	Not Covered	Not Covered	Up to \$500 allowance, every 12 months
Voluntary Incentive Gift Card	Not Covered	Not Covered	Up to \$200 in gift cards for completion of certain wellness activities

COMPARISON OF ALLIANCE MEDICARE ADVANTAGE PLAN WITH AETNA MEDICARE ADVANTAGE PLAN IN NC, SC & FL

Provision	Alliance (Emblem/Empire)	Present Aetna Plan
Premium	None	None
Annual Deductible	\$253	None
Specialist Visit	\$15 copay	No copay
Diagnostic Tests-X-rays - Lab - Radiology, etc.	\$15 copay	No copay
Urgent care	\$15 copay	No copay
Rehab services	\$15 copay	No copay
Eye exam	\$10-15 copay	No copay
Emergency Care	\$50 copay	No copay
Full coverage when traveling outside of the U.S.	No	Yes
Customer Service	Emblem Health - Horrendous	Excellent

RETIREE Health Plan Rates as of July 1, 2021

These rates will be reflected in your July 2021 pension check

PLEASE NOTE THAT ALL RATES ARE SUBJECT TO CHANGE

	MONTHLY MEDICARE											
INDIVIDUAL	Aetna Medicare Advantage Plan PPO/ESA (NY/NJ/PA)	Aetna Medicare Advantage Plan PPO/ESA (All Other Areas)	CIGNA Healthspring (AZ)	DC37 Med-Team Senior Care	Empire Medicare Related	Empire MediBlue Freedom (PPO)	GHI Senior Care	GHI HMO Medicare Senior Supplement	HIP VIP Premier (HMO)	Humana Gold Plus	United Healtcare Group Medicare Advantage Plan Horizons (NYC)	United Healtcare Group Medicare Advantage Plan Horizons (NJ)
Basic	\$123.12	\$0.00	\$93.02	\$0.00	\$87.63	\$0.00	\$0.00	\$560.22	\$0.00	\$0.00	\$121.11	\$71.45
Prescription Drugs	\$192.50	\$192.50	\$0.00	\$0.00	\$204.70	\$132.76	\$150.30	\$85.00	\$177.59	\$37.24	\$84.58	\$128.11
Rider Other*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total (Basic + Rider)	\$315.62	\$192.50	\$93.02	\$0.00	\$292.33	\$132.76	\$151.30	\$645.22	\$177.59	\$37.24	\$205.69	\$199.56
FAMILY	Aetna Medicare Advantage Plan PPO/ESA (NY/NJ/PA)	Aetna Medicare Advantage Plan PPO/ESA (All Other Areas)	CIGNA Healthspring (AZ)	DC37 Med-Team Senior Care	Empire Medicare Related	Empire MediBlue Freedom (PPO)	GHI Senior Care	GHI HMO Medicare Senior Supplement	HIP VIP Premier (HMO)	Humana Gold Plus	United Healtcare Group Medicare Advantage Plan Horizons (NYC)	United Healtcare Group Medicare Advantage Plan Horizons (NJ)
Basic	\$246.24	\$0.00	\$186.04	\$0.00	\$168.31	\$0.00	\$0.00	\$1,120.44	\$0.00	\$0.00	\$242.22	\$142.90
Prescription Drugs	\$385.00	\$385.00	\$0.00	\$0.00	\$409.40	\$265.52	\$300.60	\$170.00	\$355.18	\$74.48	\$169.16	\$256.22
Rider Other*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total (Basic + Rider)	\$631.24	\$385.00	\$186.04	\$0.00	\$577.71	\$265.52	\$302.60	\$1,290.44	\$355.18	\$74.48	\$411.38	\$399.12

^{*} For GHI Senior Care, "Rider Other" is for 365-Day Hospitalization.

NOTE: AvMed, BC Health Options & ElderPlan are "zero" premium plans.

[&]quot;Please note that effective August 1 2021, the grandfathered rider will be closed and the only rider available will be the standard rider.

Frequently Asked Questions (FAQs) About the NYC Medicare Advantage Plus Plan

The City and the Municipal Labor Committee (MLC) recently announced an agreement to implement the NYC Medicare Advantage Plus Plan, a customized program for City retirees, beginning January 1, 2022. The City and the MLC recommend that retirees strongly consider the new premium- free plan with improved benefits, which represents real value for our retirees.

What is the new NYC Medicare Advantage Plus Plan? The City and the Municipal Labor Committee (MLC) have been working together to offer a unique customized large group Medicare Advantage plan that will provide better member benefits for NYC retirees at lower costs to the City.

Is the retiree program still premium-free? Yes. The NYC Medicare Advantage Plus Plan replaces the current GHI/EBCBS Senior Care program, which is a supplement to traditional Medicare, as the program that is premium-free to all Medicare-eligible retirees. All other plans will still be available as a pay-up option. Retirees that choose to stay on their current plan will now pay the additional premium difference.

What is the start date for the NYC Medicare Advantage Plus Plan? The start date is January 1, 2022.

How does the New Plan Work? The NYC Medicare Advantage Plus Plan replaces both traditional Medicare and a Medicare Supplement plan with a single integrated program administered by an insurer approved by Medicare. Through a contract with Medicare, the NYC Medicare Advantage Plus Plan provides all health care services previously covered by original Medicare and supplemented by the Senior Care program. The Plan must follow Medicare rules and provide all benefits provided by Medicare. The new Plan will also add some important new benefits not covered by the current Senior Care plan, including:

- transportation costs for 24 one-way trips per year to doctors' offices;
- home meals delivery for patients after they are discharged from the hospital;
- a fitness program;
- a wellness rewards program;
- \$0 copay telemedicine with the LiveHealth platform. Municipal Labor Committee

Can I go to my current doctors and hospitals? Yes. The NYC Medicare Advantage Plus Plan is a Group Medicare PPO, which does not restrict access to providers. Retirees can go to any doctor or hospital that accepts Medicare of which there are now approximately 850,000 Medicare providers nationally. About 640,000 of those Medicare providers are currently in the Empire/Emblem Alliance networks and are contractually bound to see NYC Medicare Advantage Plus members. Providers that are not contracted with the plan would bill the NYC Medicare Advantage Plus Plan to get reimbursed, like they do for traditional Medicare. It doesn't make a difference if that provider is in the insurer's network or not. As long as the provider takes payment from Medicare, they can bill the NYC Medicare Advantage Plus Plan and be paid the same amount as traditional Medicare pays. This includes all the hospitals in the NYC area including Memorial Sloan-Kettering (MSK) and The Hospital for Special Surgery (HSS), almost all hospitals nationally, and 99.5% of all doctors

What if the provider I am seeing does not agree to accept payment from the NYC Medicare Advantage Plus Plan? In the very rare instance where a provider that accepts Medicare tells a retiree they will not accept payment from the NYC Medicare Advantage Plus Plan, the retiree should first contact the concierge service that will be provided so that the plan can work with the provider to make sure they understand it is the same payment schedule and billing protocol and answer any questions the provider may have. If despite that effort, the provider still refuses, the member can pay the provider and then submit the claims to the plan for reimbursement. So long as the service is a Medicare covered benefit and Medicare fee schedule is followed, the member will only be responsible for their copays/ coinsurance as defined by the plan. Who will provide the NYC Medicare Advantage Plus Plan? After careful consideration, the City and the Municipal Labor Committee selected an alliance between Empire BlueCross BlueShield and EmblemHealth to provide the program. This provides continuity and familiarity for the majority of employees and retirees who are currently enrolled in the City's CBP and Senior Care programs that are offered by the same insurers. EmblemHealth will continue to administer the Part D rider.

What do I have to do? If you are a retiree covered by a City Medicare health plan, you will be automatically enrolled in the new Plan for January 1, 2022. You don't have to do anything. However, you must be enrolled in Medicare Part A and Medicare Part B and continue to pay your Medicare Part B premiums.

Can I choose another plan or is the NYC Medicare Advantage Plus plan my only choice? You can choose to remain on your current plan by opting out of the NYC Medicare Advantage Plus plan during the opt-out period between September 1 – October 15. By opting out of the NYC Medicare Advantage Plus plan, you will be responsible for the full premium difference between the NYC Medicare Advantage Plus plan and your plan's cost. You will receive information about the NYC Medicare Advantage Plus plan and optout process in mid-August.

Will this be the only time I can opt in or opt out? No, the City will be offering an Annual Transfer Period. In the past, transfers between plans were only permitted every other year. Beginning in 2022, transfers between plans will be permitted every year in the Fall.

Will the City still reimburse my Medicare Part B premium? Yes.

As a member of the NYC Medicare Advantage Plus Plan, do I need a referral to see a specialist? No.

Do any services require preauthorization? Yes. Just like the plans for active City employees, some medical procedures will require preauthorization under the NYC Medicare Advantage Plus Plan. When you see an in-network provider, the doctor and the insurer will handle the preauthorization. When seeing out-of network doctors, while prior authorizations are not required, we recommend you ask your provider to request a prior authorization to confirm that the services they are providing will be considered medically necessary and covered.

What if I live out of state? The program is a national program so it covers retirees in any State in which they work or reside and when they travel. To be eligible for NYC Medicare Advantage Plus Plan, members must live within the 50 states or any US territory, including Puerto Rico.

Must I have a Medicare Part D prescription drug rider through the NYC Medicare Advantage Program? If you do not receive prescription drugs through your union welfare fund, you may purchase the prescription drug rider for the NYC Medicare Advantage Plus Plan. This Part D prescription drug plan rider will be the same as the one offered through EmblemHealth for the Senior Care program. If you choose not to take any Part D coverage, you may be subject to a permanent penalty in the future. If you have purchased individual Part D coverage, enrolling in the NYC Medicare Advantage Plus Plan will result in disenrollment from your individual Part D plan. You would need to obtain prescription drug coverage through your union or the City Part D prescription drug plan rider.

What happens where the retiree or spouse is under age 65? As they do today, the retiree and spouse have to choose an insurer that offers both an over 65 option and an under 65 option. The over-65 member will be automatically enrolled under the NYC Medicare Advantage Plus Plan and the under-65 member will be in the Empire GHI/CBP plan, both at no cost to the retiree. If, for example, the retiree chooses to pay up to remain in the HIP VIP plan, the under 65 spouse will be enrolled in the HIP HMO for non-Medicare eligible participants at no cost. If the retiree chooses to pay up to remain in another pay up plan, the under 65 spouse will pay up to remain with the same insurer.

I have surgery scheduled for January 3rd with my current carrier. What should I do? The NYC Medicare Advantage Plus Plan clinical transition team will work with you and your doctor to ensure continuity of care.

What happens if I go into the hospital in December and I'm not discharged until January? The insurer that was in place at the time of the inpatient admission will be responsible for the entire inpatient stay. If that was traditional Medicare and GHI/Empire Senior Care, they would be responsible for the claim for the entire stay.

Where can I call for more information about the NYC Medicare Advantage Plus Plan? As of July 26, 2021, there is a special call center (1-833-325-1190) established for the NYC Medicare Advantage Plus Plan to answer all your questions. The call center hours of operations are Monday to Friday, 8 a.m. to 9 p.m. ET, except holidays. You will also be receiving extensive materials in mid-August that explain the details of the plan and the enrollment process. In addition, there will be retiree meetings available all over the NYC area in September, as well as webinars for those who prefer not to attend in person meetings. Keep checking this website for additional information.

Updated 7/26/2021



Commonly Prescribed Medications

The medications we've selected are some of the most commonly prescribed by doctors for infections, diabetes, and blood pressure.* And they're free at the Publix Pharmacy for as long as your doctor prescribes them.

Switching is a Cinch

Make the switch to the Publix Pharmacy today. Just drop off your prescription bottles and we'll do the rest. Welcome to a better pharmacy.

FREE Amlodipine

Amlodipine is a calcium channel blocker used to treat high blood pressure and chest pain (angina). Get a 90-day supply at a time (up to 180 2.5-mg or 5-mg tablets, or 90 10-mg tablets). Amlodipine combination products excluded.

FREE Lisinopril

Lisinopril is an ACE inhibitor used to prevent, treat, or improve symptoms of high blood pressure, diabetes, and certain heart and kidney conditions. Get a 90-day supply (all strengths, up to 180 tablets) of this vital prescription for free only at your Publix Pharmacy. Lisinopril-HCTZ combination products excluded.

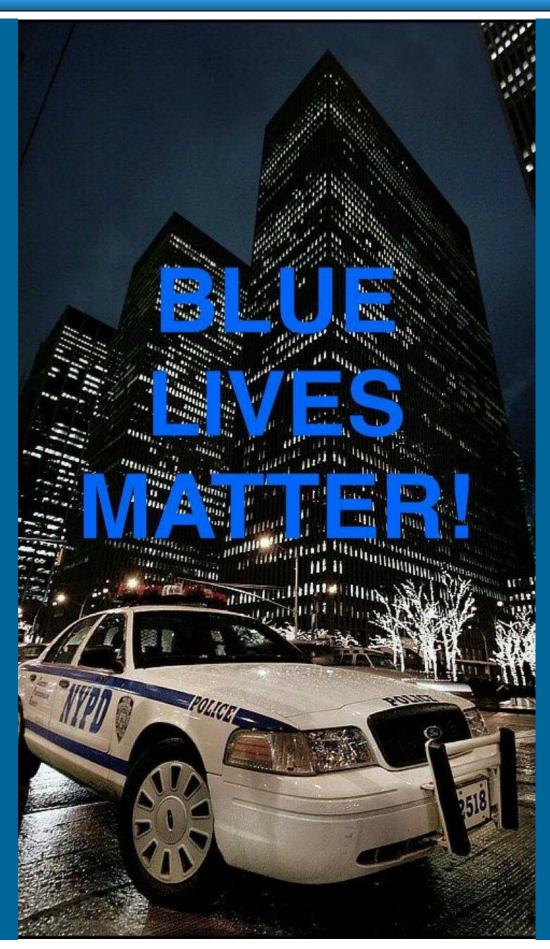
FREE Metformin

As part of our Publix Pharmacy Diabetes Management System, you can fill up to a 90-day supply of generic immediate-release metformin (360 tablets of 500-mg, 270 tablets of 850-mg or 225 tablets of 1000-mg) for free.

FREE Antibiotics

Get up to a 14-day supply of the following generic oral antibiotics free:

- · Amoxicillin
- · Ampicillin
- · Sulfamethoxazole/Trimethoprim (SMZ-TMP) (tablets only)
- · Ciprofloxacin (excluding Ciprofloxacin XR)
- · Penicillin VK







Ret. NYPD Sgt. Nolan E. Miura, Transit District 11, died of a World Trade Center-related cancer on Saturday, July 3, 2021. **He** was appointed to NYCTPD on 1/9/1986.

In addition to his time in the NYPD, he was a US Army Airborne veteran.

He is survived by his daughter, son and sister.





Sgt. Michael St. Christopher Fuller Shield number 3830 was born on the island of Jamaica and immigrated to the U.S. with the dream of becoming a police officer. That dream became a reality in 1995 when he graduated from the police academy at the age of 33 years old. Over the course of his career Sgt. Michael S. Fuller served in the following posts and units: 13th Pct, Cabaret Unit which focused on vice crimes, 94th Pct., Inspections Unit, Chief of Patrols Office, Manhattan So. TF, and Manhattan So. Evidence Collection.

On September 11th, 2001, he was enjoying a day off from work when he received the news about the terror attacks that were occurring across the nation. He immediately changed into his uniform, picked up his children from school, and jumped into a police van to respond to the attacks in lower Manhattan. His heroic actions of that day and the rescue/recovery mission over the following weeks would prove to be fatal as he was diagnosed with Pancreatic Cancer on Dec. 31,2019. Despite being diagnosed with a deadly form of cancer, Sgt. Fuller continued to be positive and was steadfast in his decision to respond to the attacks on September 11th, 2001.

In the 90's Sgt. Fuller (then a Police Officer) had received an FBI Commendation for aiding in the rescue of a kidnapped girl by recognizing the vehicle which the girl had last been seen in while he was on duty. Sgt. Fuller was a decorated law enforcement officer who served proudly for twenty years.

Sgt. Fuller is survived by his loving wife Sunni Beth Fuller, loving son Jesse Ethan Fuller, and loving daughter Becky Cara Fuller. He will always be remembered as a hero, a fantastic father, a man dedicated to his work, and a proud immigrant who lived out his American dream as he was always so proud to call himself an American.

Sgt., your end of watch has come but you have served faithfully, proudly, and without hesitation. Your family and friends are forever grateful for your love and dedication. Rest peacefully.







Det. George Moreno passed away this morning after a long battle with multiple forms of 9/11-related cancer. George was a 31-year veteran of NYPD and most recently worked in the Chief of Detectives' Office as well as Bronx Narcotics. A hero several times over...

George survived being shot in the chest during an undercover operation. He worked nine months at Ground Zero. He leaves behind a wife and five children. George exemplified our mission and our motto, Fidelis Ad Mortem.



Wake & Funeral for Active Det. George C. Moreno

Viewing

Tuesday, August 3, 2021 1400 to 2000 hours Sisto Funeral Home 3489 East Tremont Avenue Bronx, NY 10465 (718) 892-2102

Cremation

All Souls Chapel and Crematory 72-02 Astoria Blvd.So. East Elmhurst, NY 11370 (7178) 278-2812

Funeral Service

Wednesday, August 4, 2021 1130 hours St. Theresa of the Infant Jesus RC Church 2855 St. Theresa Avenue Bronx, NY 10461 (718) 892-1900







Lt. Leslie Lentz Missouri Dept. of Corrections EOW: Thursday, July 1, 2021 Cause: COVID19



Sgt. Joshua Bartlett Lubbock Co., TX Sheriff's Office EOW: Thursday, July 15, 2021 Cause: Gunfire



Det. Jeremy Brown Clark Co. WA Sheriff's Office EOW: Friday, July 23, 2021 Cause: Gunfire



Sgt. Nolan Miura NYPD EOW: Saturday, July 3, 2021 Cause: 9/11 Related Cancer



<u>Det. Juan Alfonso "John" Delgado</u> Bay City, TX PD EOW: Thursday, July 15, 2021 Cause: COVID19



Deputy Sheriff Phillip Campas Kern Co. GA Sheriff's Office EOW: Sunday, July 25, 2021 Cause: Gunfire



<u>Det. Greg Ferency</u> Terre Haute. IN PD EOW: Wednesday, July 7, 2021 Cause: Gunfire



Chief of Police Michael Sliwinski Cheektowaga, NY PD EOW: Saturday July 17, 2021 Cause: Heart Attack



Sgt. Michael St. Christopher Fuller NYPD EOW: July 26, 2021 Cause: 9/11 Related Cancer



P.O William Earl Collins, Jr. Doyline, LA PD EOW: Friday, July 9, 2021 Cause: Gunfire



Reserve Deputy Sheriff Tom Larry Hoobler
Childress Co. TX Sheriff's Office EOW: Saturday, July 17, 2021
Cause: Heart attack



Police Officer Marquis Moorer Selma Police Department, AL EOW: Tuesday, July 27, 2021 Cause: Gunfire



Capt. Clay Germany Wichita, KS PD EOW: Friday, July 9, 2021 Cause: COVID19



Deputy Sheriff Ray W. McCrary, Jr. Shelby Co. TN Sheriff's Office EOW: Tuesday, July 20, 2021 Cause: COVID19



Police Officer Ryan Bialke
Red Lake Nation Tribal PD
EOW: Tuesday, July 27, 2021
Cause: Gunfire



P.O. William Earl Collins, Jr. Doyline, LA PD EOW: Friday, July 9, 2021 Cause: Gunfire



P.O. Adam Ashworth
St. George, UT PD
EOW: Thursday, July 22, 2021
Cause: COVID19



Trooper Micah May Nevada Highway Patrol, EOW: Thursday, July 29, 2021 Cause: Vehicular assault

Dear God,

I'm grateful for those that You have called into the selfless service of law enforcement.

I acknowledge the mess that society would be without them. Our fallen world is prone to lawlessness, chaos and disaster.

Thank You for providing faithful men and women to stand against these evils.

Lord, You know the internal and external battles they face on a daily basis. Even as our police officers risk their lives to protect us, dear God, protect them also.

Be a shield for them according to Psalm3:3. Lift up their countenances and be their comfort in the face of disheartening circumstances.







JULY MEMBERSHIP MEETING



Andrew Secker, grandson of club member John Krohn reads his scholarship essay and receives a check for \$1,000 from club president Harvey Katowitz.





Joshua Pererz-McNeil, grandson of club V.P. Bernard Roe reads his scholarship essay and receives a check for \$1,000 from club president Harvey Katowitz.







Membership Meeting Minutes July 13, 2021

The meeting was called to order at 7:45 pm with 46 members (2 Via Zoom), 3 new members and 9 guests. This was followed by the pledge of allegiance, invocation, the reading of the names and cause of the death of the 15 officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers.

Roll Call of Officers

President: Harvey Katowitz
Vice President: Bernard Roe
Treasurer: Chris Russo
Secretary: Scott Hickey

Sgt. at Arms: Harry Dobson - Excused

Trustee: Dennis Cirillo
Trustee: Bob Fee
Trustee: Kevin Gribbon
Trustee: Brenda Jordan
Trustee: lan McGrouther
Historian: Jim Rochford
Chaplain: Rich McCarron

Chaplain: Donald Sanchez—Via Zoom

Review of June Minutes: Available in July newsletter. A motion to waive the review of the minutes was made and seconded. The motion passed.

Introduction of guest speakers:

- Andrew Secker, winner of the 9/11 Memorial Scholarship read his essay on "What it means to be an American".
- Joshua Perez-McNeill winner of the Jimmy LaRosa Memorial Scholarship read his essay on "What it means to be an American".
- Harvey Katowitz read the essay on "What it means to be an American" for Dakota Hyde, winner of the Jim Houston Memorial Scholarship.
- U.S. Law Shield –David Harrington, District Manager, U.S. Law Shield gave a presentation on the serviced provided by U.S. Law shield.

Sickness & Distress:

- Jim Brannick's son, Jim Jr. is on his 5th round of chemotherapy
- Jim Kennedy's mother Catherine Kennedy passed away on June 26.

Communications & Bills

- Erroneous information being passed around about the DEA's dental plan.
- NYS House BILL NUMBER: A5108 sponsored by NYS Senator Abbate Prohibits the diminution of health insurance benefits of
 public employee retirees and their dependents or reducing the employer's contributions for such insurance.
- Celebration of Heroes on Sept. 11 Honoring first responders and the fallen on the 20th anniversary of 9/11. Club member Frank DeMasi will throw out the first ball at Truist Field (Knights Stadium) PRIOR TO THE Chief's Cup Game between the CMPD and CFD.

Report of officers

President:

- The new proposed Alliance Medicare Advantage Plan was discussed and questions answered.
- Fund raiser for the children of deceased NYPD hero Det. Patrick Caprice was discussed. A motion was made and approved to
 donate the Club's portion of the 50/50 (\$105) to the fund. The proverbial hat was passed around and an additional \$237 was
 collected for the fund.

Vice President: Nothing to report.

Treasurer: A motion to accept the Treasurer's report was made and seconded. The motion passed.

Recording secretary: Nothing to report.

Corresponding secretary: Nothing to report.

Trustees:

Dennis Cirillo: Nothing to report Kevin Gribbon: Nothing to report Brenda Jordan: Nothing to report Ian McGrouther: Nothing to report. John Randazzo: Nothing to report

Sgt. at Arms: Nothing to report

Historian: Excused

Committee Reports

Membership: 418

Socials: 56 were sold for the Night at the Knights baseball game.

Old Business: None

New Business: We will be taking orders for the 9/11 20th Anniversary Memorial T-shirt

Good of the Club

- New members
 - 1. Ret. NYPD D.I. Cynthia Francis
 - 2. Ret. NYPD Lt. Carolyn Jones
 - 3. Ret. NYPD Det. Stephen Cirigliano
 - 4. Ret. NYPD Det. Eric Ferber
 - 5. Ret. NYPD Officer Dan Wood
 - 6. Ret. NYC DOC Officer Milan Marchello
- · Returning member
 - 1. Ret. NYPD Sgt. Michael Jones
- July Newsletter riddle: The 22nd and 24th presidents of the United States of America had the same parents but were not brothers. How can this be possible? They were the same man - Grover Cleveland. The answer was on Pg. 15 The following members answered the riddle correctly: Danielle McLaughlin, Ted Gerrity, Steve Sokolski, Bob Fee & Robert Schruhl. Robert Schruhl's name was drawn for a free membership for 2022.
- 50/50 of \$\$125 was won by Bernard Roe.

A motion to adjourn the meeting was made, seconded and approved.

Next Meeting Tuesday, August 10, 7pm

NYPD 10-13 Club of Charlotte, NC



MEMBERSHIP

2021 Monthly Meeting Dates



July 13

Sept. 11

Nov. 09

Aug. 10

Oct. 12

Dec. 14



wife of club member Kenny Bernard



SICK DESK UPDATE

Jack Hawthorne is recovering from a heart



- 1. Ret. NYPD D.I. Cynthia Francis
- 2. Ret. NYPD Lt. Carolyn Jones
- 3. Ret. NYPD Det. Stephen Cirigliano
- 4. Ret. NYPD Det. Eric Ferber
- 5. Ret. NYPD Officer Dan Wood
- 6. Ret. NYC DOC Officer Milan Marchello
- 7. Ret. NYPD Sgt. Michael Jones (Returning member)



We currently have 425 members, 307 from the NYPD and the remainder from 57 other law enforcement agencies.



Hawthorne Lane Bridge has re-opened

We eat dinner at our meetings at 7pm, followed by the formal part of the meeting.



9/11 Memorial **Ceremony Meeting Tuesday**

September 14, 7PM



BIRTHDAYS

Happy Birthday!

JULY

Carol Martin	8/1
Johnny Grasso	8/2
Pat Fiorito	8/3
Steven Washington	8/3
Edward Nell	8/3
Steve Lemke	8/4
George Young	8/8
Peter Herrera	8/9
John Hennessy RIP 1/23/19	8/10
Martin Sanabria	8/10
John Van De Brook	8/10
Robert Schruhl	8/11
Walter Schmidt	8/12
Michael Conover	8/14
Butch Foley RIP 2/17/21	8/14
John Vigilante	8/14
Craig Zwerling	8/14
Frank Favilla	8/16
Anthony Innella	8/16
Joseph Monteleone	8/16
Mark Jones	8/17
Jim Brannick	8/18
Robert Fleckenstein	8/19
Deryck White	8/19
Robert Jones	8/19
Frank Delrossi	8/21
Billy Shepherd	8/21
Wes Mecimore	8/22
Kayvan Hazrati	8/25
Skiddie Hurd	8/25
Cynthia Wilson	8/26
Harvey Kippler	8/27
Thomas Banks	8/29
Kevin Gasser	8/30



TRUSTEE'S



When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned to designated geographical areas. If you have a question, problem or concern, please correspond with your designated trustee.

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Cabarrus County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Gaston County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Iredell County	John Randazzo	704-243-7523	704-770-1461	eightpointid@carolina.rr.com
Lincoln County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Mecklenburg County	Brenda Jordan	704-588-0652	516-852-3885	brenjordan5@aol.com
Rowan County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Union County	Ian McGrouther	917-952-7427	917-952-7427	lanLizMc@hotmail.com
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	kgribbo@outlook.com











Brenda Jordan

John Randazzo

Kevin Gribbon

Ian McGrouther

Dennis Cirillo



ACTIVELY RETIRED

BY DET. ROBERT MLADINICH

Joe Cirillo

or the majority of his twenty-year career with the NYPD, retired Police Officer Joe Cirillo was assigned to the 20 Precinct where he served for a time as the precinct liaison with the Museum of Natural History. In that capacity, Cirillo would handle all police related matters for the museum, including the security at fundraisers and celebritystudded affairs. It was the late 1960s and early 1970s, and a host of people from the entertainment industry lived in the area, including comedian Phil Silvers, musician Laura Nyro, singers Steve Lawrence and Edie Gorme, and film writer and director Mike Nichols. Cirillo was affectionately known as "Joe the Cop" to all of

While the only artistic aspiration he had at the time was writing music for theatrical shows, he soon found himself immersed in the film industry as an actor, writer, producer, production manager, technical advisor, security director, and location scout, as well as a wide variety of other roles. What started out as a moonlighting endeavor quickly became a full-time profession upon his retirement in 1977. Cirillo spent his last three years working in the Operations Division and the Headquarters Security detail.

"Around 1970, Mike Nichols asked me if I would like to be an actor and he was very serious about it," recounts Cirillo. "He got me an interview with Paramount Pictures and I remember a woman asking me, 'what makes you think you can act?' I told her I was a cop and that cops were the best actors in the world. She said

I was absolutely right."

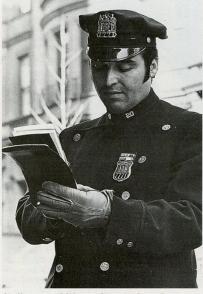
Soon thereafter, Cirillo was cast in his first film, "The Godfather," which went on to win an Academy Award for Best Picture of 1972. Since then his second career has proceeded at a breakneck pace. He began traveling to Los Angeles regularly to work as a technical advisor for many years on the "Kojak" television series, and had parts in such hit films as "Ghostbusters," and "Splash." For one season he played actor Joe Don Baker's driver, Detective Louie Malfitano, in the NBC television series, "Eischied."



PO Joe Cirillo hobnobs with actor Telly Savalas, who was then starring in the "Kojak" television series.

"It seems like I always play a cop or a hood," he says. "I've been in over 300 movies and it always seems to be the same. I have to admit though that I really don't mind being typecast. I just love working too much to let it bother me."

In addition to his work in front of the camera, Cirillo has done quite a bit of work behind it, as well. He has provided security to movie sets and movie stars. Among the performers he has had the most pleasure working with are Frank Sinatra, Al Pacino, Barbra Streisand, Tom Hanks, and the late Telly Savalas



 ${\it Cirillo~as~a~real-life~patrolman~in~the~20~Precinct.}$

and John Candy. He is also an adept scriptwriter, having recently sold a script entitled "Survive to Die," and is currently in negotiations to sell another.

Cirillo is a member of the Screen Actors Guild (SAG), the American Federation of Television Recording Artists (AFTRA), the Writers Guild of America, and Actor's Equity. He often marvels about how far he has come from his days working around the clock on the Upper West Side, constantly daydreaming about writing song lyrics and music for Broadway and off-Broadway shows. It is readily apparent that life has

been very good to him.

One unfulfilled dream of his is to see a musical theatrical version of the 1955 film "Marty," brought to Broadway. The story of a lonely middle-aged Bronx butcher longing for love garnered the Academy Award for Best Picture in 1955. Over twenty years ago Cirillo and a Protestant minister collaborated on writing a musical version of the film for the stage. While many producers were interested, the original author would not sell the rights. The author has since died, and it was recently that actor Jason announced Alexander of "Seinfeld" fame would be reprising the role of "Marty" on Broadway. Cirillo says, "I just wish they would take a look at our work. It is absolutely great."

He has been married 43 "wonderful years" to his beloved wife, Norma, and they have three children: sons Dennis and Richard, and daughter Darlene. Dennis is an NYPD lieutenant assigned to DCPI. Although Cirillo was bi-coastal for many years during the "Kojak" era, the family has resided in Bellmore, Long Island,

for the past three decades.



A recent photo of Joe Cirillo (right) with his son Dennis, an NYPD lieutenant assigned to DCPI.

CELEBRATION OF HEROES SATURDAY, SEPTEMBER 11, 2021

Honoring First Responders and the Fallen on the 20th Anniversary of 9-11

PRESENTED BY







CMPD BLUE HORNETS VS. CFD BLAZE

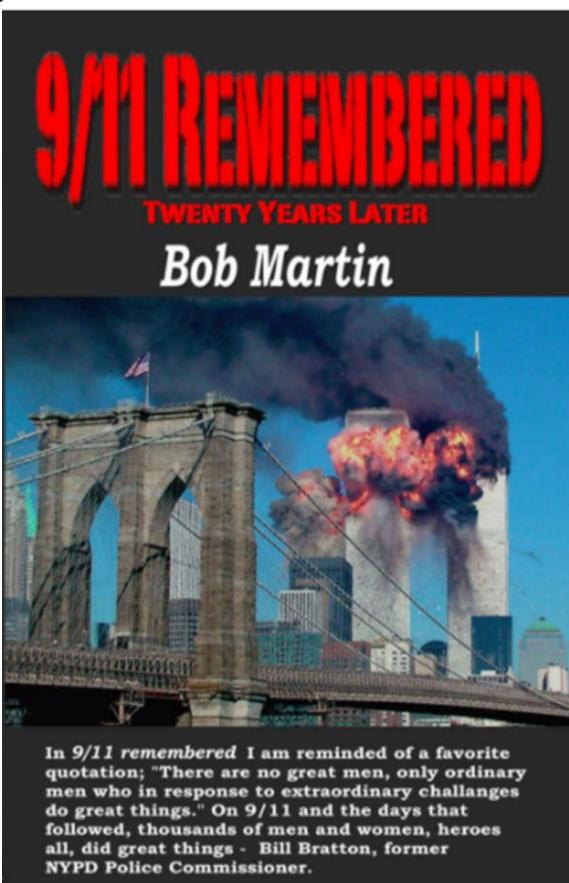
Evening will feature tributes to fallen Heroes from North and South Carolina as well as the Heroes lost on 9-11. Visit charlottesalutetoheroes.com for tickets.



Event proceeds to benefit Salute to Heroes Charlotte Foundation and many other foundations and organizations that support public safety and military.

For more info, contact Marc Bochicchio: 704.819.6725 • marc.bochicchio2005@gmail.com

Tickets for the game are \$10. Club member Frank DeMasi has been chosen to throw out the first pitch of the game.



Friends.

I am forwarding the below message from NYPD Football Alumni President Al Ferriso. He describes my new book, 9/11 Remembered,-Twenty Years Later, which I had to write, to remind everyone of the untold sacrifices which our brave First Responders made on that horrific day. I felt obliged to comment on these heroes actions, especially in the virulent "antipolice" climate that now permeates many layers of our society. It seems that a large portion of the population has either forgotten, or are too young to remember, those who "ran to danger," on September 11, 2001.

Far too many died that day, or as my book points out, have in the twenty years that followed, succumbed to or been seriously affected with Post 9/11related diseases.

They should never be forgotten!

All proceeds from the book are going to the 3256 Foundation which honors fallen Emergency Service Unit Sergeant, USMC combat veteran Mike Curtin.

Any help you could provide as far as pushing the book and the 3256, would be deeply appreciated.

Thanks and Stay Safe

Bob Martin

Guys, I just spoke to my long time friend and Finest football teammate Bob Martin about his second book, 9/11 Remembered-Twenty Year Later. In it, Bob honors the heroic first responders, some who lived, and others who made "The Ultimate Sacrifice" on that horrific day, and in the weeks and months that followed. Included among those mentioned are long-time Finest Football Family members, Pete Moog, Steve McAllister, Gerry Ahearn, and long-time fan, Chief Terri Tobin.

All proceeds from the book will be donated to the 3256 Foundation which was established to honor the memory of **ESU Sergeant Mike Curtin**, a twelve-year active service Marine who was killed at the Trade Center.

https://3256foundation.org



Charlotte, NC Barefoot Mile 2021 https://secure.ggiv.com/event/cnbm2/

Saturday, September 25, 2021 Thomas McAlister Winget Park 12025 Winget Rd Charlotte, NC 28278

Registration Opens at 9 AM Walk Begins at 10 AM

Families Welcome!

Bring a picnic!

Walk a mile in solidarity with impoverished and trafficked children to raise funds for JOY International, a global non-profit organization based in Conifer, Colorado. JOY International is dedicated to the rescue, restoration and reintegration of children, teens and young women affected by trafficking and the prevention of child trafficking worldwide.

Join the fight for freedom by registering to walk today! Registering is free and opens the door for you to raise funds for the event individually or as a team.

You can walk virtually at any time and anywhere or in-person at the event on September 25, 2021.

Raise your first \$100 by August 15, 2021 and receive a free t-shirt! T-shirts can also be purchased on www.joy.org/shop.

This is a fun family event! Feel free to bring a picnic, camping chairs, or a picnic banket to share with your family.

rescue.

We actively work with like-minded organizations in the relevant geographic locations to rescue women and children from the commercial sex trade, freeing them from a life of slavery and bondage. We partner with the police, task forces, prosecutors and NGOs to find and rescue captive children throughout the world and bring their captors to justice. With your help, we have empowered the rescue of over 2,000 children and young women from this horrific life.

restoration.

JOY is committed to seeing those freed from the sex industry heated emotionally, spiritually, mentally and physically. We partner with safe houses and rehabilitation professionals to ensure the safety and care for these precious women and children as they walk the road of heating.

reintegration.

Our goal is to see each child and adult who survives the trafficking industry to be fully reintegrated back into their community and when possible, restored to their families. Reintegration can only take place when complete healing in safe homes happens first. Our safe homes work to educate and train survivors in relevant schooling and job placement courses, preparing them to integrate back into society as healthy, educated and trained adults when the time comes.

prevention.

We strive to educate vulnerable people groups about human trafficking by providing them with relevant information on trafficker's schemes, as well as by providing food, clothing and shoes to help ease the burden of poverty on families around the world. The ultimate form of Prevention is the arrest, prosecution, conviction and imprisonment of the perpetrators, which includes the brothet owner, pimp or pedophile.



our mission.

JOY INTERNATIONAL® IS DEDICATED TO THE RESCUE, RESTORATION, AND REINTEGRATION OF CHILDREN, TEENS AND YOUNG WOMEN AFFECTED BY TRAFFICKING AND THE PREVENTION OF CHILD TRAFFICKING WORLDWIDE.

our vision.

OUR VISION IS TO SEE EACH CHILD RESCUED FROM A LIFE OF SLAVERY AND EXPERIENCE THE TRUE JOY OF REACHING THEIR GREATEST POTENTIAL IN EVERY AREA OF LIFE.

about us.

JOY International® was founded by Dr. Jeff Brodsky in 1981 in a quest to bring JOY to a broken world. As Dr. Brodsky travelled the world in search of "the least of these", he came to know the horrors of child sex trafficking and dedicated his life to setting these children free. In 2010, Dr. Brodsky made the commitment to walk barefoot in solidarity with impoverished and trafficked children and has not had so much as a sock on his foot since. Dr Brodsky, shares. "If my going barefoot will motivate at least one person to action in a way that will help us rescue even one more child. I'll go barefoot the rest of my life."

about trafficking.

- There are over 20.9 million victims of human trafficking globally.
- An estmiated 2 million children are sexually exploited every year in the mutibillion dollar commercial sex industry
- Human Trafficking is a \$150 billion industry worldwide, the secondlargest organized crime in the world
- An estimated 30,000 victims of sex trafficking die each year from abuse, disease, torture and neglect.
- JOY International® has empowered the rescue of over 2.000 children, teens and young women from a life of slavery.

our work.

JOY International® trains global police SWAT teams, airport teams and antitrafficking task forces to fight child
trafficking on the frontlines. JOY
International® also funds rescue
operations and partners with approved safe
houses around the world to ensure that
rescued children, teens and young women
receive the healing and support they need
to expereince the lives God has for them.

LEARN MORE ABOUT OUR WORK AND OUR PARTNERS AT WWW.JOY.ORG











Win a free car with a hole-in-one on a specific par 3 hole! One tournament winner.

2021 First Annual Golf Tournament Serving those who serve us

WHERE: Larkin Golf Club

175 Clubhouse Drive, Statesville, NC 28677

Phone: 704-872-9990

WHEN: Monday, October 4th, 2021 @ 10am (shot gun start)

9am Registration \$100/Player—\$400/Team Captain's Choice Luncheon & awards ceremony to follow @ FOP #10 Lodge 366 Dover Road, Statesville, NC 28677 (3.5 miles)

CAPTAIN:	Phone	
PLAYER 2:	Phone	
PLAYER 3:	Phone	
PLAYER 4:	Phone	

Phone: 704-873-5447

IF YOU ARE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT, PLEASE DETACH THIS FORM AND REMIT \$150 for BRONZE LEVEL, \$250 SILVER, \$500 GOLD. To: NC FOP Lodge #10, PO BOX 5304, Statesville, NC 28687

SPONSOR	EMAIL	PHONE	
Please indicate what you w	ant on your sponsor sign:		

For more information contact:

Ed StJohn 704-881-1659 / Ed Hendrickson 704-763-9221

This is the update from the SBA regarding Emblem/GHI. I'm pleased to say that 64 new doctors have been already accepted since the Emblem Panel has been reopened. The PBA and DEA MLC liaisons Mr Nicholson and Mr Russo were involved in having Emblem health reopen its panels as well. This is a group effort now between all three police unions. A special thanks to all three men for their efforts in helping us retirees. Negotiations are still going on and I will post all info that I receive as I receive it.

Bill McMahon

This is from an email from Emblem Health outlining instructions to nominate a provider for participation in the Emblem Health network.

Gentlemen

I have the following information regarding adding providers to the Florida, North Carolina, South Carolina Emblem Health in network medical panels.

We are pleased to announce, the process for GHI non-Medicare retirees nominating doctors with the intention of being added as CBP participating providers, has been restored as of today.

EmblemHealth's Customer Service, Provider Network and Grievance & Appeals advocates (representatives) have been informed that the network is in fact, open for provider nominations; letters will no longer state the network is closed.

Members who wish to nominate their provider may contact EmblemHealth via telephone or email. If an Emblem advocate receives a call from a CNY PPO (GHI) Retiree member requesting information on how to nominate their provider for participation, advocates will:

- Confirm the member is an active CNY PPO Retiree plan member
- Obtain the following information:
- o Provider's full name
- o Practice name
- o Contact person
- o Address
- o Telephone #
- o Specialty
- o Email the information to cityofnyretireesprovidernomination@emblemhealth.com
- If a member sends the request via a secure email from the portal, the correspondence advocate will:
- o Review the request to ensure all the necessary information has been provided, see above
- o If so, will forward the request to cityofnyretireesprovidernomination@emblemhealth.com
- o If the request has incomplete provider information, a reply will be emailed to the member requesting the additional information
- · Advocates will not send a letter to a CNY Retiree member indicating that their network is closed
- If an Out of Network Provider calls requesting to join the CBP network, they will be directed to the EmblemHealth website, Provider Resources > Join Our Network page to access the Provider Credentialing Form: https://www.emblemhealth.com/.../resources/join-our-network

Below are the updates implemented on our City of NY micro-site page www.emblemhealth.com/city:

On the member CBP page we posted,

Nominate Your Providers!

Did you know that the EmblemHealth CBP Network is open to new providers? If you are a City of New York retiree who does not have Medicare, you can ask us to invite your doctor into our network. The process is simple—just send us an email to cityofnyretireesprovider-nomination@emblemhealth.com and include the following information so we can reach out:

- Full name of the provider you're nominating
- Practice name
- Contact person
- Address
- Telephone #
- Specialty

We can't guarantee that they will join the network, but we will reach out to them on your behalf and offer them an invitation.

On the provider Join Our Networks page, we edited the copy to reflect this specific situation

Joining EmblemHealth HIP and GHI

To join the GHI PPO or EmblemHealth EPO/PPO National Network, please make sure you have reviewed the "Credentialing Emblem-Health Applicants" section above.

Our network in Florida is closed except for our CBP network* (non-Medicare City of New York retirees), primary care physicians, cardiologists, orthopedic surgeons and any provider that is joining a group that is already participating with EmblemHealth. The network outside of New York, New Jersey, Connecticut and Florida is currently closed unless the provider is joining a participating group. To join the GHI PPO or EmblemHealth EPO/PPO National Network, please make sure you have reviewed the "Credentialing EmblemHealth Applicants" section above.

*IMPORTANT NOTE: Our CBP Network, which primarily serves City of New York non-Medicare retirees, remains open to new providers. Members can nominate their provider for entry, and providers can submit applications for their practice(s).

You have questions. VA has answers. Call VA today. 1-800-MyVA411

(1-800-698-2411)

The number to call when you don't know who to call.

You only need to remember one number for information on VA care, benefits, and services or to speak to a live agent for assistance!

1-800-MyVA411 serves all members of the Veteran and service member community seeking information or assistance.

Call for helpful information on:

COVID-19 general information and updates

Health care eligibility and enrollment

VA benefits, such as disability, compensation and pension, a coffin, education programs, caregiver support, insurance, home loans, and burial headstones and markers, among others

The nearest VA medical centers, benefits offices, or cemeteries to Veterans

Directory assistance and connection to all VA contact centers and VA Medical Centers

Technical support for VA.gov

Debt and payment options

Immediate transfer to the Veterans Crisis Line or the National Call Center for Homeless Veterans

Will I be able to speak to a live agent?

Yes

When you call 1-800-MyVA411 and press 0, you will reach a live agent for immediate assistance or connection to the right VA experts.

The VA Welcome Kit

A simplified guide to help you get the most out of your VA experience

Inside you will find an overview of VA benefits and services, important phone numbers and resources, and "Quick Start Guides" on specific programs, services, and topics.

Quick Start Guides

These handy "Quick Start Guides" will help you navigate your VA benefits and services, with checklists to keep you organized and on track to apply for them.

https:lnks.gdleyJhbGciOiJIUzl1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTEsInVyaSl6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTA0M DguMzg0NTA5NzEiLCJ1cmwiOiJodHRwczovL3d3dy52YS5nb3Yvd2VsY29tZS1raXQvIn0.Xy NGNTCewU1aN8dbArbNCzclZV iiaGCvb 2wGsERSU/s/499721206/br/101685616785-I

Apply for VA health care

Get started with mental health services

Get started with health services for women Veterans

Understanding community care

Accessing urgent care

Apply for a disability rating

Apply for education benefits

Apply for burial in a VA national cemetery and for memorial products

Understanding the modernized decision review process

Get started with services for Veterans ages 65+

Get started with Veteran state benefits and services

Get started with Vet Center services

Get started with caregiver benefits

Apply for survivor benefits

Explore VA.gov to learn about your benefits

VA is here for you.

1-800-MyVA411 (1-800-698-2411) is always the right number for information and assistance.

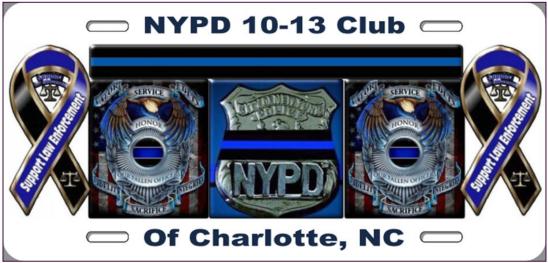
Or call directly:

CLUB MERCHANDISE

These license plates will be available for purchase at our monthly membership meetings.

\$10 per plate or \$20 for the 3 plate set.







NYPD NEWS

Member Self Service - webCOPS

We're excited to announce a new service for our members: WEBCOPS. This is a secure website to view your pension account and connect with us online.

Once you register on webCOPS, you'll be able to:

- Verify contact information
- Download and submit certain request forms
- Check your current account balance and beneficiary information (active MOS only)
- Send and receive secure messages

You can register on webCOPS right now by visiting https://www.webcops.org/ppfmss. See the Registration Instructions found here: (How to Create a webCOPS account)pdf

This is just the first version of webCOPS. In the future, we'll add more features so that you'll be able to do things like change beneficiary information and get pension estimates using an automated benefit estimate calculator. The Police Pension Fund will post new functionality (on the website and Facebook) as it becomes available. For now, please enjoy this early version.

If you need help or have questions, please contact our Call Center at (646) 905-5596

Police Pension Fund - Documents & Requests Center

The Documents and Requests center allows you to view documents and submit requests to the Fund. Available requests are available for download. Once downloaded and completed, you may upload and submit the request. Once the request has been uploaded, it will appear on the right-hand side of the screen. Once a request has been completed and processed, you will receive an email notification. Please allow 48 hours for changes to appear in the system.

You may download and upload or mail any request available below.

Department	Name of Request	
Safeguards	Financial Disclosure Questionnaire and Instructions (2018)	
Membership Services	Chapter 431 Tier 3 Cadet Buyback	
Safeguards	Financial Disclosure Questionnaire and Instructions (2019)	
Pension Payroll	Federal Income Tax Withholding Form (W4-P)	
Safeguards	Employment Certification (RSSL 212)	
Membership Services	Beneficiary Designation	
Membership Services	Chapter 646 Service Credit Purchase - Prior NYC or NYS Service	
Membership Services	Chapter 594 Child Care Buyback	
Pension Payroll	Change of Contact Information	
Loan Services	Change of Loan Repayment Amount (Tier 2)	
Legal	Change of Social Condition	
Membership Services	Chapter 552 Service Credit Purchase - Prior NYC or NYS Service	
Pension Payroll	MCU Deduction Request	
Membership Services	Member Contributions while on Military Leave	
Riddle Answer	They all can, a building can't jump	
Membership Services	Minor Beneficiary Custodian Designation	
Legal	Member Records / File Request	
Pension Payroll	Pension Award Letter Request	
Loan Services	Pension Loan Application (Tier 2)	
Membership Services	Pension Statement OnDemand Request	
Legal	Pension Valuation in Matrimonial Action Request	
Membership Services	RSSL 1000 - Military Service Credit Purchase	
Membership Services	Shortage Status Request (Tier 2)	
Pension Payroll	Start or Change Direct Deposit (EFT) Request	
Membership Services	Start or Stop 50% Additional Contributions (Tier 2)	
Membership Services	Start or Stop ITHP Waiver (Tier 2)	
Pension Payroll	Stop Direct Deposit (EFT) Request	
Membership Services	Supplemental Beneficiary Designation	
Legal	Third Party Authorization	
Calendar Preparation	WTC Notice of Participation	



2021-2022 Legislative Agenda

New York State Legislation	Senate #	Sponsor	Assembly #	Sponsor
1- Health Ins. Protection (Retirees) -Protects Benefits We earned upon Retirement	S5030-21	Lanza	A4203	Weprin
2- Veteran's Supplementation (Retirees) 1/4% per month up to 36 months (total 3%)	S5110-21	Brooks	A6468-21	Barrett
3-COLA Enhancement Bills		Gounardes	A-Pending	Abbate
**a) Reduces Eligibility age From 62 to 55 with 5 years' service	S-Pending	u	A-Pending	Abbate
**b) Five year additional (look- back) for older retirees	S6060-21	"	A-Pending	Abbate
**c) Increases the COLA from 50% to 100% of CPI (not to exceed 3%)	S60451-18	u	A-Pending	Abbate
**d) Raises the maximum CPI from 3% to 5%	S6030-21	u	A-Pending	Abbate
**e) Raises the Surviving Spouse COLA from 50% to 100%	S5631-21	Gounardes	A-Pending	Abbate
**f) Increases the CAP from \$18,000 to \$21,000	S 5835-20	Neil Breslin	K07413-20	Steck
4- Form Temporary Task Force	S268-21	Addabbo	A3716-21	Gunther
5- Extend VSF To All NYC Police, Firefighters and Correction	S5107	Sanders	A-Pending	

NYS SENATE & ASSEMBLY STATUS OF BILLS:

www.nysenate.gov www.nysassembly.gov/leg 1-800-342-9860

Member – Alliance of Public Retiree Organizations of New York Recognized by the Congress of the United States, the Legislature of the State of New York, and the New York City Council as the established union representing all retired NYC Police Officers

The NYPD ID Card Section has a new ID Card renewal form and procedure that must be followed when the National renews ID cards for out of State members.

The **New ID Card Renewal Form** can be found on page 31. The new form is also be available on the National 10-13 web site. https://www.nationalnycpd10-13.org/

The National gives out three \$1,000 scholarships each year. The winners will be announced at the National Convention that will be held from Sunday, September 12 to Tuesday, September 14.

See page 32 for the scholarship application and page 33 for further information about the convention.



The following 10-13 associations are chapters of the National NYCPD 10-13:

President Larry Carito

11445 E Via Linda, suite 2-183,

ARIZONA Scottsdale Arizona, 85259

PH: 917-604-2137

E-Mail: <u>Larry.carito@gmail.com</u> Website: www.Arizona10-13.org

President Harvey Katowitz

NYPD 10-13 CLUB OF CHARLOTTE 4701 Wyndfield Lane Charlotte, N.C. 28270 PH: 704-849-9234

E-mail: hkatowitz@windstream.net Website: www.charlotte10-13.com

President John Briganti

101 Gedney Street, Apt. 2D, HUDSON VALLEY Nyack, New York 10960. 10-13 Cell Phone: 386-871-5941

Email: Johnny@Briganti.org

Website: www.hudsonvalley1013.com

President Salvatore V. Pepitone

168 Watson Road JERSEY SHORE Fanwood, N.J. 07023-0536

10-13 Phone: 516-375-0536

Email: salvatorepepitone@comcast.net Website: www.jerseyshore10-13.com

President Michael Fanning

44 Shore Line Drive

MYRTLE BEACH Pawleys Island, S.C. 29585

10-13 PH: 843-241-7128

E-mail: hntsgt@gmail.com
Website: MYR1013.com

President: Scott Hassler

Fort Mill, S.C.10-13 Club 1069 Angelica Lane

FORT MILLS SC Tegacay, S.C. 29708 Ph #: (516) 965-9015

10-13 Email address: fortmill10-13club@hotmail.com

Website: www.FortMill10-13Club.com

President Juan (John) Adams

2261 Long Pond Road Long Pond PA ,18334. PH: 570-620-6913

Email: <u>jadams067@gmail.com</u> Website: <u>www.nepa1013.com</u>

President Marty Syken

712 El-Vergel Lane

NORTHEAST FLORIDA St. Augustine, Florida 32880 10-13 Cell Phone: 904-461-7381

NE PA NYPD

10-13

RALEIGH NC

10-13

VILLAGES

10-13

WILMINGTON NC

10-13

VERRAZANO

10-13

Cell Phone: 904-461-7381 Email: martins0004@yahoo.com Website: https://www.nefl1013.com

President Robert Young

148 Tobacco Road Pittsboro, NC 27312 PH: 919 604 5188

Email: nypd1013raleigh@gmail.com Website: www.raleigh1013.com

President Charlie Monahan

NYPD 1013 PO Box 654

Wildwood FI 34785 PH: 352 205 8646

PH: 352 205 8646

Email: CMM0138@comcast.net
Website: www.villagesnypd10-13.org

President Chuck McLiverty

6224 Sweet Gum Drive Wilmington NC 28409-6201

Email: ret2ncbeach@gmail.com Cell Phone- 845-598-7967

President Chris Piazza

NYCPD Verrazano 10-13 Association, Inc.

P.O. Box 061725

Staten Island, New York 10306

Ph#: (718) 675-9414

email: Skip4255@gmail.com website: www.vz1013.com

Medicare Part B Reimbusement Form: https://www.nationalnycpd10-13.org/forms/Medicare Part B .pdf

Medicare Part B IRMAA Reimbursement Form: https://www.nationalnycpd10-13.org/forms/irmaa-form-2015-2017.pdf

New NYPD ID Card Renewal Form (updated 2019) and NYPD Retiree Application: https://www.nationalnycpd10-13.org/forms/NYPD Renewal Retiree Application ID Card 2019.docx

CCW SAFE Nationwide Gun Protection Coverage: https://www.nationalnycpd10-13.org/forms/CCW.pdf

WTC Notice of Participation: https://www.nationalnycpd10-13.org/forms/WTCNoticeofParticipation withcoverletter 201609.pdf

WTC HEALTH PROGRAM APPLICATION: https://www.nationalnycpd10-13.org/forms/WTC Application 2019.pdf



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL

For those members that reside locally, the ID Card Section (646-610-5150) is now on 2nd floor at 1PP, opposite the Operations Unit.

They will only renew a retiree ID card that has less than 3 months before expiration date or already expired

Please do not go at the end of month due to numerous active MOS retiring and it is very crowded.

Using the above number, call beforehand to make sure there is no promotion on the day you are going because it can get crowded and active will have priority.

For those out of state members, please follow the instructions when mailing in ID cards. I have received ID cards mailed to me using regular first-class mail. The issue with this is that it is not tracked and, therefore, not guaranteed that I will receive it. The Priority Mail procedure provides a tracking number so that the ID card can be accounted for throughout the entire mailing process.

If your ID card is lost or stolen, you must make a police report with your local precinct or police department for lost or stolen property and a copy of the report must accompany the ID card application. **The application will not be processed without a report.**

The NYPD card section uses the photo that is in their system since November of 2002. If your ID card was issued prior to this period, you will have to appear at the ID Card Section in person to take a new photo. You cannot send in a passport photo or a jpeg file photo to update the picture.

ONLY cards issued after November 1, 2002, can be renewed this way. In all other circumstances, members will have to personally visit 1 P.P.

Regarding HR218/LEOSA qualifications: If your ID card does not have an expiration date, it does qualify as a valid ID card under the provisions of the laws. Unless you want to get a current photo on your ID card, you are not required to do so in order to satisfy the qualification. Also remember that some police departments in North Carolina that do the qualifications will require a current ID card so make sure that you check your expiration dates.

A completed PD form **MUST** accompany the card. The form can be downloaded from the National website; https://www.nationalnycpd10-13.org/

Additionally, ID card expiration dates will be increased from 5 to 8 years.

If your card has no expiration date, you do not need to have a new card issued. Your card is perpetually current. Keep it.

THE NATIONAL IS AUTHORIZED TO DELIVER MEMBERS CARDS TO 1 P.P. AND RETURN SAME TO THE MEMBER.

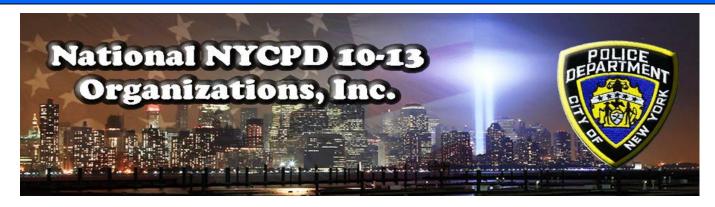
To insure security in the transfer of cards to and from our members the following procedure **MUST** be adhered to:

Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT**. The postage is \$7.95.

Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.75 made out to National NYCPD 10-13 Org.(to cover the cost of priority mail return of your new card).

Address package to: Frank Martarella 272 Durant Avenue Staten Island N.Y. 10306

You can contact me at cicheech@aol.com or call (718) 637-1684.



NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL

Please allow for up to a 30 day turnaround time.
Please, do not deviate from the above instructions.
This National service is available only to dues paid National NYCPD 10-13 chapter members.

F.A.Q.

My ID Card was issued before November 2002. Why can't I have it renewed via proxy?

Prior to November 1, 2002 cards were not digital. Consequently the photo cannot be reproduced.

My card has no expiration date. Do I need to have a new card issued?

Definitely not. If you have no expiration date your card is perpetually current. Keep it.

***** Please note: To make things easier for Frank Martarella, our Club will be collecting ID cards quarterly in January, Apr., July & October and mailing them to him. The club will also pay for the postage. Riddle answer. Yesterday, Today, and Tomorrow.

There is a new procedure for pre-merger Transit and Housing Police retirees.

The below information was received in an email from the NYCPD Transit Bureau Personnel Unit and has been verified.

Renewal of Transit ID card that is expired or nearing expiration.

For the retirees that live out of state, they can email a copy of their driver's license and id card and in the body of the email they can put their name, address and a phone number where they can be reached. We run a background check to make sure no one is wanted (you'd be surprised).

Also they need to attach a digital photo of themselves from the waist up in front of a neutral colored wall (please no hats or sunglasses).

We need a digital photo, not a photo of a photo, to put on a new id card that we mail certified.

Please tell your members they can call the Personnel Unit at 1-718-610-4660 and we will be more than happy to walk them thru the process.

Be well and keep collecting those retirement checks.

PO Georges Bazile

New York City Police Department Transit Bureau Personnel Unit 130 Livingston Street, 3rd Floor Brooklyn NY 11201 718-610-4660

718-610-4555 Fax

Email: tbhqpersonnel@nypd.org

This procedure only applies to pre-merger Transit and Housing ID cards which works on a different system than the NYPD ID Card Section.



PERSONNEL ORDERS DIVISION

Retiree/Non-Member Identification Card Worksheet PB Revised 12/8/2020

PLEASE PRINT CLEARLY			
Please Indicate: New Applicant Lost ID Card Renewal, Card #			
Last Name: MI: MI:			
Date of Birth: Phone Number: () -			
Social Security Number: Gender:			
Home Address:Apt			
City: State: Zip Code:			
RETIREE INFORMATION ONLY			
Rank: Retirement Date:/			
Tax # Shield #			
I certify that the information I provided on this worksheet and on any supporting documentation is true and complete. If I am applying for a retiree identification card, I further certify that since my retirement date, I have not been convicted of a crime.			
Signature Date			
Signature Date			
FOR OFFICE USE ONLY			
Member Processing Request: Tax #			
Case # Firearms Code: New ID Card #			
Approved			
Disapproved Authorizing Supervisor Rank/Name Signature			
(Authorizing Supervisor is to ensure there is a copy of newly issued Identification Card attached to this worksheet)			
AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD			

Jame:	Signature:
-------	------------

VILLA ROMA RESORT HOTEL 356 VILLA ROMA ROAD CALICOON, NEW YORK 12723 1-800-727-8455 WELCOMES

THE NATIONAL NYCPD 10-13 ORGS., INC.
32st ANNUAL CONVENTION
SUNDAY, SEPTEMBER 12th - TUESDAY, SEPTEMBER 14th, 2021

Your Rates Include:

Fine Italian/American Cuisine, served in a private, 10-13 Dining Room-3meals daily Complimentary 10-13 Hospitality Room Sunday-Tuesday
Hero Sandwiches and Refreshments upon arrival Sunday
Cocktail Party prior to Monday Dinner
Dinner with Red & White wines Sunday & Monday Night
Nightly Entertainment, Theater shows & dancing to DJ in Lounge

Entertainment, Theater shows & dancing to DJ in Loung Free Shuttle to Casino Sunday night

ree Shuttle to Casino Sunday night
Door Prizes, 50/50 Raffles

Golf on Premises-nominal fee, cart included Indoor/Outdoor Heated Pools & Jacuzzi

Spa Facilities offering Massage & Pampering Treatments (fee)
Gym Area, Tennis, Volleyball, 8 Regulation Bowling Lanes (nominal fee)
Morning/Afternoon Movies Fishing & More!
See Villa Roma Information Summary for all activities.

RATES & ACCOMMODATIONS

WEEKEND PACKAGE RATES ARE PER PERSON, PER NIGHT

Double Occupancy-Standard Rooms, \$157.13, Single, \$220.95 Double Occupancy-1 Bedroom Suite, \$169.89, Single, \$240.84 *Children: under 3 yrs., NO CHARGE, 4-10, \$87.06 per child, per night

Children: 11-17 yrs., \$114.69 per night, per child.

*Children's Rates only VALID with 1 full priced adult in room.

*The above rates include 15% Resort Fee, Local NYS Tax & Tips A \$150.00 deposit, per room is required. Make check payable to:

Villa Roma Resort Hotel

Mail To:

Villa Roma Resort Hotel 356 Villa Roma Road Calicoon, NY 12723 OR Call 1-800-727-8455 for Reservations

For further information contact: Convention Chair, Frank Martarella, 1-718-667-7241 or Co-Chair John Briganti, 1-386-871-5941
Friends & Relatives Welcome

Please fill-out & detach form below and send with your deposit(s)

National NYCPD 10-13 Organizations, Inc., September 12th-September 14th, 2021				
Name(s)	# of Adults	Children		
Address	Phone/Email			
City/State/Zip	Credit Card Name & #			

https://www.nationalnycpd10-13.org/villa_roma/Villa-Roma-Brochure.pdf

NATIONAL NYCPD 10-13 ORGANIZATIONS, INC.

College Scholarship Application 2020 - 2021

Sponsor's Name:			_
Address:			
City:	State:	Zip:	_
Phone #:	E-Mail: _		
National 10-13 Chapter:			
Applicant's Name:			
Relationship to Sponsor:			
Address:			
City:	State:	Zip:	
Phone #:	E-Mail:		
Applicant's High School:			_
College Attending:			
Address:			
City:	State:	Zip:	

<u>Please Note</u>: Applicant must be entering 1st year of college. Only one scholarship will be awarded per sponsor, per applicant.

Mail completed application and College Letter of Acceptance to Committee Chairman, Richard Molloy, 52 Champ Avenue, Pearl River, New York 10965.

Member - Alliance of Public Retiree Organizations of New York Recognized by the Congress of the United States, the Legislature of the State of New York



THE BEST FOR THE BEST

NYPD 10-13 PLANS https://ccwsafe.com/page/10-13

The CCW Safe NYCPD 10-13 Plus Plan covers members for any criminal, civil or administrative legal action stemming from a self-defense incident (for OFF-DUTY incidents only). This plan is non-transferrable. The Primary member must either carry under HR218 for Law Enforcement members or have a concealed carry permit. LEOSA annual status and All permits must remain valid. Will need to submit proof to verify eligibility for this plan.

The Primary member will be covered for all defense costs with no caps or limits for criminal, civil and administrative cases regarding legal use of force responses to life threatening attacks where covered under HR218, where your permits are honored or on premises in which possession of a firearm is not illegal (all legal weapons covered).

No additional discounts codes shall be applied to this special price plan and annual payments only. Remember CCW Safe is a "Legal Service Plan" and is not an "Insurance Company." No policies are sold in the member's name in association with plans that have civil liability coverage benefits. Members are beneficiaries of the coverage of CCW Safe who is the insured.



\$134ANNUALLY

24-hour emergency hotline patched through to attorney
Critical Response Team on site for all deadly force
Appeals/Mistrials/Retrials
\$500,000 bail coverage
Vetting of hired Attorneys by National Trial Counsel
No caps on Attorney Retainer/fees
No caps on Investigators costs/fees
No caps on Expert Witnesses expenses
All trial fees and cost mentioned above covered up front
Firearm Replacement during trial
Spouse and children under 18 covered in home only
Up to \$250 a day work loss while in criminal or civil trial
up to 10 sessions (\$150/session) for a licensed counselor
\$3k crime scene clean-up (home)
Criminal Record expungements



\$335 ANNUALLY



Below are summaries to news articles that appeared recently about 9/11 Health and Compensation Issues. For entire article go to: https://www.911healthwatch.org/category/news/

WORLD TRADE CENTER EARLY RESPONDERS HAVE INCREASED HEPATIC STEATOSIS

Healio | July 30, 2021

Responders who had more intense exposure to the site had a higher likelihood of having an excessive accumulation of fat in their livers than responders who arrived at the site later

ADVOCATES HOPE BUILDING WORKERS TAKE NOTE OF 9/11 VICTIM COMPENSATION FUND DEADLINE

Spectrum News NY1 | July 30, 2021

This week's deadline doesn't apply to everyone, but includes people who were certified by the World Trade Center Health Program for a 9/11 related physical illness before July 29, 2019.

WHEN ARE THE 9/11 VICTIM COMPENSATION FUND DEADLINES?

Wall Street Journal | July 30, 2021

The deadline to register is July 29 for certain individuals. Funds for all current and future eligible claims will run until 2090.

VICTIM-COMP DEADLINE FOR SOME 9/11 RESPONDERS AND SURVIVORS

The Chief-Leader | July 29, 2021

Registration preserves the right to file a claim in the future, waives no legal rights, and does not obligate you to file a claim.

FEDERAL AGENCY THAT OVERSEES 9/11 HEALTH PROGRAM WARNS LAW FIRMS NOT TO ENGAGE IN FRAUD

NY Daily News | July 28, 2021

Numerous applications for those eligible for health care and compensation appear to have been filed without proper authorization or knowledge by the client.

9/11 Health Watch c/o NYS AFL-CIO 100 South Swan Street Albany, NY 12210 United States

LINE ORGANIZATIONS



The next CEA Meeting will be held at 1000 hours on Wednesday, September 1st at Villa Barone Manor 737 Throgs Neck Expwy, Bronx NY 10465



UPCOMING LBA MEETINGS / EVENTS:

- The next LBA Board and Delegate Meeting will be held on ?????? This meeting will most likely be conducted via a ZOOM Conference. John Beattie will send out an e-mail confirming the modality (ZOOM or in person) and time of the meeting.
- Wednesday, August 25th: LBA Barbecue at the Staten Island Marine Corps League.
- September: LBA Golf Outing and Delegate Meeting
- September: If conditions permit, we are attempting to schedule the "Lil Lieus at the Zoo" at the Bronx Zoo in September. We will give the membership as much advance notice as possible if and when we will be having this (one of the most popular) family oriented event.

THE LBA IS ON TWITTER: The Lieutenants Benevolent Association is now on Twitter. If you are not on Twitter, simply go to the App Store on your phone and download the app, create an account, and follow us at @LBANYPD. I want to thank LBA Recording Secretary Chris Cantelmi for monitoring and administering the LBA Twitter account. Chris has invested, and continues to invest, a substantial amount of time and effort in ensuring that the information posted by the LBA on Twitter is verified and accurate. Chris' efforts help maintain the integrity and credibility of what we post. Please feel free to send any ideas about postings to Chris, at CCantelmi@NYPD-LBA.org. We will continue to inform our members of topical matters by e-mail in addition to posting contemporaneous comments on Twitter. Please make sure to follow us on Twitter.



SBA AND PRESIDENT ED MULLINS REMAIN STEADFAST AMID THREATS OF SUSPENSION AND TERMINATION New York – Yesterday, in the United States District Court for the Southern District of New York, attorneys for the SBA and President-Ed Mullins sought a preliminary and permanent injunction to stop the unconstitutional efforts by the NYPD and CCRB to retaliate against him and silence him for statements he made while acting in his capacity as SBA President.

Unfortunately, the Court decided that the case was not ripe for intervention and as a result, President Mullins will be tried on the Fourth Floor at One Police Plaza next week. In our opinion, the outcome of the trial is predetermined. The NYPD and CCRB have filed disciplinary charges against President Mullins and have repeatedly interrogated him as a result of his constitutionally protected speech. They have also threatened President Mullins with suspension and termination. The City, through the NYPD and CCRB, is conducting this sham proceeding in an effort to abridge President Mullins' right to freedom of speech under the First Amendment, to intimidate him and silence his advocacy for law enforcement and the SBA, and to save political face from their own innumerable failings and shortcomings.

The City's charges against President Mullins are an unprecedented and misguided attempt to inhibit and silence the SBA, and President Mullins, its duly elected president, from speaking about matters of public concern in his capacity as a union leader. This is a blatant violation of President Mullins' First Amendment rights and a direct affront to his duties to advocate on behalf of the thousands of active and retired men and women of the SBA. The City's attempts to suppress President Mullins' political speech, which is protected by the First Amendment, is a reckless and retaliatory tactic intended to shield City leaders from political criticism and accountability. Rest assured that the SBA and President Mullins remain steadfast in their duties and their commitment to the men and women of the SBA and in standing up for the rights and interests of law enforcement in New York City and across the Country. ###

LINE ORGANIZATIONS

EDWARD D. MULLINS
PRESIDENT

VINCENT J. VALLELONG
VICE PRESIDENT



SERGEANTS BENEVOLENT ASSOCIATION

35 WORTH STREET, NYC 10013-2935



SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK 35 Worth Street, New York, NY 10013 212.226.2180 FAX 212.431.4280 www.sbanyc.org

Edward D. Mullins President

Vincent J. Vallelong Vice President

Paul Capotosto Treasurer

Michael Peruggia Recording Secretary

Anthony Borelli Financial Secretary

Vincent Guida Health & Welfare Secretary

Edmund Small City-Wide Secretary Dear Fellow Sergeant,

Today, in the United States District Court for the Southern District of New York, attorneys for the SBA and President Ed Mullins sought a preliminary and permanent injunction to stop the unconstitutional efforts by the NYPD and CCRB to retaliate against him and silence him for statements he made while acting in his capacity as SBA President.

Unfortunately, the Court decided that the case was not ripe for intervention and as a result, President Mullins will be tried on the Fourth Floor at One Police Plaza next week. In our opinion, the outcome of the trial is predetermined. The NYPD and CCRB have filed disciplinary charges against President Mullins and have repeatedly interrogated him as a result of his constitutionally protected speech. They have also threatened President Mullins with suspension and termination. The City, through the NYPD and CCRB, is conducting this sham proceeding in an effort to abridge President Mullins' right to freedom of speech under the First Amendment, to intimidate him and silence his advocacy for law enforcement and the SBA, and to save political face from their own innumerable failings and shortcomings.

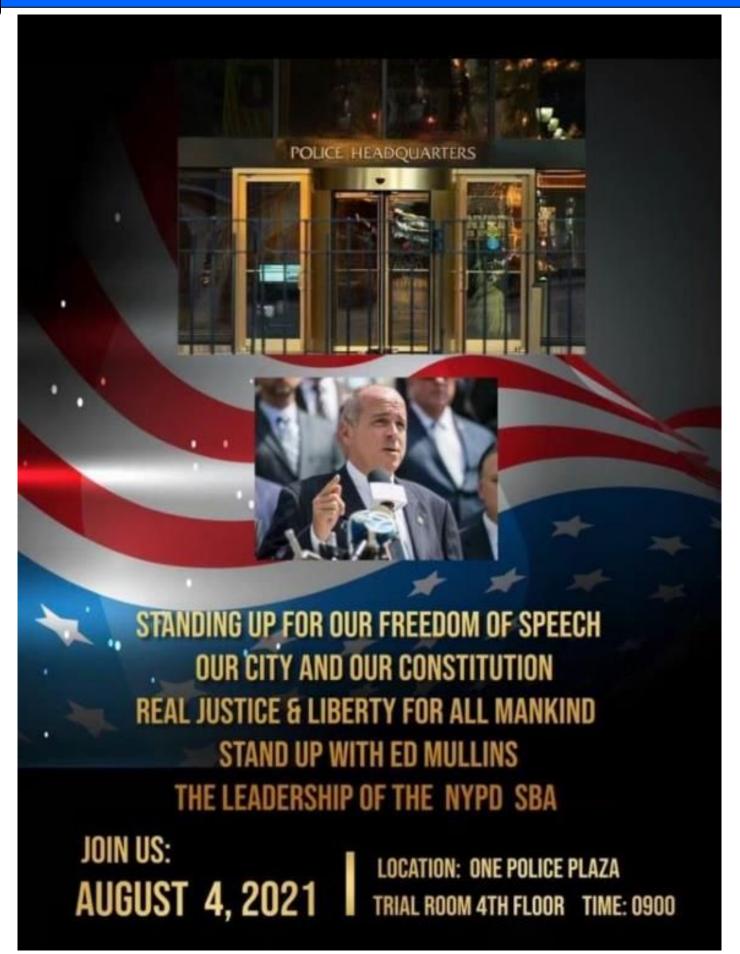
The City's charges against President Mullins are an unprecedented and misguided attempt to inhibit and silence the SBA, and President Mullins, its duly elected president, from speaking about matters of public concern in his capacity as a union leader. This is a blatant violation of President Mullins' First Amendment rights and a direct affront to his duties to advocate on behalf the thousands of active and retired men and women of the SBA.

The City's attempts to suppress President Mullins' political speech, which is protected by the First Amendment, is a reckless and retaliatory tactic intended to shield City leaders from political criticism and accountability.

Rest assured that the SBA and President Mullins remain steadfast in their duties and their commitment to the men and women of the SBA and in standing up for the rights and interests of law enforcement in New York City and across the Country.

Fraternally,

Ed Mullins President Sergeants Benevolent Association





The DEA Now Has Its Own App

If you have an Apple iPhone iOS, go to your Apple App store and search DEA NYPD to download.

If you have an Android phone, go to your Google store and search DEA NYPD to download.

To gain access to the App, you need to enter your DEA website login information, including email address and password.

If you've never logged onto the DEA website at www.nycdetectives.org before, you have to do so and create your own login. Everything that is listed on the DEA website is listed on our DEA App, designed for easy viewing on a smaller screen. If you have any problems logging in, go to the DEA website and choose "General Login Support" on the drop-down menu under Website Support.

Don't miss this specially designed application created so that our members can always access DEA information any time of day or night.

Important Information for Retirees Who Did Not Get Their Full Medicare Part B Reimbursement

If you retired prior to 2016, you may not have received the full amount for your Medicare Part B reimbursement. If so, you will have to fill out the "differential form" each year.

Why is it necessary to fill out the Medicare Part B Differential Form every year?

For Retirees whose Medicare Part B effective date is prior to 2016, the amount may change, because of how much a Retiree pays for his or her premiums. It could be an amount in addition to the base amount of between \$1 to \$26.50 per month (\$12 to \$318 per annum) per each individual. Therefore, the Medicare Part B Differential Form is required so that the Office of Labor Relations Health Benefits Program processes the differential amount.

Please see the link below for additional Medicare Part B differential information, including a video:

https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page

Please submit forms and documents to the Employee Health Benefits Program via the following e-mail address:

NYCRetireesHBP@emblemhealth.com

Please click on the link below for the Medicare Part B Differential Form for 2019 (Retirees Medicare Part B effective date prior to 2016):

https://nycdetectives.us17.list-manage.com/track/click?u=1f70b0b5e7a8a3811d40cdba7&id=231fb92303&e=f6a4dac7d5



BENEFITS DEA HEALTH BENEFITS FUND RETIRED MEMBERS

https://www.nycdetectives.org/wp-content/uploads/2017/12/DEA-Retiree-Brochure-2017.pdf

DENTAL DENTAL PANEL PROGRAM

- No annual or lifetime maximum
- No out-of-pocket costs; with exception of a \$50.00 co-pay for prosthetics

FEE SCHEDULE (REIMBURSEMENT) PROGRAM

- No annual maximum
- \$2,000 lifetime maximum for periodontal surgery

ORTHODONTIC BENEFIT

- Provided via fee schedule program
- \$1,450 lifetime maximum per eligible benefit

PRESCRIPTION DRUG

- \$11,000 annual maximum per family
- No lifetime maximum
- Co-payments
 - 1. Generic \$10 or less (not to exceed cost of medication)
 - 2. Brand 30% plus cost of difference between brand & generic (if available)
 - Psychotropic & Asthma drugs 45% co-pay
- Mandatory generic program
- Retail & Mail order option Mail order offers a 90 day supply with applicable co-pays. \$50.00 per individual /\$150 per family, annual deductible for brand name prescription

OPTICAL PANEL PROGRAM DAVIS VISION & VISION SCREENING

- Member & covered dependents entitled to an eye exam & eye glasses or contact lenses annually co-pays may apply to exams/frames
- Co-Payments required for optional services i.e. scratch resisting, antireflective coatings, etc

LASER VISION SERVICES

Discount program provided through Davis Vision network

HEARING AID

• \$500 maximum per ear every 4 years for member & covered dependents

CATASTROPHIC COVERAGE

- For members who participate in City's GHI-CBP plan
- Self-insured by the Fund
- \$250,000 lifetime maximum per family
- Pays 100% of eligible expenses (medical considered reasonable & customary by GHI) after
- \$4,000 deductible per family unit
- Refund \$3,000 of deductible per calendar year, once \$4,000 is satisfied

DURABLE MEDICAL EQUIPMENT & PRIVATE DUTY NURSING

- Provides a rider to members & covered dependents enrolled in City's HIP plan
- Provides durable medical equipment & private duty nursing
- After the first 72 hours of private duty care, pays for usual & customary charges
- No annual deductible for covered appliance

FULL BODY SCAN DISCOUNT BENEFIT

- Provides full body scan screening through Inner Imaging, P.C., for a discounted fee of \$375
- Dependents have a discounted rate of \$375

DEATH BENEFIT TERM LIFE PROVIDED BY THE DEA

• \$2,000 for members who retired (between 1/1/79 to 8/31/83 from the NYPD)

GHI & HIP/VIP CO-PAY REFUND

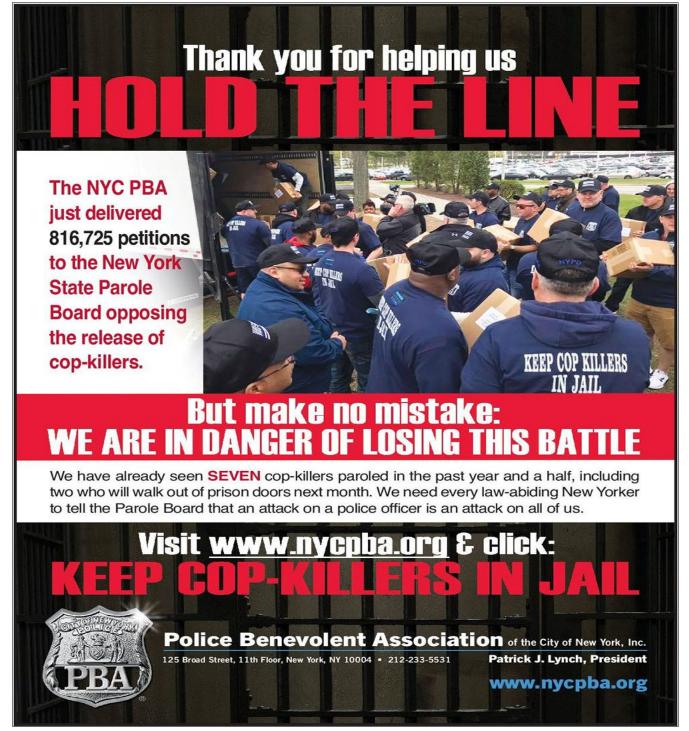
• \$5.00 Refund on co-pays for physician office visits, for members of GHI-CBP and HIP/VIP. Up to 15 office visits per year per family. Certain exclusions apply.

39



Keep Cop-Killers in Jail

In multimedia ad campaigns launched last May the PBA is thanked every New Yorker who helped us deliver over 800,000 petitions against the parole of cop-killers to the Parole Board in Albany. The PBA is encouraging the public to keep up the support by using the Keep Cop-Killers In Jail" tool on this website.





Dear PBA Retiree,

I am writing to update you on an important issue involving the city's health-care coverage for Medicare-eligible retirees.

As you may be aware, the Municipal Labor Committee, an umbrella organization comprised of unions representing city employees, voted on July 14 to adopt a customized group Medicare Advantage Plan for NYC retirees, which would the replace the current Senior Care plan that provides additional medical coverage (Medigap) to Medicare-eligible retirees.

The PBA did not participate in this vote. On June 7, well in advance of the vote, the PBA sent a letter to City Labor Commissioner Renee Campion advising that the PBA has not consented to health benefit changes for our retired members, and we object to any retired members being placed into a Medicare Advantage plan unless or until an agreement to do so is reached through collective bargaining.

Our letter to Commissioner Campion reiterates our long-standing objections to the MLC's purported attempts to bargain with the City over health benefits and other matters on behalf of all city employees. Over the years, the PBA has consistently refused to surrender our bargaining certificate to the MLC or any other group.

In this instance, the Medicare Advantage plan proposal arises from a 2018 health-care savings agreement between the City and MLC, which was adopted by many individual unions as part of their overall contract settlements in the most recent bargaining round.

Since the PBA has not adopted the terms of the 2018 health-care savings agreement in collective bargaining, we have filed a Step III grievance with the Office of Collective Bargaining objecting to the application of any of the agreement's health benefit changes to our members. That grievance is awaiting arbitration.

As you are no doubt aware, the PBA is also awaiting interest arbitration for the 2017-2019 bargaining round. The City's demands to the arbitration panel include a proposal for PBA retirees to be placed in a Medicare Advantage plan. Arbitration hearings are set to begin this fall.

The City has not yet indicated whether it will attempt to unilaterally impose the Medicare Advantage plan on PBA retirees when it goes into effect on January 1, 2022. Nevertheless, as the details of the MLC-adopted Medicare Advantage plan may be relevant to our upcoming arbitration proceeding, we are providing the enclosed information so that you will fully understand the changes the City is contemplating.

The enclosed information was produced by the City of New York and MLC regarding the Medicare Advantage Plan the City wants the PBA to voluntarily accept or would like to submit to the PERB arbitration panel for decision. The PBA has not agreed to this new plan and is challenging the City's submission of this proposal to arbitration. This information is being provided for information purposes only.

(The enclosed information was included on pages 19 & 20 of this newsletter).

As always, we will continue to update you on any significant developments with this issue going forward.

Fraternally,

Patrick J. Lynch President

Links to Police Line and Fraternal Organization websites

http://www.nycpba.org/policelinks.html



http://www.nycdetectives.org/



https://members.sbanyc.org/



http://www.nypd-lba.org/



http://www.nypdcea.org/



http://nypdpea.com/



http://www.poppainc.com/













www.nypdpolicesquareclub.org/ http://www.nypdemeralds.com/ http://www.nypdcolumbia.org/ http://www.nypdshomrim.org/ http://ww2.nypdpulaskiassoc.org/ http://nypdsteuben.org/

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

Name	Address/Phone	Specialty/Practice
SINGH, PRADEEP MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology, Internal Medicine
MORI, NARESH A MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 802-0090	Cardiology
PATEL, VASANT B MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology
LIMBANOVNOS, GEORGE A DC	8019 ARDREY KELL RD CHARLOTTE NC 28277 (704) 321-0656	Chiropractic
HEWETSON, DONALD J DC	1120 EBENEZER AVENUE EXT ROCK HILL SC 29732 (803) 328-2800	Chiropractic
WHITE, CURT L DC	122 GATEWAY BLVD STE 100 MOORESVILLE NC 28117 (704) 799-1416	Chiropractic
MCLEOD, TONYA S MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
ROSENZWEIG, LAURA B MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
MCELGUNN, PATRICK S MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology
PORTER, JOSHUA G MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
KLINE, LAURA M MD See Other Locations	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Dermatology
BERGAMO, BETHANY M MD	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Dermatology
JOHNSON, CHARLES S MD	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Dermatology
OLIARO, JERRY P DO	2525 COURT DR GASTONIA NC 28054 (704) 834-2662	Emergency Medicine
BAUER, STEVEN R DO Ballantyne Medical Associates	15640 DON LOCHMAN LN STE A CHARLOTTE NC 28277 (704) 540-1640	Family Practice
BAUER, STEVEN R DO Ballantyne Medical Associates	16928 Lancaster Hwy, Charlotte, NC CHARLOTTE NC 28277 (704)817-8273	Family Practice Walk-in Emergency
EMERY JR, HENRY R JR MD	1928 WEDDINGTON RD MATTHEWS NC 28104 (704) 844-0505	Family Practice
LADD-SNIVELY, SUSAN E MD	1013 CHESTNUT LN STE 110 MATTHEWS NC 28104 (704) 585-8255	Family Practice

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

INTERIM MANAGEMENT	141 PROVIDENCE RD CHARLOTTE NC 28236 (704) 372-8230	Home Care
HEALTH @ HOME CMC	4701 HEDGEMORE DR ST 300 CHARLOTTE NC 28209 (704) 512-6438	Home Care
KWAKU, HANS M MD	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
EVIVIE, PATRICK E MD	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
LE, STACY C MD Seeing Current Patients Only	13220 ROSEDALE HILL AVE HUNTERSVILLE NC 28078 (704) 766-0320	Internal Medicine
AFULUKWE, IFEDIORA F MD	209 S COLLEGE ST HEATH SPRINGS SC 29058 (803) 273-4018	Internal Medicine, Pulmonary Diseases
SHUSTER, SARAH OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
FARREN, KRISTEN OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
PIRKO, CARYN OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
CADENA, AMANDA OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
BUDAY, ALEXA OTR	2675 COURT DR GASTONIA NC 28054 (704) 824-7800	Occupational Therapy
THURLOW, AMANDA OTR	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
ADAMS, DONNA M OTR	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
BLAKE, CHRISTINE OTR	518 N GENERALS BLVD STE D LINCOLNTON NC 28092 (704) 748-0616	Occupational Therapy
TAUB, NEAL S MD	3535 RANDOLPH RD STE 208 CHARLOTTE NC 28211 (704) 442-9805	Pain Management, Physical Medicine & Rehabilitation
ORAZULIKE, EBELE G MD	342 PATRICIA LN STE 105 FORT MILL SC 29708 (803) 520-9380	Pediatrics
NORTHLAKE CHILDRENS ASSOCIATES JAMES, MARY MARGARET M MD	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics
NORTHLAKE CHILDRENS ASSOCIATES GOODWIN, MAJE D MD	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117 (704) 663-5240	Pediatrics
	42	

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

MILLER, STACI L PT	5113 PIPER STATION DR STE 202 CHARLOTTE NC 28277 (980) 224-8191	Physical Therapy
GRENDA, MICHAEL J PT	13655 PROVIDENCE RD MATTHEWS NC 28104 (704) 246-7050	Physical Therapy
WOODWORTH, STEPHANIE PT See Other Locations	8814 RACHEL FREEMAN WAY STE 103 CHARLOTTE NC 28278 (704) 295-4121	Physical Therapy
PADGETT, LAUREN PT	8326 PINE CIR STE 404 CHARLOTTE NC 28215 (704) 751-0532	Physical Therapy
PLATNER, KELSEY L PT	8326 PINE CIR STE 404 CHARLOTTE NC 28215 (704) 751-0532	Physical Therapy
TURBIAK, KRISTIN PT	7427 MATTHEWS MINT HILL RD STE 102-103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
LEGATIE, ARIANA M PT	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
BIVENS, EMMA P DPT	7427 MATTHEWS MINT HILL RD STE 103 MINT HILL NC 28227 (980) 729-6525	Physical Therapy
SIGMON, MARSHALL G PT	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
BRISKE, JAMIE L PT See Other Locations	231 MT HOLLY HUNTERSVILLE STE 140 CHARLOTTE NC 28214 (704) 954-8959	Physical Therapy
MORTON, ABBY PT	197 PIEDMONT BLVD STE 205 ROCK HILL SC 29732 (803) 639-8066	Physical Therapy
RACHH, BEENAL DPT	2675 COURT DR GASTONIA NC 28054 (704) 824-7800	Physical Therapy
DYBA, JENNIFER PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
FLANAGAN, DAVID L PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
LABRECQUE, JEFFREY PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
HOOGERHYDE, JORDAN PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy

Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 10/11/20

RAMSEY, MEREDITH P PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
BURGER, KALAH J PT	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Physical Therapy
MANTOOTH, GREGORY A MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Plastic Surgery
NESS, DANIEL T MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Plastic Surgery
EMERSON, ERIC T MD	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Plastic Surgery
TIMMONS, BENSON E IV MD	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Plastic Surgery
SWANK, GREGORY M MD	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Plastic Surgery
LIESMAN, ROBERT M DPM	2115 E 7TH ST STE 102 CHARLOTTE NC 28204 (704) 442-8433	Podiatric Surgery
AFULUKWE, IFEDIORA F MD	209 S COLLEGE ST HEATH SPRINGS SC 29058 (803) 273-4018	Internal Medicine, Pulmonary Diseases
ERB, DAVID R MD	1529 N LIMESTONE ST GAFFNEY SC 29340 (864) 487-9931	Pulmonary Diseases
DE LA CRUZ, LUIS I MD	1529 N LIMESTONE ST STE B GAFFNEY SC 29340 (864) 487-9931	Pulmonary Diseases
BOSCIA, JOSEPH A III MD	1005 THOMPSON BLVD UNION SC 29379	Pulmonary Diseases
FORD, PETER F MD	7800 PROVIDENCE RD STE 209 CHARLOTTE NC 28226 (704) 544-7535	Vascular Surgery, General Surgery
MINUTE CLINIC OF NORTH CAROLINA See Other Locations	4100 CARMEL ROAD CHARLOTTE NC 28226 (866) 389-2727	Urgent Care
MINUTE CLINIC OF NORTH CAROLINA See Other Locations	3310 SISKEY PARKWAY MATTHEEWS NC 28105 (866-389-2727	Urgent Care
MINUTE CLINIC OF SC LLC See Other Locations	1740 HIGHWAY 160 W FORT MILL SC 29708 (866) 389-2727	Urgent Care

(continued next page)

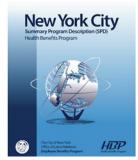
Emblem Health/GHI PARTICIPATING LABORTORIES UPDATED 10/11/20

EmblemHealth has contracts with laboratories to provide lab services for our members. Please use these network laboratories when requesting lab services for our members. If you do not have an account with any of our network laboratories, please establish one as needed by calling the applicable phone number(s) below.

LABORATORY NAME	PLANS COVERED	PHONE NUMBER	WEBSITE
ROUTINE CLINICAL LABORATORY	SERVICES		·
Quest Diagnostics, Inc.	All Plans	866-697-8378	questdiagnostics.com
CARDIOVASCULAR DISEASE	,		
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DERMATOPATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
DIALYSISTESTING	,	'	1
DaVita Labs	All Plans*	800-604-5227	davita.com
Spectra Laboratories	All Plans*	800-522-4662 or 800-433-3773	spectra-labs.com
ENDOCRINOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GASTROENTEROLOGY/PATHOLOGY	'		
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
GENE-BASED TESTING			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
HEMATOLOGY/ONCOLOGY/PATHOL	.OGY		
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
NEUROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
PAIN MANAGEMENT			1
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
	1	-1	1
UROLOGY/PATHOLOGY			
Quest Diagnostics, Inc.	All Plans*	866-697-8378	questdiagnostics.com
AmeriPath New York	All Plans*	866-393-7434	ameripath.com

^{*} All Plans: EmblemHealth Select Care, EmblemHealth EPO/PPO, EmblemHealth Medicare HMO/PPO, GHI HMO, HIP and Vytra HMO/ASO

Note: Physicians may use the lab and pathology group services affiliated with a participating hospital only when both the lab and pathology group also have a contract with EmblemHealth.



I continually receive inquiries from members who are unsure of what medical coverage they have through Emblem Health/GHI.

Thanks to Club Trustee Dennis Cirillo here is a link to the New York City Summary Program Description Health Benefits Program https://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf

The handbook contains information of all of the medical coverage provided to NYC employees and retirees covered by GHI Comprehensive Benefits Plan.

Additionally, many members are still unaware of the GHI Catastrophic Coverage provided by the Superior Officers Council, Sergeants Benevolent Association and the Detectives Endowment Association..

This benefit was established to assist members and eligible dependents to defray some of the non-covered medical and surgical expenses incurred for services rendered by non-participating or out-of-net-work providers and to provide coverage for catastrophic illness.

The below information is listed on their respective websites.

SOC

Members must incur out-of-pocket expenses of more than \$4000.00 per year. (Out-of-pocket expenses are those medical and hospital charges that are considered reasonable and customary by GHI and that are not reimbursed by either the City Health Plan or private insurers).

Members must produce a statement of services, explanation of benefits form and cancelled checks for expenses submitted. Reimbursement is based on a contract year (January - Dec.) 100% of GHI reasonable and customary charges based on the current profile.

The maximum lifetime benefit is 2 million dollars.

The SOC provides a self-funded \$1,000 direct reimbursement payable to the member after the member has submitted, qualified paperwork under the GHI Catastrophic Rider outlined above and the member still has a minimum of at least \$4,000.00 of out-of-pocket qualified. The exclusions and restrictions are the same as the requirement for the catastrophic coverage benefit.

For example you may have paid \$10,000 dollars out-of-pocket expenses, but GHI's payment schedule only deems the reasonable and customary payment for the services to be \$6,000 dollars. The Member pays the remaining \$4,000 dollars of the balance and may now be eligible to receive \$1,000 dollars from the SOC Catastrophic Benefit.

The first \$25,000 is covered for Private Duty Nursing care and thereafter 50% of the remainder with a lifetime cap of \$50,000 per person. The cap for in-hospital Mental Health charges is \$10,000 individual lifetime maximum.

SOC – After a \$4000 annual family deductible, GHI pays 100% of reasonable and customary charges based on a current profile with a maximum lifetime payment of \$250,000 per person.

Limitations: The first \$25,000 is covered for private duty nursing care and 50% thereafter of the remainder with a lifetime cap of \$50,000 per person. The cap for in hospital mental health charges is \$10,000 per person.

SBA—Eligibility

SBA members are eligible, as well as spouses/domestic partners and dependent children who are covered under a participating provider organization (PPO) or a point-of service (POS) plan presently being offered by the New York City Employee Health Benefits Program.

Definition of PPO and POS

Participating provider organization (PPO) indemnity plans offer the option to use either a network provider or an out-of-network provider for medical and hospital care. PPO plans contract with health care providers who agree to accept a negotiated payment from the health plan and predetermined co-payments from subscribers as payment in full for a schedule of medical services provided. When the subscriber uses a non-participating provider, the subscriber is subject to deductibles and/or a higher price schedule. GHI/CBP is an example of a PPO.

Point-of-service (POS) plans offer the freedom to use either a network provider or an out-of-network provider for medical and hospital care.

SBA GHI Catastrophic Coverage continued......

If the subscriber uses a network provider, health care delivery resembles that of a traditional HMO, with prepaid comprehensive coverage and little out-of-pocket costs for services.

When the subscriber uses an out-of-network provider, health care delivery resembles that of an indemnity insurance product, with less comprehensive coverage and subject to deductibles and coinsurance. HIP PRIME POS and U S. Health Care (QPOS) are POS plans.

The SBA H&W Fund catastrophic coverage plan does not cover subscribers of exclusive participating organizations (EPOs) because they do not provide any out of network benefits.

The catastrophic coverage benefit

The benefit pays up to 100 percent of reasonable and customary eligible expenses after a \$2,000 out-of-pocket annual deductible per person has been reached. Eligible out-of-pocket expenses are those SBA H&W Fund medical and hospital expense charges that are considered reasonable and customary by the basic City Health Plan and are not fully reimbursed by the City Health Plan or private group insurers.

Benefit limits and maximums

There is a lifetime maximum benefit of \$250,000 per covered person. Within this lifetime maximum are the following:

- (1) Mental health in-hospital care of \$10,000.
- (2) Required and approved private duty nursing is covered in full for the first unpaid \$25,000 and then at 50 percent for the remainder up to a lifetime maximum of \$50,000.

Services or charges not covered by the catastrophic benefit

In addition the benefit exclusions of the SBA H&W Fund, the catastrophic benefit does not cover outpatient psychiatric care and prescription drug charges. Ineligible charges such as experimental procedures or services not approved by the member's health plan are likewise not covered by this benefit. Medical, surgical and hospital charges incurred for services rendered by non-participating PPO providers or out-of-network POS providers must be approved by the member's health plan.

Submitting an SBA catastrophic benefit claim

Once you have reached the \$2,000 out-of-pocket, per-person annual deductible, obtain and submit the catastrophic claim benefit form to the Fund office for processing. Instructions are printed on the form.

https://private.sbanypd.nyc/wp-content/uploads/documents/benefits/catastrophic-coverage-benefit-claim-form.pdf

DEA—There are two parts to the DEA Catastrophic coverage. The first part is an extra rider that the DEA purchased through GHI. There is a \$4,000 deductible (retired members) per calendar year.

Claims for non-participating doctors are submitted through GHI for their basic allowance. Because GHI's payment schedule is so low the member always has an out of pocket expense. When the difference between what your doctor's charges and what GHI allows exceeds \$4,000 you may apply for the DEA catastrophic benefit.

For catastrophic medical expenses after your G.H.I. basic refund, the DEA requires an out-of-pocket deductible of \$4,000 per family per calendar year. When G.H.I. original Explanation of Benefit (EOB) statements are submitted to the DEA reflecting the deductible, we will refund \$3,000 of the \$4,000 deductible. All covered expenses i.e., those claims in which GHI has made some level of payment, after the deductible will be processed at a 100% reimbursement level not to exceed \$250,000 lifetime per family. This catastrophic medical benefit applies only to members enrolled in the GHI-CBP program offered through the City of New York Health Benefits office.

There is an additional benefit under the DEA Catastrophic Benefit Program for Retired Members who do not qualify for the Catastrophic benefit described above.

For members who have out of pocket expenses ranging between \$2,000 and \$4,000 in a calendar year, the DEA Health Benefits Fund will reimburse you the amount between \$2,000 and \$4,000. GHI Explanation of Benefits (EOB) statements will be required for submission to the DEA in order to obtain reimbursement. Please telephone the DEA Health Benefits Office at 212-587-9120 for an Annual GHI/DEA Refund Form.

https://www.nycdetectives.org/health-benefits/catastrophic-medical/



NYC Health Benefits Program

City Coverage for Medicare-Eligible Retirees

In order to maintain maximum health benefits, it is essential that you join Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) at your local Social Security Office as soon as you are eligible. If you do not join Medicare, you will lose whatever benefits Medicare would have provided.

Medicare Enrollment

You must notify the Health Benefits Program in writing immediately upon receipt of your, or your dependent's, Medicare card by completing the Medicare Part B Reimbursement Application: https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf

For retirees 65 and older Social Security has sent the IRMA letters indicating your Medicare part B deductions for 2019. When you receive your Medicare reimbursement check in the spring of 2020 you submit that letter, a copy of the 1099 from Social Security and the reimbursement form for any addition money that was withheld. You are also reimbursed for your spouse's Medicare deductions. If you have not filed in the past you can go back and file for up to 3 past years.

Medicare Part B Reimbursement

The City will reimburse retirees and their eligible dependents for Medicare Part B premiums paid, excluding any penalties. You must be receiving a City pension check and be enrolled as the contract holder for City health benefits in order to receive reimbursement for Part B premiums.

For most retirees, the refund is issued automatically by the Health Benefits Program. If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your reimbursement will be deposited directly into your bank account. This will be separate from your pension payment. If you don't have EFT or direct deposit, you will receive a check in the mail in June.

The reimbursement amount is based on the standard Medicare Part B premiums. If your Medicare Part B reimbursement amount was less than what you paid in Medicare Part B premiums, excluding penalties, you may be eligible for a Medicare Part B Differential reimbursement. To receive the differential reimbursement, please complete the Medicare Part B Differential Request form (below).

If you were eligible for Medicare Part B Reimbursement for prior years but did not enroll by providing a copy of your Medicare card, reimbursement is limited to the previous three (3) calendar years. To enroll, please complete the Medicare Part B Reimbursement Program Application.

Learn More about Medicare Part B Reimbursement

Medicare Part B Reimbursement Program Application

2019 Medicare Part B Reimbursement Differential Request Form

2018 Medicare Part B Reimbursement Differential Request Form

2017 Medicare Part B Reimbursement Differential Request Form

2019 Medicare Part B Premium Reimbursement ANSWERS TO FREQUENTLY ASKED QUESTIONS

The standard reimbursement amount for Calendar Year 2019 is \$109.00 per person, per month. For those newly enrolled in Medicare in 2019, currently, the standard amount is \$135.50. The reimbursements will be issued in Apr.. If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your Medicare Part B reimbursement will be deposited directly into your bank account. This will be a separate payment from your pension payment. If you don't have EFT or direct deposit, you will receive a check in the mail in Apr..

Question: How do I enroll for the Medicare Part B reimbursement?

Answer: Complete the Medicare Part B Reimbursement Program Application and return it with a copy of your Medicare card to the address listed above, Attention: Medicare Unit.

Question: I am a City retiree. Is my spouse/domestic partner/Medicare-eligible dependent entitled to the Medicare Part B reimbursement?

Answer: Yes. They are eligible if they are covered under your City health plan and enrolled in Medicare Part B Reimbursement and the health plan has the dependent in Medicare status. Complete the Medicare Part B Reimbursement Program Application and return it with a copy of their Medicare card to the address listed above, Attention: Medicare Unit.

Question: I received the standard premium amount of \$109.00 per month for 2019 for the Medicare Part B reimbursement. However, I paid more than the standard amount. Can I be reimbursed for the difference?



Answer: Yes. If your 2019 monthly Medicare Part B premium was between \$110.00 and \$135.50, you may be eligible for an additional reimbursement amount referred to as a differential payment. In order to receive the differential payment, the retiree and/or dependent must submit a copy of proof of this additional payment (for example, the Form SSA-1099, bank statements, CMS-500 Notice of Medicare Payment Due) to our office for review. If approved, you will receive the differential payment during the first quarter of 2021. For further information and to download the Medicare Part B Differential Request form, visit our website at nyc.gov/hbp.

If, however, you are enrolled in Medicare Part B as of 2016, you should have received reimbursement of \$135.50 per month automatically and no action will be required on your part.

Question: Many people received their reimbursement and I didn't get mine yet. What should I do?

Answer: Medicare reimbursements were deposited directly into the same account that you use for your pension payment. Please check your bank statement.

Question: I don't have direct deposit for my pension payment and still have not received my Medicare reimbursement. What should I do? Answer: You should write to the address listed above, Attention: Medicare Unit. Please include your name, retiree spouse's name (if applicable) retiree's Social Security number, agency from which the retiree retired, current address, telephone number, and a copy of your Medicare card/ your spouse's Medicare card (if applicable). This review process may take up to 8 weeks from receipt of the above information. Question: The reimbursement I received is not the correct amount. What should I do?

Answer: You should write to the address listed above, Attention: Medicare Unit. Include your name, Social Security number, current address and telephone number, and a copy of your Medicare card. State the reason you believe the amount is incorrect. This process may take up to 8 weeks from receipt of the information.

Question: The check that I received is torn/ripped and the bank will not cash it. What should I do?

Answer: You should return the check to the address listed above, Attention: Medicare Unit. Include your name and Social Security number. It may take up to 8 weeks for a replacement check to be issued.

Question: I am the retiree and received a reimbursement for my spouse/domestic partner/Medicare- eligible dependent who died during the reimbursement year. What should I do?

Answer: Contact the Health Benefits Program in writing. Include both the retiree's and deceased individual's name, both Social Security numbers, address, phone number and a copy of the death certificate. Mail the information to the address listed above, Attention: Medicare Unit.

Question: My spouse/dependent was a City retiree who died before the reimbursements were issued. How do I claim the reimbursement?

Answer: You should write to the address listed above, Attention: Medicare Unit. Include the retiree's name and Social Security number, your name, your address, phone number and a copy of the death certificate. Upon receipt of the death certificate, we will contact you if further documentation is required.

Question: Do I have to re-enroll every year for the Medicare Part B Reimbursement?

Answer: No, but if you change your address, or if one of the eligible Medicare Part B recipients dies, you must notify the Health Benefits Program, in writing.

Question: What if my bank account information changes?

Answer: Please notify your pension system directly of any bank account changes. The changes will be automatically used for the Medicare Part B reimbursements.

Question: I paid more than the standard premium for Medicare Part B. Am I entitled to the higher premium reimbursement (IRMAA)?

Answer: You may be entitled to the higher reimbursement through Income Related Monthly Adjustment Amount (IRMAA). Vist our website at nyc.gov/hbp for further information.

IRMAA Medicare Part B Reimbursement

If you paid more than the standard monthly reimbursement rate for Medicare Part B, as an Income Related Monthly Adjustment Amount (IRMAA), you may be eligible for additional reimbursement. If you submit the required documentation for Medicare Part B IRMAA reimbursement, your reimbursement will be deposited directly into your bank account.

Learn More about IRMAA Medicare Part B Reimbursement: https://www1.nyc.gov/assets/olr/downloads/pdf/health/fag-irmaa.pdf



Qualification classes will be conducted on Thursday Aug. 5 and Sat. Aug. 7 at Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027.

Due to COVID-19 qualification spots are limited.

Contact Mike Boger: wrthawg@yahoo.com for further information.

RUGER-57" PISTOL PRODUCT SAFETY BULLETIN



Ruger has discovered that a small number of Ruger-57™ pistols may have right safety levers that do not meet our specifications and may be prone to cracking. In some rare instances, the internal "leg" of the right safety lever may crack or break, rendering the manual safety ineffective. If present, this condition may cause the manual safety to appear to be functioning properly when it is not. Although only a very small number of pistols appear to be affected, Ruger is committed to safety and is asking owners of Ruger-57 pistols to immediately perform a routine function check of the safety lever to ensure its proper operation and, if necessary, sign up for this retrofit.

Potentially affected pistols include any Ruger-57 pistol with a serial number of 642-26274 or lower (including all Ruger-57 pistols with a "641" prefix). If your Ruger-57 pistol is within this range (641-00000 to 642-26274), you should follow the inspection procedure outlined in the **Safety Bulletin** to determine whether your pistol requires a retrofit. **Ruger-57 pistols with a serial number of 642-**

26275 and above are not affected by this Safety Bulletin.

Details about what to look for and how to sign up for the retrofit also appear on our website at Ruger-57Retrofit. The website also contains answers to Frequently Asked Questions, a video demonstrating the inspection process, and other information that you may find helpful.



On-line manual for every gun on earth. Fantastic resource to have. http://stevespages.com/page7b.htm

NC Firearms Laws - http://www.ncdoj.gov/getdoc/32344299-a2a7-4ae5-99fd-9018262f64ac/NC-Firearms-gun-Laws.aspx

NC Gun Laws To Know - https://www.gunstocarry.com/gun-laws-state/north-carolina-gun-laws/

Concealed Carry Reciprocity Map & Gun Laws By State - https://www.usconcealedcarry.com/resources/ccw_reciprocity_map/



The NYPD Crime Prevention Division is now on Twitter: https://twitter.com/NYPDCPD This is a great resource for current and topical crime information, including scams involving Personal Protective Equipment (PPE); fraudulent COVID-19 test kits, stimulus payments, etc.



The Green Book is the official directory of the City of New York. It is an indispensable reference guide for anyone living or working in New York City. The Green Book includes detailed listings of contacts within each agency.

CITY - NEW YORK CITY GOVERNMENT http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/City

COUNTY - CITY OF NEW YORK COUNTY OFFICES http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/County

STATE - NEW YORK STATE AGENCIES http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/State

COURTS CITY, STATE AND FEDERAL http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/Courts

FEDERAL—THE UNITED STATES GOVERNMENT http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/Federal

INTERNATIONAL - INTERNATIONAL ORGANIZATIONS http://a856-gbol.nyc.gov/GBOLWebsite/GreenBook/International

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)
 - 1. Will
 - 2. Living Will
 - 3. Trust
 - 4. Deeds (if any).
 - 5. Safe-deposit boxes (location of boxes, contents and keys).
 - 6. Life insurance policies.
 - 7. Funeral and burial instructions.
 - 8. Names and addresses of creditors and debtors.
 - 9. List of assets and where they are located.
 - 10. List of all advisers (attorney, accountant, insurance agent, stockbroker, etc.).

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

1. 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 Patrolmen's Benevolent Association (PBA) at (212) 233-5531
- Detectives Detectives' Endowment Association (DEA) at (212) 587-9120
- Sergeants Sergeant's Benevolent Association (SBA at (212) 431-6555
- Lieutenants and above Superior Officers Council (SOC) at (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.
- Contact the NYPD Operations Unit located at One Police Plaza at (646) 610-5580, for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.
- 4. Contact Social Security: (800) 772-1213 (Funeral Director will usually do this for you).
- 5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits.

Continued next page	
---------------------	--

- 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. (Funeral Director will usually do this for you).
- 8. 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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

Attach a machine copy of the death certificate to a request for an application for COBRA FOR LIFE and send it to:

Retired Employees Benefits Section Att: Linda Harris (Cobra for Life) 40 – Rector Street – 3rd Floor New York, NY 10006

They will send the surviving spouse a <u>pre-numbered application</u> allowing the spouse to continue the health coverage the member had at a cost equal to 102% of what the City pays, which includes administrative fees. This is fairly reasonable. <u>Applying for this must be done within 30 days.</u> Benefits are retroactive if the surviving spouse requires medical attention during this interim period.

At this time if a member and spouse are of Medicare age, and reside in an area covered by Aetna, I would strongly recommend they choose that plan over GHI/EBC/CBP.

Also, they would need to consider the respective union plans as those plans would only be available for 36 months, and whether the health plan rider would be a better choice.

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.

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)

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	<u>516-564-1861</u>
LBA-SOC	212-964-7500
GHI	800-358-5500
Empire Blue Cross	800-433-9592
Medicare Re-Imbursement	212-513-0470
Medicare	800-633-4227
Social Security	800-772-1213
Social Security-TTY #	800-325-0778

COBRA INFO FOR SURVIVING SPOUSE

http://www1.nyc.gov/site/olr/health/retiree/health-retiree-cobra.page

COBRA health benefits for surviving spouses.

- 1 Google Health Benefits NYC
- 2 Click on Health Benefits
- 3 You will be on NYC Office of Labor Relations site
- 4 Click on RETIREE at top
- 5 Then on left side click on FORMS AND DOWNLOADS
- 6 Then click on COBRA FORM NOTICE OF RIGHTS AND COBRA
- 7 This form has all the info needed and also where to mail form to.
- 8 This is Cobra for life for the surviving spouse.

NOSTALGIA

POLICE-MEN NEWS

Transfers-Appointments-News pertaining to those in blue

14 August 1882

Captain A. Smith FRENCH, brother of Police Commissioner FRENCH, of New York, died suddenly at Sag Harbor, L.I., on Thursday, of hemorrhage of the brain. Deceased was in the sixty-fifth year of his age, and in earlier years was a captain in the whaleship service. At the time of his death he was a Custom House inspector in control of the district from North Fourth street to Bushwick Creek. He has been a resident of Greenpoint for the past five year.

22 August 1882

A SERIOUS CHARGE - What A Police Sergeant and a Young Eastern District Physician Are Charged With.

A charge of a serious nature, testimony in reference to which was taken by Commissioner JOURDAN on Wednesday, is pending against Police Sergeant Nicholas BOCH, of the Sixth Precinct. The complaint was made by a young woman, who, about a week since, was a prisoner in the station house.

She alleges that shortly after she was locked up Doorman KEPPEL, by order of Sergeant BOCH, opened the door of the cell and admitted Dr. Charles HEYL, who was formerly Ambulance Surgeon, and now acts at times in the capacity. He is at present connected with St. Catherine's Hospital. The woman testified before the Commissioner that Dr. HEYL remained with her in the cell nearly an hour, during which time he twice assaulted her. She also stated that subsequently Sergeant BOCH brought her a pie and that after she had eaten it he twice threw his arms around her and kissed. She denied that she was ill or that there was any need of a physician to attend her.

Sergeant BOCH and Dr. HEYL denied the story, although both admitted that the former was in the cell half an hour. Sergeant BOCH denied that he was in the cell and claimed that he passed the pie through an aperture in the cell door. Both claim that the prosecution is a blackmailing operation, and that they had been approached for money to settle the matter. A decision will be rendered in a few days.

A DETECTIVE KILLED BY A TRAIN

George EGBERT, of Newark, was killed by the eastward-bound Washington express at Linden, New Jersey, at ten o'clock last night. EGBERT was the detective who recently arrested an eloping couple from Newark at New Haven. The couple escaped from him. EGBERT heard that they had gone to Elizabeth, and was in quest of them when killed.

25 August 1882

ONE POLICEMAN BEATS ANOTHER

Patrolman Thomas CANTWELL, of the Fifth Precinct Station-house, was charged yesterday before Commissioner JOURDAN with having made a brutal attack on Patrick LYNCH, a fellow policeman, on Tuesday evening, in the yard of the station. CANTWELL, it is said, took umbrage at a bantering remark made by LYNCH, and at once knocked him down by a tremendous blow on the face and then beat him. LYNCH was so much punished in the brief encounter (sic) that he will be unfit for duty for some time. The left side of his face is cut from the eye to the chin, his eyes are closed, and there are several bruises and cuts on his head and sides. CANTWELL denies making the assault.

28 August 1882

Officer Samuel HANCOCK, of the Eighth Precinct, on Saturday slipped and fell while mounting the stoop of his residence, No. 136 Twentieth street, and had one of his arms severely cut on a nail.

55

NOSTALGIA

1906 The Department Purchases Its First Three Automobiles

Amount expended for three automobiles for official use of the Police Department under special direction of the Police Commissioner—

ı Simplex	\$4,000 0 0
I Locomobile	2,500 00
I Oldsmobile	2,400 00

Note re the SIMPLEX AUTOMOBILE: The Smith and Mabley Manufacturing Co. of New York City imported European cars for sale in America. They built their first car in 1904, which was called the **S&M Simplex**, largely from imported Mercedes parts. The company went bankrupt in 1906.

Police Commissioner McAdoo's experiment with automobiles was a success, for on February 16, 1906, his successor, General Theodore A. Bingham (Police Commissioner 1906-1909), petitioned the Board of Alderman for three additional "automobile carriages" at a cost not to exceed \$16,000 and for funds to repair the current (first) automobiles. In May, the City of New York issued Special Revenue Bonds to pay for those automobiles. Included in the request was a statement that part of the money be used to repair "the automobile" owned by the department. It was suggested to the PC that he purchase one automobile at a cost under \$4,000 and two at a cost of under \$2,500 each. Ultimately three autos were purchased with funds raised by the issuance of Special Revenue Bonds.

The department also purchased an "Electric Patrol Wagon" in 1907 for use by the 23 Precinct [Tenderloin Pct.] whose station house was located at 137 West 30th Street. At the time, the Tenderloin Precinct was the busiest command in the city.











NYPD 10-13 CLUB OF CHARLOTTE NC, INC

An affiliate of the National NYCPD 10-13 Organizations Inc.



5922-5A WEDDINGTON RD. SUITE 11 WESLEY CHAPEL, NC 28104



Dedicated to serving all Retired and Active Members of the N.Y.P.D. and members of other Law Enforcement Agencies

MEMBERSHIP APPLICATION

LAST NAME	FII	RST	MI
ADDRESS		CITY	
STATE	ZIP CODE	MALE	() FEMALE ()
HOME PHONE ()	CELL PHONE () _	
BUSINESS PHONE	<u></u>	SPOUSE'S NAME	
EMAIL ADDRESS_			
BIRTH DATE	LAW ENFORCEM	ENT AGENCY	
TAX #	APPOINTMENT DATE	RETIREMENT DA	ATE
VESTED ()	LAST R	WANK HELD	
	ANDS		
membership fee an	for membership in the 10-13 d regularly subscribe my rene anding. I attest that I am a bo	ewal fee by the 1st of January	each year to remain
SIGNED _		DATED	
	Make Check Payable To: 1	0-13 Club of Charlotte, NC, Ir	nc.

MEMBERSHIP FEE IS \$30.00 \$25 EACH FOR HUSBAND AND WIFE MEMBERS \$20 FOR MEMBERS WHO RESIDE OUTSIDE OF NC & SC

Please include/attach a copy of your law enforcement ID card

The guy's from Brooklyn.

He knows what he's doing.

You'll be happy.

'Nuff said.





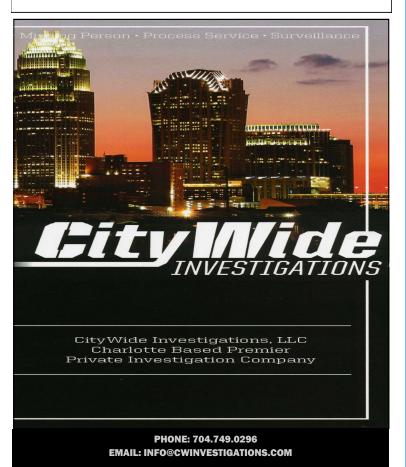
Phone: (704) 527-2725 Fax: (888) 286-0916 5200 Park Road

Suite 122

Charlotte, NC 28209-3651

Web site: http://www.sboyarcpa.com/scottboyarcpa.html

You can reach Scott Boyar, CPA, PLLC. by our e-mail form to ensure the MOSt prompt response to your inquiries: https://www.sboyarcpa.com/contactus.html











Kelley Wright
Waxhaw, NC
Owner/ Lead Vacation planner
Spouse of retired NYPD Detective
kelley@wrightdestinations.com
www.wrightdestinations.com

551-208-3605

I specialize in Disney, Sandals/ Beaches, Allinclusive resorts, and cruises for couples and families. I enjoy assisting with every step of the planning process even after you arrive. My services are at No cost to you! Let me help make your vacation as stress-free as possible!!! Contact me today.

Affiliated with KHM Travel Group CST# 2089491-50/FLA #ST37113/HI #TAR 7231/IA#960/WA UBI#602775122



516-409-6200 FAX 516-409-8288 jcronin@kerleywalsh.com

JAMES P. CRONIN

ATTORNEY AT LAW

NYPD 10-13 Club of Charlotte Member Former 105 Pct. Officer

KERLEY, WALSH, MATERA & CINQUEMANI, P. C.

2174 JACKSON AVENUE . SEAFORD, NEW YORK 11783



Dan McKenna retired NYPD-NCPD

BROKER/REALTOR® NC & SC

CERTIFIED LUXURY HOME MARKETING SPECIALIST®

Specializing in Waxhaw, Marvin, Huntersville, Moorseville, NC & Fort Mill, Indian Land, SC

Direct: (516) 754 - 2242 Office: (704) 441 - 4556 Email: danmckenna@kw.com DanMcKennaHomes.com

> Recipient of the Keller Williams Leader and Top Producer Award in 2015 - 2016 - 2017 - 2018

KW KELLERWILLIAMS.

Each Office is Independently Owned and Operated

Ballantyne Area Market Center 3430 Toringdon Way, Suite 200, Charlotte, NC 28277



HAVE 16 YEARS OF EXPERIENCE IN THE REAL ESTATE INDUSTRY AND WOULD LOVE THE OPPORTUNITY TO ASSIST YOU IN FINDING YOUR HOME. I WILL OFFER THE 10-13 CLUB MEMBERS A HALF OF PERCENT ON LISTINGS AND BUYING YOUR NEXT HOME UPON LENDER APPROVAL.



Ruth Incandela

Cruise & Vacation Consultant

Mooresville, NC

Office: (704) 662 9589 Mobile: (516) 380 2006

rincandela@cruiseshipcenters.com www.cruiseshipcenters.com/RuthIncandela



Stacey Stoeckert

Cell: 631.235.1071 Fax: 704.799.8518 sstoeckert@kw.com staceystoeckert.YourKWagent.com

LAKE NORMAN MOORESVILLE KELLERWILLIAMS.

118 Morlake Drive #100 Mooresville, NC 28117

Mooresville, NC 28117
Each Office is Independently Owned and Operated

Spouse of Retired NYPD Detective





"Helping Your Family Lead A Healthy Life"

Toringdon Market 3419 Toringdon Way, Suite 104 Charlotte, NC 28277

Phone: 704.544.8881 Fax: 704.544.2882



Dr. Jeff Zitel
www.zitelfamilychiropractic.com



Christopher W. Wasulko, D.M.D.

704-849-0822 Fax: 704-849-0219 www.weddingtondental.com Weddington Corners ◆13721 Providence Road ◆Weddington, NC 28104

20% discount to 10-13 members and their family

Retiring and Moving to North Carolina or South Carolina?



Allow me to be your Real Estate Broker

As a Buyers Agent Experienced in negotiating the Offer to Purchase and Closings Knowledge of the area (Native Charlottean)

Associate Member Lodge 9 Fraternal Order of Police (I understand your needs) **MOST IMPORTANT** I'll have your back in all transactions!

> Meba Thompson **Real Estate Broker** Allen Tate Company Phone 704-661-0699

Alan F. Willms

Personal Vacation Planner





Travel

Representative

itly Owned and Operated Affiliate of America's Vacation Center

355 County Rte. 62, New Hampton, NY 10958

TEL

1-888-609-1727 FAX 845-355-3340

WEB

WWW.AVOYATRAVEL,COM/EXPERT/ALANWILLMS

EMAIL | Alan. Willms@AvoyaTravel.com

Henry J. Dobson

914-261-4312

bigdog054@carolina.rr.com



NRA Certified Instructor

NC Concealed Carry Handgun Permit Instrutor

essons are Private & Confidential





Dr. Steven R. Bauer

Board Certified Family Medicine & Osteopathic Medicine

> Sub Specialty Anti-Aging & Regenerative Medicine

15640 Don Lochman Lane, Suite A Charlotte, NC, 28277 Phone: 704 540 1640 Fax: 704 540 1639 ballantynemedical.com

Sabrina DeGuzman-Simmons

Retiree Markets Account Director

6807 Token Valley Rd Manassas, VA 20112

SimmonsS @aetna.com 703-791-5371 T 703-531-7614 M







\$500 OFF Braces & Invisalign®

For 10-13 Members and their Families

Customized treatment. Optimal results.

With convenient hours, flexible payment options, and advanced technologies, Three Leaf Orthodontics is built around you. Contact our office today to start your journey toward the healthy, beautiful smile you deserve.

Orthodontic treatment safely and effectively resolves issues with teeth and jaw alignment. During your complimentary consultation, Dr. Markey will work with you to create a customized plan for optimal results.

- Prevention & early interceptive care
 One or two-phase treatments
- Invisalign® & Invisalign Teen®
- Retainers

- Surgical orthodontics
- Accelerated treatment options

Dr. Shane Markey Schedule your appointment today and discover – L the Three Leaf Orthodontics Difference. -

www.ThreeLeafOrtho.com • (704) 727-6868 8412 New Town Road, Suite A • Waxhaw, NC 28173

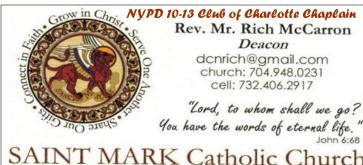




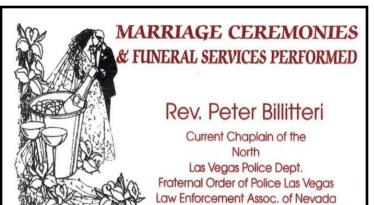
SUITE 1400 YORK, NY 10007 (212) 766-5800



We are proud to support the NYPD 10-13 Club of Charlotte. Our firm is available to represent retired NYPD members filing Applications for WTC related disability pensions; and the 9/11 Community at large in filing claims with the September 11th Victims Compensation Fund.



14740 Stumptown Road, Huntersville, NC 28078 stmarknc.org



NYPD 10-13 CLUB OF CHARLOTTE MEMBER

Church: (702) 645-9629 • Emg: 528-2453

Kudzu Valley Honey

Fresh honey. From my hives to you



Dave & Lynne Conrad 7901 Woodhill Cove Denver, NC 28037 (704) 430-8496

Dave's Handyman Service



Carpentry Electrical Repairs Plumbing Repairs Pressure Washing Lawn Mower Repairs 704-430-8496





HARVEY KATOWITZ

PRESIDENT

NYPD 10-13 CLUB OF CHARLOTTE NC, INC

An affiliate of the National NYCPD 10-13 Organizations Inc.

NYPD 10-13 Club of Charlotte, NC 5922-5A Weddington Rd. Suite 11 Wesley Chapel, NC 28104

BERNRD ROE
VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC Inc. is a not for profit organization whose newsletters are distributed to over 10,000 people nationwide, including 2,000+ people in the Charlotte metropolitan area.

Advertisement space is available in our newsletter.

Business Card \$75.00 per year

Quarter Page \$150.00 per year

Half Page \$300.00 per year

Full Page \$600.00 per year

Contact Name		 	
Telephone		 	
Email		 	
Business Name	•	 	
Address			

Please send business card or photo-ready copy along with payment to:

Harvey Katowitz 4707 Wyndfield Lane

Charlotte, NC 28270

For further information call: 704 849-9234

or

Email

hkatowitz@charlotte10-13.com
Make checks payable to NYPD 10-13 Club of Charlotte, NC

