



# NYPD 10-13 CLUB of Charlotte, NC Inc.

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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

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## PRESIDENT'S MESSAGE

Hi all;

During last month's membership meeting on September 11, we held a somber ceremony honoring the 23 NYPD officers, 37 NYNJ PAPD officers and 343 firemen who died heroically saving countless lives of those trapped in the fire and collapse at the WTC towers. Additionally, we read the names of the 497 law enforcement officers and acknowledged the 256 firefighters who have since passed away from the lingering effects of the exposure to toxins while doing search and recovery efforts at ground zero.

### These heroes must never be forgotten!

I want to thank the following members of our club who participated in the ceremony: John Cannizzo, Jim Cuesta, Frank DeMasi, Joe Dalton, Rich Doyle, Bob Fee, Frank Irizarry, Brenda Jordan, Chaplain Deacon Rich McCarron, Ian McGrouther, Chris Russo, Chaplain Donald Sanchez and Dave Schultheis.

Frank DeMasi and Dave Schultheis gave heart wrenching accounts of what it was like to be at the WTC during and immediately after the towers collapsed.

Frank's account can be read on pages 5 & 6.

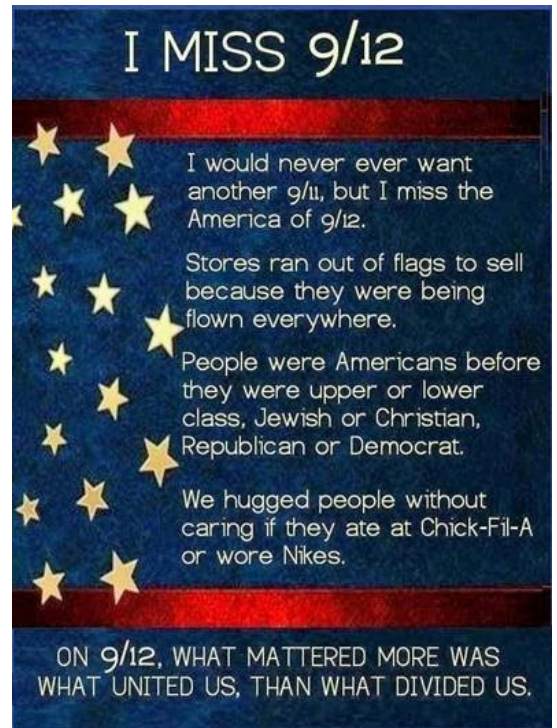
To hear accounts of acts of bravery and perseverance from ESU officers who were at the WTC on 9/11 go to the following link: <https://nypdrema.com/september-11th/> and click on the links to 5.11 Tactical Interviews.

In an effort to expand club activities we are soliciting suggestions from club members. Two suggestions that we have received so far are a family bowling outing and a Murder Mystery Dinner Theater.

We will discuss these events at this month's membership meeting and details will follow.

If you have a suggestion for an event please submit it to a board member.

I want to welcome Frank Irizarry to the board. In addition to his duties as the head of our honor guard he has agreed to take over as trustee for Iredell Co.



**Next Membership Meeting**  
**Tuesday October 11, 2022 6:00 PM at the**  
**Charlotte FOP Lodge #9**  
**1201 Hawthorne Lane**  
**Charlotte NC 28205**  
<http://www.charlotte10-13.com/>

# PRESIDENTS MESSAGE

One of the privileges of living in a republic is the ability of citizens to elect officials who will represent them within the government. Sadly, on average over the last 30 years only 60% of the eligible voters in our country took advantage of this privilege.

Make your voice heard and vote. Early voting in NC begins October 20.

As the chair of the FOP Lodge 9 political endorsement committee I invited all candidates who were running for office in Mecklenburg county to participate in an endorsement interview process. Candidates running unopposed were not interviewed.

Candidates were asked to answer questions prior to their interview that were provided by the committee and were then scheduled for an hour interview. Email me if you would like a copy of the candidates answers.

Candidates with DNR next to their names did not respond to the endorsement interview invitation.

The following candidates highlighted in yellow were endorsed by FOP Lodge #9

<b>State Senator</b>	<b>Republican</b>		<b>Democratic</b>	
District 39	Mark Robeson		Dandrerera Salvador	DNR
District 40	Bobbie Shields	DNR	Joyce Waddell	DNR
District 41	Bonni Leone	DNR	Natasha Marcus	DNR
District 42	Cheryl Russo		Rachel Hunt - No Show	
<b>State Representative</b>				
District 88	Anne Marie Peacock		Mary Belk	
District 92	Mario Robinson, Sr		Terry Brown	DNR
District 98	John Bradford	DNR	Christy Clark	
District 99	Michael Anderson		Nasif Rashad	DNR
District 101	Steve Mauney	DNR	Carolyn Logan	DNR
District 102	Cynthia Clementi	DNR	Becky Carney	DNR
District 103	Bill Brawley		Laura Budd	DNR
District 104	Don Pomeroy		Brandan Lofton	DNR
District 105	Joshua Niday		Wesley Harris	DNR
District 106	Karen Henning	DNR	Carla Cunningham	DNR
District 107	Mark Cook		Kelly Alexander	DNR
District 112	Tony Long	DNR	Tricia Cotham	DNR
<b>Superior Court Judge</b>				
District 26 - Seat 1	Paulina Havelka		Donald Cureton Jr.	
District 26-B	Matt Osman		Kimberly Best	
<b>District Court Judge</b>				
Seat 14			Alyssa Levine	

The following candidates highlighted in yellow were endorsed by the NC State FOP

<b>Supreme Court</b>	<b>Republican</b>	<b>Democrat</b>
Seat 3	Richard Dietz	Lucy Inman
Seat 5	Trey Allen	Sam Ervin
<b>Court of Appeals</b>		
District 8	Julee Flood	Carolyn Thompson
District 9	Donna Stroud	Brad Salmon
District 10	John Tyson	Gale Adams
District 11	Michael Stading	Darren Jackson

# PRESIDENTS MESSAGE

There has been a lot of concern about the recent changes to the NYS firearm laws as it relates to retired law enforcement officers who qualify under HR-218 being able to carry in sensitive and restricted locations in NY. The law states that police officers in New York State, as defined in Criminal Procedure Law § 1.20(34), and those who were employed as police officers in New York State but are retired, who qualify under 18 U.S.C. 926(C) (HR-218-the Law Enforcement Officers Safety Act, or LEOSA) are exempt from the restrictions of carrying in sensitive or restricted locations.

Frequently asked questions regarding the recent changes to New York State firearm laws are available at the NY State Police website: [new-gun-law-faq-8-27-22-final-1.pdf \(ny.gov\)](#)

As a result of the lingering effects of COVID I was unable to attend the National NYCPD 10-13 Org. convention last week, but I did participate in the National Board meeting via telephone.

Here is a synopsis of some of the things that were discussed at the meeting.

- Last month our national hosted a luncheon that was attended by representatives of 15 police organizations with the successful goal of forming an information network that will share information, coordinate actions and target politicians in a timely manner to help us achieve our legislative goals for our members.
- A recent NYPD legal bulletin appears to contradict the new NYS firearms law. The bulletin states that "Carrying a firearm in NYC requires a Concealed Carry License issued by the NYCPD." The bulletin doesn't list exemptions for retirees who qualify under HR-218. See page 4 for a copy of the bulletin.
- SOAR (Superior Officers Assoc. Retired) and the NY 10-13 Associations of America spoke about endorsing Lee Zeldin for Governor and Ret. NYPD D.I. Alison Esposito for Lieutenant Governor of New York.
- Several COLA bills were discussed and the only bill that has a chance of passing is one that was proposed by the NYS Public Employees Federation that will add previous COLA amounts to the \$18,000 cap when figuring the % increase each year.
- Senator Sanders submitted a bill (<https://www.nysenate.gov/legislation/bills/2021/s5184>) that prohibits the diminution of health insurance benefits of certain public employee retirees, (state, county, city, town, village). The bill passed without going to the Ways and Means Committee because there is not extra cost for this bill, but the senate sent it to the finance committee anyway for a cost review.
- National president Mike Fahey submitted a FOIL request to NYC and got the actuary cost for some of the bills that the state legislators said they were waiting for. He said it is important that all retiree organizations to act collectively and forcefully when trying to have bills passed.
- Our club was commended for the information that we disseminate.

I am happy to report that our club had four winners in the National mega raffle.

Veronica Hall and Lisa Rosa each won \$500 and Joe Derby and Ted Garrity each won \$250. The winners of the \$10,000 grand prize were Hudson Valley 10-13 President/National 10-13 1st V.P. John "Johnny B" Briganti and Trudy LaForgia.

In an attempt to do an end-around the courts decision preventing NYC from forcing Medicare eligible retirees to pay a portion of the premium for their health coverage the Mayor is asking the City Council to change the current City Code that prevents the city from doing so.

This request has the backing of numerous City unions who will receive monetary benefits for active employees by agreeing to the change, including the United Federation of Teachers whose president Michael Mulgrew previously negotiated \$1 billion in raises for city teachers with the caveat that the \$1 billion would be repaid through the health savings agreement that would shift retirees into a Medicare Advantage program that is inferior to their present health plan. For an excellent explanation of what transpired and how the change will negatively impact retirees and active NYC employees view this 11 minute video: [https://www.facebook.com/watch/?v=450320553722970&extid=CL-UNK-UNK-UNK-AN\\_GK0T-GK1C&ref=sharing](https://www.facebook.com/watch/?v=450320553722970&extid=CL-UNK-UNK-UNK-AN_GK0T-GK1C&ref=sharing)

Below is the portion of the City Code the Mayor wants to change:

**§ 12-126 Health insurance coverage for city employees, persons retired from city employment, and dependents of such employees and retirees.**

**(1) The city will pay the entire cost of health insurance coverage for city employees, city retirees, and their dependents, not to exceed one hundred percent of the full cost of H.I.P.-H.M.O. on a category basis.**

To read the entire section of this City Code go to: <https://codelibrary.amlegal.com/codes/newyorkcity/latest/NYAdmin/0-0-0-16182>

We began collecting 2023 dues at last month's membership meeting. I want to thank the 116 members who have paid their dues for next year, including 5 lifetime members who do not have to pay dues, but did so anyway.

Dues can be paid via Zelle at [hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com).

During this month's membership meeting we will be taking nominations for club officers. If you want to help plan the future course of our club please volunteer to serve on the board.

Fidelis Ad Mortem, stay healthy, stay safe!

Fraternally,



Harvey Katowitz



OFFICE OF THE DEPUTY COMMISSIONER - LEGAL MATTERS

## LEGAL BUREAU BULLETIN

Vol. 51, No. 2

August 2022

### New York State Restrictions on Carrying Concealed Firearms

#### Key Points

- Possessing a firearm in New York City requires a special license issued by the New York City Police Department.
- Carrying a firearm in New York City requires a concealed carry license issued by the New York City Police Department.
- Anyone carrying a firearm is presumed to be carrying unlawfully until proven otherwise.
- License holders are required to carry their license when carrying a firearm and must provide their license to law enforcement upon request.
- Recent changes in law do not impact the way officers conduct investigative encounters. Officers may stop an individual when the officer has reasonable suspicion that an individual is carrying a firearm (Level 3) and may frisk that individual since the officer has reasonable suspicion that the individual is armed and dangerous.

#### Overview

It is a crime in New York State (NYS) to possess a firearm without a firearms license. Since the early 1900s, NYS required people who wanted a license to carry a firearm to demonstrate a particular need to carry a gun – such as threats, attacks, or other extraordinary danger to personal safety. On June 23, 2022, the United States Supreme Court (SCOTUS) ruled that New York State cannot require people to demonstrate a particular need for a carry license, but may still require a license.<sup>1</sup>

Specifically, the Court stated that: (1) state and local governments are still authorized to require people to obtain licenses in order to lawfully carry guns, and (2) state and local governments may continue to have criteria that must be met before a license will be issued. For these reasons, the SCOTUS decision does not affect the legal requirement that those who want to carry a firearm in New York City must still obtain a license from the New York City Police Department's License Division, with some exceptions.<sup>2</sup>

<sup>1</sup> *New York State Rifle & Pistol Assn., Inc. v Bruen*, 142 S.Ct. 2111 (2022).

<sup>2</sup> See Penal Law Section 400.00(6) which says that a handgun license issued in New York State is valid throughout the state, except in New York City, where a special permit is granted by the Police Commissioner. Exceptions to this rule apply to those who: (1) have a lawfully-issued firearms license from another state, (2) are traveling through New York City in a continuous and

# SEPTEMBER 11, 2001

Good afternoon brothers and sisters, family members and friends. Today marks 21 years that 23 NYPD officers and 37 PAPD officers selflessly gave their lives to help their fellow man-total strangers. It's who we are and it's what we do. Some of you have already heard my account of the day as I was asked to share my memories of that day on the 10<sup>th</sup> anniversary. I know we have some new members who haven't heard it.

We all have our own memories and experiences of that day...the most miserable day in our careers. I was honored on the 10<sup>th</sup> anniversary to be asked to share my experiences of the day just as I'm honored to share them with all of you here today.

The saying goes: Time heals all wounds! But all time really does is just put some distance between what occurred and what you can still remember. In our hearts there will never be enough time, in this lifetime, to heal this wound. I know how cliché it has become to say, but for all of us in this room, we truly will never forget.

On September 11, 2001 the United States of America was cowardly attacked in an unprovoked act of war. More than 3000 people died on that fateful day. We are gathered here today, to remember, honor and pray for all of our lost heroes.

Many people across our nation watched, in stunned silence, as 2 Jets slammed into the World Trade Center, & yet another into the Pentagon in Arlington VA, and still a 4th that crashed in a field in Pennsylvania.

That morning, I was assigned, along with my partner, Jimmy Nessenthaler, to the NYPD Emergency Service Unit - A8. We were on patrol on the b'klyn side of the Williamsburg Bridge (a stones throw from, and in the shadow of the WTC). We heard a confirmation over our radio that a plane had crashed into the WTC. I remember driving over the bridge, looking at that tower, and not believing my eyes. There was a gaping hole and dark smoke coming from the upper floors of the North Tower. We knew in our hearts---that this was no accident. As a New York City Police Officer assigned to the Emergency Service Unit, we were constantly called on to handle various accidents & emergencies---but we never experienced one with this level of horror.

ESU Officers are extremely well trained and dedicated to saving lives, but no amount of training could prepare us for the true evil we would witness that day. Our unit had handled many plane crashes and disasters, but never one where the price paid would be so extraordinary.

As we were driving over the bridge, all I could think about were my colleagues and friends--- Who else was responding, like we were? Who was already on the scene?---And who was already in the tower? I knew as soon as the first tower was struck, Emergency Service Units from all over the city would converge on that site, to do what we were trained to do. I knew Truck 1 would be the first to get there, as the WTC is in their specific area of patrol.

I arrived at the WTC approximately 2 minutes before the 2nd plane struck the south tower. My spine still tingles, when I think of what that sounded like. We were mobilized on the corner of West street & Vessey street, close to the vicinity of the North Tower, along with the Commanding Officer of my unit, Inspector Ronnie Wasson. I remember, as we watched countless people who woke up that morning to go to work, who had probably kissed their loved ones goodbye (without knowing that it would be for the last time), standing at the smashed windows of the WTC. I doubt any of them thought as they were leaving their homes that morning, in a few hours I'll be jumping out of the 98th floor of the WTC to release myself from the hell that was behind me. We were horrified as we watched countless people jump. I remember how helpless we felt knowing there was nothing we could do to help these people. I was assigned to Sgt. Tommy Sullivan along with 9 other men. We had just finished gathering the equipment we would need, and we were heading into the South tower to tactically evacuate people, when I heard the ear-piercing sound of twisting metal echoing through the canyons of lower Manhattan, and then, what I can only describe as a freight train that was building in power, intensity, and speed, as the South tower began to collapse.

Continued next page.....

# SEPTEMBER 11, 2001

We turned and ran as the debris cloud chased us. A dozen of us dove under our Emergency Service truck and I remember being consumed by the debris cloud. Etched in my mind is the distinct odor of that cloud and what felt like broken glass hitting my exposed skin and face. It became pitch black--the debris was filling my ears and there was a deafening silence. I remember not being able to breathe and thought, "So the tower didn't get me, but they're going to find me suffocated to death under this truck." I thought about my family and said "This is not how I'm going to go out". I was wearing a ballistic helmet which I put over my face, I let out a cough and a golf-ball sized mixture of God knows what, and was able to breathe whatever air that was left in my helmet. It was estimated that we were under that truck for 9 minutes...It felt more like 9 hours. As the debris cloud was settling and I knew I was getting out of this, my thoughts then turned to all my friends and fellow officers. At the time I didn't know who got trapped in that tower and who made it to safety.

Sgt. Rodney Gillis from ESU Truck 8 took a squad of men into the South tower just as Sgt. John Coughlin from ESU Truck 4 would do, their teams comprised of Police Officers: Brian McDonnell, Steve Driscoll, Vinny Danz, Ronnie Kloefer, Santos Valentin, Tommy Langone, Wally Weaver, Paul Talty, Jerome Dominguez, and Detective Joe Vigiano.

They would all help to rescue hundreds, if not thousands of lives that day--but they traded their own lives for such heroics.

At 9:59AM, on September 11th 2001, all of our worst fears would be realized as the South tower collapsed entirely. In just seconds, 8 women would lose their husbands, 2, their fiancées--parents, their sons--and 24 children would never see their fathers again.

Not knowing any of this was taking place was ESU Truck 2 Sgt. Mike Curtain and Police Officer John D'allara who were in the North Tower when they heard a radio transmission from ESU Truck 1 chauffer Kenny Winkler to evacuate the North tower as it was in danger of imminent collapse. As they were descending the North Tower, and believed to have made it to the lobby. At 10:28AM it also collapsed, taking the lives of 2 more ESU heroes--who left behind 2 more widows and 5 more children without their fathers.

In the months that followed, members of the Police Department would work 24 hours a day at ground zero, digging, sifting, & raking while looking for the remains of all who were lost that day. People with hopes and dreams--not just remains to unearth. We always thought we would find many more people than we did. There were times when all we would find was a finger and that would be cause for excitement. We felt, at least some wife, husband, mother or father will have some kind of closure. Sometimes it was just an ID card of a WTC worker that we'd find and again, we knew there was something we can return to a loved one. Once found, their remains were gently placed into stretchers, American Flags draped over them, and then one final salute as they were escorted out of ground zero.

Of the 14 Emergency Service Unit heroes who died on September 11th 2001, the bodies of 5 would be recovered, the remaining 9 were gone forever. The amount of pain and suffering each of their family members must endure for the rest of their lives, is enormous. In the short span of just 32 minutes, thousands of people lost their lives, and the lives of 10's of thousands of others would be altered forever.

In addition to the 14 officers assigned to the Emergency Service Unit who lost their lives that day, there were 9 other NYPD officers. 37 Officers from the NY/NJ Port Authority Police Dept., and 343 members of the FDNY who also lost their lives.

The next 8 months, brought many funerals where men and women would weep openly, as wives, children, parents, and friends would speak of their lost loved ones. I am still in awe of the strength and courage that these families displayed. I lost 14 friends that day, and the thought of each one makes me smile in a different way as I remember them and the times that we shared. I miss them all, very much. I loved them, the way you would love a brother--we were family, and now I will never again be able to share life's precious moments with them. Whenever anyone loses someone close to them, it's not how they died that we should remember, but rather how they lived. That is what I always try to do.

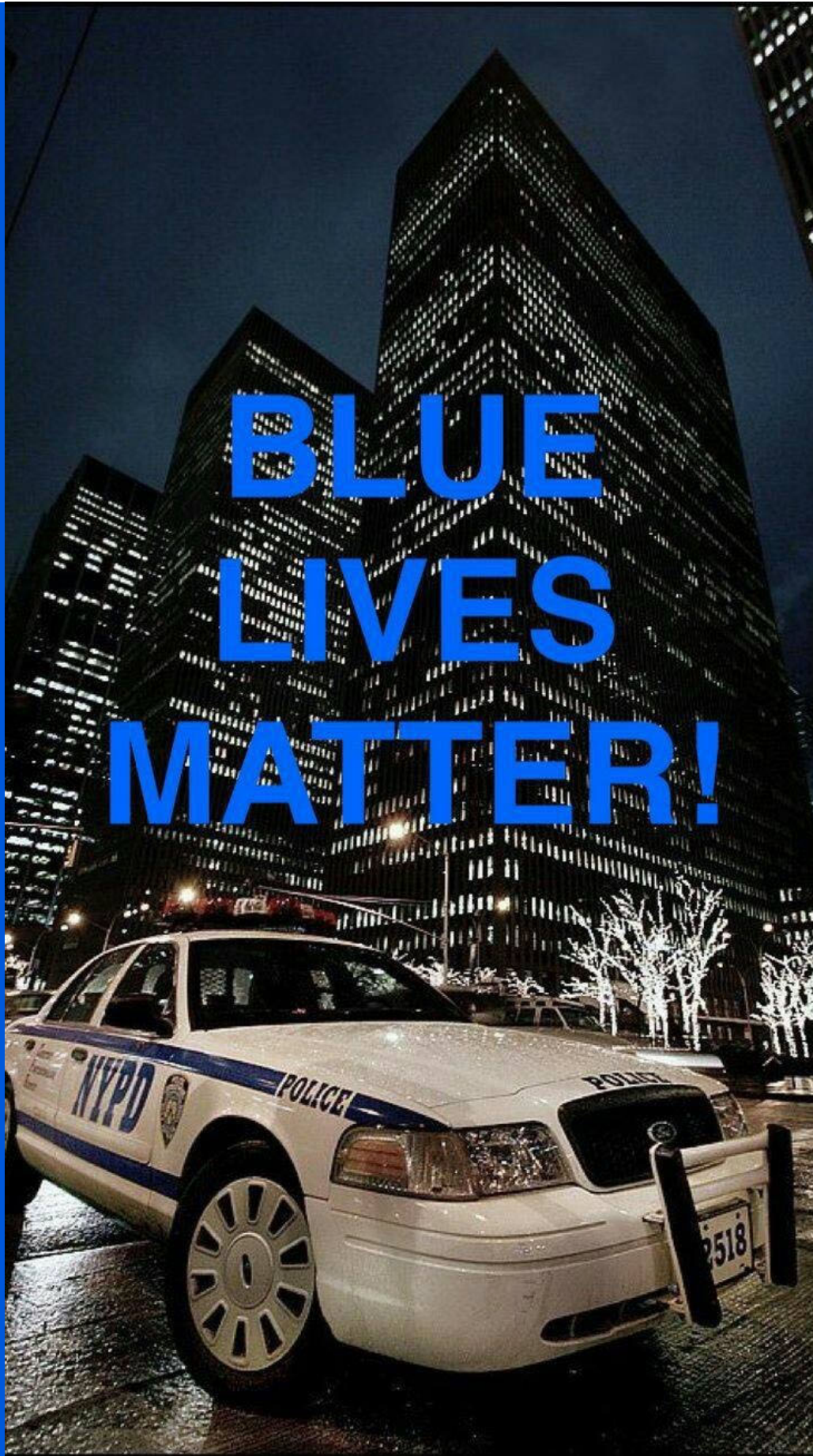
I'd like to dedicate this time I spent with you today in memory of all the men and women who bravely and willingly ran into those burning towers, 21 years ago today, and took part in the greatest rescue mission ever in the history of New York City--rescuing 10's of thousands of people.

Every one of them gave their lives, so we can go on with ours.

God bless everyone who ever put on a uniform, and God Bless the United States of America.

THEY MUST NEVER BE FORGOTTEN

**BLUE  
LIVES  
MATTER!**



# THEY MUST NEVER BE FORGOTTEN

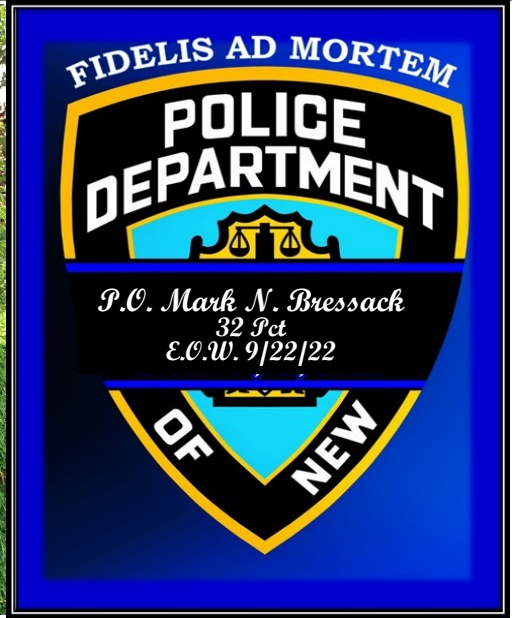


*On September 11, 2001, Janelle Sanders was a young Police Officer of the New York City Police Department. During the weeks and months following this terrible tragedy, Janelle held the line with so many others, working in and around Ground Zero. 21 years later, on September 11, 2022, Captain Janelle Sanders tragically passed away from a 9/11 related illness. Janelle was truly a light in this world; she was a daughter, a mother of two beautiful children, a sister, a mentor, a friend. She was hired by the New York City Police Department in March of 2000 and steadily rose through the ranks. Her last post being the Executive Officer of the 32 Precinct, protecting the streets of Harlem. Janelle leaves behind her two young daughters, her dog Hunter and her loving family.*





# THEY MUST NEVER BE FORGOTTEN



Retired NYPD Officer Bressack passed away from a 9/11 related cancer, 2 weeks after a tribute honoring him by the NYPD Highway Patrol.

Bressack was assigned to Strategic Response Group 4 Queens when he retired. He was previously assigned to PBQS and the 113 Pct.

### NYPD Highway Tweet

9/9/22

Today the Highway Patrol had the honor of attending a tribute to retired Police Officer Mark Bressack who is currently battling 9/11 related cancer. Various motorcycle groups showed up to give their support.



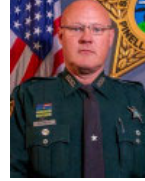
# THEY MUST NEVER BE FORGOTTEN



Dep. Sheriff Jonathan Randall Koleski  
Cobb Co., GA Sheriff's Office  
EOW: Thursday, Sept. 8, 2022  
Cause: Gunfire



P.O. Dillon Micheal Vakoff  
Arvada, CO PD  
EOW: Sunday, Sept. 11, 2022  
Cause: Gunfire



Dep. Sheriff Michael Hartwick  
Pinellas Co., FL Sheriff's Office  
EOW: Thursday, Sept. 22, 2022  
Cause: Vehicular assault



Dep. Sheriff Marshall Samuel Ervin, Jr.  
Cobb Co., GA Sheriff's Office,  
EOW: Thursday, Sept. 8, 2022  
Cause: Gunfire



P.O. Lloyd "Mike" Todd  
Detroit, MI PD  
EOW: Monday, Sept. 12, 2022  
Cause: Shot in head 12/5/98



Sr. Patrol Officer Anthony Martin  
Austin, TX PD  
EOW: Friday, Sept. 23, 2022  
Cause: Motorcycle crash



Trooper Cadet Patrick Donnell Dupree  
Georgia State Patrol, GA  
EOW: Thursday, Sept. 8, 2022  
Cause: Duty related illness



P.O. Seara Burton  
Richmond, IN PD  
EOW: Sunday, Sept. 18, 2022  
Cause: Gunfire



Master P.O. Tyrell Owens-Riley  
Columbia, SC PD  
EOW: Saturday, Sept. 24, 2022  
Cause: Heart attack

# REST IN PEACE



# YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

# THEY MUST NEVER BE FORGOTTEN

## IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

<b>JOHN APT</b>	<b>04/08/2014</b>	<b>RAYMOND HICKEY</b>	<b>12/18/2021</b>
<b>BOB ANDRETA</b>	<b>10/19/2011</b>	<b>JAMES HOUSTON</b>	<b>01/27/2015</b>
<b>KAREN BERNARD</b>	<b>07/24/2021</b>	<b>**PAUL JOHNSON</b>	<b>07/22/2018</b>
<b>GREGORY BROWN</b>	<b>05/29/2015</b>	<b>ALBERT KENNEDY</b>	<b>09/11/2013</b>
<b>RICHARD CLARK</b>	<b>04/10/2017</b>	<b>JAMES LAROSSA</b>	<b>04/10/2012</b>
<b>ELLIOTT CUFF</b>	<b>03/14/2021</b>	<b>FREDERICK "RAY LANE"</b>	<b>04/18/2021</b>
<b>WES DAILY</b>	<b>09/27/2019</b>	<b>JAMES "ANDY" MARTIN</b>	<b>06/15/2011</b>
<b>DENNIS D'ALESSIO</b>	<b>04/06/2020</b>	<b>**EDWARD MCGREAL</b>	<b>10/13/2017</b>
<b>PUL EARLS</b>	<b>05/29/2019</b>	<b>JOSEPH MONICO</b>	<b>03/18/2018</b>
<b>ROBERT EILENBERG</b>	<b>10/27/2016</b>	<b>GEORGE PETERSON</b>	<b>11/19/2019</b>
<b>JOHN EVRARD</b>	<b>11/22/2021</b>	<b>WILLIAM ROLLAND</b>	<b>11/10/2015</b>
<b>TOM FLANNAGAN</b>	<b>03/06/2008</b>	<b>TIMOTHY RUSS</b>	<b>12/23/2015</b>
<b>**ROBERT "BUTCH" FOLEY</b>	<b>02/07/2021</b>	<b>**AL SHEPPARD</b>	<b>05/13/2019</b>
<b>**THOMAS GALLO</b>	<b>10/31/2020</b>	<b>WADE SIMUEL</b>	<b>01/22/2022</b>
<b>ROBERT GARRETT</b>	<b>09/04/2020</b>	<b>JOHN STADELMAN</b>	<b>05/28/2011</b>
<b>ED GILMURRAY</b>	<b>06/19/2018</b>	<b>JOHN VIGILANTE</b>	<b>07/03/2022</b>
<b>LAWRENCE GOFFREDO</b>	<b>02/14/2016</b>	<b>**JAMES WARD</b>	<b>01/19/2022</b>
<b>MICHAEL GOULD</b>	<b>01/03/2022</b>	<b>**THOMAS WEIL</b>	<b>07/09/2019</b>
<b>ROBERT HANSEN</b>	<b>10/15/2017</b>	<b>ED WEIR</b>	<b>02/22/2019</b>
<b>**EDWARD HENDRICKSON</b>	<b>01/29/2022</b>	<b>THOMAS WOODS</b>	<b>10/05/2014</b>
<b>JOHN HENNESSY</b>	<b>01/23/2019</b>	<b>WALTER "BUDDY" WUNDERLICH</b>	<b>04/17/2019</b>
<b>ROLAND "SKIP" HEPBURN</b>	<b>12/03/2018</b>		

**\*\* Died of a 9/11 related illness**

Always in our minds and hearts

Gone but never forgotten.....



## Membership Meeting Minutes September 11, 2022

The meeting was called to order by the President at 2pm with the pledge of allegiance. This was followed by the 9/11 Memorial ceremony.

There were 37 members, and 7 guests present for the meeting and 4 members who participated via Zoom

After a 15-minute break the meeting resumed with the reading of the names of the 23 law enforcement officers who died in the line of duty since last month's membership meeting and a moment of silence.

### Roll Call of Officers

President: Harvey Katowitz  
Vice President: Bernard Roe  
Rec. Secretary: Scott Hickey - Excused  
Corres. Sec: Bob Fee  
Treasurer: Chris Russo  
Trustee: Dennis Cirillo - Excused  
Trustee: Kevin Gribbon - Excused  
Trustee: Ian McGrouther  
Trustee: John Randazzo  
Trustee: Kevin Stoeckert:  
Sgt. at Arms: Rich Doyle  
Historian: Jim Rochford  
Chaplain: Donald Sanchez  
Chaplain: Deacon Rich McCarron

Review of August minutes: Available in Sept.'s newsletter

### Sickness & Distress:

- Darcy Callahan is in the hospital – COVID COPD, Cancer
- John Krohn had been hospitalized for pneumonia and is recovering at home

Guest Speaker(s): None

### Communications and Correspondence

- At a meeting Thursday morning the administration of Mayor Eric Adams and major unions representing municipal employees agreed on a proposal to clear the way for their long-held goal of switching retired city workers to cost-saving private Medicare Advantage plans. The city projects that the shift to Medicare Advantage will save \$600 million annually, which would go to a fund controlled by city unions that is used to pay for current city employees' health insurance and other benefits. Without that additional cash, the benefits that the fund provides could be at risk. The city and union leaders have claimed that retired city workers would receive the same quality of care under a Medicare Advantage plan as they currently receive under Senior Care, the free insurance plan that the city provides to most retirees. But many retirees have raised concerns that a Medicare Advantage plan would provide less coverage and carry greater out-of-pocket costs than Senior Care. The proposed legislation, endorsed by the mayor's Office of Labor Relations and the unions' Municipal Labor Committee, would change the text of the to allow the city to force retirees to pay to maintain their current coverage.
- On Sept. 9, 2022, the Governor signed Chapter 561 of the Laws of 2022 extending the deadline to file a Notice of Participation in the Rescue, Recovery, and Clean-Up Operations at the World Trade Center Site to Sept. 11, 2026.
- Ft. Mill 10-13 Club golf tournament – Monday Oct. 24, 12pm at the River Hills Country Club.

### Report of officers

President:

- 2022-2023 COLA – 3% - \$54 monthly

Continued next page....

- Charlotte Salute to Heroes hockey game scheduled for Oct. 9 has been postponed to April 15, 2023.
- Nominations of club officers will take place at our October membership meeting.
- Guest speaker for October will be Mecklenburg Co. District 1 Commissioner candidate Ross Monks.

Vice President: Nothing to report.

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

Recording Secretary: Excused

Corresponding Secretary:

Trustees:

- Dennis Cirillo: Excused
- Kevin Gribbon: Excused
- Kevin Stoeckert:
- Ian McGrouther: Nothing to report
- John Randazzo: Nothing to report

Sgt. At Arms: Nothing to report

Historian: Excused

**Committee Reports**

- Membership: 451.
- Socials: Nothing to report

**Old Business:** FOP Lodge 10 golf tournament. Monday, Oct. 10.

**New Business:** None

**Good of the Club**

- New Members:
  1. Ret. NYPD D.I. Sergio Centa
  2. Ret. NYPD Officer William Ruggiero
  3. Ret. NYCDOC Deputy Asst. Warden Tasheil Knight

A motion to accept the new members was made, seconded and approved.

- 50/50 of \$100 was won by David Conrad.

A motion to adjourn was made and seconded, the motion was passed.

**Next Meeting**  
**Tuesday, October 11, 2022, 6pm**



# SEPTEMBER MEMBERSHIP MEETING

September membership meeting photos can be accessed at: <https://harveykatowitz.smugmug.com/2022-911-Memorial-Ceremony/>



Frank DeMasi



Frank Irizarry-Chris Russo-Joe Dalton -Jim Cuesta



Dave Schultheis



Bob Fee



Frank Irizarry



Ian McGrouther



Rich Doyle



John Cannizzo



# THIS AND THAT

## NY PISTOL LICENSE RENEWALS

The new law for carry licenses has changed. Per the new law, you need 16 hours of classroom instruction and 2 hrs. range time. MOS retired over 5 years who do not have an HR218 are required to complete this training class. If you are retired over 5 years and have an HR218, send a written statement that you have an HR218 and kept it active for how many years. Include a copy of the HR218 front and back. An HR218 dated before 9/1/2022 which is in effect at this time will be enough to satisfy the requirement. If no HR218, then the required training has to be completed to renew the license.

As of September 1, 2022, all licensees, including retired members of law enforcement, must have sixteen (16) hours of training and two (2) hours of shooting practice. The State of New York plans eventually to check back three (3) years of the applicant's social media accounts, but, as of this writing, personnel is not yet in place at the Licensing Division to conduct social media checks. H.R. 218 certification will be accepted only if it was acquired prior to September 1, 2022.

## HEY, NYC, WHAT'S THE PRICE OF A PROMISE?

Should tens of thousands of senior citizens and disabled first responders be subjected to insurance companies determining their fate as opposed to medical professionals who know them — all so that union leaders can replenish a fund they raided for illegitimate, albeit legal purposes? That might sound like a far-fetched hypothetical from an ethics exam or public-policy seminar. It's not: That is exactly what will happen if union bosses get their way.

Earlier this month, the city's Municipal Labor Committee (MLC) — an advisory group comprised of leaders of the city's 100-plus municipal unions — voted to change a law designed to protect city workers, retirees and their dependents. The law, known as "12-126", was passed in 1967 and guaranteed the city would pay for a choice of health insurance plans — up to a defined dollar cap. For 55 years, every teacher, firefighter, police officer, nurse, and others who served the city knew they would have access to a health insurance plan that met their families' needs. We knew we would never get rich, but would always have job security and benefits.

That may all now change if the unions get their way. Some 250,000 elderly and disabled retirees will be forced out of traditional Medicare and into a one-size-fits-all plan run by a private insurance company. Last year, the city tried to force a "customized" Medicare Advantage plan on retirees and said it would no longer pay for the traditional Medicare-plus-supplemental coverage it had paid for — and retirees had relied on — for 55 years. When a Manhattan state Supreme Court justice ruled the city's ham-handed approach illegal because it violated 12-126, the city and MLC decided to try an even more drastic approach: "Amend" — but essentially scrap — the law.

The impact of the proposed change to the statute would force every retiree into a plan where many would lose their doctors. Even the insurance company admitted 10% of doctors who currently treat retirees were not participating in the new plan. That means up to 25,000 retirees would have their continuity of care threatened. And all 250,000 retirees would suddenly be subjected to the insurer's "prior authorization" protocols and hurdles — often dangerously delaying and denying care — something they never had to worry about in traditional Medicare.

If people chose to opt out of Medicare Advantage and wanted to keep their traditional plan, the city required a \$191 monthly penalty premium. For many retirees who are on small fixed pensions, that is a serious financial burden.

If the city and MLC convince the City Council to change the law, current workers will be guaranteed absolutely nothing, neither while on the job or in retirement. The legislation is so vaguely drafted, the city and MLC could decide to impose \$10,000 deductibles or \$100 co-pays.

Of course we won't," say union leaders. But that promise is worth little, especially after what we've just seen transpire.

Why are the unions agreeing to sell out their current members? Because in 2014, the de Blasio administration and MLC agreed to fund some \$1 billion in teacher raises by raiding the Health Insurance Stabilization Fund. The union agreed to replenish the fund by finding health-care savings, but never really did, as that would have required some political discipline or unpopular choices.

So instead, last year they took a route they thought would encounter no resistance: impose a change on retirees. After all, retirees are no longer represented by their former unions. What the city and MLC didn't count on was thousands of retirees banding together in a grass roots group and challenging the action in court — and then winning.

Although it is hard to believe, not one of the 104 collective bargaining agreements the city has with its many unions says a word about employee or retiree health benefits. And that's because those benefits have been protected by statute: 12-126. Strip that law, and workers and retirees have absolutely no guarantee of health care. And it will be far tougher to attract people into government service.

Everyone knows health care is expensive, and few will argue against trying to find fair savings or tapping federal funds. The city should start inviting bids from other insurance companies for a contract they have awarded for years without competitive bidding. When two large insurance companies that sell Medicare Supplemental plans were unofficially approached and asked how much a plan like GHI Senior Care should cost, their not-for-attribution responses suggested annual savings between \$50 and \$100 million a year.

The option of traditional Medicare and supplemental with no penalty needs to be preserved. To date, the city has refused to meet with — much less listen to — retirees. Instead, it simply tried to put lipstick on a pig and call the proposed Medicare Advantage Plan a better plan. Stop insulting our intelligence.

# THIS AND THAT

## Changes to Medicare Premium

The annual Part B premium and deductible that beneficiaries must meet is decreasing in 2023

September 27, 2022

Medicare's Part B standard monthly premium will fall to \$164.90 in 2023, a \$5.20 decrease from 2022, the Centers for Medicare & Medicaid Services (CMS) announced on Sept. 27. The open enrollment period to make any changes to next year's Medicare coverage begins on Oct. 15 and goes through Dec. 7.

The premium drop comes in the wake of the big 2022 increase, the largest dollar increase in the history of the program. Part B covers doctor visits, diagnostic tests and other outpatient services. Most Medicare beneficiaries have Part B premiums deducted directly from their monthly [Social Security](#) payments.

Next year's premium decrease makes good on [statements this year](#) by Health and Human Services Secretary Xavier Becerra that the money Medicare was saving because spending on Aduhelm, a new Alzheimer's drug, was not going to be as high as expected would be passed on to beneficiaries in 2023. Spending on other Part B services is also projected to be less than anticipated.

AARP had called on CMS to lower the Part B premium for 2022 after Aduhelm's manufacturer lowered the price and the agency approved the medication on a limited basis.

"Today's announcement of lower Part B premiums and deductibles is welcome news for seniors who are struggling with rising costs due to inflation," said Nancy LeaMond, AARP executive vice president and chief advocacy and engagement officer. "Reducing their Medicare expenses, combined with the expected cost of living adjustment for Social Security, will provide much-needed financial relief for older Americans."

CMS also announced the premiums for those Medicare enrollees who pay higher monthly charges because of their income. Those charges will also decline. Part B beneficiaries with annual individual incomes greater than \$97,000 will pay more than the standard premium — how much more will depend upon income. For example, someone filing an individual tax return whose income is between \$97,000 and \$123,000 will pay \$230 a month for Part B. CMS says about 7 percent of Medicare beneficiaries pay more than the standard monthly premium.

Most Medicare enrollees must pay the [Part B premium](#) whether they have original Medicare or a private Medicare Advantage plan. Some Advantage plans offer a "giveback" benefit where the insurer covers part or all of a member's Part B monthly premium. Consumers can find those plans on the Medicare plan finder. Deductibles in Medicare Advantage vary by plan.

## PART B DEDUCTIBLE LOWER

The annual Part B deductible for 2023 is also decreasing, to \$226, a \$7 decline. And beginning July 1, Medicare enrollees who take their insulin through a pump as part of the Part B durable medical equipment benefit will not have to pay a deductible. Under the new Inflation Reduction Act of 2022, cost sharing for insulin will be capped at \$35 a month next year.

## PART A COSTS INCREASE

While most Medicare enrollees do not pay a monthly premium for Part A, which covers inpatient hospital, skilled nursing facility, hospice and some home health care services, there is a deductible charged for each hospital stay.

For 2023, the Part A deductible will be \$1,600 per stay, an increase of \$44 from this year. For those people who have not worked long enough to qualify for premium-free Part A, the monthly premium will also rise. The full Part A premium will be \$506 a month in 2023, a \$7 increase. Whether a beneficiary has to pay the full Part A premium depends on their or their spouse's work history. Beneficiaries with Medicare Advantage plans should check with their plan for hospital charges.

## WTC NOTICE OF PARTICIPATION EXTENSION

On Sept. 9, 2022, the Governor Hochul signed Chapter 561 of the Laws of 2022 extending the deadline to file a Notice of Participation in the Rescue, Recovery, and Clean-Up Operations at the World Trade Center Site to Sept. 11, 2026.





Below are summaries with URLs to news articles on the effort to ensure that the World Trade Center Health Program is fully funded. An archive of past articles year by year can be found on the Citizens for the Extension of the James Zadroga Inc. website here. <https://www.renew911health.org/news-articles-on-effort-to-ensure-that-the-world-trade-center-health-program-is-fully-funded/>

#### 9/11 HEROES NEED YOUR HELP! SEND A LETTER NOW

Sep 16, 2022 | News Story

Responders and survivors of 9/11 are suffering and dying from cancers and other illnesses caused by toxic exposures from the tragedy 21 years ago. We have been able to care for our heroes through the World Trade Center Health Program, but that program is facing cuts and will stop accepting new applicants in 2024 unless Congress and the Senate act to properly fund it. It is critical that we renew our commitment to fighting for the responders and survivors of 9/11, and demonstrate that “Never Forget” is more than a slogan.

Click here to write a letter to your representatives in Congress and the Senate [https://act.afcio.org/letters/911-heroes-need-your-help-send-a-letter-now?clear\\_id=true&source=direct\\_link&referrer=group-new-york-city-central-labor-council](https://act.afcio.org/letters/911-heroes-need-your-help-send-a-letter-now?clear_id=true&source=direct_link&referrer=group-new-york-city-central-labor-council), urging them to support the 9/11 Responder and Survivor Health Funding Correction Act.

**September 11, 2022** — *Washington Examiner* — Fund for 9/11 first responders’ healthcare to dry up  
The World Trade Center Health Program is experiencing financial shortfalls that have attracted the attention of Congress and activists alike, but so far, no solution has been found. <https://www.washingtonexaminer.com/policy/defense-national-security/fund-for-9-11-first-responders-healthcare-to-dry-up>

**September 11, 2022** — *New York Post* — On 9/11, Schumer vows to seek \$3B for troubled Ground Zero health fund  
He vowed to “make a push” to get the funding approved this year. <https://nypost.com/2022/09/11/schumer-vows-to-seek-3b-for-troubled-ground-zero-health-fund/>

**September 10, 2022** — *Newsday* — CDC: Number of 9/11-related cancers have doubled in past three years  
“Cancer takes a long time to develop,” said Dr. Jacqueline Moline, who directs the program’s center for responders in Queens. <https://www.newsday.com/news/health/cancer-diagnosis-9-11-tc8c3799>

**September 10, 2022** — *New York Post* — NYC refusing to release 9/11 records without lawsuit immunity  
The stubborn stance comes as two New York Congress members demand the mayor release all records kept under wraps since the Sept. 11, 2001, terror attacks. <https://nypost.com/2022/09/10/nyc-refusing-to-release-9-11-records-without-lawsuit-immunity/>

**September 9, 2022** — *NBC News* — A health care program for 9/11 survivors and first responders is running short of money, say members of Congress  
A dozen GOP House members sent a letter to the Energy and Commerce Committee chair asking for more funds for the World Trade Center Health Program. <https://www.nbcnews.com/politics/congress/health-care-program-911-survivors-first-responders-running-short-money-rcna47102>

**September 9, 2022** — *Governor Kathy Hochul* — Governor Hochul Signs Legislation to Support 9/11 Victims, First Responders, and Their Loved Ones  
Ahead of the 21st anniversary of 9/11, Governor Kathy Hochul today signed five pieces of legislation to provide support to 9/11 victims and survivors and their families. <https://www.governor.ny.gov/news/governor-hochul-signs-legislation-support-911-victims-first-responders-and-their-loved-ones>

**September 8, 2022** — *Mount Sinai* — Mount Sinai Researchers Awarded \$2.4 Million Grant From CDC to Support Aging 9/11 Rescue and Recovery Workers  
The median age of these first responders is now 59, and by 2030, the majority of them will be 65 or over and at risk for aging-related conditions and consequences of the terrorist attacks. <https://www.mountsinai.org/about/newsroom/2022/mount-sinai-researchers-awarded-million-grant-from-cdc-to-support-aging-rescue-and-recovery-workers>

**September 7, 2022** — *Fox News* — [Many 9/11 first responders still fighting for health benefits 21 years later](#)  
Feal is again pushing for lawmakers to take action, this time on a funding shortfall in the program, which he said will be \$3 billion short sometime before 2025. <https://www.foxnews.com/us/9-11-first-responders-still-fighting-health-benefits-21-years-later>

# MEMBERSHIP



## 2022 Monthly Meeting Dates

Oct. 11      Nov. 8      Dec. 13

Happy Birthday!



Fortunately, nothing to report.

### SICK DESK UPDATE



Josephine Green, wife of Joe Green is in No. Shore Hospital in NY being evaluated for a heart transplant.

## Welcome To The Club

The following members joined our club in September

1. Ret. NYPD D.I. Sergio Centa
2. Ret. NYPD Officer William Ruggiero
3. Ret. NYCDOC Asst. Dep. Warden Tasheil Knight

MEMBERSHIP

We presently have 454 members, 331 from the NYPD and the remainder from 57 other law enforcement agencies.

Remember

2023 dues are payable now.  
You can make payments to the club  
via Zelle at:  
[hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com)

## OCTOBER

Patricia Lewis	Oct. 01
Don Schappert	Oct. 01
Scott Breslin	Oct. 03
<b>James Ward RIP 1/19/22</b>	Oct. 03
Joe Racicot	Oct. 05
John Praskey	Oct. 08
William Hassler	Oct. 08
Nancy Rosario	Oct. 09
Kenny Bernard	Oct. 10
Matthew Boder	Oct. 10
Richard Gundacker	Oct. 10
Anthony Magliulo	Oct. 11
David Evans	Oct. 12
Bill Krebs	Oct. 12
Keith Rand	Oct. 13
Marc Nell	Oct. 14
Courtney Simuel	Oct. 14
Emilio D'Addio	Oct. 15
Robert Fee	Oct. 15
Ron Olszewski	Oct. 16
John Cosh	Oct. 17
Tony Cuccia	Oct. 17
Jack Miller	Oct. 17
Carroll Best	Oct. 19
John Evrard	Oct. 19
Charles Dittrich	Oct. 20
Lisa Rosa	Oct. 20
Duane Shepherd	Oct. 21
David Conrad	Oct. 22
Theresa Freeman-Ginsberg	Oct. 22
John Mc Laughlin	Oct. 22
Stacy Washington	Oct. 24
John Agati	Oct. 26
Dan McKenna	Oct. 26
Derrick Jackson	Oct. 28
Harold Berg	Oct. 29
<b>Greg Brown RIP 5/29/15</b>	Oct. 29
Kate Ganley	Oct. 29
John Cannizzo	Oct. 30
Peter Blaich	Oct. 31
James Cuesta	Oct. 31

NYPD

CHARLOTTE

RETIREES



10-13

CLUB

# TRUSTEE'S



20-13 Club of Charlotte

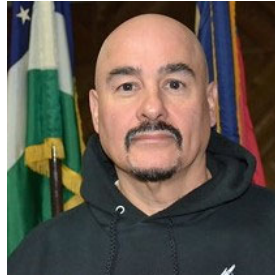
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

Geographical Area	Trustee	Tel. ( H)	Tel. (C)	Email Address
Catawba County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Cabarrus County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Gaston County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Iredell County	Frank Irizarry	917-494-1752	917-494-1752	<a href="mailto:frankirizarry10@gmail.com">frankirizarry10@gmail.com</a>
Lincoln County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Mecklenburg County	John Randazzo	704-243-7523	704-770-1461	<a href="mailto:eightpointid@carolina.rr.com">eightpointid@carolina.rr.com</a>
Rowan County	Dennis Cirillo	704 256-4038	516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Union County	Ian McGrouther	917-952-7427	917-952-7427	<a href="mailto:IanLizMc@hotmail.com">IanLizMc@hotmail.com</a>
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	<a href="mailto:kgribbo@outlook.com">kgribbo@outlook.com</a>



# THIS AND THAT

## North Carolina Concealed Handguns Reciprocity

Since 1995, North Carolina has allowed qualifying residents of the state to obtain a permit to carry a concealed handgun from the sheriff of the applicant's home county. The permit is valid for five years unless it is revoked. Please see [North Carolina Firearms Laws](#) for a list of "Do's and Don'ts" for carrying a concealed handgun in North Carolina. This information is designed as a reference guide only and should not be relied upon as legal advice.

### Other States' Permits Honored Here

Effective December 1, 2011, North Carolina automatically recognizes concealed carry permits issued in any other state. Out-of-state permit holders should familiarize themselves with North Carolina's laws.

### For example, in North Carolina, concealed handguns may not be carried:

- In law enforcement or correctional facilities such as a prison.
- In any space occupied by state or federal employees, including state and federal courthouses.
- In schools or on school grounds.\*
- In areas of assemblies, parades, funerals or demonstrations.\*\*
- In any place where alcoholic beverages are sold and consumed (such as some restaurants) the premises are posted as prohibited.
- In any area where concealed handguns are prohibited by federal law.
- In any place of business that has posted a sign banning concealed weapons on its premises.
- By any person while consuming alcohol or while under the influence of alcohol or any controlled substances (unless obtained legally and taken as directed by a physician).

\*Effective October 1, 2013, unless prohibited by a private school, a concealed handgun permittee may store a handgun in the person's locked vehicle or in a locked container securely fixed to the person's vehicle while on campus. It may NOT be carried on the person.

\*\*Effective October 1, 2013, unless posted as being prohibited, a concealed handgun permittee may possess a concealed handgun while at a parade or funeral. For more information on these exceptions see House Bill 937, Session Law 2013-369, North Carolina Firearms Laws, <https://ncdoj.gov/download/98/concealed-carry-handgun/16346/firearms-publication-november-2018> and our chart: <https://ncdoj.gov/download/16/general-information/15406/concealed-carry-chart-october-2013> showing where concealed handguns cannot be carried in North Carolina.

### To possess a concealed handgun in North Carolina, you must:

- Carry your permit and a valid form of identification with you at all times.
- Disclose the fact that you have a valid concealed handgun permit when you are approached or addressed by any law enforcement officer in North Carolina.
- Inform the officer that you are in possession of a concealed handgun.

Present both the permit and valid identification at the request of an officer NOTE: You should not attempt to display either your weapon or your permit unless directed to by an officer.

### Permits Honored in Other States

Permit holders should know that while they can legally carry a concealed handgun while visiting these states, they're subject to the laws of the state they are visiting and are responsible for learning about those laws.

#### States with North Carolina Agreements

Alabama	Kentucky	Pennsylvania
Alaska	Louisiana	South Carolina
Arizona	Michigan	South Dakota
Arkansas	Mississippi	Tennessee
Colorado	Missouri	Texas
Delaware	Montana	Utah
Florida	Nebraska	Virginia
Georgia	New Hampshire	Washington
Idaho	New Mexico	West Virginia
Indiana	North Dakota	Wisconsin
Iowa	Ohio	Wyoming
Kansas	Oklahoma	

Law enforcement can contact our law enforcement liaison attorneys at the Dept. of Justice at (919) 716-6500 or by fax at (919) 716-6760.

# HEALTH AND WELFARE

Below is 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](mailto: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](mailto: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](http://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](mailto: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 EmblemHealth 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.

## 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.

Dept.	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
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

# National NYCPD 10-13 Organizations, Inc.



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

**ARIZONA  
10-13**

**President Larry Carito**

11445 E Via Linda, suite 2-183,  
Scottsdale Arizona, 85259  
PH: 917-604-2137  
E-Mail: [Larry.carito@gmail.com](mailto:Larry.carito@gmail.com)  
Website: [www.Arizona10-13.org](http://www.Arizona10-13.org)

**NE PA NYPD  
10-13**

**President Juan (John) Adams**

2261 Long Pond Road  
Long Pond PA ,18334.  
PH: 570-620-6913  
Email: [jadams067@gmail.com](mailto:jadams067@gmail.com)  
Website: [www.nepa1013.com](http://www.nepa1013.com)

**NYPD 10-13 CLUB  
OF CHARLOTTE**

**President Harvey Katowitz**

4701 Wyndfield Lane  
Charlotte, N.C. 28270  
PH: 704-849-9234  
E-mail: [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net)  
Website: [www.charlotte10-13.com](http://www.charlotte10-13.com)

**NORTHEAST FLORIDA  
10-13**

**President Marty Syken**

712 El-Vergel Lane  
St. Augustine, Florida 32880  
Cell Phone: 904-461-7381  
Email: [martins0004@yahoo.com](mailto:martins0004@yahoo.com)  
Website: <https://www.nefl1013.com>

**HUDSON VALLEY  
10-13**

**President John Briganti**

101 Gedney Street, Apt. 2D,  
Nyack, New York 10960.  
Cell Phone: 386-871-5941  
Email: [Johnny@Briganti.org](mailto:Johnny@Briganti.org)  
Website: [www.hudsonvalley1013.com](http://www.hudsonvalley1013.com)

**RALEIGH NC  
10-13**

**President Robert Young**

412 Walnut Woods Drive  
Morrisville NC, 27560  
PH: 919 604 5188  
Email: [nypd1013raleigh@gmail.com](mailto:nypd1013raleigh@gmail.com)  
Website: [www.raleigh1013.com](http://www.raleigh1013.com)

**JERSEY SHORE  
10-13**

**President Salvatore V. Pepitone**

168 Watson Road  
Fanwood, N.J. 07023-0536  
Phone: 516-375-0536  
Email: [salvatorepepitone@comcast.net](mailto:salvatorepepitone@comcast.net)  
Website: [www.jerseyshore10-13.com](http://www.jerseyshore10-13.com)

**VILLAGES  
10-13**

**President Mike Powers**

NYPD 1013  
8872 SE 169th Beaufort Street  
The Villages, Florida  
PH: 352-804-8635  
Email: [buytimepowers@thevillages.net](mailto:buytimepowers@thevillages.net)  
Website: [www.villagesnypd10-13.org](http://www.villagesnypd10-13.org)

**MYRTLE BEACH  
10-13**

**President Michael Fanning**

44 Shore Line Drive  
Pawleys Island, S.C. 29585  
PH: 843-241-7128  
E-mail: [hntsgt@gmail.com](mailto:hntsgt@gmail.com)  
Website: [MYR1013.com](http://MYR1013.com)

**WILMINGTON NC  
10-13**

**President Chuck McLiverty**

6224 Sweet Gum Drive  
Wilmington NC 28409-6201  
Email: [ret2ncbeach@gmail.com](mailto:ret2ncbeach@gmail.com)  
Cell Phone- 845-598-7967

**FORT MILLS SC  
10-13**

**President: Scott Hassler**

Fort Mill, S.C.10-13 Club  
1069 Angelica Lane  
Tega Cay, S.C. 29708  
Ph #: (516) 965-9015  
Email address: [fortmill10-13club@hotmail.com](mailto:fortmill10-13club@hotmail.com)  
Website: [www.FortMill10-13Club.com](http://www.FortMill10-13Club.com)

**VERRAZANO  
10-13**

**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](mailto:Skip4255@gmail.com)  
website: [www.vz1013.com](http://www.vz1013.com)

**LONG ISLAND  
10-13**

**President Richard Bohn**

Long Island, NY 10-13  
23 Estates Lane, Shoreham, New York,11786  
Phone # (631) 332-4898  
Email. [RLBOHN66@gmail.com](mailto:RLBOHN66@gmail.com)  
Website [WWW.LONGISLAND10-13club.com](http://WWW.LONGISLAND10-13club.com)





## NATIONAL NYCPD 10-13 ORGANIZATION NYPD ID CARD RENEWAL – September 27, 2022

**For those members that reside locally, the ID card Section (646-610-5150) is now on 2<sup>nd</sup> 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.

For pre-merger Transit and Housing Police retirees, the NYPD Transit Bureau still processes our ID cards in Brooklyn, N.Y. I received the below information from their ID Card Renewal Unit.

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



# NATIONAL NYCPD 10-13 ORG.

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.

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 out-of-state, some police departments 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 is on the accompanying page of this procedure, and can be downloaded from our website; National NYCPD10-13.org

Additionally, ID card expiration date 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 \$7.75.

Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$8.95 made out to National NYCPD 10-13 Org. (to cover the cost of priority mail return of your new card).

Address package to:  
Larry Kelly  
392 Corbin Avenue Colon Avenue  
Staten Island N.Y. 10308

You can contact me at lmmkj392@verizon.net (347) 582-6885.

**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.**

# NATIONAL NYCPD 10-13 ORG.



**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:** \_\_\_\_\_ **First Name:** \_\_\_\_\_ **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**

## 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)


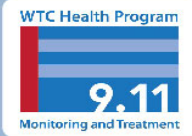
## AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

**Name:** \_\_\_\_\_ **Signature:** \_\_\_\_\_

# SEPTEMBER 11TH VICTIMS COMPENSATION FUND



## September 11th Victim Compensation Fund

<b>How the Programs Differ</b>	 September 11th Victim Compensation Fund	 WTC Health Program Monitoring and Treatment
Illnesses Covered	Physical Only	Physical and Psychological
Geographic Zone – <i>where</i> were you?	For “presence at the site”: (Manhattan only South of Canal Street)	For exposure: South of Houston Street and parts of Brooklyn
Presence/Exposure Timeframe – <i>when</i> were you there?	September 11, 2001 – May 30, 2002	September 11, 2001 – July 31, 2002
Presence/Exposure Duration – <i>how long</i> were you there?	No minimum time required – just need to have been in the zone during the timeframe	Minimum time requirements apply

While the VCF and the WTC Health Program work together very closely, they are two separate programs with several important distinctions, some detailed here. It is important to note that an individual must **register with the VCF** and **enroll in the WTC Health Program** separately.

- [VCF Info Sheet](https://www.vcf.gov/general-information/vcf-info-sheet) - a general overview of the program, who can apply, and how to apply.
- [VCF Just the Facts](https://www.vcf.gov/sites/vcf/files/resources/VCF_JusttheFacts.pdf) — a great resource that clarifies some common misconceptions about the VCF.
- [Claim Filing Deadlines](https://www.vcf.gov/deadlines) - a detailed guide on the registration deadlines for various victim scenarios.
- [VCF Overview](https://www.vcf.gov/general-information/vcf-overview) - a presentation for individuals who are filing a claim with the VCF, or for those who are interested in how the VCF operates.
- [Forms and Resources](https://www.vcf.gov/formsandresources) page
- [FAQ](https://www.vcf.gov/faqs): <https://www.vcf.gov/faqs>

Follow us [@Sept11VCF](#) on Twitter for your official social media source for the latest VCF news, updates, policy announcements, and information on outreach events and activities.

### 9/11 Resources

The following organizations work closely with the VCF to support victims and claimants affected by the events of September 11th:

- [9/11 Environmental Action](http://www.911ea.org/): <http://www.911ea.org/>
- [9/11 Health Watch](http://www.911healthwatch.org/): <http://www.911healthwatch.org/>
- [FealGood Foundation](http://fealgoodfoundation.com/): <http://fealgoodfoundation.com/>
- [Voices of September 11th](http://voicesofsept11.org/): <http://voicesofsept11.org/>
- [WTC Health Program](https://www.vcf.gov/wtc-health-program/wtc-health-program-factsheet) - Unsure of the difference between the WTC Health Program and the VCF? Check out this useful [WTC Fact Sheet](https://www.vcf.gov/wtc-health-program/wtc-health-program-factsheet) for key differences between the two programs: <https://www.vcf.gov/wtc-health-program/wtc-health-program-factsheet>

# LINE ORGANIZATIONS



Dear CEA Member,

The Captains Endowment Association is pleased to announce the launch of a newly revised Superior Officers Council (SOC) website. <https://nypdsoc.org>

This site contains information for both active and retired members on topics such as prescription drugs, dental and optical benefits, hearing aids, and the Principal Annuity Fund. In the very near future several enhancements will be implemented allowing members to electronically submit pre fillable forms to the Superior Officers Council office and to also process payments electronically.

The SOC website is a public facing site where members, spouses, and or dependents can readily view their existing benefits. Certain portions of the site, such as electronic forms and The Principal Annuity Fund will only be available by logging onto the Captains Endowment Association website with your existing log on credentials and clicking on the Health Benefits tab.

Members are reminded that if you have never logged onto the CEA Website, you can access the site for the first time by utilizing your tax number as the username and your tax number as the password. After a successful login you can change your password via the "My Account" tab. Members who have previously logged on but forgotten the password can have it reset by contacting the website helpdesk at 1 (888) 620-4446, option #3.

If you have any questions regarding these benefits, you can contact the SOC #212-964-7500 and choose Option 1 for the SOC.

**[Ada L. Resnick](#)**  
**Office Manager**  
**Captains Endowment Association**  
**40 Peck Slip, New York, NY 10038**  
**Tel # 212-791-8292**  
**Fax # 866-226-8330**

~~~~~  
Medicare Reimbursement, IRMMA

Medical Reimbursement

Members who turn 65 years of age must apply for Medicare, Part A covers hospital stays, hospice care, rehabilitation facilities, and skilled nursing.

Learn More » <https://nypdcea.org/portfolio/medicare-reimbursement-irmma/>

~~~~~  
Moving/Change of Address

Have you moved or plan to move? The list below can serve as a reference to retired CEA members on whom to notify upon a change of address.

Learn More » <https://nypdcea.org/portfolio/moving-change-of-address/>

~~~~~  
Cost of Living Increase

A retiree becomes eligible for COLA at age 62 if retired for at least five years, or at age 55 if retired for at least ten years, and all disability retirees are eligible for COLA after being retired for five years...

Learn More » <https://nypdcea.org/portfolio/cost-of-living-increase/>

~~~~~  
The next CEA general membership meeting will take place Wednesday, October 18, 1000 hrs at:

Antun's  
96-43 Springfield Blvd.  
Queens Village, NY 11429

Nov. meeting - Wednesday, November 2nd 1000 hrs, Villa Barone  
Dec. meeting - Wednesday, December 7th 1800 hrs, El Caribe

# LINE ORGANIZATIONS



Dear CEA Member,

## **Active Member Death**

Let us not forget active Captain Janelle Sanders who was laid to rest yesterday after succumbing to 9/11 related illness. May she rest in peace

## **CCRB**

We have seen many of our members being served Charges & Specifications pertaining to CCRB accusations from members of the public and CCRB themselves. When we take those cases to the trial room, our members rights are violated when CCRB refuses to provide their board minutes in discovery. The CEA has sent numerous letters to CCRB to ascertain why the minutes are not included. They have been silent on a response.

Shortly, the CEA will ask the Police Commissioner to dismiss any CCRB cases that do not include their board minutes in discovery. These minutes may provide exculpatory evidence for our members preserving our due process rights.

If we as executive are having a high rate of substantiated CCRB, please keep in mind the amount of substantiated CCRB of the larger unions that we supervise. This underscores the importance of protecting those who work for us.

## **TRIAL ROOM**

The trial room is overwhelmed with cases from all ranks. We have had labor/management meetings to address this issue and have formally sent letters to the Police Commissioner, Trial Commissioner, the Department Advocate to expedite these cases so our members preserve their due process rights.

## **PAY RAISE**

Members who have 25 years of service with the NYPD have received their pay increases. The increase appears under the new uniformed longevity line on their paystubs. A reminder that when you reach 5 years in the CEA you receive an additional raise amounting to \$50.78 which appears on the Uniform service differential line.

## **DIAPHRAGM BILL**

The NYS Appellate Division has overturned Judge Love's ruling that the Diaphragm Law is unconstitutional. We have decided to appeal this decision to the NYS Court of Appeals. We are waiting for the Court to decide if it will hear it. This law is **NOW ON THE BOOKS AND A NYC DISTRICT ATTORNEY CAN AUTHORIZE AN ARREST OF A POLICE OFFICER WHO THEY FEEL COMMITTED THIS OFFENSE.**

## **Medicare**

The City has appealed the favorable decision for the retirees, and we are waiting for the case to be heard.

## **SOC**

The trustees of the SOC are proud to announce it's new SOC website and encourage members to check it out. It contains an abundance of information and feel it is very user friendly. Please visit at [NYPDSOC.org](http://NYPDSOC.org)

## **STUDENT PROOF**

Student proof is no longer needed.

For active members, prescription drugs are covered until your child turns 26. Dental and optical benefits ends at the end of the month your child turns 23.

For retired members, prescription drugs are covered until the end of the year your child turns 23. Dental and optical benefits ends the end of the month your child turns 23.

## **SHINGLES SHOT**

In January 2022, the Captains Endowment Association negotiated a process with our current prescription medication provider to allow our members and their spouses who are 65 years of age and older to receive the Shingles vaccine for a \$25 dollar co-pay per shot at most large national drug retail locations. The Shingles vaccine is a 2 (two) shot regimen with the second shot administered 2 to 6 months after the first dose. Those members who may want to take advantage of this benefit should do so in a timely fashion as the first dose must be administered prior to the end of the program, (December 31, 2022). Members and their spouses must bring their Optum Rx cards with them at the time of the first dose.

## **RESUMES**

The CEA has negotiated a fixed price of \$600 for the preparation of an executive resume. You can contact Lynda Spiegel of Rising Star Resume at [spieqwrite@gmail.com](mailto:spieqwrite@gmail.com) or call 516-987-8557. She came recommended from CEA members who have used her services.

# LINE ORGANIZATIONS



## Information for Family Members Upon Passing of a CEA Member (This information is applicable to members of all line organization)

The officers and staff of the Captains Endowment Association and the Superior Officers Council recognize that the loss of a loved one is always a traumatic event. We hope the following information, although not all inclusive for every scenario, will serve as a useful tool to you and you family to minimize stress and help you get you affairs in orders at this difficult time.

### Who to Notify

**Call NYPD Operations Unit (646) 610-5580**  
One Police Plaza  
New York N.Y. 10038

- To announce death and provide viewing and funeral information. Pallbearers are available in all five boroughs, all of Long Island and upstate New York, (not beyond Dutchess county).

### Call Captains Endowment Association (212) 791-8292

40 Peck Slip  
New York N.Y. 10038

- To inquire if the member had any life insurance policies with the CEA

### Call Superior Officers Council (212) 964-7500 Option #1 (or whichever line organization deceased belonged to)

40 Peck Slip  
New York N.Y. 10038  
Inquiries regarding:

- Continued NYC major medical health coverage, dental, prescription drugs, and optical
- Annuity Fund distributions
- Death benefits coverage: The Superior Officers Council provides a Death Benefit to members who retired on or after January 1, 1971. The specific provisions of the Benefit are based on when the member retired, and/or what option the "Retired" member selected; **refer to "SOC Death Benefit" contained in this article.**

### Call NYC Deferred Compensation Plan (212) 306-7760

22 Courtland Street  
New York N.Y. 10007

- Regarding possible Deferred Compensation Plan Account, beneficiary distributions <https://www1.nyc.gov/assets/olr/downloads/pdf/deferred/beneficiary-distribution-guide-and-form.pdf>

### Call NYC Police Pension Fund (212) 693-5100 Attn: Retiree Death Benefits Unit

Regarding beneficiaries' benefits:

- To Surrender Member's Firearms, **for NYC residents**, contact the License Division's Cancellation Unit, at (646) 610-5871, inform them that you would like to surrender the firearms of a recently deceased Member of the Service, and they will provide you with information and instruction regarding the matter. For those members residing out of the confines of NYC, please contact your local precinct or municipality to ascertain how to properly surrender the weapons.
- NYC Health Benefits Section: (212) 513.0470 (Due to heavy call volume it is very difficult to get through by phone, we suggest you submit notifications/requests via US mail, Certified) 22 Cortlandt Street, 12th Floor New York, NY 10007 (Request "COBRA for Life" application; **refer to "Survivor's Health Benefits" contained in this article.**)
- Social Security Administration / Social Security: (800) 772.1213A surviving spouse or child may receive a special lump-sum death payment of \$255 if they meet certain requirements. In most cases, the funeral home will report the person's death to Social Security. If you want them to do that, you will need to give the deceased's Social Security Number to the funeral director so he or she can make the report.

If a veteran, notify the Veterans Administration. Call Toll-Free 1 (800) 827-1000 or Visit the Web Site at <http://www.va.gov>. The decedent may be entitled to Burial and Plot-Interment allowance, a VA National Cemetery Burial, a Headstone and Marker, a Presidential Memorial Certificate, and Burial Flag. Often times the Funeral Director will make this notification.

# LINE ORGANIZATIONS



## Documents You Will need.

**Death Certificates (when applicable):** Death Certificates are needed in connection with many of the tasks associated with the successful administration of a decedent's estate; usually the Funeral Director will obtain certificates as part of their service cost. You should confer with each of the respective agencies listed below to ascertain if they require a "Certified Copy" of the Death Certificate or if they will accept a regular Photostatted copy. You will need Death Certificates for:

- Police Pension Fund
- Veterans Administration (If a Veteran); you may need more than one (1) death certificate depending on the benefits being submitted for.
- Motor Vehicle Bureau if auto was in decedent's name; one (1) for each insurance policy.
- State Dept. of Revenue (to obtain Non-Tax Certificate if real property is involved).
- Bank accounts held in Trust for another; one (1) for each account if property held in a Trust.
- NYC Dept. of Finance; Veteran's Exemption: This program provides a property tax exemption to veterans, the spouse or unremarried widow/widower of a veteran, or Gold Star parent (the parent of a child who died in the line of duty). Veterans are former members of the United States armed forces or the Merchant Marines (during World War II) called to active duty during a period of conflict or recipients of expeditionary medals. Visit the following link for further info and qualifications: <http://www1.nyc.gov/site/finance/benefits/landlords-veterans.page>
- Probate Court (If probate is needed).
- Personal records

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

## Marriage Certificates with Official Raised Seal for:

- Social Security Administration (not necessary if surviving spouse is already receiving benefits)
- Veterans Administration (if a veteran)

**NOTE:** If you need to get a copy of your marriage certificate you should contact the specific religious institution at which you were married (i.e. Church, Synagogue) and/or the County Clerk in the Borough/Town you were married.

## Letters of Testamentary or Letters of Administration (if applicable) for:

- Motor Vehicle Bureau if auto is in the decedent's name
- One (1) for each bank account, brokerage house account, share of stock or bonds, etc. that were in the decedent's name alone.

## Armed Services Discharge Papers — DD 214 (if applicable)

### Letters of Testamentary or Letters of Administration (if applicable) for:

- Motor Vehicle Bureau if auto is in the decedent's name
- One (1) for each bank account, brokerage house account, share of stock or bonds, etc. that were in the decedent's name alone.

### Armed Services Discharge Papers — DD 214 (if applicable):

- The original papers are needed for Social Security, if spouse is not already receiving benefits (Service time counts toward qualification).
- NYC Dept. of Finance; Veteran's Exemption: This program provides a property tax exemption to veterans, the spouse or unremarried widow/widower of a veteran, or Gold Star parent (the parent of a child who died in the line of duty). Veterans are former members of the United States armed forces or the Merchant Marines (during World War II) called to active duty during a period of conflict or recipients of expeditionary medals. Visit the following link for further info and qualifications: <http://www1.nyc.gov/site/finance/benefits/landlords-veterans.page>

## Copies of Paid Funeral Bill for:

- One (1) for the Police Pension Fund; if probate is anticipated.
- One (1) for the Probate Court
- One (1) for the I.R.S. if taxable estate

Continued next page.....

# LINE ORGANIZATIONS



## Actions to be Taken to Close/Transfer Decedent's Accounts

### 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 may be needed for Probate. It is also essential for filing federal and state estate tax returns, if required.

### Close/Transfer any Policies and/or Accounts (if applicable):

- Cancel the lease. 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 is sold or transferred to a beneficiary.
- Make sure the homeowner's policy continues to provide adequate coverage for the home and the contents of the home until the contents are removed and the home is sold/transferred to a new owner.

### Notify Companies the Person Did Business With:

- Cancel credit cards and close charge accounts.
- Tell airlines to transfer frequent-flier miles (in attendance with the Will to the primary beneficiary).
- IRAs: If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.

Note: In the case of couples, most property is routinely held in joint names and the survivor obtains it "by operation of law." However, there may be some items that were held in the decedent's name only. In that case, it would be necessary to go to Probate Court to transfer ownership of that property, unless it is listed in trust.

### Survivor's Health Benefits

The survivor's and eligible dependent's Health Benefits, both **major medical** and **benefits provided by the Superior Officers Council**, **cease** with the passing of the Member. However, the survivor (Spouse/Domestic Partner) may apply for "COBRA for Life" Coverage through the City of New York. If you are the spouse/domestic partner of a member who has passed away, you have the right to continue coverage under any of the available NYC health benefits plans. Furthermore, effective November 13, 2001, New York State law provides that surviving spouses of retired uniformed members of the New York City Police and Fire Dept.s can continue their health benefits coverage for life. Such coverage will be at a premium of 102% of the group rate and must be elected within one (1) year of the date of the death of the member. **Contact the NYC Retiree Health Benefits Section, in writing, to obtain an application; NYC Retiree Health Benefits Section, Attn: COBRA for Life, 40 Rector Street, 3rd Floor, New York, NY 10006. You must notify the NYC Retiree Health Benefits Section if you are planning to move in the near future or if you are in fact moving so that they send the application to your proper address.**

**NOTE:** The surviving spouse / domestic partner of retirees who had received an Accident Disability Pension should be cognizant of the fact that if the cause of the retiree's death is directly attributable to the condition for which they received the Accident Disability (i.e. retired on the Heart Bill and died from a heart attack), their surviving spouse / domestic partner may be eligible to continue receiving the deceased member's Major Medical and SOC benefits at no cost.

### Benefits Payable on Behalf of Deceased Member

With respect to any benefits payable to a deceased member upon the date of death, or with respect to death benefits payable by virtue of the death of the member where the member's designated beneficiary has predeceased the member and a successor has not been designated, or where the member has not designated a beneficiary, then these benefits will be made payable to the first surviving class of the following classes of successive preference beneficiaries:

#### The covered member's:

- Surviving spouse/registered domestic partner;
- If no surviving spouse/domestic partner, to the covered member's surviving children equally, or
- If no surviving children, to the covered member's estate.

If you opted to convert the Death Benefit to the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit your qualified dependents (defined below) are entitled to receive prescription, optical and dental coverage for **three years at no cost** and gives the survivors the added option of continuing the benefits indefinitely for a premium.

Continued next page.....



# LINE ORGANIZATIONS



**Qualified dependents** are defined as your spouse, or qualified Domestic Partner and eligible dependent children. **Eligible children** include natural children, legally adopted, stepchildren (rules apply) and children for whom you have court appointed guardianship or legal custody and who live with you permanently. For the purpose of the **Dental and Optical Benefit, eligible dependent children** are covered to the last day of the month of their 19th or up to 23rd birthday (full time student). For the **Prescription Plan dependent children** who were previously enrolled in the Optional Prescription Drug Rider will be covered until December 31st of the year they reach the age of 19 or 23 years (full time student) or until they graduate.

## Medicare Reimbursement Affidavit

### Medicare Part B Reimbursement:

When the decedent, or one of their dependents became eligible for Medicare at age 65 (and thereafter) or through special provisions of the Social Security Act for the Disabled, their first level of health benefits was provided by Medicare. In order to maintain maximum health benefits, the decedent (and all retired NYC workers) was mandated to accept Medicare Part A (Hospital Insurance) **and** Part B (Medical Insurance). If the decedent was receiving a Social Security check, the premium for Medicare Part B was deducted from that check monthly. If the decedent was not receiving a Social Security check, they were billed on a quarterly basis by the Social Security Administration. **The decedent must have been receiving a City pension check and been enrolled as the contract holder for City health benefits in order to receive reimbursement for Part B premiums.**

**NOTE:** Spouses/Domestic Partners of members whose deaths are directly attributable to an injury/illness related to their receiving an Accident Disability Pension continue to receive the Medicare Reimbursement. This is due to the City continuing to pay for their health insurance at a reduced Medicare rate.

The City of New York reimburses retirees for the monthly premium for Medicare Part B, as well for their eligible dependents on Medicare. The Medicare Part B reimbursement is issued each April for the prior calendar year (January through December; i.e. Medicare reimbursement checks are issued in April 2014, reimburse Medicare deductions from 2013). **You will only receive the reimbursement for the period of time that the decedent was enrolled in Medicare Part B and covered by a City of New York health plan as a retiree; Medicare Reimbursement ceases with the death of the member.** (Retirees who reside outside of the United States are NOT eligible for the Medicare Part B reimbursement since Medicare is not your primary insurer).

In order to receive a "Medicare Reimbursement Affidavit" to claim Medicare reimbursement monies owed to the decedent and, if applicable, their eligible dependent(s) you must notify the Health Benefits Program of the members death, in writing, including the retiree's name, Social Security number, your name, your address, and a copy of the death certificate. Send the request for the affidavit form to the Retiree Health Benefits Section, **Attn: Medicare Unit**, 22 Cortlandt Street, 12th Floor, New York, NY 10007. If the survivor relocates, they must notify the Retiree Health Benefits Section, Medicare Unit, of the new address to ensure that they receive the reimbursement.

Please be aware that it will take several months for the Retiree Health Benefits Section to forward the reimbursement check, which will be in payment of the previous calendar year, and in some cases a second check will be issued for the months that the retiree was alive in the year of death.

Have you moved or plan to move? The list below can serve as a reference to retired CEA members on whom to notify upon a change of address:

- NYPD Pension Section (212) 693-5100
- Retired Employees Health Benefits Section (212) 513-0470
- Health Plan (GHI, HIP, Aetna, etc.)
- Health and Welfare Fund, CEA SOC 212 964-7500 Option 1 (Health & Welfare, Annuity Fund)
- Captains Endowment Association Office (212) 791-8292 (update email address)
- NYC Deferred Compensation Plan (212) 306-7760
- Personal Investment companies (Vanguard, Principal, Fidelity etc.)
- Social Security Administration 1 (800) 772-1213
- Veterans Administration 1 (800) 698 2411 <https://www.va.gov/>
- United States Postal Service

# LINE ORGANIZATIONS



Members may have recently received the below mailing from our prescription drug benefits provider, Optum Rx. The cards attached to the mailing do not replace, you're existing Optum Rx prescription cards, nor has there been any changes to your current Superior Officers Council drug benefit. The Optum Rx Perks Cards can be used as a supplemental to your coverage to potentially reduce expenses for medications that are not covered under the existing Superior Officers Council drug benefits plan.



Members can present the Optum Rx Perks Card along with their drug benefits card to the pharmacist when filling a prescription to see if any discounts may apply to their purchase.

**SOC SUPERIOR OFFICERS COUNCIL**

<First Name> <Last Name>  
<Address1>  
<Address2>  
<City> <State> <Zip>

**SCAN ME**

app helps you find prescription discount programs at pharmacies nationwide. It's free for both iOS and Android users.

Why not put this FREE card in your wallet today? It can save the average person \$150.00<sup>1</sup> annually.

Your card never expires. Enjoy savings on medications when you visit the pharmacy.

<Client Name> is here to help you get the most current savings on prescriptions with an extra way to lower your medication costs. It's called Optum Perks™.

Optum Perks is a free prescription discount program that can help you save on your medications. It's not insurance — anyone can use it.

Enclosed are free prescription discount cards to maximize savings for you and your family. These cards are ready to use right away.

**The cards are FREE, start saving today.**

**How to use the cards:**

Each time you fill a prescription:

- Bring these cards to any of the over 64,000 pharmacies that accept the card.
- Give the pharmacist your card and see discounts of up to 80%<sup>2</sup> off your medications.
- Show your card every time you fill a prescription for more discounts. The card doesn't expire.

**Questions? Learn more.**

Visit us at <Client URL>  
Or, call Optum Perks at 1-866-407-8901. They are ready 24 hours a day, 7 days a week to assist you.

# LINE ORGANIZATIONS



**SOC** SUPERIOR OFFICERS COUNCIL  
CITY OF NEW YORK POLICE DEPARTMENT



**SOC** SUPERIOR OFFICERS COUNCIL  
CITY OF NEW YORK POLICE DEPARTMENT



## Prevent shingles with the Shingrix vaccine

Dear SOC Member,

Your risk of Shingles increases as you age. Shingrix<sup>®</sup> is a two-dose vaccine that protects against shingles and complications from the disease. The SOC Trustees have elected to improve your benefits regarding the Shingrix Vaccine.

**From January 1 - December 31, 2022 eligible members 65 years and older can get the vaccine at a \$25 copay per shot.**

### How do I get the vaccine?

OptumRx contracts with many national pharmacy chains so you can easily get vaccinated. Most vaccinations are available on a walk-in basis by presenting the OptumRx ID card at the time of service.

### We're here to help.

If you have any questions or to find a network pharmacy, please call 1-877-559-2955 or visit [optumrx.com](https://optumrx.com).

#### **Captains Endowment Association**

President Chris Monahan  
Vice President Johnny Ramirez

#### **Lieutenants Benevolent Association**

President Louis Turco  
Vice President John Beattie

[optumrx.com](https://optumrx.com)

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# LINE ORGANIZATIONS

## Sergeants Benevolent Association

155 Franklin Street  
New York, NY 10013  
Phone: (212) 226-2180



The Toughest Job  
in the World!

Vincent J. Vallelong  
PRESIDENT

Edmund J. Small  
VICE PRESIDENT



## SERGEANTS BENEVOLENT ASSOCIATION

POLICE DEPARTMENT, CITY OF NEW YORK  
155 FRANKLIN ST., New York, NY 10013  
212.226.2180 FAX 212.343.5668  
[www.sbanyc.org](http://www.sbanyc.org)

September 29, 2022

Vincent J. Vallelong  
President

Edmund J. Small  
Vice President

Edward Geary  
Treasurer

Michael Peruggia  
Recording Secretary

Anthony Borelli  
Financial Secretary

Donald Kipp  
Health & Welfare  
Secretary

Joseph Ricotta  
City-Wide Secretary

To Whom It May Concern,

The New York City Sergeants Benevolent Association (SBA), whose 13,000 members make it the fifth largest police union in the country, endorses Congressman Lee Zeldin for Governor of New York.

Representative Zeldin has a long and illustrious history of public service. While in college he completed the U.S. Army ROTC program and served four years of active duty. His assignments included the 82nd Airborne Division, where he was deployed to Iraq in 2006. He also served as a Military Intelligence Officer, Prosecutor, and Military Magistrate. He is currently a Lieutenant Colonel in the Army Reserves.

From 2010 to 2014, Rep. Zeldin served in the New York State Senate and was elected to the U.S. House of Representatives, representing New York's First Congressional District in 2014. Throughout his tenure in Congress, Rep. Zeldin has been a steadfast supporter of law enforcement. Among many other notable achievements, he helped to enact the permanent reauthorization of the Zadroga Act and Victim Compensation Fund for 9/11 first responders and their families.

Rep. Zeldin's running mate, Alison Esposito, also has a rich legacy of public service. She served the NYPD for over 20 years and retired as the Commanding Officer of the 70 Precinct.

We are living in precarious times, with little or no support from the political establishment at all levels of government. Rep. Zeldin has never wavered in his support of law enforcement, even during times when it might have seemed beneficial for him to do so. He is resolute in his legislative priorities and makes clear that nothing is more important than public safety.

For these reasons, the SBA wholeheartedly and enthusiastically endorses Lee Zeldin for Governor of New York.

Sincerely,

Vincent J. Vallelong  
President

# LINE ORGANIZATIONS

## SBA WALL OF HONOR

*\*In parenthesis is the present day command of where these fallen heroes were assigned at the time of their deaths.*

NAME	DATE	COMMAND	CAUSE
Foster, Michael	1851/08/02	Office of Chief of Police	Fire
McGivern, James	1876/07/24	17 Precinct (9 Precinct)	Stabbed
Gallagher, Thomas (Roundsman)	1882/11/06	23 Precinct	Assaulted during arrest
Comisky, Richard (Roundsman)	1883/06/11	2 Precinct (108 Precinct)	Shot
Montgomery, Robert	1887/01/11	25 Precinct (19 Precinct)	Shot
Rheinhardt, Oscar	1897/04/24	31 Precinct (44 Precinct)	Thrown from Horse
McNierney, Joseph	10/3/1913	29 Precinct (17 Precinct)	Stabbed
Montgomery, Robert	1887/01/11	25 Precinct (19 Precinct)	Shot
Rheinhardt, Oscar	1897/04/24	31 Precinct (44 Precinct)	Thrown from Horse
McNierney, Joseph	10/3/1913	29 Precinct (17 Precinct)	Stabbed
Hodgins, John	10/7/1914	Manhattan	Auto Accident
McIntyre, Peter	10/10/1922	56 Precinct (47 Precinct)	Bicycle accident
Gibbons, Neil	10/15/1924	Marine Division	Explosion
Cantor, Benjamin	6/4/1927	Detective Division	Shot (died 10/19/1924)
Weckesser, Joseph	6/16/1927	71 Precinct	Fire
Barry, James	8/7/1928	9A (Midtown Precinct North)	Auto accident
OShaughnessy, William	6/9/1931	28 Precinct	Shot
Murphy, Timothy	9/14/1931	8 Precinct (6 Precinct)	Shot
Werdann, Theodore	5/12/1932	87 Precinct	Injuries on patrol
Monahan, Eugene	2/4/1933	34 Precinct	Shot
Nadler, George	2/1/1935	Emergency Service Unit	Explosion
Gayne, William	4/20/1936		Complications from surgery for line of duty injury
Kilpatrick, David	1/28/1938	40 Precinct	Shot
McCormick, Matthew	9/19/1943	120 Precinct	Cause: Auto accident
Price, Isaac	7/5/1946	28 Precinct	Heart attack
Brooks, Paul	2/28/1952	Grand Central Pkwy (Highway 3)	Motorcycle accident
Starett, Saul	9/2/1953	50 Precinct	Electrocution
Wiseman, Donald	4/25/1955	107 Precinct	Auto accident
Johnson, Edward	1/8/1960	5 Precinct	Cause: Stabbed
Henninger, Edward	6/9/1969	Accident Investigation Squad	Heart attack
McGowan, Cornelius	8/17/1969	114 Precinct	Heart attack
Tustin, Henry Jr.	11/9/1970	32 Precinct	Shot
Morabito, Joseph	8/26/1971	1st Detective Division	Shot
Reddy, Frederick	9/16/1975	9 Precinct	Shot
Russell, Michael	8/2/1979	75 Precinct	Shot
McCormick, John	4/27/1988	Bronx Narcotics	Shot
Levine, Keith	12/28/1991	Communications Division	Shot while off-duty and attempting to thwart a robbery
McFadden, George	5/2/1998	113 Precinct	Heart attack
Name: Curtin, Michael	9/11/2001	Emergency Service Squad 2	Responding to the World Trade Center attack
Gillis, Rodney	9/11/2001	Emergency Service Squad 8	Responding to the World Trade Center attack
Roy, Timothy	9/11/2001	Traffic Control Unit, Bus Unit	Responding to the World Trade Center attack
Coughlin, John	9/11/2001	Emergency Service Squad 4	Responding to the World Trade Center attack
Ferguson, Keith	1/31/2004	ESS 7	Heart attack on duty
Zoll, Dean	5/28/2004	PBBS Task Force	9/11 Related Ailments
Hanrahan, Claire (Ret.)	8/28/2007	Narcotics Division	9/11 related ailments
Ryan, Michael	11/5/2007	Warrant Section	9/11 related ailments
Thompson, Edward	3/9/2008	6 Precinct	9/11 related ailments
Baez, Alex (Ret.)	11/21/2008	84 Precinct	9/11 related ailments
Clark, Charles (Ret.)	11/7/2009	Housing Bureau, PSA 7	9/11 related ailments
Smith, Harold (Ret.)	3/5/2011	Staten Island Narcotics	9/11 related ailments
Danza, Garrett (Ret.)	7/11/2012	Communications Division	9/11 related ailments
Divers, Patrick	2/1/2013	Brooklyn North Narcotics	Heart attack on duty
OLeary, Donald Jr.	3/26/2014	Transit District 11	9/11 Related Ailments
Murphy, Patrick (Ret.)	8/20/2014	Emergency Service Squad 5	9/11 Related Ailments
Ferrara, Paul	8/28/2014	110 Precinct	9/11 Related Ailments
Scalza, Stephen (Ret.)	10/1/2014	OCID	9/11 Related Ailments
Murnane, Francis	3/15/2015	Major Case Squad	Heart Attack
Conniff, Donald	12/12/2015	9 Precinct	Auto Accident
Tuozzolo, Paul	11/4/2016	43 Precinct	Shot

# LINE ORGANIZATIONS



## PCNY Outlines New Gun Legislation

The DEA received a summary from the Police Conference of New York regarding the new gun legislation recently enacted by Gov. Hochul following the recent spate of mass shootings, including the subway shooting in Brooklyn and the mass shooting in a supermarket in Buffalo, New York. This law took effect on **September 1, 2022**, with the exceptions of the provisions that require the creation of new government functions or bureaus.

As you can read in the memo, and as PCNY counsel James B. Tuttle states, "... the law specifically exempts federal law enforcement, state and local police officers, peace officers, retired police officers and others from many of its most significant provisions." As Tuttle also notes, the bill is 21 pages long and his summary cannot cover every detail, but the principal aspects regarding concealed carry licensing, sensitive or restricted locations, ammunition purchases, body armor, and background checks are covered herein.

Click on **link below** to read the PCNY memo from James Tuttle which outlines the most significant portions of this new legislation. [https://mcusercontent.com/1f70b0b5e7a8a3811d40cdba7/files/7b53b5fe-3446-cc4f-5ed9-67b8310ff00d/New\\_York\\_State\\_Amendments\\_Regarding\\_Gun\\_Safety.pdf](https://mcusercontent.com/1f70b0b5e7a8a3811d40cdba7/files/7b53b5fe-3446-cc4f-5ed9-67b8310ff00d/New_York_State_Amendments_Regarding_Gun_Safety.pdf)

## Update on Firearms License Renewal for Retirees

As of September 1, 2022, all licensees, including retired members of law enforcement, must have sixteen (16) hours of training and two (2) hours of shooting practice. The State of New York plans eventually to check back three (3) years of the applicant's social media accounts, but, as of this writing, personnel is not yet in place at the Licensing Division to conduct social media checks. H.R. 218 certification will be accepted only if it was acquired prior to September 1, 2022. The caveat is that the Licensing Division will assume the retired member of the service had H.R. 218 certification for consecutive years and didn't just newly acquire it. We hope more information will be forthcoming, but as of this writing, this is what is known at this time.

## Deadline Extended for WTC Notice of Participation to September 11, 2026 September 12, 2022

On September 11, 2022, New York Governor Kathy Hochul signed another extender bill (**S. 9294A / A. 10416**) for the deadline for filing the Notice of Participation with the New York Police Pension Fund regarding work during the rescue and recovery from 9/11/01. The deadline date to file the NOP is now **September 11, 2026**.

As you are aware, the Notice of Participation is **not** an application for disability benefits, but merely **preserves the right of the member** of the service to file for a WTC disability pension if he or she becomes disabled because of a 9/11-related illness, whether the member is now active or retired. (However, the member had to be active during the events of, and clean-up from, the World Trade Center attack.)

Failure to file the NYPPF NOP may preclude an NYPD member from receiving a WTC disability pension or death benefit in the future.

By this time, most members of the service who were working on the rescue and recovery from 9/11 have filed their Notice of Participation, and NYPPF has listed all the Tax ID numbers of those whose paperwork they've already received. These numbers can be viewed on the pdf file on the PPF website. The document can be found under "WTC Information" — a link which is listed on the left side of the NYPPF website home page.

### ***If your Tax ID number is already listed, you do not have to re-file.***

However, if your number does **not** appear, you must file the NOP form (even if you currently have no symptoms of illness) by **September 11, 2026** to be eligible in the future in case of illness and/or death.

The NOP Form can also be found on the NYPD Police Pension Fund website. Some of the materials you can use to verify your Notice of Participation work includes your memo books, DARS (daily activity reports), overtime slips, detail rosters, command log entries (either still at your command or at the borough command), signed and notarized affidavits from colleagues verifying you were at the pile, the Morgue, or Freshkills Landfill, photographs taken at the locations during the rescue and recovery, and/or news articles from the rescue and recovery in which you are mentioned.

Please make sure this very important paperwork has been filed with the Police Pension Fund, but first **check the existing pdf** to make sure you have not already done so in the past. Most MOS have.

You can connect to the PPF homepage from the DEA's website. There is a link to the PPF on the top, right corner of our home page.

Please make sure you have filed this important paperwork in the event you become ill in the future.

# LINE ORGANIZATIONS



## Get Out the Vote!

September 20, 2022

The DEA needs your help to make our voices heard in New York City and New York State. Help us to usher in a new era of pro-police legislation and turn back the rising tide of wanton violence and criminal activity in our City and State.

The DEA has endorsed Lee Zeldin for Governor and Alison Esposito for Lieutenant Governor. We have a quantity of Zeldin lawn signs available to any member who wants to stop by during regular business hours and pick one up from the DEA headquarters building at 26 Thomas Street, Manhattan, NY 10007.

**Make sure you are registered to vote.** Below is some important information regarding registration and early voting in New York.  
**Registration**

**October 14, 2022** – Last day to postmark a mailed application or to apply in person for the general election (except if you are a recent citizen or honorably discharged from the military).

**October 19, 2022** – Last day to change your address for the general election.

**October 29, 2022** – Last day for military voter registration.

### Voting In-Person

**October 29, 2022** – Early Voting Begins

**November 6, 2022** – Early Voting Ends

**November 8, 2022** – Election Day

### Absentee Voting

**October 24, 2022** – Last day to apply online or by mail for an absentee ballot.

**November 7, 2022** – Last day to apply in-person for an absentee ballot.

**November 8, 2022** – Last day to postmark an absentee ballot or deliver a ballot in-person to a county board or any polling site in the county.

### Qualifications to Vote by Absentee Ballot

You qualify if you are absent from your county or, if a resident of New York City, absent from the five boroughs on Election Day. You qualify if you are unable to appear at the polls due to a temporary or permanent illness or disability (temporary illness includes being unable to appear due to risk of contracting or spreading a communicable disease like COVID-19).

You qualify if you are unable to appear, because you are the primary caregiver of one or more individuals who are ill or physically disabled.

You qualify if you are a resident or a patient of a Veterans Health Administration Hospital.

***This is a critical year for law enforcement.***

Please pass this important information along to your friends and family.

Please periodically check the Political Endorsements page of the DEA website as we may update our list of 2022 political endorsements. ***We need your help to help you. Please remember to making voting a priority this fall on Election Day, November 8, 2022.***

# LINE ORGANIZATIONS

POLICE BENEVOLENT ASSOCIATION OF THE CITY OF NEW YORK, INC.

## PBA UPDATE

[www.nycpba.org](http://www.nycpba.org)

Patrick J. Lynch *President*



September 28, 2022 [In the News](#)

**City backtracks, decides to comply with decision favorable to PBA's position in vaccination case while it appeals the ruling**

Pat Lynch is quoted in **Newsday**: "While we are glad that the city has decided to comply with the order in this respect, we will continue to press for the city's full compliance, including the reinstatement of any members who were terminated." <https://www.nycpba.org/news-items/newsday/2022/officials-unvaccinated-nypd-cops-wont-be-penalized-or-fired-while-city-appeals-court-ruling--maliftingndate/>

September 27, 2022 [In the News](#)

**Pat Lynch condemns proposal to privatize some urban police duties**

The PBA president is quoted in the **NY Post**: "This proposal is nothing more than private security contractors trying to cash in on the 'Defund the Police' movement. Arresting a drunken or high driver is a core police duty – you're depriving one person of their liberty to save others' lives. That requires training, judgement, and accountability. Do we really want our safety and freedom in the hands of the lowest bidder? Public safety must remain a public good, not a source of profit." <https://www.nycpba.org/news-items/post/2022/privatizing-police-duties-could-save-cities-like-nyc-hundreds-of-millions-to-focus-on-crime-study/>

September 25, 2022 [In the News](#)

**As NYPD workplace injuries skyrocket, Pat Lynch sees another reason cops are quitting**

The PBA president is quoted in the **NY Post**: "There is no denying that the risks New York City police officers face have grown exponentially in recent years. Even the simplest encounters are turning into all-out brawls because perps know that our insane laws and broken justice system give them the upper hand. It's yet another reason that cops are quitting in droves – they're taking jobs where they can make more money and take fewer punches." <https://www.nycpba.org/news-items/post/2022/nypd-reported-workplace-injuries-skyrocketing/>

September 24, 2022 [In the News](#)

**Pat Lynch cheers PBA win in lawsuit against vaccine mandate**

The PBA president is quoted in the **NY Post**: "This decision confirms what we have said from the start: the vaccine mandate was an improper infringement on our members' right to make personal medical decisions in consultation with their own health care professionals. We will continue to fight to protect those rights." <https://www.nycpba.org/news-items/post/2022/judge-orders-nypd-union-members-fired-over-vax-mandate-reinstated/>

September 23, 2022 [Press Releases](#)

A Manhattan state Supreme Court judge ruled today that New York City's vaccine mandate is invalid as applied to PBA members and has ordered that all PBA members who were terminated and/or put on leave without pay as a result of non-compliance be reinstated. Read the decision and order: <https://iapps.courts.state.ny.us/nyscef/ViewDocument?docIndex=jE8DRs3dmN80YfmamRlIA==>

**PBA President Patrick J. Lynch said:**

"This decision confirms what we have said from the start: the vaccine mandate was an improper infringement on our members' right to make personal medical decisions in consultation with their own health care professionals. We will continue to fight to protect those rights."

September 15, 2022 [In the News](#)

**Pat Lynch slams CCRB's vote to expand its powers**

The PBA president is quoted in **Gothamist**: "Cops know they won't get 'fair and impartial' treatment from CCRB. It's one more reason they're quitting in droves." <https://www.nycpba.org/news-items/gothamist/2022/nyc-police-oversight-agency-gets-more-power-to-investigate-officer-misconduct/>

September 14, 2022 [In the News](#)

**Lynch slams proposed budget cuts as short-sighted**

On **PIX 11 News**, Lynch says "A blanket budget cut will only deepen the NYPD's spiralling staffing crisis." <https://www.nycpba.org/news-items/wpix/2022/lynch-slams-proposed-budget-cuts-as-short-sighted/>

September 13, 2022 [Press Releases](#)

**PBA comment on proposed budget cuts** <https://www.nycpba.org/press-releases>



## Veterans Property Tax Relief

To qualify for the disabled veteran homestead property tax relief under North Carolina law a person must meet the following criteria:

- The property owner must be a veteran of any branch of the US Armed Forces with an honorable discharge AND
- The property owner must have a permanent & total service connected disability of 100% OR
- Rated Permanently Individually Unemployable by the US Dept. of Veteran Affairs OR
- The property owner must be in receipt of Dependents Indemnity Compensation (Survivors Pension) as a surviving spouse.

The disabled veteran homestead exemption is the first \$45,000 of your assessed real property value. Co-owners **who are not spouses** and who are individually eligible for the benefit will receive no more than the first \$45,000 of the assessed real property. \$45,000 is the maximum allowed exclusion for property tax relief N.C.G.A 105.277.1C.

1. Complete Sections 1 and 2 of the NCDVA-9 Form.
2. Mail or Fax Certification to:  
State Service Office  
NCDMVA - NCDVA9  
251 North Main Street, Room 190  
Winston-Salem, NC 27155  
Fax: (336) 631-5028
3. Once certified by the Veterans Benefit Administration the form will be returned to your primary residence. You will then submit the NCDVA-9 to your local county tax office.

**The deadline to submit your documents to your county tax office is June 1st of the current tax year. It is recommended that you submit your application to the State Service Center well in advance of this date to allow time for the certification process.**

### Property Tax Exemptions For New York State Veterans

There are three different property tax exemptions available to Veterans who have served in the United States Armed Forces. The exemption applies to county, city, town, and village taxes. Exemptions may apply to school district taxes.

Veterans can receive one of the three following exemptions:

1. Alternative Veterans' Exemption
  - Available only on residential property of a Veteran who has served during a designated time of war or received an expeditionary medal
  - Currently available in over 95 percent of the county, city, town, and village taxing jurisdictions across the state. The remainder of these jurisdictions may choose to offer this exemption in the future
  - Veteran applicants should check with the assessor or clerk in the municipalities in which they reside to see whether the Alternative Veterans' Exemption is offered
  - Extra tax reductions available for combat and United States Dept. of Veterans Affairs service-connected disabilities. May be available for school district taxes. School districts must elect to offer the exemption
2. Cold War Veterans' Exemption
  - Available only on residential property of a Veteran who served during the Cold War period
  - Counties, cities, towns, and villages have the option to offer this exemption to qualified Veterans
  - Extra tax reductions available for United States Dept. of Veterans Affairs service-connected disabilities
  - Check with your assessor or clerk to see whether the Cold war Veterans' exemption is offered
3. Eligible Funds Exemption
  - Provides a partial exemption
  - Applies to property that a Veteran or certain other designated person purchases. Such owners must purchase the property with pension, bonus, or insurance monies
  - May be available for school district and other taxes

Veterans should submit an amended application if the Veteran's United States Dept. of Veterans Affairs service-connected disability percentage changes.

Veterans may also be eligible for other exemptions based on income and disability.

### How to Request an Exemption

Eligible Veterans must submit the initial exemption application form to the assessor. There is a deadline for filing. For additional details, including filing deadlines and applications, please contact your local tax assessor's office.

### Acceptable Military Records

Please reference the listing of documents that may be used to prove discharge under honorable conditions: <http://www.tax.ny.gov/pit/property/exemption/vetexemptproof.htm>

### Additional Assistance:

If you would like to learn more about the benefits and services you may be eligible for as a Veteran, servicemember, or as a family member of a Veteran or servicemember, please call the New York State Division of Veterans' Services Help Line at 1.888.838.7697 (VETSNY), where you may also schedule an appointment with one of our Veterans Benefits Advisors.

### For Additional Information

If you would like additional information regarding Property Tax Exemptions, please visit the Dept. of Taxation and Finance's Website by clicking this link: <https://www.tax.ny.gov/pit/property/exemption/vetexempt.htm>.

# LINE ORGANIZATIONS

POLICE BENEVOLENT ASSOCIATION OF THE CITY OF NEW YORK, INC.

**PBA**  
News Clips



[www.nycpba.org](http://www.nycpba.org)

Patrick J. Lynch, President



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.

Thank you for helping us  
**HOLD THE LINE**

The NYC PBA  
just delivered  
816,725 petitions  
to the New York  
State Parole  
Board opposing  
the release of  
cop-killers.



**But make no mistake:  
WE ARE IN DANGER OF LOSING THIS BATTLE**

We have already seen **SEVEN** cop-killers paroled in the past year and a half, including two who will walk out of prison doors next month. We need every law-abiding New Yorker to tell the Parole Board that an attack on a police officer is an attack on all of us.

Visit [www.nycpba.org](http://www.nycpba.org) & click:  
**KEEP COP-KILLERS IN JAIL**



**Police Benevolent Association** of the City of New York, Inc.

125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531

**Patrick J. Lynch, President**

[www.nycpba.org](http://www.nycpba.org)

# Health and Welfare

## Emblem Health/GHI PARTICIPATING DOCTORS UPDATED 04/28/22

Name	Address/Phone	Specialty/Practice
BARRETT, ANNA REBECCA AUD See Other Locations	8924 BLAKENEY PROFESSIONAL DR CHARLOTTE NC 28277 (704) 703-1080	Audiology
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PATEL, VASANT BHARAT MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology
CHIU, JENYUNG A MD	306 WESTWOOD AVE STE 401 HIGH POINT NC 27262 (336) 802-2125	Cardiology, Internal Medicine
LIMBANOVNOS, GEORGE A DC	8019 ARDREY KELL RD CHARLOTTE NC 28277 (704) 321-0656	Chiropractic
DEGARAY, JENNIFER ROBIN DC	6580 OLD MONROE RD STE A INDIAN TRAIL NC 28079 (704) 225-8686	Chiropractic
KLESSIG, BLAKE ALLEN DC	6580 OLD MONROE RD STE A INDIAN TRAIL NC 28079 (704) 225-8686	Chiropractic
WRIGHT, CHRISTOPHER WILLIAM DC	6580 OLD MONROE RD INDIAN TRAIL NC 28079 (704) 225-8686	Chiropractic
WHITE, CURT LEE DC	122 GATEWAY BLVD STE 100 MOORESVILLE NC 28117 (704) 799-1416	Chiropractic
KENNEWEG, KATHERINE MD	309 S SHARON AMITY RD STE 200 CHARLOTTE NC 28211 (704) 344-8846	Dermatology
SNYDER, CHRISTOPHER ALAN MD	309 S SHARON AMITY RD CHARLOTTE NC 28211 (704) 344-8846	Dermatology
WU, SAM MD See Other Locations	309 S SHARON AMITY RD STE 200 CHARLOTTE NC 28211 (704) 344-8846	Dermatology
MCELGUNN, PATRICK S MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology

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HIGGINS, KRISTEN B MD	937 COX RD GASTONIA NC 28054 (704) 898-8014	Dermatology
SINGLA, PARTEEK MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
VANOURNY, JAIME J MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
KLINE, LAURA M MD	649 N NEW HOPE RD GASTONIA NC 28054 (704) 866-4005	Dermatology
MU, EUPHEMIA W MD	7476 WATERSIDE LOOP RD STE 600 DENVER NC 28037 (704) 601-4381	Dermatology
SEMINARA-ZAMBRZYCKA, NICOLE MARIE MD	7476 WATERSIDE LOOP RD STE 600 DENVER NC 28037 (704) 601-4381	Dermatology, Internal Medicine
MAGEL, GEORGE DIMITRI MD See Other Locations	105 DELTA PARK DR SHELBY NC 28150 (704) 484-0464	Dermatology
NAPOLITANO, LARRY MD	105 DELTA PARK DR SHELBY NC 28150 (704) 484-0467	Dermatology
HUNT, DORI L MD	1927 3RD AVENUE LN SE HICKORY NC 28602 (828) 328-3500	Dermatology
BAUER, STEVEN R DO	15640 DON LOCHMAN LN STE A CHARLOTTE NC 28277 (704) 540-1640	Family Practice
EVIVIE, PATRICK E MD	3627 BEATTIES FORD RD CHARLOTTE NC 28216 (704) 335-0806	Internal Medicine
KOOS, TODD D	4221 TUCKASEEGEE RD CHARLOTTE NC 28208 (704) 392-4057	Internal Medicine, Physical Therapy
ACAMPORA, MATTHEW DANIEL MD	15640 DON LOCHMAN LN STE H CHARLOTTE NC 28277 (704) 540-1640	Internal Medicine

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<a href="#">CORLEY, SARAH JEAN OTR</a> See Other Locations	710 E CATAWBA ST BELMONT NC 28012 (704) 954-8959	Occupational Therapy
<a href="#">BOSTIC-ARRINGTON, DOMINIQUE OTR</a> See Other Locations	8440 PIT STOP CT NW CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<a href="#">GRAGG, CHRISTIAN LEIGH OTR</a>	8440 PIT STOP CT NW STE 140 CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<a href="#">KINARD, MANDY PROPST OTR</a>	8440 PIT STOP CT NW STE 140 CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<a href="#">MCLAUGHLIN, AMANDA MARIE OTR</a>	8440 PIT STOP CT NW STE 140 CONCORD NC 28027 (704) 960-1729	Occupational Therapy
<a href="#">JOYCE, SHANNON MACKENZIE OTR</a>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<a href="#">OKODUWA, TRACEE S OTR</a>	2675 COURT DR GASTONIA NC 28054 (704) 824-4999	Occupational Therapy
<a href="#">CAUSBY, KARA OTR</a>	910 E MAIN ST LINCOLNTON NC 28092 (704) 748-0616	Occupational Therapy
<a href="#">COOK, KAYLA OTR</a>	1899 TATE BLVD SE STE 2106 HICKORY NC 28602 (828) 358-0976	Occupational Therapy
<a href="#">CRANFORD, JESSICA IRVIN OTR</a>	1899 TATE BLVD SE STE 2106 HICKORY NC 28602 (828) 358-0976	Occupational Therapy
<a href="#">BURNS, JEREMY ROSS OD</a>	2428 REIDVILLE RD SPARTANBURG SC 29301 (864) 576-7225	Optometry
<a href="#">PAUL, JONATHAN JAMES MD</a>	10616 METROMONT PKWY STE 106 CHARLOTTE NC 28269 (704) 509-6427	Orthopaedic Surgery
<a href="#">TAUB, NEAL STEPHEN MD</a>	3535 RANDOLPH RD STE 208 CHARLOTTE NC 28211 (704) 442-9805	Physical Medicine & Rehabilitation, Pain Management (ANES)

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YANEZ, MIGUEL ANGEL MD See Other Locations	309 S SHARON AMITY RD STE 200 CHARLOTTE NC 28211 (704) 344-8846	Plastic Surgery
BUTALA, PARAG MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	General Surgery,Plastic Surgery
HUTCHINSON, LAUREN MD See Other Locations	959 COX RD GASTONIA NC 28054 (704) 866-7576	Plastic Surgery
FREEMAN, DARRELL MD See Other Locations	19900 W CATAWBA AVE # B CORNELIUS NC 28031 (704) 892-4878	Plastic Surgery
SICILIANO, STEVEN ANDREW MD	315 19TH ST SE HICKORY NC 28602 (828) 325-9849	Plastic Surgery,Plastic & Reconstructive Surgery
DE LA CRUZ, LUIS I MD	1529 N LIMESTONE ST STE B GAFFNEY SC 29340 (864) 487-9931	Pulmonary Disease
BOSCIA, JOSEPH A MD	1005 THOMPSON BLVD UNION SC 29379 (864) 427-0278	Pulmonary Disease
ERB, DAVID R MD	151 HAROLD FLEMING CT SPARTANBURG SC 29303 (864) 573-6320	Pulmonary Disease,Critical Care Medicine (IM)
SIDDIQUI, FARHAN MD	151 HAROLD FLEMING CT SPARTANBURG SC 29303 (864) 573-6320	Pulmonary Disease
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ESKENAZI, BENJAMIN ROSS MD See Other Locations	959 COX RD GASTONIA NC 28054 (704) 866-7576	General Surgery
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MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	3310 SISKEY PKWY MATTHEWS NC 28105 (866) 389-2727	Urgent Care Center

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MINUTE CLINIC	210 E TRADE ST # E186 CHARLOTTE NC 28202 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	231 NORTH GRAHAM STREET CHARLOTTE NC 28202 (866) 389-2727	Urgent Care Center
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MINUTE CLINIC	9805 ROCKY RIVER RD CHARLOTTE NC 28215 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	14125 STEELE CREEK RD CHARLOTTE NC 28273 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC	1740 HIGHWAY 160 W FORT MILL SC 29708 (866) 389-2727	Urgent Care Center
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MINUTE CLINIC	4724 CHARLOTTE HWY CLOVER SC 29710 (866) 389-2727	Urgent Care Center
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MINUTE CLINIC OF NORTH CAROLINA, PC	127 SOUTH MAIN STREET PO BOX 279 DAVIDSON NC 28036 (866) 389-2727	Urgent Care Center
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MINUTE CLINIC	1403 E MAIN ST LINCOLNTON NC 28092 (866) 389-2727	Urgent Care Center
CORAM ALTERNATE SITE SERVICES	9401-J SOUTHERN PINE BLVD CHARLOTTE NC 28273 (828) 258-1150	Visiting Nurse Service, Home Health Care

## Winter 2022

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
<b>Routine Clinical Laboratory Services</b>			
Labcorp	All Plans	<b>855-522-2677</b>	<a href="http://Labcorp.com">Labcorp.com</a>
Quest Diagnostics, Inc.	All Plans	<b>866-697-8378</b>	<a href="http://questdiagnostics.com">questdiagnostics.com</a>

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# Health and Welfare

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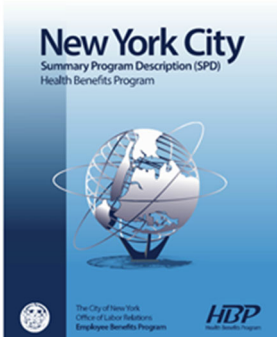
### [ANUVIA PREVENTION AND RECOVERY CENT](#)

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# Health and Welfare



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 Catastrophic benefit (GHI/Emblem Health Members Only)**

The GHI Catastrophic Rider was established to assist our members and their eligible dependents (includes spouses, registered domestic partners, and eligible dependent children; full-time students ages 19–23) to defray some of the non-covered medical and surgical expenses incurred for services rendered by non-participating or out-of-network providers and to provide coverage for catastrophic illness

- Members must incur out-of-pocket expenses of more than \$3,000 per year. (Out-of-pocket expenses are those medical and hospital charges that are considered reasonable and customary by GHI and are not reimbursed by either the City Health Plan or private insurers).
- Members must produce a statement of services, Explanation of Benefits Form (EOB) and cancelled checks for expenses submitted.
- Reimbursement is based on a contract year (January – December) 100% of GHI reasonable and customary charges, based on the current profile.
- The maximum lifetime benefit is \$2 million (limitations apply).

## **Limitations**

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.

## **\$1,000 SOC Catastrophic Benefit**

The SOC provides a self-funded \$1,000 direct reimbursement payable to the member after the member has submitted the required documentation and has qualified under the GHI Catastrophic Rider outlined above. The member must have incurred the minimum of at least \$3,000 out-of-pocket to qualify. The exclusions and restrictions of the SOC Catastrophic Reimbursement are the same as the requirements outlined above for the GHI Catastrophic Benefit.

The benefit does not cover prescription drug charges. Ineligible charges such as experimental procedures or services not approved by GHI/CBP and/or Empire Blue Cross Blue Shield are likewise not eligible for this benefit.

**Example:** You paid \$10,000 in out-of-pocket expenses, but GHI's reasonable and customary payment for those services is deemed to be \$7,000. The member is responsible for and pays the remaining \$3,000 of the balance and is now eligible to receive \$1,000 from the SOC's Catastrophic Reimbursement Benefit.

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## **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.**

# Health and Welfare

## 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/>

# Health and Welfare



## 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: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/faq-medicare-part-b.pdf>

Medicare Part B Reimbursement Program Application: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf>

2019 Medicare Part B Reimbursement Differential Request Form : <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form-2019.pdf> - Reimbursement for 2019 was issued in March 2021

2018 Medicare Part B Reimbursement Differential Request Form: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-differential-form-2018.pdf> - Reimbursement for 2018 was issued in March 2020

### RMAA 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/faq-irmaa.pdf>  
IRMAA Medicare Part B Reimbursement Application (for 2021, 2020 & 2019): <https://www1.nyc.gov/assets/olr/downloads/pdf/health/irmaa-form-2019-2021.pdf> - Reimbursement for 2021 will be issued in October 2022

### Medicare Part B 2021 Reimbursement

Medicare-eligible retirees and their Medicare-eligible dependents will be reimbursed annually for the standard Medicare Part B amount of \$148.50 per month (\$148.50 x 12 months = \$1,782), excluding any penalties and late enrollment fees, and subject to be pro-rated.

Medicare Part B reimbursements were issued in April 2022. Please check your bank account/statement (or the mail, if you are receiving a physical check).

If you already submitted your Medicare Part A & B card to the Health Benefits Program, this payment is automatic and you will receive it annually.

Continued next page.....

# Health and Welfare



## 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 April. 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 April.

**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](http://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). Visit our website at [nyc.gov/hbp](http://nyc.gov/hbp) for further information.

# THIS AND THAT

## HR-218 Qualifications



**Lt. Kent Lukach**, Lincoln Co. Sheriff's Office will conduct qualifications at our convenience, Mon. - Sat. at 700 John Howell Memorial Dr. Lincolnton, NC 28092. Cost is \$50. Lt. Lukach can be contacted at 980-241-4835.

Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027. Contact club member **Mike Boger**: [wrtshawg@yahoo.com](mailto:wrtshawg@yahoo.com) or 704-699-4790 for further information.

Tega Cay, SC <https://www.tegacaysc.org/DocumentCenter/View/12659/HR-218-Application>. You must also submit a copy of your current retired Law Enforcement picture credentials.

The completed forms and copy of credentials need to be emailed to **SPO Steven Timbs** at [STimbs@tegacaysc.gov](mailto:STimbs@tegacaysc.gov)



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

## THE DO'S AND DON'TS OF CARRYING A CONCEALED HANDGUN IN NC

1. Your permit to carry a concealed handgun must be carried along with valid identification whenever the handgun is being carried concealed.
2. When approached or addressed by any officer, you must disclose the fact that you have a valid concealed handgun permit and inform the officer that you are in possession of a concealed handgun. You should not attempt to draw or display either your weapon or your permit to the officer unless and until he/she directs you to do so. Your hands are to be kept in plain view and you are not to make any sudden movements.
3. At the request of any law enforcement officer, you must display both the permit and valid identification.
4. You may not, with or without a permit, carry a concealed weapon while consuming alcohol or while alcohol or any substance, controlled or otherwise, is in your blood unless the substance was obtained legally and taken in therapeutically appropriate amounts.
5. You must notify the Sheriff who issued the permit of any address change within thirty (30) days of the change of address.
6. If a permit is lost or destroyed, you must notify the sheriff who issued the permit and you may receive a duplicate permit by submitting a notarized statement to that effect along with the required fee. Do not carry a handgun without it.
7. Even with a permit, you may not carry a concealed handgun in the following areas: a) Any law enforcement or correctional facility; b) Any space occupied by state or federal employees; c) Any premises where the carrying of a concealed handgun is prohibited by the posting of a statement by the controller of the premises; d) Public educational property, however, a permittee may secure a handgun in a locked vehicle; e) Areas of assemblies or demonstrations; f) State occupied property; g) Any state or federal courthouse; h) Any area prohibited by federal law; i) Any local government building if the local government had adopted an ordinance and posted signs prohibiting the carrying of concealed weapons.
8. If you are in a vehicle and stopped by a law enforcement officer, you should put both hands on the steering wheel, announce you are in possession of a concealed handgun and state where you have it concealed, and that you are in possession of a permit. Do not remove your hands from the wheel until instructed to do so by the officer.

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/](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>

# THIS AND THAT

## 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 deceased'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](tel: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](tel:212-233-5531)
- Detectives - Detectives' Endowment Association (DEA) at [212 587-9120](tel:212-587-9120)
- Sergeants - Sergeant's Benevolent Association (SBA) at [212 431-6555](tel:212-431-6555)
- Lieutenants and above - Superior Officers Council (SOC) at [212 964-7500](tel:212-964-7500)

2. 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](tel:212-513-0470).

3. Contact the NYPD Operations Unit located at One Police Plaza at [646 610-5580](tel: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](tel: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.

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# THIS AND THAT

6. If a veteran, notify the Veterans Administration at [\(800\) 827-1000](tel: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](tel: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 – 3<sup>rd</sup> Floor  
New York, NY 10006

They will send the surviving spouse a pre-numbered application 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. Applying for this must be done within 30 days. 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 Dept. 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.

Continued next page.....

# THIS AND THAT

## 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	<a href="tel:646-610-5580">646-610-5580</a>
NYCPD General Info	<a href="tel:646-610-5000">646-610-5000</a>
Pension Section	<a href="tel:866-692-7733">866-692-7733</a>
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Employee Benefits	<a href="tel:212-513-0470">212-513-0470</a>
PBA Health & Welfare	<a href="tel:212-349-7560">212-349-7560</a>
PBA Caremark Drug Plan	<a href="tel:877-722-7911">877-722-7911</a>
PBA Satellite	<a href="tel:954-977-3880">954-977-3880</a>
DEA	<a href="tel:212-587-9120">212-587-9120</a>
SBA	<a href="tel:212-226-2180">212-226-2180</a>
SBA Health & Welfare	<a href="tel:212-431-6555">212-431-6555</a>
RSA	<a href="tel:516-564-1861">516-564-1861</a>
LBA-SOC	<a href="tel:212-964-7500">212-964-7500</a>
GHI	<a href="tel:800-358-5500">800-358-5500</a>
Empire Blue Cross	<a href="tel:800-433-9592">800-433-9592</a>
Medicare Re-Imbursement	<a href="tel:212-513-0470">212-513-0470</a>
Medicare	<a href="tel:800-633-4227">800-633-4227</a>
Social Security	<a href="tel:800-772-1213">800-772-1213</a>
Social Security-TTY #	<a href="tel:800-325-0778">800-325-0778</a>

## 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 100 years ago

7 October 1922

Capt. Martin J. ROWE, commanding the Wilson Avenue stations is away on his vacation. Lieut. CONNORS is acting captain during his absence.

Patrolman August RUEDI of the Wilson avenue station is the "Beau Brummel" of the Bushwick section according to the bluecoats of the Wilson avenue precinct.

Patrolman William DEHNKERT, attendant at the Glendale station is busy filling in the ground in the front of the stationhouse.

Patrolman Richard E. DALTON, attached to the Traffic Squad E, has not been seen around the Ridgewood court in weeks. Dalton is a terror to all who violate the highway laws in Richmond Hill.

Lieut. Henry EBERT, attached to the Glendale station is back from a vacation spent motoring in Canada.

Patrolman William F. MAHONEY, of the Wilson Avenue station, spent his vacation at home.

Patrolman BIERMAN attached to the Glendale station is going to take the next examination for sergeant according to reports.

Patrolman Frederic YOUNG, of Glendale station had his hands full early the other morning when a trolley car jumped the rails and plunged into a cigar store in Ridgewood. After extricating the victims. YOUNG sent a call for an ambulance.

Sergt. Charles MAURER attached to the Glendale station is one of the best like bosses in the department. It is said that MAURER has never filed a complaint against any of his men.

Detective Sergt. Michael STIENLE of the Eleventh Branch Detective Bureau, is back on the job again after enjoying a honeymoon up-State.

Patrolman George SWEENEY, who for many years did detective work in the Eastern District, is now attached to the Stagg street station.

Detective Charles BATTALORA, of the Clymer street station is still bring them in. Last week he arrested three men for grand larceny and one for felonious assault.

21 October 1922

#### POLICE NOTES

Sergt SCHIEFFER, attached to the Wilson avenue station, is some orator, according to is associates.

Sergt. Charles MAURER, attached to the Glendale station, is one of the best liked bluecoats in the department.

Patrolman Henry FORST, of the Wilson avenue station, is one of the old Vernon avenue men and is well known in the Broadway section, where his post is located.

Detectives Leonard WOODLE and James DRUM, of the Wilson avenue station, recovered some automobile accessories stolen from a garage in the precinct the other morning.

Sergt. Arthur WAGNER was received with open arms by the attaches of the Wilson avenue station the other day, when he reappeared for duty after an absence on sick leave.

Lieut. Rudolph E. SCHALLOW, the smiling desk man at the Wilson avenue station, is one of the most studious men in the department.

Mounted Patrolman Edward RECKMAN of the Glendale station appeared at the Ridgewood Court the other day with his right arm in a sling. He refused to be interviewed.

Dick DALTON, of Traffic E, one of the athletic policemen of Queens, has begun training to compete in the police games in Madison Square Garden in February.

Lieut. Thomas CLANCY, of the Jamaica station has returned to his desk after a pleasant three weeks vacation, most of which he spent with his family in Richmond Hill.



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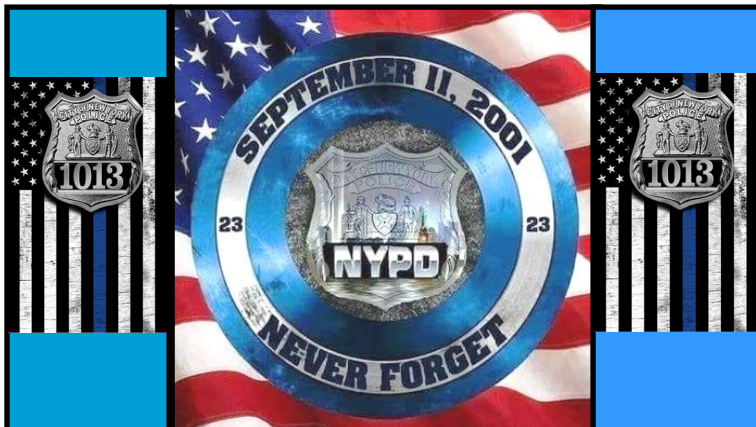
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