



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

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



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

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

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



Club Officers

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10-13

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## PRESIDENT'S MESSAGE

As I sit in front of my computer contemplating what to write, I am distracted and troubled by what is occurring in the Ukraine. After weeks of saying Russia had no plans of invading the Ukraine, a predominately Christian, democratic, country, Vladimir Putin reneged on his words.

I am asking everyone to pray with me for an end to the bloodshed in the Ukraine, and to pray that the war does not escalate to the point where our armed forces or country are endangered.

I recently emailed our golf tournament donation request letter and registration form to everyone. Please utilize them to help make our tournament a success by soliciting hole sponsors, golfers and donations for our tournament raffle.

During our 6 previous tournaments we raised over \$100,000, all of which was donated to non-profits that benefit our wounded warriors. Proceeds from this years tournament will be donated to two non-profits, one that benefits wounded first responders and the other that honors law enforcement officers killed in the line of duty.

An application and instruction sheet for our college scholarships are on pages 11 & 12.

This year we have added an additional \$500 and \$1,000 scholarship.

The \$500 scholarship is in memory of club member Ret. NYPD Sgt. Elliott Cuff, husband of club member Ret. NYPD Det. Elaine Cuff. Elliott passed away on March 14, 2021 and the club received a \$350 donation in memory of him. The board approved adding \$150 to that donation and a motion was made and approved to award a \$500 scholarship in 2022 in Elliott's memory.

The \$1,000 scholarship is in memory of club member, Ret. NYPD Det. 2 James "Jim" Ward who died of a 9/11 related illness on January 19, 2022.

Prior to Jim's passing I learned that he was confined to a wheel chair and I transmitted a 10-13 asking club members to volunteer their time to help build a wheelchair ramp at Jim's home. The response I received was overwhelming, but unfortunately Jim passed away before the ramp could be built.

I have been in touch with Jim's wife Heather and she informed me that Jim was so thankful and touched by the outpouring of support from our club members that he told her he wanted any donations made in his name after his death to go to our club. To date we have received \$4,471 in donations.

At our February meeting our board voted to use the donations for a \$1,000 scholarship this year in memory of Jim and use the remaining donations for the golf tournament.

I want to thank our many club members who answered the 10-13 call to build the ramp and on behalf of Jim's wife Heather I want to thank our club members who participated as part of the honor guard at Jim's funeral. See page 3 for a thank you letter from Heather.

Continued next page.....

**Next Membership Meeting**  
**Tuesday February 8, 2022 6:00 PM at the**  
**Charlotte FOP Lodge #9**  
**1201 Hawthorne Lane**  
**Charlotte NC 28205**  
<http://www.charlotte10-13.com/>

# PRESIDENTS MESSAGE

It is heartwarming the way our club members always come together to volunteer their time or open their purse strings when asked to help someone in need, whether it be a club member, injured/ill first responder or wounded warrior. This is one of the many reasons that I am proud to be a member of our club.

Sadly, over the past year five of our club members and several spouses of members have passed away. Recently the wife of one of our deceased members contacted me looking for a family counselor to help her and her children deal with the grief of losing their loved one. I made arrangements for them to talk with a licensed family therapist. After they spoke I was informed that they felt it would be beneficial for our club to form a grief support group so that our members and their families have someone to talk to who have dealt with grief or are experiencing grief when dealing with the aftermath of losing a loved one. The family therapist has agreed to be a mentor for the group if one is formed.

To help facilitate the formation of this group I am asking for help and input from our club members. If you and/or a family member are struggling with the loss of a loved one and feel you would benefit from being part of a grief support group please let me know. If you know of the spouse of a deceased club member who would benefit from this please ask them to contact me.

## NEW MEDICARE ADVANTAGE PLUS PLAN

I know this is repetitive, but I am still receiving requests from our members about the plan.

The lawsuit against the NYC Medicare Advantage Plan is still ongoing.

The opt-out date has been extended to March 31, 2022. The new plan is set to take effect April 1, 2022.

If you plan to opt-out and haven't done so yet, now is the time to get that done so you don't get stuck at the last minute. If you wait until the end of March, you may end up in the new plan due to the late filing of your opt-out form and then have to wait until the City rectifies it, which could take months.

At a February 7, 2022 hearing the judge continued the temporary restraining order barring the implementation of the plan despite the City asking for it to be lifted.

The City was given a February 23, 2022 date to present their case and the retiree group was given a February 28, 2022 date to present their case. The judge stated he would not render a decision on February 28. Being that it is unknown when a final ruling will be made you should make your decision ASAP to take the new plan or to opt-out of it. REMEMBER, if you do nothing you will automatically be enrolled in the new plan.

If you have decided to opt-out you have 3 options.

1. You can opt-out over the phone at 1-833-325-1190.
2. You can fill out and file the form electronically at: <https://nyc-ma-plus.empireblue.com/optout>
3. You can mail the form to NYC Medicare Advantage Plus Plan, PO BOX 1620, NY, NY 10008-1620. (With the erratic mail delivery, this is not recommended as it may not get there in time.

Here is a link to the form: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/nyc-ma-opt-out-form-jan2022.pdf>

Note: If you need prescription coverage with the new plan above what is provided by your union you will have to pay a monthly premium of \$125 for Part D coverage.

From April 1, 2022 until June 30, 2022 you will have a new opportunity to choose between the NYC Medicare Advantage Plus Plan and your current plan. You can give the NYC Medicare Advantage Plus Plan a try for up to three months. If you want to return to your old plan, you will be able to do so during that time period. If you previously chose to opt-out of the NYC Medicare Advantage Plus Plan on or before March 31, 2022 and chose to stay in your current plan and subsequently would like to enroll in the NYC Medicare Advantage Plus plan, you may do so from April 1, 2022 until June 30, 2022.

If you have already filled out an opt out form, but have not received a letter verifying that it was received you can call: 833-325-1190 for verification. You will need your Medicare number. And let the customer service representative know whether it was filed electronically or mailed in. I finally received my verification letter on February 28, 2022, 6 months after filing the opt-out form.

I recently received the following information from range instructor Mike Boger about his HR-218 qualification classes: "I will be doing more classes now when people need them rather than scheduling just once or twice a month. They can call or email and I will do as few as one or more as needed. We start usually 0700 and are out by 1000 to 1100am. PS I have now gotten some time on Saturdays for the folks also." Mike can be contacted at [wrtshawg@yahoo.com](mailto:wrtshawg@yahoo.com) or 704-699-4790.

There is currently a proposed bill, **Senate Bill S05184** in Committee before the New York State Senate that has to be voted on and approved before it can go to the Assembly for approval and enactment.

This Bill "Prohibits the diminution of health insurance benefits of public employee retirees and their dependents or reducing the employer's contributions for such insurance; defines employers to include the state, municipalities, school districts, and public authorities and commissions."

If you live in NY please contact your senator and ask him/her to support and approve the bill. Also ask family members and friends who live in NY to do the same.

Link to the bill: <https://legiscan.com/NY/sponsors/S05184/2021> Link to NYS Senators: <https://www.nysenate.gov/senators-committees>

# PRESIDENTS MESSAGE

Harvey,  
Thank you for everything  
I appreciated all of your  
help. It meant so much  
to me that members were  
at the church to serve as  
honor guards. It felt  
so respectful for them  
to stand there for him.  
Please thank everyone.  
I am enclosing cards  
for my friend Scott.  
I trust him.  
Scott and I would be  
happy to attend a  
meeting and answer  
questions.  
See you soon.  
Heather



February 27, 2022

I am saddened to report the death of former Charlotte City Council Member Claire Green Fallon. Claire, a fellow New Yorker was an honorary member of our 10-13 Club and ardent supporter of law enforcement officers and other first responders.

She attended many of our club meetings and always came carrying trays of cookies or cupcakes.

Claire cared deeply about the citizens of Charlotte and would not let political party affiliations stand in the way of doing what was right for the City of Charlotte.

She was feisty and often took stances that were opposed by others on the City Council, but she stood strong and would never waver from doing or saying what she felt was correct.

If all politicians followed her principles this country would be in better hands.

She will be missed

May she have eternal peace

#### **Claire Green Fallon Death – Obituary News;**

Former Charlotte City Council Member Claire Green Fallon has died. The cause of death is unknown at the time of publication. She served six years on the council from 2011 to 2017. Known for her outspoken nature, Fallon was also a founding member of the Northeast Coalition community group. Claire's death was confirmed through an online post.

"I've learned of the passing of former @CLTgovCity Council Member Claire Green Fallon through media reports. I was fortunate to work with her for many years and have always admired her commitment to public service. Claire served the people of Charlotte and made a real difference". Mayor Vi Lyles

I have recently been in touch with Heather and she has agreed to be a guest speaker at our April membership meeting. Heather is an elder care attorney. She has also arranged to have an attorney who specializes in wills attend the meeting.

Many of you have purchased honey at our membership meetings from our resident bee keeper, David Conrad. Have you ever wondered what is involved in managing bee hives, how honey is extracted from the hive, how much honey each bee produces, etc.?

David Conrad will be the guest speaker at this month's membership meeting and will provide the answers to these and other questions that members have.

Please save the following dates for events that our club will be participating in.

- May 17, 2022—Night at the Knights baseball game. See page 10.
- October 9, 2022 - 15th Annual Salute to Heroes hockey game.

Scott Hassler, president of the Ft. Mill 10-13 club contacted me about having a joint club event. I think it is a great idea.

I will be participating in their board meeting and attending their membership meeting this month to discuss this further.

If you have any suggestions for a joint event please let me know.

**Fidelis Ad Mortem, stay healthy and stay safe!**

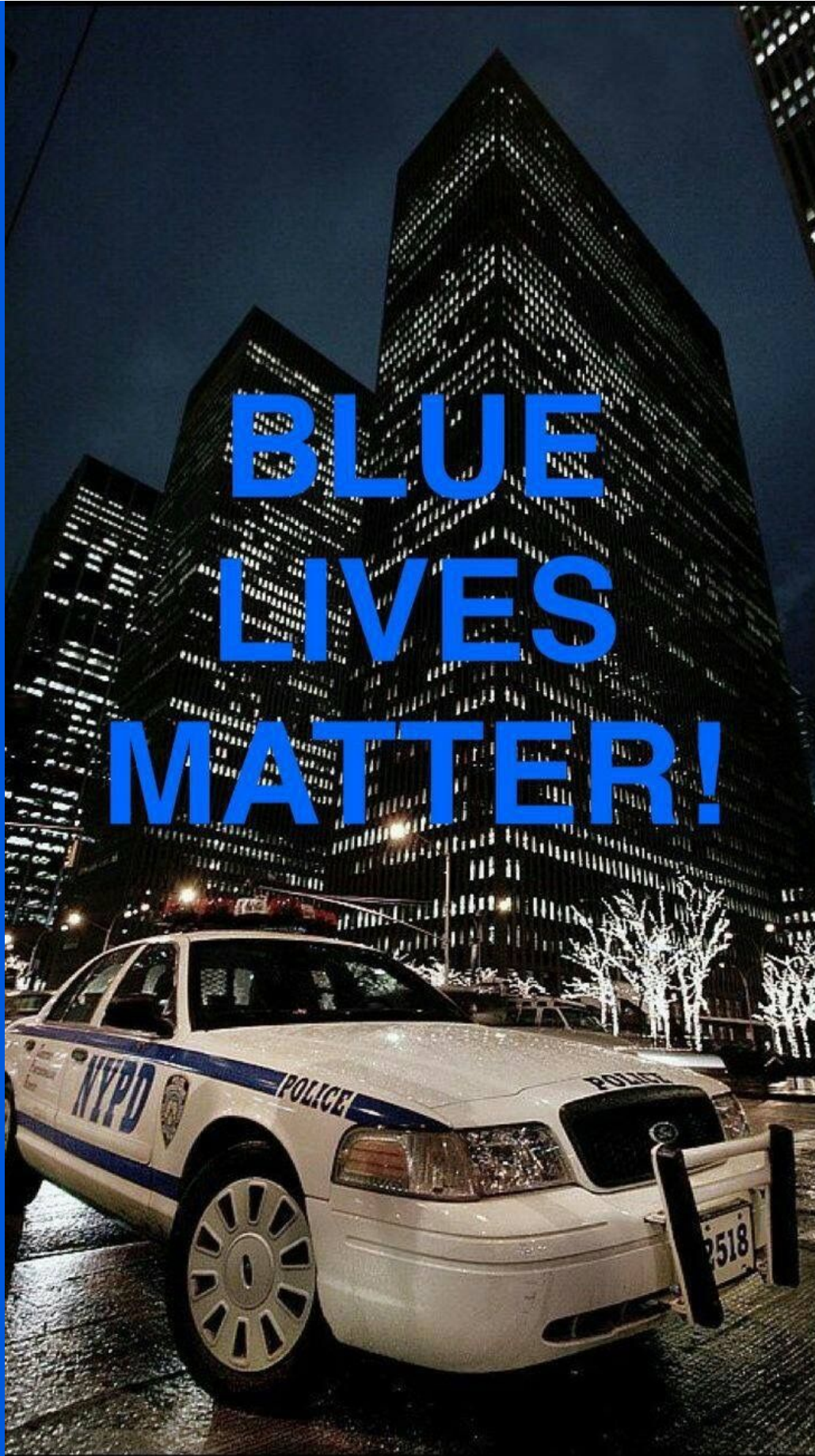
Fraternally,

*Harvey Katowitz*

Harvey Katowitz

THEY MUST **NEVER** BE FORGOTTEN

**BLUE  
LIVES  
MATTER!**



# THEY MUST NEVER BE FORGOTTEN



Deputy Sheriff Laquintin J. Wilson  
Jefferson Co., Sheriff's Office, TX  
EOW: Tuesday, February 1, 2022  
Cause: COVID19



Ch. of Police Richard Leslie Stephens  
Union City PD, OK  
EOW: Friday, February 4, 2022  
Cause: COVID19



P.O. Lonnie Sneed  
Double Oak PD, TX  
EOW: Tuesday, February 15, 2022  
Cause: COVID19



P.O. John Painter  
Bridgewater College PD, VA  
EOW: Tuesday, February 1, 2022  
Cause: Gunfire



Agent John Dale Stayrook  
Medina Co, OH Drug Task Force  
EOW: Sunday, February 6, 2022  
Cause: COVID19



Cpl. Keith Morgan  
Cherokee Co., Sheriff's Office, AL  
EOW: Wednesday, February 16, 2022  
Cause: COVID19



Sgt. Arthur Duron  
Fowler PD, CA  
EOW: Weds., February 2, 2022  
Cause: COVID19



Corrections Officer Braxton Hofman  
Lake Co., Sheriff's Office, SD  
EOW: Monday, February 7, 2022  
Cause: COVID19



Corrections Deputy Bridgette Lachelle Hunter  
Shelby Co., Sheriff's Office, TN  
EOW: Thursday, February 17, 2022  
Cause: COVID19



Correctional Off. III Helen Mae Smith  
NC Dept. of Public Safety  
EOW: Thursday, February 3, 2022  
Cause: Heart attack



P.O. John Mestas  
Double Oak PD, TX  
EOW: Monday, February 7, 2022  
Cause: COVID19



P.O. Nicholas Vella  
Huntington Beach PD, CA  
EOW: Saturday, February 19, 2022  
Cause: Aircraft accident



Sgt. Chris Jenkins  
Loudon Co., Sheriff's Office, TN  
EOW: Thursday, February 3, 2022  
Cause: Vehicular assault



Corporal Sheli Godbold  
Pantego PD, TX  
EOW: Thurs., February 10, 2022  
Cause: COVID19



Deputy Constable Neil Adams  
San Jacinto Co., Constable's Office, Pct 1, TX  
EOW: Wednesday, February 23, 2022  
Cause: Gunfire



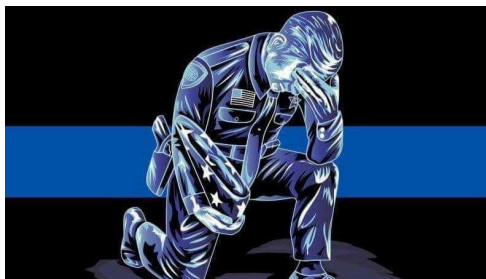
Capt. Collin Birnie  
Flint PD, MI  
EOW: Friday, February 4, 2022  
Cause: Automobile crash



Officer James McWhorter  
FL Dept. of Agriculture and Consumer Services  
EOW: Sat. February 12, 2022  
Cause: Automobile crash



P.O. Jorge David Alvarado, Jr.  
Salinas PD, CA  
EOW: Friday, February 25, 2022  
Cause: Gunfire



Dear God,

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

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

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

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

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

# THEY MUST NEVER BE FORGOTTEN



## [BIDEN'S 9/11 SETTLEMENT CREATES A NIGHTMARE FAMILIES NEVER WANTED TO FACE](#)

NorthJersey.com | February 21, 2022

Thousands of relatives of victims of America's deadliest terrorist attack on Sept. 11, 2001, joined forces nearly two decades ago to pursue legal action against a variety of nations that may have provided financial support for Osama bin Laden's Islamist operatives who carried out the attacks.

The Saudi Arabian government has long been a prime target. So was Iran. And Sudan. And Afghanistan. And, finally, the Taliban. At stake: The biggest lawsuit in American legal history.

If the 9/11 victims win, they could divide up hundreds of billions of dollars in compensation. But the key to victory was unity. The more than 10,000 victims and their relatives who signed on to the lawsuit — and their legions of lawyers from a variety of high-powered law firms — had to work together and trust one another.

This week, that trust broke down.

The community of families of 9/11 victims is fracturing after President Joe Biden signed an executive order directing that \$3.5 billion in Afghan government assets be distributed to relatives of those killed in the attacks. Which families will benefit, and when, is at the root of the brewing conflict.

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## [HALF OF FROZEN AFGHAN FUNDS WILL BE AID FOR AFGHANS. THE REST MAY GO TO 9/11 FAMILIES](#)

All Things Considered | February 14, 2022

When the Taliban took over Afghanistan last year, the U.S. Treasury Department froze Afghan government funds that were held here in the U.S. We're talking about \$7 billion. Now the Biden administration has decided what it will do with the money. The president signed an executive order to set aside half the money for humanitarian aid for Afghans. The other half could go to families of the victims of the September 11 attacks.

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## [FAMILIES OF 9/11 VICTIMS DEMAND EQUAL COMPENSATION FROM BIDEN'S EXECUTIVE ORDER](#)

Boston Herald | February 14, 2022

Families of victims killed in the 9/11 terrorist attacks two decades ago are asking to be treated fairly and equally in payments they expect from President Biden's new Executive Order, which will distribute billions of dollars from Afghan funds frozen after the U.S.'s withdrawal last year.

"We support the President's recognition that the harms suffered more than 20 years ago have not been fully addressed, and that the process implemented under his new Executive Order will treat all of those with claims fairly, on equal footing, and in a transparent manner," Terry Strada said in a statement from 9/11 Families United. Strada's husband, Tom, was killed in the attacks on the World Trade Center in Manhattan.

Biden signed an order Friday that would unfreeze \$7 billion in assets from Afghanistan's central bank, Da Afghanistan Bank (DAB), and reallocate those dollars between humanitarian relief for Afghanistan and a fund for 9/11 victims' loved ones.

According to the White House, \$3.5 million will go towards 9/11 families who continues to pursue monetary compensation from the Taliban in court.

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## [AS BUILD BACK BETTER BILL FLOUNDERS, 9/11 HEALTH ADVOCATES EYE PLAN B](#)

The Chief-Leader | February 3, 2022

Last November, first-responder unions and 9/11 World Trade Center health advocates cheered when the House of Representatives passed President Biden's \$1.8 trillion Build Back Better agenda, which included almost \$3 billion to fund the 9/11 WTC Health Program, which was scheduled to run out of funds by 2025.

**THEY MUST NEVER BE FORGOTTEN**

# FEBRUARY MEMBERSHIP MEETING





Membership Meeting Minutes  
February 08, 2022

The formal part of the meeting was called to order at 7:15 pm with 43 members, 05 guests, and 05 members participating via Zoom. This was followed by the pledge of allegiance, invocation, reading of the names and causes of the death of the 38 officers who died in the line of duty since last month's membership meeting and a moment of silence for these officers.

**Roll Call of Officers**

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

Review of January's Minutes: Available in February's newsletter.

Sickness and distress:

- Passing of club members Jim Ward, Ed Hendrickson, Wade Simuel & Michael Gould.
- Eric Storch is recovering from surgery.

Introduction of guest speaker: Club accountant Scott Boyar discussed changes in the tax laws,.

Communications and bills:

- The IRS raised the average life expectancy from 82.4 to 84.6. As a result they have updated its actuarial tables that dictate how much a person is required to withdraw from his or her retirement accounts starting at age 72. The [new tables](#), which now project longer lifespans, are used to calculate RMDs from individual retirement accounts, 401(k)s and other retirement savings vehicles each year. This will lower the amount you have to withdraw from the accounts each year.
- The Securing a Strong Retirement Act, a bill originally pushed in 2021 but which may finally pass this year, would push the starting point for required minimum distributions (RMDs) from age 72 to 74 and 75. That means retirees could stave off being required to tap into their tax-deferred retirement accounts like 401(k)s and preserve their nest eggs for more years.
- At yesterday's court proceedings re: the new Alliance Medicare Advantage Plan the judge refused to lift the restraining order barring the City from transferring retiree data to Alliance implementing the plan. He wants to hear the merits of the retirees case before lifting the restraining order. The oral arguments are scheduled for February 28th. The Judge will not make a decision until sometime in March.

**Report of officers**

President:

- The board approved making a donation of \$250 each to the families of NYPD heroes Detectives Rivera and Mora.
- The club has been receiving donations in memory of club member Jim Ward who died of a 9/11 related cancer. The board voted to add a \$1,000 scholarship in Jim's memory and a hole sponsorship at our golf tournament. The remainder of the donation will be used for our golf tournament.
- Members who participated as the honor guard for Ed Hendrickson were thanked.

Vice President: Nothing to report

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

Recording Secretary: Nothing to report.

Corresponding Secretary: Nothing to report.

Continued next page.....



Trustees:

- Dennis Cirillo: Nothing to report.
- Kevin Gribbon: Nothing to report.
- Brenda Jordan requested uniform donations for the honor guard.
- Ian McGrouther: Nothing to report.
- John Randazzo: Nothing to report.

Sgt. At Arms: Nothing to report.

Historian: Nothing to report.

### Committee Reports

- Membership: 445
- Socials: The Night at the Knight's Baseball game will be on Friday, June 3, 2022

**Old Business:** Nothing to report.

**New Business:** Club accountant Scott Boyer donated \$1,000 to the Club.

### Good of the Club

- New Members:
  1. Ret. NYPD Det. Yvette Maynard
  2. Ret NYPD PO Luz Ramos
  3. Ret NYPD Dt. Paul Arroyo
  4. Ret. Syracuse PD Lt. Dave Procopio
  5. Returning member, Ret. NYPD Det. LaBecky Roe

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

- A collection for the families of Detectives Mora and Rivera was taken and members donated \$314. A motion was made, seconded and approved for the club to donate an additional \$186 to the \$500 approved by the board so that \$500 could be donated to each of their families.
- 50/50 of \$135 was won by Marty Sanabria

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

**Next Meeting  
Tuesday March 8, 2022**



*NYPD 10-13 Club of Charlotte, NC*





## Join us for a Night at the Knights

We will be attending a Charlotte Knights baseball game against the Norfolk Tides on **Friday May 20, 7:04 PM.**

Come out for a great night of family entertainment!

Fireworks after the game

We have 75 box seats reserved for our Club

Tickets are \$20, which includes a \$2 voucher for purchases inside the ballpark.

Fill out the form below to reserve your tickets

Tickets can be paid for via Zelle at [hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com) or at our membership meeting.

Contact Harvey Katowitz for further information: [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net) or 704-849-9234.

**Last date to order tickets is Tuesday April 12**



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NAME \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

NO OF TICKETS \_\_\_\_\_

Email the form to [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net)



## NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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



**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC will award three (3) \$1,000 scholarships, "911, **Bob Andretta** and **James Ward Memorial Scholarships**" and a \$500 scholarship "**Elliott Cuff Memorial Scholarship**" to the child, grandchild or great grandchild of a member of our 10-13 Club.

In order to be eligible for these scholarships the following criteria must be met:

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be preparing to enter an **accredited four-year college** as a freshman in the year the scholarship is awarded.
- When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and an essay on what it means to be an American.

The NYPD 10-13 Club of Charlotte, NC will also award a \$500 scholarship, the "**Jim Houston Memorial Scholarship**" to the child, grandchild or great grandchild of a member of our 10-13 Club.

In order to be eligible for the scholarship the following criteria must be met:

- The sponsor must be a member in good standing of the NYPD 10-13 Club of Charlotte, NC, Inc. (The term "good standing" means the sponsor must be a paid-up member for at least three (3) consecutive years).
- The Applicant must be entering an **accredited Community College** or a **post-secondary program for students with intellectual and developmental disabilities at an accredited four-year college** as a freshman in the year the scholarship is awarded.

When the application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending and an essay on what it means to be an American.

The scholarship recipients will be determined by a lottery drawing at the May membership meeting.

NOTE: There can only be one winner per member family during a three year period.

**Application must be received by May 1, 2022**





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

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



**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

## 2022 College Scholarship Application

Sponsor's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_

Relationship to Sponsor: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

High School Attending: \_\_\_\_\_

College Attending: \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Application must be received by May 1, 2022**

*NYPD 10-13 Club of Charlotte, NC*





**In Loving Memory of Jimmy LaRossa**  
**09/29/60 - 04/10/12**

**2022**  
**JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT**  
**Fundraiser for Charlotte Salute to Heroes and**  
**Law Enforcement Medal of Honor Committee**  
**WHERE: OLDE SYCAMORE GOLF PLANTATION**  
7500 Olde Sycamore Drive, Charlotte, NC 28227  
Phone: 704-573-1000

**WHEN:** Monday, May 16, 2022 @ 9:00am (shot gun start)  
8:00am Registration  
\$125/Player - \$500/Team  
Captain's Choice  
Hot Breakfast  
Catered luncheon & awards ceremony

CAPTAIN: \_\_\_\_\_ Phone \_\_\_\_\_  
PLAYER 2: \_\_\_\_\_ Phone \_\_\_\_\_  
PLAYER 3: \_\_\_\_\_ Phone \_\_\_\_\_  
PLAYER 4: \_\_\_\_\_ Phone \_\_\_\_\_

Please make check payable to NYPD 10-13 Club of Charlotte, NC

ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,  
PLEASE DETACH THIS FORM AND REMIT \$100.00 TO  
**NYPD 10-13 Club of Charlotte, NC**  
4701 Wyndfield Lane  
Charlotte, NC 28270

SPONSOR \_\_\_\_\_ EMAIL \_\_\_\_\_ PHONE \_\_\_\_\_

Please indicate what you want on your sponsor sign: \_\_\_\_\_

For more information contact Bob Fee  
rtfvs@yahoo.com  
704-220-8400



## NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



5922 WEDDINGTON RD. STE 5  
SUITE 11  
WESLEY CHAPEL NC 28104

**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

February 1, 2022

To whom it may concern,

The NYPD 1013 Club of Charlotte, NC is an IRS not for profit 501 (c) (7) organization, Tax ID #45 0557805, comprised of 445 retired and active law enforcement officers, predominately from the NYPD and 57 other law enforcement agencies.

One of the objectives of the Club is to encourage charitable activities among the membership.

On Monday, May 16, 2022 the Club is sponsoring the eighth annual Jimmy LaRossa Memorial Golf Tournament. Jimmy LaRossa, who was a member of our Club was murdered on April 10, 2012.

The monies we raised from our last tournament were donated to the Fisher House at Marine Corps Base, Camp Lejune & Veterans Path Up. Both organizations are non-profits that aid our wounded warriors and their families.

Monies raised at the 2022 tournament will be donated to the Charlotte Salute to Heroes Foundation, a 501-C (3) non-profit organization that supports sworn ill/injured public safety members and their families in North and South Carolina and other accredited 501-C(3) Foundations that assist public safety and military families in need and the Law Enforcement Medal of Honor Committee, a 501-C (3) non-profit organization that presents a medal of honor to the families of law enforcement officers killed in the line of duty

In an effort to make this tournament a success we are soliciting businesses/organizations/individuals to sponsor a hole at the tournament to provide food/drink or to donate prizes that will be used for a raffle.

All donations will be recognized in our monthly newsletter that is distributed to over 10,000 people nationwide, including over 1,000 people in the Charlotte metropolitan area. Hole sponsors will also have a sign identifying them, prominently displayed on the golf course.

We appreciate any help you can provide us.

Sincerely,

Harvey Katowitz  
President

[hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com)



# MEMBERSHIP



## 2022 Monthly Meeting Dates

Mar. 08	Jun. 14	Sept. 13
Apr. 12	Jul. 12	Oct. 11
May 10	Aug. 09	Nov. 08
		Dec. 13

Happy Birthday!

## FEBRUARY

Jeffrey Felipe	3/1
Tony Fisher	3/1
Vincent Morelli	3/2
Joe Calderon	3/4
Christopher Lee	3/4
Robert Cotumaccio	3/5
Mike Lambert	3/5
Errol Wedra	3/5
Mario Erotokritou	3/6
Phil Lombardo	3/7
Charles Rice	3/8
Timothy Danahey	3/9
Skip Hepburn <b>RIP 12/3/18</b>	3/10
Brian Hassett	3/11
William "Harpo" Sylvestri	3/12
Ed Watkins	3/18
Ed Watkins	3/18
Jeff Ferrara	3/20
Michel Green	3/21
Michael O'Brien	3/22
Darcy Callahan	3/23
Glenn Moses	3/26
Felix Sermeno	3/27
Sal Pirrello	3/29
Jim O'Brien	3/29
Sam Reiver	3/29
Dave Schultheis	3/29
Brian Cropper	3/30
Bobby Shepherd	3/??

### IN MEMORIAM

Feb. 27, 2022 - Honorary Club Member Claire Fallon

Get Well Soon!

### SICK DESK UPDATE

Barbara Gordon-Kentler wife of club member Brian Kentler - Alzheimers  
Eric Storch - Recovering from surgery

## Welcome To The Club

The following members joined our club in February

Ret. NYPD Det. Yvette Maynard  
Ret. NYPD De. LaBecky Roe  
Ret. NYPD Det. Paul Arroyo  
Ret. NYPD P.O. Luz Ramos  
Ret. Syracuse PD Lt. David Procopio

Our meetings now begin at 6pm

2022 membership dues are due now.

You can pay via Zelle at:  
[hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com)

We presently have 449 members.

326 from the NYPD and the remainder from 58 other law enforcement agencies.

SPRING FORWARD

DAYLIGHT SAVINGS TIME BEGINS

SUNDAY, MARCH 13

**If you have not yet paid your 2022 dues, please do so now using the Dues Renewal Form on page 70**

don't forget

# TRUSTEE'S



10-13 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.



Kevin Stoeckert

John Randazzo

Kevin Gribbon

Ian McGrouther

Dennis Cirillo

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	Kevin Stoeckert	631-235-1070	631-235-1070	<a href="mailto:stock304@gmail.com">stock304@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>





# SALUTE TO HEROES FOUNDATION



Salute to Heroes Charlotte Foundation assists members of public safety in their time of need. When 911 is called, public safety members show up with no questions asked. When a public safety member or their family is in need, the Salute to Heroes Charlotte Foundation responds to help assist with no questions asked. <https://www.charlottesalutetoheroes.com/>

On Monday, May 16, the NYPD 10-13 Club of Charlotte, NC, Inc. is sponsoring the eighth annual Jimmy LaRossa Memorial Golf Tournament at Olde Sycamore Golf Plantation. Jimmy LaRossa, a former NYPD police officer and member of the Club was murdered on April 10, 2012.

Proceeds from this year's tournament will benefit both the Salute to Heroes Charlotte Foundation and the Law Enforcement Medal of Honor Committee. Click the image above to find out more and click here: <https://www.charlottesalutetoheroes.com/Documents/2022GolfTourney.pdf> if you would like sponsor a hole at this year's tournament.

Salute to Heroes Hockey returns to Bojangles Coliseum on Sunday, October 9, 2022 with the 15th annual game. Charlotte-Mecklenburg Police Department team up with Mecklenburg County Sheriff's Office to take on the team of Charlotte Fire Department and Meklenburg EMS. Stay tuned for more event details.

# HEALTH AND WELFARE

This 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 [cityofnyretireesprovidernomination@emblemhealth.com](mailto:cityofnyretireesprovidernomination@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.

# HEALTH AND WELFARE

## Good News for Retirees: RMD Formula Changing for First Time in Decades

A couple calculates their required minimum distributions (RMDs). The IRS has updated its Uniform Lifetime Table and lowered the size of RMDs.

The IRS has good news for retirees starting in 2022: you can now keep more money in your tax-deferred retirement accounts thanks to lower [required minimum distributions](https://smartasset.com/retirement/all-about-required-minimum-distributions) (RMDs): <https://smartasset.com/retirement/all-about-required-minimum-distributions>

For the first time in 20 years, the Internal Revenue Service has updated its actuarial tables that dictate how much a person is required to withdraw from his or her retirement accounts starting at age 72. The new tables, which now project longer lifespans, are used to calculate RMDs from individual retirement accounts, 401(k)s and other retirement savings vehicles each year. For help with planning out RMDs and meeting your retirement income needs, consider working with a financial advisor.

### What Are RMDs and How Are They Calculated?

A retiree calculates her required minimum distribution (RMD). The IRS has updated its Uniform Lifetime Table, lowering the size of RMDs in 2022.

One of the primary benefits of retirement accounts are the tax advantages they provide. Traditional IRAs and 401(k)s allow retirement savers to defer taxes until they withdraw money from their accounts. This allows the money to continue to grow at a faster rate over time. However, you can only defer taxes for so long. To limit you from keeping your money in a retirement account indefinitely, the IRS requires you to withdraw a specific amount each year once you reach a certain age.

Previously, you were required to start taking withdrawals from your IRA or employer-sponsored retirement plan when you reached age 70.5. But the 2019 SECURE Act made a critical change to when RMDs begin. If you reached age 70.5 in 2019 the prior rule applied and you had to take your first RMD by April 1, 2020. Yet if you reached age 70.5 in 2020 or later you must now take your first RMD by April 1 of the year after you reach 72.

People with the following accounts are subject to RMDs:

- Traditional IRAs: <https://smartasset.com/retirement/what-is-an-ira>
- SEP IRAs: <https://smartasset.com/retirement/what-is-a-sep-ira>
- SIMPLE IRAs: <https://smartasset.com/retirement/what-is-a-simple-ira>
- 401(k) plans: <https://smartasset.com/retirement/what-is-a-401k>
- 403(b) plans: <https://smartasset.com/retirement/what-is-a-403b>
- 457(b) plans: [https://smartasset.com/retirement/what-is-a-457b-plan%23~:text=A%20457\(b\)%20plan%20is,by%20reducing%20participants%20taxable%20income](https://smartasset.com/retirement/what-is-a-457b-plan%23~:text=A%20457(b)%20plan%20is,by%20reducing%20participants%20taxable%20income)
- Profit sharing plans: <https://smartasset.com/retirement/what-is-a-profit-sharing-plan%23~:text=With%20a%20profit%2Dsharing%20plan,their%20earnings%20grow%20tax%2Ddeferred>
- Other defined contribution plans

It's important to remember that Roth IRAs are not subject to RMDs.

Calculating your RMD is relatively easy. First, look up the market value of your retirement account as of Dec. 31 from the previous year. Then, divide that value by the distribution period figure that corresponds with your age on the IRS Uniform Lifetime Table.: [IRA Required Minimum Distributions Table 2022 - SmartAsset](#)

For example, a 72-year-old retiree with \$500,000 in her IRA would divide \$500,000 by her distribution period figure, which is 27.4. As a result, she would be required to withdraw at least \$18,248 from her IRA in 2022.

### Why The New RMD Formula Is Good For Retirees

A couple calculates their required minimum distributions (RMDs). The IRS has updated its Uniform Lifetime Table, lowering the size of RMDs in 2022.

With the IRS raising the average life expectancy from 82.4 to 84.6, retirees will presumably need to spread their assets over more years. As a result, RMDs that begin in 2022 will be less than they were under the previous formula, which had been in place since 2002.

This is good news for retirees or anyone subject to RMDs. With smaller withdrawals required each year, more of your retirement assets can remain in an IRA, 401(k) or tax-deferred account. Smaller RMDs will lessen your tax liability and could potentially drop you into a lower tax bracket.

Under the previous Uniform Lifetime Table, a 72-year-old with \$500,000 in her 401(k) would have been required to withdraw \$19,531 (\$500,000/25.6) during her first year of taking RMDs. That's \$1,283 more that would have been subject to income taxes compared to the smaller minimum withdrawal required under the revised table.

Meanwhile, a 72-year-old with \$2 million in his retirement account would have been required to withdraw \$78,125 under the older formula (\$2 million/25.6). However, the updated formula results in an initial RMD of just \$72,992 (\$2 million/27.4), meaning this retiree would keep an extra \$5,133 growing tax-deferred in his retirement account.

### Bottom Line

For the first time since 2002, the IRS has updated the actuarial tables that determine the amount of money a person must withdraw from their IRA or 401(k) at a certain age. While the SECURE Act changed the RMD age from 70.5 to 72, the updated Uniform Lifetime Table has lowered the size of RMDs, allowing you to keep more of your assets in a tax-deferred account. Of course, RMDs are only the minimum amount that must be withdrawn each year. You can certainly withdraw more from an IRA or 401(k), but remember: the larger the distribution, the larger your tax bill.

## Member Self Service - webCOPS

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

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

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

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

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

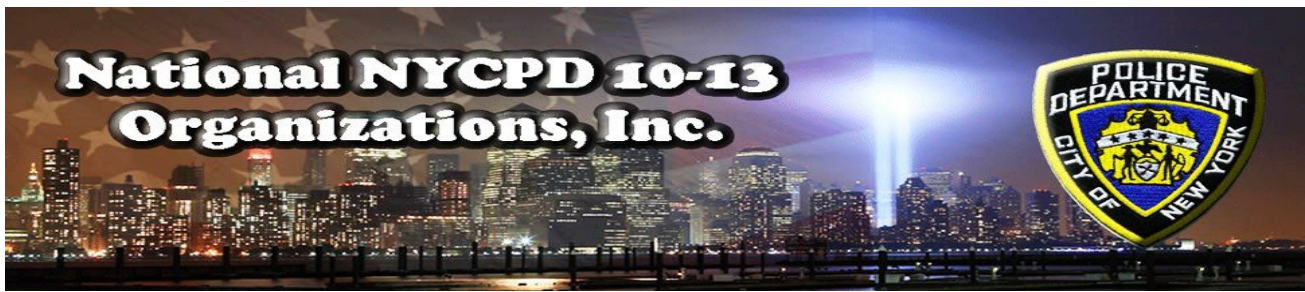
If you need help or have questions, please contact our Call Center at (646) 905-5596

### Police Pension Fund - Documents & Requests Center

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

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

Department	Name of Request
Safeguards	Financial Disclosure Questionnaire and Instructions (2018)
Membership Services	Chapter 431 Tier 3 Cadet Buyback
Safeguards	Financial Disclosure Questionnaire and Instructions (2019)
Pension Payroll	Federal Income Tax Withholding Form (W4-P)
Safeguards	Employment Certification (RSSL 212)
Membership Services	Beneficiary Designation
Membership Services	Chapter 646 Service Credit Purchase - Prior NYC or NYS Service
Membership Services	Chapter 594 Child Care Buyback
Pension Payroll	Change of Contact Information
Loan Services	Change of Loan Repayment Amount (Tier 2)
Legal	Change of Social Condition
Membership Services	Chapter 552 Service Credit Purchase - Prior NYC or NYS Service
Pension Payroll	MCU Deduction Request
Membership Services	Member Contributions while on Military Leave
Membership Services	Minor Beneficiary Custodian Designation
Legal	Member Records / File Request
Pension Payroll	Pension Award Letter Request
Loan Services	Pension Loan Application (Tier 2)
Membership Services	Pension Statement OnDemand Request
Legal	Pension Valuation in Matrimonial Action Request
Membership Services	RSSL 1000 - Military Service Credit Purchase
Membership Services	Shortage Status Request (Tier 2)
Pension Payroll	Start or Change Direct Deposit (EFT) Request
Membership Services	Start or Stop 50% Additional Contributions (Tier 2)
Membership Services	Start or Stop ITHP Waiver (Tier 2)
Pension Payroll	Stop Direct Deposit (EFT) Request
Membership Services	Supplemental Beneficiary Designation
Legal	Third Party Authorization
Calendar Preparation	WTC Notice of Participation



2021-2022 Legislative Agenda

February 2, 2022

<u>New York State Legislation</u>	Senate#	Sponsor	Assembly#	Sponsor
1- Health Ins. Protection (Retirees) Protects Benefits earned upon Retirement	S5030-22	Lanza		Weprin waiting fiscal note/number
2-Veteran's Supplementation (Retirees) ¼% per month in committee up to 36 months (total 3%)	S5110-22	Brooks	A6468 in assembly committee waiting for match	Barrett
3-COLA Enhancement Bills				
a) Reduces Eligibility age from 62 to 55 with 5 years' service	S6651-22 in committee	Gounardes	A-Pending waiting fiscal note/number	Abbate
b) Five year additional (look-back) for older retirees	S6060-22 in committee	Gounardes	A-Pending waiting fiscal note/number	Abbate
c) Increases the COLA from 50% to 100% of CPI (not to exceed 3%)	7b cost? not numbered	Gounardes 2021	A-Pending	Abbate
d) Raises the maximum CPI from 3% to 5%	S6030-22 in committee	Gounardes "	A-Pending waiting fiscal note/number	Abbate
e) Raises the Surviving Spouse COLA from 50% to 100% in committee	S5631-22 in committee	Gounardes	A-Pending waiting fiscal note/number	Abbate
f) Increases the CAP from \$18,000 to \$21,000	S6835B-22 in committee	Gounardes	A8226-22 waiting fiscal note/number Waiting for match	Steck
4-Form Temporary Task Force VSF	S268-21	Addabbo	A3716-21	Gunther
5-Extend VSF to All NYC Police, Fire, Corrections	S5107 City 1 comm	Sanders	A-Pending	
6-Prohibits the diminution of Health Insurance Benefits to certain retired firefighters, police officers and their dependents	S5184 In senate committee	Sanders	A05108	Abbate passed assembly

The above-captioned bills are being aggressively supported by the National. (Some bills have yet to be assigned numbers). As bills are revised, copies will be sent to Chapter Presidents. We have submitted *Memoranda of Support* for these bills. We are supporting any legislation which benefits our retirees and their families, and we will keep you updated.

NYS SENATE & ASSEMBLY STATUS OF BILLS:

[www.nysassembly.gov/leg](http://www.nysassembly.gov/leg)

1-800-342-9860

# National NYCPD 10-13 Organizations, Inc.



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

WELCOMES

THE NATIONAL NYCPD 10-13 ORGS., INC.  
33<sup>rd</sup> ANNUAL CONVENTION

SUNDAY, SEPTEMBER 11th - TUESDAY, SEPTEMBER 13th, 2022

### Your Rates Include:

Fine Italian/American Cuisine, served in a private, 10-13 Dining Room-3meals daily  
Complimentary 10-13 Hospitality Room Sunday-Tuesday  
Hero Sandwiches and Refreshments upon arrival Sunday  
Cocktail Party prior to Monday Dinner  
Dinner with Red & White wines Sunday & Monday Night  
Nightly Entertainment, Theater shows & dancing to DJ in Lounge  
Free Shuttle to Casino Sunday night  
Door Prizes, 50/50 Raffles  
Golf on Premises-nominal fee, cart included  
Indoor/Outdoor Heated Pools & Jacuzzi  
Spa Facilities offering Massage & Pampering Treatments (fec)  
Gym Area, Tennis, Volleyball, 8 Regulation Bowling Lanes (nominal fee)  
Morning/Afternoon Movies Fishing & More!  
See Villa Roma Information Summary for all activities.

### RATES & ACCOMMODATIONS

**\*WEEKEND PACKAGE RATES ARE PER PERSON, PER NIGHT\***

**Double Occupancy-Standard Rooms, \$159.62, Single, \$226.57**

**Double Occupancy-1 Bedroom Suite, \$172.61, Single, \$246.55**

**\*Children: under 3 yrs., NO CHARGE,**

**4-12, \$90.21 per child, per night**

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

\*The above rates include 15% Resort Fee, Local NYS Tax & Tips

A \$150.00 deposit, per room is required. Make check payable to:

Villa Roma Resort Hotel

Mail To:

Villa Roma Resort Hotel

356 Villa Roma Road

Calicoon, NY 12723 OR

Call 1-800-727-8455 for Reservations

For further information contact: Convention Chair, John Briganti, 386-871-5941 or

Co-Chair Salvatore Pepitone, 516-375-0536

Friends & Relatives Welcome

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

---

National NYCPD 10-13 Organizations, Inc., September 11-September 13, 2022  
Name(s) \_\_\_\_\_ # of Adults \_\_\_\_\_ Children \_\_\_\_\_  
Address \_\_\_\_\_ Phone/Email \_\_\_\_\_

# 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 Charlie Monahan

NYPD 1013  
PO Box 654  
Wildwood Fl 34785  
PH: 352 205 8646  
Email: [CMM0138@comcast.net](mailto:CMM0138@comcast.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)

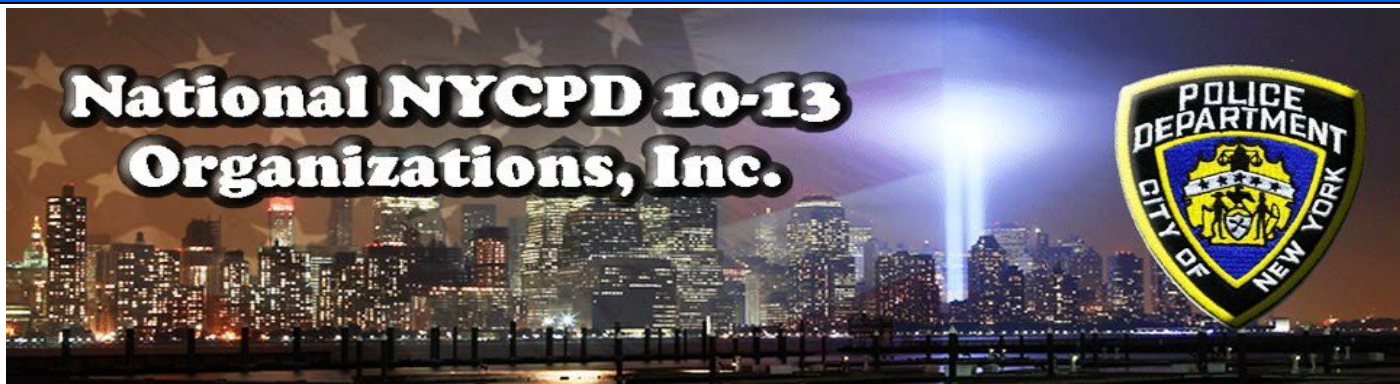
## LONG ISLAND 10-13

### 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 ORG.



## NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL

**For those members that reside locally, the ID Card Section (646-610-5150) is now on 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 PD 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 **ONLY** be renewed this way. In all other circumstances, members will have to personally visit 1 P.P.

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

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

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

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

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

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

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

From January thru March 2022, Larry Kelly, 392 Colon Ave Staten Island NY, 10308, Phone# 347-582-6885 will be renewing our ID cards. Please forward any renewals directly to Larry, as this will save time in the renewal process.

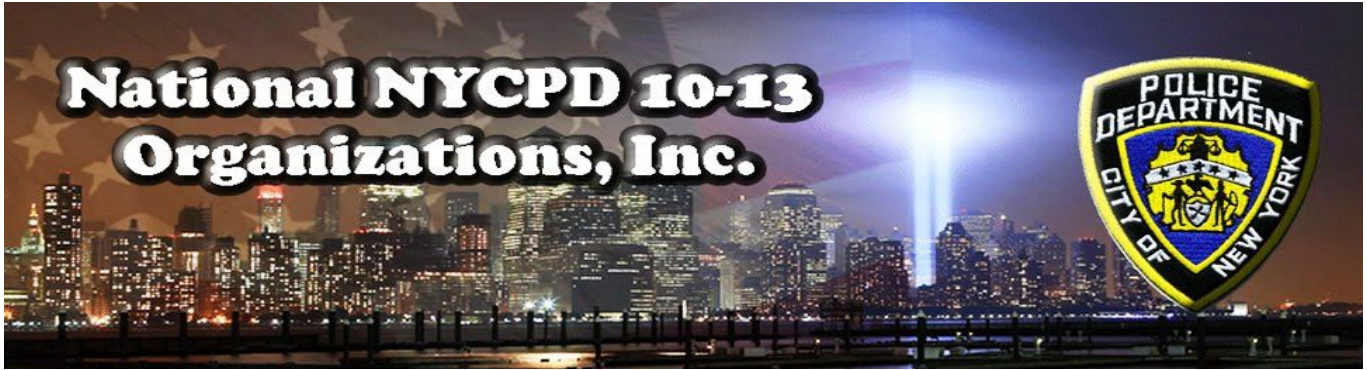
Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of \$7.75 to cover the cost of priority mail return of your new card. Also include a small note/sticky with your email address and Larry will acknowledge it's being processed.

**Note:** The check or money order for return postage should be made out to RSA (Retired Sergeants Association). This is only thru March 2022.

Continued next page.....



# NATIONAL NYCPD 10-13 ORG.



## **NATIONAL NYCPD 10-13 ORG. NYPD ID CARD RENEWAL**

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

### **F.A.Q.**

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

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

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

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

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

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

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

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

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

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

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

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

Be well and keep collecting those retirement checks.

PO Georges Bazile

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

718-610-4555 Fax

Email: [tbhqpersonnel@nypd.org](mailto:tbhqpersonnel@nypd.org)

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

# 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 Victim Compensation Fund

### Message from the Special Master - Tenth Annual Status Report

February 9, 2022

The VCF successfully navigated another highly productive year in 2021, in a year that saw not one but two significant anniversaries: the 10th anniversary of the passage of the Zadroga Act, which created the VCF, in January, and then the solemn reminder months later that twenty years have passed since the September 11, 2001, terrorist attacks. Through these commemorations, through another year of pandemic operations, and with challenges in addition to those created by COVID-19, the VCF team remained energized and deeply committed to the mission of serving those who continue to be affected by the 9/11 attacks.

As you will see reflected throughout this [2021 Annual Report](#), we made important progress in several key areas. A particular point of pride for me is our progress in reducing the time it takes a submitted claim to move to award. In April 2021, that timeframe became 12 months or less, on average, in claims where we have the information that we need to process the claim, and we held steadfast to that timeline throughout the remainder of 2021. Reaching this one-year-from-submission-to-award mark was a commitment I made when I first took on the role of Special Master five years ago, we have worked long and hard to get to this point, and I am very pleased that we have been able to deliver. The VCF ended 2021 having awarded a total of over \$9.3 billion to nearly 42,000 individuals.

Due to the ongoing pandemic, we remained an almost fully remote workforce in 2021— except for our intrepid Helpline, Intake, and Correspondence teams, profiled on page 11 – collectively putting forth great effort to remain a connected and collaborative team focused on serving the 9/11 community. We successfully reached the end of the registration grace period instituted in 2019, and with our expanded outreach and communications efforts, saw significant results: a record high of over 30,000 new registrations and 12,000 new claims submitted in 2021. At the same time, we issued awards on nearly 10,000 initial and amended claims this year (totaling nearly \$1.5 billion), making progress towards our goal of moving claims out as quickly as they are coming in.

These accomplishments and those reflected in The Year in Numbers, found on page 5, clearly demonstrate the ongoing necessity of the VCF's mission. This vibrant program is serving an important and continuing need two full decades since the tragic events of 9/11. You will see more about the VCF's activities surrounding the milestone 20th Anniversary of the 9/11 attacks, and our Special Report published to commemorate it, throughout the pages of this report.

As we begin 2022, I hope for a year that brings with it a sense of pre-pandemic days and more normalcy, both for the VCF team and for the community we serve. The pandemic has presented special challenges to the VCF community given medical vulnerabilities, and the VCF stands ready and eager to continue the work of serving the 9/11 community with compassion and diligence, building on our outreach momentum to raise awareness and reach all those who may be eligible, and dedicating ourselves to keeping award decisions flowing. My team and I are keenly aware of the importance of what we do, and we remain deeply committed to the resilient community that we serve.

Sincerely,  
Rupa Bhattacharyya

You can access the 2021 Annual Report from the following link: <https://www.vcf.gov/sites/vcf/files/media/document/2022-02/VCFAnnualReportFeb2022.pdf>

### Message from the Special Master – Kimberly (Kim) C. Brown Joins the VCF as the Director of Operations

February 24, 2022

Kimberly (Kim) C. Brown has joined the VCF as the Director of Operations. In this new position, Kim will focus on overseeing the VCF's day-to-day operations in areas such as the Helpline and the processing of hard copy mail, identifying opportunities for innovation as the VCF continues to move into its long-term status stemming from the passage of the VCF Permanent Authorization Act.

Kim brings deep operations, workforce support, and finance experience to the VCF team, having most recently served as a Director of Finance in the Office of Training and Development at U.S. Customs and Border Protection, where she had responsibility for a \$190 million operating budget in support of 26,000 employees. She is based at the VCF's Washington, DC offices.

# LINE ORGANIZATIONS



## Information for Family Members Upon Passing of a CEA Member

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**  
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.

Continued next page.....

# 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 Department 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 Departments 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



## 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](http://optumrx.com).

#### **Captains Endowment Association**

President Chris Monahan  
Vice President Johnny Ramirez

#### **Lieutenants Benevolent Association**

President Louis Turco  
Vice President John Beattie

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

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# LINE ORGANIZATIONS

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

CONTACT US

Lieutenants Benevolent Association



EMERGENCY HOTLINE (212) 330-0038  
(212) 964-7500  
lba@nypd-lba.org

Login

**MEDICARE PREMIUMS AND DEDUCTIBLES:** Medicare Part B: The standard monthly premium for Medicare Part B enrollees for 2022 will be \$170.10; an increase of \$21.60 from \$148.50 in 2021.

The annual deductible for all Medicare Part B beneficiaries is \$233 in 2022, an increase of \$30 from the annual deductible of \$203 in 2021.

Part B monthly premiums are based on a person's income. The income-related monthly adjustment amounts (IRMAA's) are listed on the following site: <http://www.cms.gov/newsroom/fact-sheets/2021-medicare-parts-b-premiums-and-deductibles>

**REMINDER - \$0 ANNUAL DEDUCTIBLE FOR RETIREE PRESCRIPTIONS:** A little over 12 years ago the trustees of the SOC Health & Welfare completely reengineered the Active and Retired member's prescription drug plan. The plan was converted into a generic based plan with an annual family deductible for our retired members. The deductible was initially \$200 a year per family. Over the years, due to savings realized and passed onto the membership from the reengineering of the prescription drug plan, this annual deductible was reduced to \$50 a year per family. The Trustees of the SOC are very pleased to announce that effective January 1, 2021, **the annual prescription deductible has been eliminated.**

**LBA SCHOLARSHIPS:** Last year, partially due to the disruption in standardized testing caused by the virus, the LBA ceased awarding scholarships based on SAT scores and made the awarding of scholarships based on the random drawing of names of those who submitted for the scholarship. The LBA will continue to award scholarships by random drawings. High school seniors of active and retired LBA members in good standing, who are attending college this fall, are eligible to enter the drawing for an LBA scholarship. In order to qualify, the LBA member must submit the name of their **son or daughter** and the name of the **college** the student is attending in the fall. **Grandchildren are not eligible.** Submissions should be emailed to [LBA@NYPD-LBA.org](mailto:LBA@NYPD-LBA.org), under the subject: **LBA Scholarship, attention Bernie Whalen**, on or before Tuesday, May 31, 2022. The random drawing will take place in June 2022. Award recipients will be notified shortly thereafter.

**DIGNITY MEMORIAL® FUNERAL BENEFIT PROGRAM:** In April of 2019, the LBA joined a corporate partnership with Dignity Memorial. Dignity Memorial is an affiliate of Service Corporation International (SCI), North America's leading provider of funeral, cremation, and cemetery services. As North America's largest provider of funeral, cremation, and cemetery services, the Dignity Memorial network cares for thousands of families each year. Planning a funeral can involve hundreds of decisions to be made at a difficult time. Making final arrangements in advance can help protect your family from high costs and from guessing what a loved one would have wanted. With the Dignity Memorial Funeral Benefit program, individuals and their families are eligible for a wide range of exclusive benefits. Benefits to you:

- Ø 15% savings on funeral and cremation services and products (in your time of need or in advance) \*
- Ø 15% savings on cemetery interment rights, products and services\*\*
- Ø National transferability on prearranged services to any Dignity Memorial location in North America\*\*\*
- Ø Bereavement travel services for family and friends
- Ø Free Personal Planning Guide
- Ø Free Veterans Planning Guide
- Ø Access to the Compassion Helpline® for grief counseling\*\*\*\*

Benefit extends to spouse or domestic partner, children, parents of the member and their spouse or domestic partner, grandparents and great-grandparents of both the member and their spouse or domestic partner.

**To get started, call 844-811-5451 or visit [www.dignitymemorialfuneralbenefit.org/nyc/](http://www.dignitymemorialfuneralbenefit.org/nyc/)**

\*Where available by law. 15% savings is not available in all states nor does it apply to cash-advance items. On already discounted Dignity Memorial plans, consumer is entitled to the greater of the two discounts.

\*\*Benefit only offered in states with Dignity affiliated cemeteries. On already discounted Dignity Memorial plans, consumer is entitled to the greater of the two discounts.

\*\*\* Certain restrictions apply.

\*\*\*\* 13 months of counseling is available from the date of the service at a Dignity Memorial Provider. Compassion Helpline is provided by Charles Nechtem Associates, Inc.

You can also visit the LBA Website at [www.nypd-lba.org](http://www.nypd-lba.org) for information on the discounts provide by Dignity Memorial as well as viewing the Dignity Memorial Personal Planning Guide.

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

# 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

### SBA Roots

The roots of the SBA run as deep as those of the City of New York itself. In 1899, just one year following the consolidation of the city's five boroughs and the formation of the NYPD, the Department's supervisory officers formed a fraternal organization known as the Police Sergeants Endowment and Benevolent Association. The new group, led by President Oliver Tims, merged sergeants' organizations that had already existed in New York and Brooklyn for more than 10 years, and also included lieutenants and other high-ranking officers among its membership.

For the next 60 years, the SBA existed largely as an advocacy group, working on behalf of New York's sergeants, but holding no firm authority to bargain with the City or press for meaningful reforms. Union leadership was virtually non-existent; currently accepted work standards such as overtime pay, night differential pay and longevity pay were still years away, and while sergeants were entitled to participate in a single health insurance plan, they were likewise required to pay 50 percent of its premiums.

### Early Leadership

That all began to change with the election of Harold Melnick as the SBA's first modern president in 1961. Over the next 20 years, President Melnick enacted a series of sweeping innovations that would come to revolutionize municipal labor. Under his tutelage, the SBA sought and won individual collective bargaining rights, established its first self-administered health and welfare plan, obtained pay parity with fire lieutenants (who hold a comparable rank to the NYPD's sergeants), and expanded health insurance coverage and options for sergeants across the city.

### Merging with Transit and Housing

From the time of President Melnick's election, more than 30 years would pass until the SBA underwent its next substantial change. In 1995, with the consolidation of the Transit and Housing police departments into the NYPD, the association merged with the unions representing sergeants of both departments, bringing the total number of active and retired sergeants to the level at which it now stands.

### Our Purpose

The purpose and mission of an NYPD sergeant, and their predecessors who were known as roundsmen, has not changed since the inception of the Municipal Police Department in 1844. At that time the police force was comprised of 200 men who served 320,000 people. Sergeants performed the same challenging tasks that they do today. They served as frontline supervisors in the constantly evolving and always growing city that would soon become, both figuratively and literally, the epicenter of the world. As frontline supervisors, sergeants faced the same dangers as the patrol officers they oversaw. Between 1851 and 1897, six sergeants, or roundsmen, lost their lives in the performance of their duties. Two were shot, two were stabbed, one was assaulted during an arrest, and one was thrown from a horse.

One revered SBA member, a United States Marine Corps veteran who participated in the 82 day battle for Guadalcanal during World War II and served the NYPD from 1951 to 1987, once wrote in his journal that being an NYPD sergeant is the toughest job in the world.

The reasons, he wrote, was because an effective sergeant must possess 8 essential qualities: Integrity, Leadership, Experience, Confidence, Physical Condition, Motivation, Ambivalence, and Promptness.

"Every police officer remembers his first patrol sergeant, the way a Marine remembers his boot camp drill instructors," he wrote in the 1970s. "Being a sergeant carries a heavy burden and sets the standard for the level of policing by those who answer to them. It is without question the most integral role in the paramilitary structure that is the NYPD."



# LINE ORGANIZATIONS



## The DEA Now Has Its Own App

### DEA Contract Ratified

February 1, 2022

On Tuesday, February 1, 2022, the contract ratification ballots were counted by Global Election Services, Inc. at the DEA's offices, beginning at 11:30 a.m.

At 5:50 p.m., the count concluded, with the result being that the DEA's active membership overwhelmingly voted **in favor of ratification** of the contract.

The tally was as follows:

3,687 ballots were returned, comprising 70% of the 5,287 ballots that were mailed to DEA members.

Only 4 ballots were invalidated.

3,452 members, or 94%, voted yes.

231 members, or .06% (less than 1%), voted no.

Therefore, the DEA's contract — which runs from April 1, 2019, and expires on May 31, 2022 — has been ratified by the membership. The DEA immediately notified the City to begin the process of getting our members the retroactive monies you deserve and earned. We are pleased to start out 2022 with this long overdue increase in wages and benefits for our members. It is our honor to represent the "Greatest Detectives in the World!"

### Clarification Regarding Medical Benefits Mentioned in the DEA Contract

January 14, 2022

It has come to our attention there has been some confusion regarding the proposed pause in contributions by the City to the DEA Health and Welfare Fund in the proposed contract settlement.

Please be advised that this proposed pause is **not** to your City-covered health benefits, which is your medical coverage provided by either Emblem Health/GHI/HIP or Blue Cross/Blue Shield. This coverage remains the same and is **not** part of the contract settlement.

What we agreed to in our contract is to pause the contributions made by the City to the **DEA's Health and Welfare Fund**, which covers your prescription drug plan through Benecard, your eyeglass plan through Davis Vision, and your dental plan through Cigna. What has been proposed is that for those specific DEA Benefits, effective February 1, 2022, the City will pause contributions for a total of 21 months. Because the DEA has 52 months of reserves in its Health and Welfare Funds for your prescription drugs, eyeglasses, and dental, the DEA will be able to cover that 21-month time period **with our own reserves**. Consequently, members will experience **no change** in service during that time period. After the 21 months, on November 1, 2023, the City will resume its contributions at the current amounts.

Thanks to prudent investments and excellent health care plans, the DEA will still retain more than adequate reserves in its Health and Welfare Fund, which we will start to rebuild once the City resumes its contributions.

We hope this clarifies any questions you may have regarding this portion of the contract settlement.

**Again, please be on the look-out for the important contract ratification ballot in your home mail. And, please make sure that you vote to ratify the contract and mail your ballot back as soon as possible. The sooner the contract is ratified, the sooner you will receive your retroactive monies.**

In the interim, if you have any other questions, feel free to contact your union Delegate, Welfare Officer, Trustee, or the DEA office. We are pleased to start out the new year with this long overdue increase in wages and benefits for our members — the "Greatest Detectives *in the World!*"

Fraternally,  
Paul DiGiacomo  
President  
& The DEA Board of Officers

# 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



February 4, 2022

PBA statement on video of mayor

PBA Patrick Lynch comments on a video of Mayor Eric Adams using a racial slur in a talk on policing.

The video shows Adams speaking to a crowd at the Harlem Business Alliance about his rise through the ranks of the New York.

While speaking to the crowd, Adams uses a racial slur to refer to the White officers he outperformed as he grew his career as a police officer.

"Every day in the police department, I kicked those crackers' a--, man," Adams said in the video. "I was unbelievable in the police department."

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

"Whenever a controversial video of a police officer surfaces online, we ask for fairness instead of a rush to outrage. We will apply the same standard here. We have spoken with Mayor Adams about this video. We have spent far too many hours together in hospital emergency rooms these past few weeks, and we've worked together for decades before that. A few seconds of video will not define our relationship. We have a lot of work to do together to support our members on the streets."

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February 4, 2022

**Pat Lynch greets latest NYPD officer to be shot, as the cop leaves the hospital**

The PBA president is quoted in the Daily News: "He's happy. He's been happy since he got here when he got the word that he will be okay. He went through a number of surgeries and he's a strong young person."

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February 4, 2022

**Cop-shooter back in jail, Pat Lynch slams "revolving door" for gun offenders**

The PBA president is quoted in the [NY Post](#): "We're glad that a cop-shooter is back off the street, but this revolving door for a repeat gun offender makes no sense whatsoever. It should be clear to every New Yorker that our justice system is broken in many places. Our law-makers need to prioritize fixing it above everything else." <https://www.nycpba.org/news-items/post/2022/teen-rapper-charged-with-shooting-nypd-cop-in-custody-again-for-violating-probation/>

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February 2, 2022

**Pat Lynch slams assemblywoman's comments comparing cops to Nazis**

The PBA president is quoted in the Daily News: "This is why our streets have gotten out of control. Our legislators are busy boosting anti-cop hate online when they should be fixing the laws that they broke." <https://www.nycpba.org/news-items/daily-news/2022/police-union-slams-ny-assemblywoman-over-anti-cop-comments-comparing-nypd-to-nazis/>

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February 2, 2022

**Eulogy for P.O. Wilbert Mora**

NYC PBA - Lynch's Eulogy for PO Wilbert Mora at St. Patrick's Cathedral: <https://www.nycpba.org/news-items/fox-5-news/2022/lynchs-eulogy-for-po-wilbert-mora-at-st-patricks-cathedral/>

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February 2, 2022

**Lynch reacts to latest cop shooting**

Lynch once again goes to a hospital as another officer is shot while off-duty. <https://www.nycpba.org/news-items/news-12-brooklyn/2022/lynch-reacts-to-latest-cop-shooting/>



# FAQ's

Frequently Asked Questions

## Wellness Wednesday Financial Education Series

**QUESTION 1: What is the Wellness Wednesday Financial Education series?**

**ANSWER 1:** A partnership between the Department of Veterans Affairs (VA) and Prudential Financial that offers transitioning Service members (TSMs), Veterans, spouses, their family members, and caregivers (henceforth referred to as participants) actionable steps to improve and take control of their financial future. This series is a key economic initiative within Outreach, Transition and Economic Development (OTED) that was cultivated to address the financial literacy gaps across the Veteran community. It is comprised of two distinct programs, 1) An online website portal which contains a roster of financial literacy information and resources available at [prudential.com/vbaoted](http://prudential.com/vbaoted) and 2) The Wellness Wednesday Financial Education series, offered on the 3rd Wednesday of every month, that focuses on a variety of topics such as 1) Purchasing a home, 2) Paying for college, 3) Planning for retirement, and 4) Learning the building blocks of how to save, budget, and make a return on investments.

**QUESTION 2: Who is eligible to participate in the Wellness Wednesday Financial Education series?**

**ANSWER 2:** TSMs, Veterans, spouses, their family members, and caregivers are welcome to attend.

**QUESTION 3: Can I forward a Wellness Wednesday Financial Education series invitation to a friend or family member?**

**ANSWER 3:** Please feel free to share the invitation with others. You may also "add a guest" when you register for a class.

**QUESTION 4: Is there a cost to participate in a Wellness Wednesday Financial Education course?**

**ANSWER 4:** No. There is no cost to participate in the Wellness Wednesday Financial Education series or to have a one-on-one discussion and/or personalized financial wellness assessment with a Prudential Financial services advisor.

**QUESTION 5: Will I be able to have my personal financial questions addressed by an expert?**

**ANSWER 5:** Yes. When you register for a Wellness Wednesday Financial Education class, you may request a complimentary one-on-one session with a Prudential Financial advisor to address your financial concerns.

**QUESTION 6: Does VA endorse or recommend that participants use Prudential Financial services or products?**

**ANSWER 6:** No. These classes are offered for informational purposes only. VA neither endorses nor officially sanctions Prudential or their products, nor has it performed due diligence concerning Prudential or their products.

**QUESTION 7: How can I register for a Wellness Wednesday Financial Education class?**

**ANSWER 7:** You can register at <http://www.prudential.com/vbaoted> or call us at 844-592-8993. When registering at least 24 hours before a class, you will receive a confirmation email with the event details, including the date, time, and class presentation slides.

**QUESTION 8: Am I limited in the number of Wellness Wednesday Financial Education classes I can participate in?**

**ANSWER 8:** No. We encourage you to join our classes as much as needed to steadily build your financial wellness knowledge.

**QUESTION 9: If I am unable to participate in a class, will I be able to watch the presentation at another time?**

**ANSWER 9:** Unfortunately, no. Requirements of the Securities and Exchange Commission do not allow us to record the classes for future viewing. We highly encourage you to visit the Financial Wellness website, register for a class that fits your schedule, and review all the financial management resources available to you. [Click here to visit the Financial Wellness website.](#)

**QUESTION 10: What other financial wellness resources does the VA offer?**

**ANSWER 10:** The VA's Financial Literacy website provides additional resources to help improve your financial health, protect against identity theft, and determine eligibility for VA benefits. [Click here to visit the Financial Literacy website.](#)

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*VA neither endorses nor officially sanctions Prudential or their products, nor has it performed due diligence concerning Prudential or their products.*

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Click here to sign up for this free class.: <https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fevent.me%2Fyqnr&data=04%7C01%7C%7Ccf15f6d1fd674dbb45f608d9d07860d5%7Ce95f1b23abaf45ee821db7ab251ab3bf%7C0%7C0%7C637770037696606626%7CUnknown%7CTWFpbGZsb3d8eyJWljoicjQwLjAwMDAilCjQljoiv2luMzliLjBtIl6ik1haWwiLCJXVCi6Mn0%3D%7C3000&sdata=RzeWDbRZToe%2BIOG988hw5NArUTUjBUzbpZB6zOEAcJ8%3D&reserved=0>

# 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 10/11/20

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

# Health and Welfare

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

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



# Health and Welfare

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

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

# Health and Welfare

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

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

(continued next page)

# Health and Welfare

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

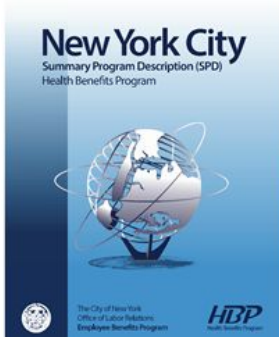
EmblemHealth has contracts with laboratories to provide lab services for our members. Please use these network laboratories when requesting lab services for our members. If you do not have an account with any of our network laboratories, please establish one as needed by calling the applicable phone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

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

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

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

# 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](#)

[Medicare Part B Reimbursement Program Application](#)

[2019 Medicare Part B Reimbursement Differential Request Form](#)

[2018 Medicare Part B Reimbursement Differential Request Form](#)

[2017 Medicare Part B Reimbursement Differential Request Form](#)

### 2019 Medicare Part B Premium Reimbursement ANSWERS TO FREQUENTLY ASKED QUESTIONS

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

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

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

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

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

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

# Health and Welfare



## NYC Health Benefits Program City Coverage for Medicare-Eligible Retirees

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](https://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](https://nyc.gov/hbp) for further information.

### **IRMAA Medicare Part B Reimbursement**

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

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

# THIS AND THAT



## HR-218 Qualifications

Lt. Robert Lukach, Lincoln Co. Sheriff's Office will conduct qualifications at our convenience, Monday - Saturday 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. Space is limited due to COVID-19. Contact Mike Boger: [wrthawg@yahoo.com](mailto:wrthawg@yahoo.com) or 704-699-4790 for further information.

Tega Cay, SC <https://www.tegacayasc.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@tegacayasc.gov](mailto:STimbs@tegacayasc.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.

Continued next page.....

# 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 Department of Revenue to obtain non-tax certificate if real property is involved.
- Bank accounts held in Trust for another 1 for each account if property held in a Trust.
- Personal Records.

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

### **MARRIAGE CERTIFICATE (With Official Raised Seal):**

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

### **LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:**

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

### **DISCHARGE PAPERS: DD 214 - (Original needed)**

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

### **PAID FUNERAL BILLS:**

1 copy for Pension Bureau  
1 copy for Probate Court  
1 copy for IRS, if taxable estate.

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>
I D Card Section	<a href="tel:646-610-5150">646-610-5150</a>
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

### MARCH

4 March 1893

Patrolman J.W. MUNRO of the 4th precinct tendered his resignation from the force Thursday to Commissioner Hayden, and it was immediately accepted.

MUNRO was appointed July 1884, and has been before the Commissioner before on charges. He is a Scotchman and his wife has recently fallen heir to some property. This he gives as a reason for resigning.

7 March 1893

Police Inspector WILLIAMS of New York indignantly denies the story that he is going to resign.

14 March 1893

### NEW POLICEMEN

Police Commissioner HAYDEN today made twenty-one probationary policemen full-fledged patrolmen, they having served the allotted period.

At the police trials today a number of delinquents were fined for neglect of duty.

23 March 1893

### The Langan Case

The case of Peter LANGAN, recently a patrolman attached to the Eleventh precinct, against Charles FELTMAN, George MEYER and James THORNE, was dismissed by Justice TIGHE in the butler street police court this morning.

Langan attended the Ball of the Joseph Society at the Tivoll, corner of second street and Fifth Avenue, on the evening of Feb. 2. The following morning there was a fight in the barroom, during which the officer discharged his pistol. He claimed that he was assaulted by FELTMAN, who is the son of the owner of Tivoll, and by the other two men, who were waiters. He was terribly beaten; and, when appeared in the police court to make his complaint, he was so swathed in bandages that his left eye only was visible. Charges were preferred against the officer, and he was tried before Commissioner HAYDEN and dismissed. He has since brought suit, and the action is now pending in the Supreme Court to compel the Commissioner to reinstate him. LANGAN was not in court when Justice TIGHE called the case this morning.





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Please fill out the first line and any information below that, that has changed this past year.

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STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )

HOME PHONE ( ) \_\_\_\_\_ CELL PHONE ( ) \_\_\_\_\_

BUSINESS PHONE ( ) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

Make Check Payable To: 10-13 Club of Charlotte, NC, Inc.  
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*Dues for members who reside outside of NC & SC are \$20.00  
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STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )

HOME PHONE (\_\_\_\_) \_\_\_\_\_ CELL PHONE (\_\_\_\_) \_\_\_\_\_

BUSINESS PHONE (\_\_\_\_) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ LAW ENFORCEMENT AGENCY \_\_\_\_\_

TAX # \_\_\_\_\_ APPOINTMENT DATE \_\_\_\_\_ RETIREMENT DATE \_\_\_\_\_

MODE OF RETIREMENT: SERVICE ( ) ORDINARY DISABILITY ( ) ACCIDENTAL DISABILITY ( )

VESTED ( )

LAST COMMAND \_\_\_\_\_ LAST RANK HELD \_\_\_\_\_

PREVIOUS COMMANDS \_\_\_\_\_

I declare my desire for membership in the 10-13 Club of Charlotte, NC, Inc. I will submit my membership fee and regularly subscribe my renewal fee by the 1<sup>st</sup> of January each year to remain a member in good standing. I attest that I am a bona fide honorably retired Law Enforcement Officer.

SIGNED \_\_\_\_\_ DATED \_\_\_\_\_

Make Check Payable To: 10-13 Club of Charlotte, NC, Inc.

MEMBERSHIP FEE IS \$30.00  
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Please include/attach a copy of your law enforcement ID card

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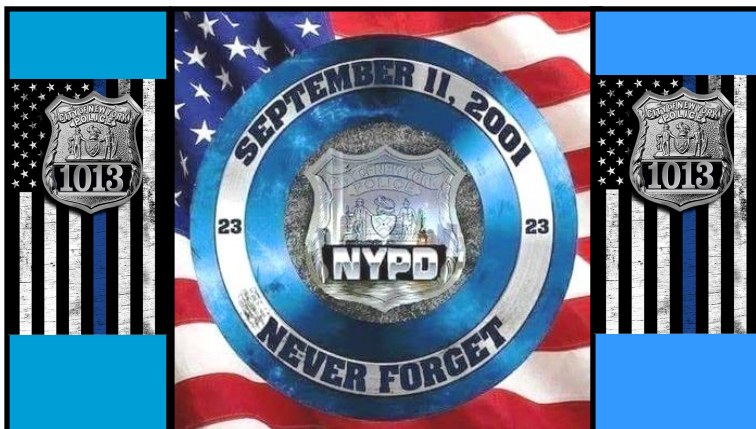
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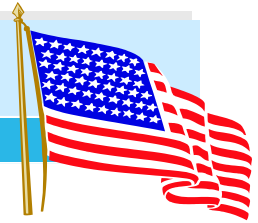
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