



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

Volume 14 Issue 4

10-13

April 2022

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PRESIDENT'S MESSAGE

Over the past several months my presidents message included information about the City's attempt to move Medicare retirees into a new Medicare Advantage Plus Health Plan. Now that this attempt has been temporarily suspended I want to discuss another health insurance issue that has caused consternation for many of our non-Medicare eligible members who have health insurance provided by GHI/Emblem Health.

Members continually contact me about the lack of doctors in the Emblem Health network in the Charlotte area. While discussing this with them I have learned that many members are not aware of the new process to nominate doctors to become participating providers in the Emblem Health network. **See page 25 for this information.**

Some members also do not know that if they have to use a doctor who is not in the Emblem Health network they will receive some reimbursement from Emblem Health after meeting an individual or family yearly deductible

Additionally, many members are not aware of the catastrophic health coverage benefit provided to members by all of the NYPD line organizations other than the PBA.

The information below has been included in every newsletter for the past several years, but because it is apparent that members are not reading the entire newsletter I have decided to include it in this month's president's message.

DEA Catastrophic Coverage

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.

SBA Catastrophic Coverage

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.

Continued next page.....

Next Membership Meeting
Tues. April 12, 2022 6:00 PM at the
Charlotte FOP Lodge #9
1201 Hawthorne Lane
Charlotte NC 28205
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

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. 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 Health & Welfare 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 medical and hospital charges that are considered reasonable and customary by the Plan and are not fully reimbursed by the City Health Plan or private group insurers.

Benefit Limits and Maximum

There is a lifetime maximum benefit of \$250,000 per covered person. Within this lifetime maximum, 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 to the benefit exclusions of the SBA Health & Welfare Fund, the catastrophic benefit does not cover out-patient psychiatric care, prescription drugs, workers compensation benefit claims, occupational injury, illness or disease, fertilization, no fault auto insurance medical expenses, experimental procedures, any medical, surgical or hospital service/charge not approved for payment by a Member's Participating Provider Organization (PPO) or Point of Service Plan (POS). 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, complete and submit the catastrophic claim benefit form to the Fund office for processing. Instructions are printed on the form.

For additional information please contact the SBA Health & Welfare office at (212) 431-6555.

See pages 12 & 13 for the SBA Catastrophic Benefit Claim Form and instruction sheet.

SOC Catastrophic Coverage

Catastrophic benefit (GHI/Emblem 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.

Medicare Part B 2021 reimbursements will be issued in the 3rd week of this month. Please check your bank account/statement (or the mail, if you are receiving a physical check) for your payment.

- If you have already submitted your Medicare Part B enrollment application along with a copy of your Medicare card to the Health Benefits Program, this payment is automatic and you will receive the reimbursement annually. If not, you can fill out the form online at: <https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf>

PRESIDENTS MESSAGE

IRMAA 2021 reimbursements will be issued in October 2022.

- 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 is separate from your pension payment. If you don't have EFT or direct deposit, you should receive a check in the mail.
IRMAA 2021 Reimbursement Application will be available sometime in the Spring.

Operation Medication Take-Back

You can bring your unused or expired prescription and over-the-counter medicines at the next Take Back event on Sat., April 2, from 10 a.m. to 2 p.m. at the Union County Sheriff's Office in Wesley Chapel, 315 Waxhaw Indian Trail Rd.

You can also safely dispose of unused medicines at any of these drop box locations:

Location Name	Phone	Address	Times
Matthews Police Department	(704) 847-5555	1021 Crews Road, Matthews, NC 28105	Mon.-Fri. 8:00am to 5:00pm
(USCO)Wesley Chapel Fire Department	(704) 843-3367	315 Waxhaw Indian Trail Road, Waxhaw, NC 28173	Mon.-Fri. 8:00am to 5:00pm
Waxhaw Police Department.	(704) 243-2144	3620 Providence Rd South, Waxhaw, NC 28173	Mon.-Fri. 8:00am to 5:00pm
Benzer Pharmacy	(704) 573-6899	11304 Hawthorne Drive, Suite 120, Mint Hill, NC 28227	Mon.-Fri. 9:00am to 5:00pm
Dilworth Drug & Wellness Center	(704) 910-4288	1300 East Boulevard, Suite B, Charlotte, NC 28203	Mon.-Fri. 9:00am to 7:00pm, Sat. 9:00am to 3:00pm
Matthews Police Department	(704) 847-5555	1021 Crews Road, Matthews, NC 28105	Mon.-Fri. 8:00am to 5:00pm
Med Care Pharmacy	(704) 882-0277	7892 Idlewild Road, Indian Trail, NC 28079	Mon.-Fri. 9:00am to 6:00pm, Sat. 8:30am to 2:00pm
Mint Hill Pharmacy	(704) 910-2718	7200 Matthews-Mint Hill Road, Mint Hill, NC 28227	Mon.-Fri. 9:00am to 6:00pm
Mint Hill Police Department 7151	(704) 545-1085	7151 Matthews-Mint Hill Road, Mint Hill, NC 28227	Mon.-Fri. 8:30am to 5:00pm
Positive Health Solutions LLC Pharmacy	(704) 814-0154	2925 Senna Drive, Suite 100, Matthews, NC 28105	Mon.-Fri. 9:00am to 6:00pm
Premier Pharmacy and Wellness Center	(704) 496-9182	3010 Monroe Road, Suite 101, Charlotte, NC 28205	Mon.-Fri. 9:00am to 6:00pm, Sat. 9:00am to 3:00pm
UCSO (Indian Trail Office)	(704) 283-3791	130 Blythe Drive, Indian Trail, NC 28079	Mon.-Fri. 8:00am to 5:00pm
Union County Jail	(704) 283-3789	3344 Presson Road, Monroe, NC 28112	Open 24 Hours, 7 days a week
Walgreens Store Number 10255	(704) 684-6036	5975 Weddington Monroe Road, Matthews, NC 28104	Mon.-Sun. 9:00am to 9:00pm
Walgreens: Store Number 1376	(704) 367-1716	6649 Morrison Boulevard, Charlotte, NC 28211	Open 24 Hours, 7 days a week
Wesley Chapel Fire Department	(704) 843-3367	315 Waxhaw Indian Trail Road, Waxhaw, NC 28173	Tues.-Thurs., 5:00pm to 5:00pm

I recently received the following information from range instructor Mike Boger about his HR-218 qualification classes: **“I will be doing classes now when people need them rather than scheduling just once or twice a month. They can call or email me and I will do as few as one as needed. We usually start at 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 wrxhawg@yahoo.com or 704-699-4790.

Heather Ward, wife of deceased NYPD hero James Ward will be the guest speaker at this month's membership meeting. Heather is an elder care attorney. She has also arranged to have an attorney who specializes in wills attend the meeting.

Now that cases of COVID have significantly diminished I am happy to see that attendance is picking up at our monthly membership meetings. During our March membership meeting 75 people enjoyed a sumptuous corned beef and cabbage dinner provided by club member Jim Burchill's son, Brian Burchill, Founder / CBO of "Famous Toastery".

A big shout out and thank you to Jim for once again baking and providing Irish soda bread.

Tickets are still available for our May 17, 2022 Night at the Knights baseball game. The last day to order tickets is April 12. **See page 14.**

Please note that the last day to submit an application for one of 5 college scholarships we will be awarding this year is May 1, 2022. **See pages 15 and 16 for instructions and an application form.**

On behalf of the entire board I want to wish everyone a Happy Passover/Easter Holiday.

Fidelis Ad Mortem, stay healthy and stay safe!

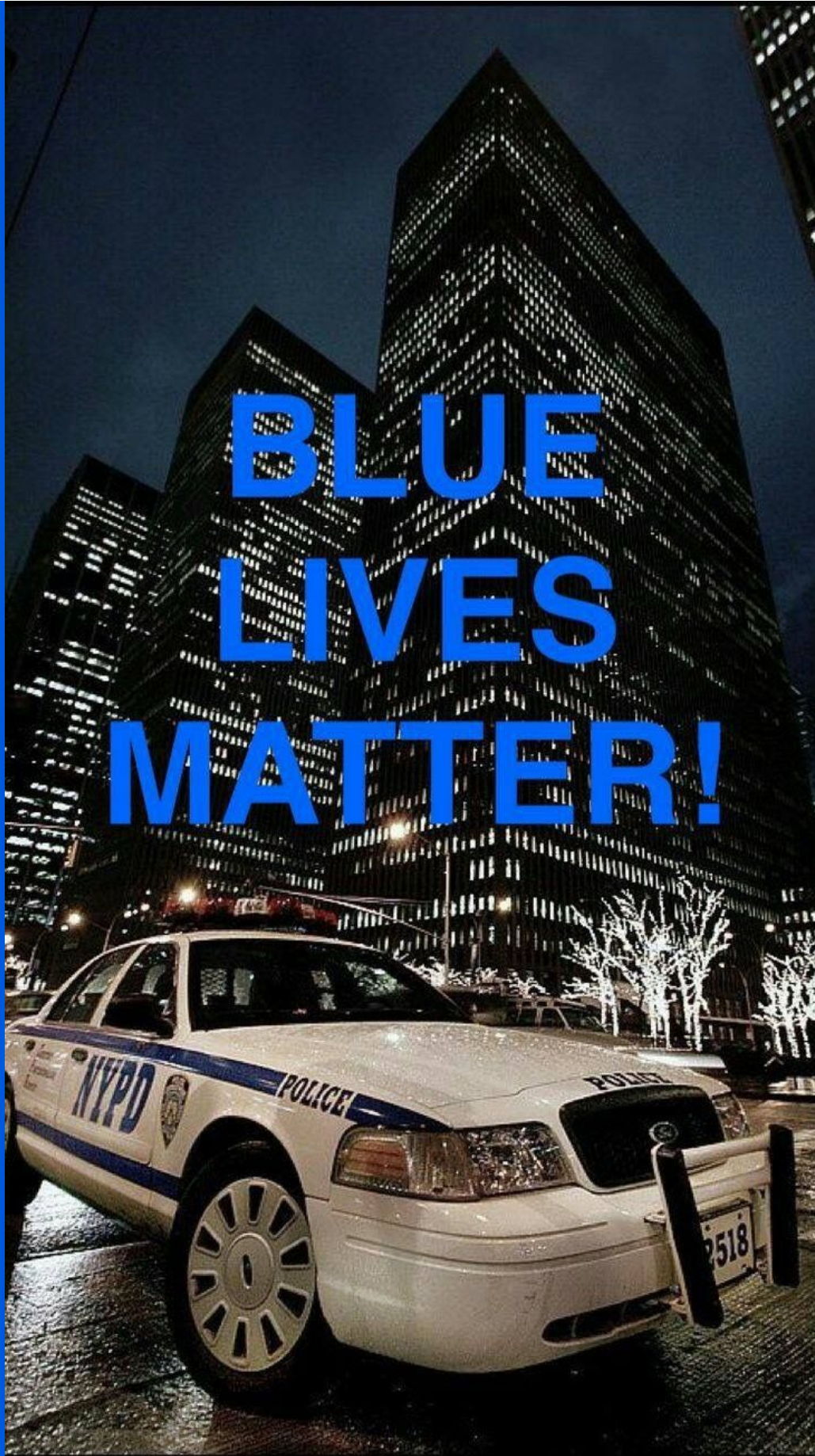
Fraternally,



Harvey Katowitz

THEY MUST **NEVER** BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Lt. Scott Brandon Owens
Union City, OK P.D.
EOW: Tuesday, March 1, 2022
Cause: COVID19



Cpl. Benjamin Cooper
Joplin, MO P.D.
EOW: Tuesday, March 8, 2022
Cause: Gunfire



P.O. Lane Burns
Bonne Terre, MO P.D.
EOW: Thurs., March 17, 2022
Cause: Gunfire



Senior P.O. Robert Duran
Santa Fe, NM P.D.
EOW: Wednesday, March 2, 2022
Cause: Vehicle pursuit



P.O. Freddie Wilson
Detroit, MI Pub. Schools
Comm. Dist. P.D.
EOW: Thursday, March 10, 2022
Cause: Heart attack



Sgt. Barbara Majors Fenley
Eastland Co., TX Sheriff's
Office
EOW: Thurs., March 17, 2022
Cause: Fire



Trooper Tamar Bucci
Massachusetts State Police
EOW: Thursday, March 3, 2022
Cause: Automobile crash



P.O. Jake Reed
Joplin, MO P.D.
EOW: Friday, March 11, 2022
Cause: Gunfire



Trooper Martin Francis Mack,
III
PA State Police
EOW: Mon., March 21, 2022
Cause: Vehicular assault



Deputy First Class Kenny Olander
Frederick Co., MD Sheriff's Office
EOW: Thursday, March 3, 2022
Cause: COVID19



P.O. Caleb D. Ogilvie
Covington, VA Div. of Police
EOW: Monday, March 14, 2022
Cause: Gunfire



Trooper Branden T. Sisca
PA State Police, PA
EOW: Monday, March 21,
2022
Cause: Vehicular assault



Corr. Off. V Lonnie D. Johnson, Jr.
TX Dept. of Crim. Justice
EOW: Sunday, March 6, 2022
Cause: COVID19

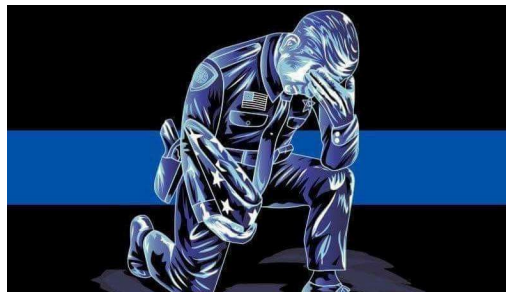


Deputy Sheriff Dominique Calata
Pierce Co., WA Sheriff's Dept.
EOW: Weds., March 16, 2022
Cause: Gunfire



P.O. Dan Rocha
Everett, WA P.D.
EOW: Friday, March 25, 2022
Cause: Gunfire

THEY MUST NEVER BE FORGOTTEN



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

Thursday April 14, 2022

Phillip Cardillo Memorial Ride

EOW April 20, 1972

Fully Escorted

**Meeting across from the Embassy diner
4280 Hempstead Turnpike, Bethpage NY 11714**

9:00 am, KSU at 10:00 am

**We will ride to Calvary Cemetery to honor Phil, pass the mosque,
where Phil was shot, and to the 28th precinct.**



Blue Knights New York Chapter X

Invites LEMC's brothers and their families to attend.
It's to Honor Patrolman Phillip Cardillo who was shot inside the
Louis Farrakhan mosque # 7 on **April 14, 1972**. Its been half a
century since our brother was taken from his family and
colleagues of the 28th precinct.

Inspector Andre Brown and members of the 28 along with the
NYC PBA will provide a catered lunch and BBQ.

REMEMBER CARDILLO

THEY MUST NEVER BE FORGOTTEN



The Charlotte Mecklenburg Fraternal Order of Police Lodge #9 has agreed to promote a fundraiser that Tunnel to Towers has scheduled for Sunday, May 1st, 2022. The event is at Museum Tower located at 525 S. Church Street Charlotte, NC 28202.

Tunnel to Towers was born from the tragedy of 9/11 and supports the nation's fallen heroes and catastrophically injured first responders, military heroes, and their families. They are also the organization that paid off the mortgage of CMPD Officer Mia Goodwin after her line of duty death.

Please consider participating in this event or donating to this very worthy organization. The link for registration and additional information is listed below.

CLIMB
Charlotte, NC
Sunday, May 1st, 2022 • 8:00 am
Museum Tower
525 South Church Street
Charlotte, NC 28202



Tunnel to Towers Foundation

T2T.ORG

[2022 Tunnel to Towers Climb - Charlotte, NC Registrations \(t2t.org\)](https://dogood.t2t.org/event/2022-tunnel-to-towers-climb-charlotte-nc/e386332/register/new/select-tickets)

<https://dogood.t2t.org/event/2022-tunnel-to-towers-climb-charlotte-nc/e386332/register/new/select-tickets>

[Donate to 2022 Tunnel to Towers Climb - Charlotte, NC \(t2t.org\)](https://dogood.t2t.org/give/386332/#!/donation/checkout)

<https://dogood.t2t.org/give/386332/#!/donation/checkout>

THEY MUST NEVER BE FORGOTTEN



Below are summaries with URLs to news articles about 9/11 related health issues and information. An archive of past articles year by year can be accessed at:

<https://www.renew911health.org/news-articles-on-effort-to-ensure-that-the-world-trade-center-health-program-is-fully-funded>

Mar. 22, 2022 — *New York Times* — [Rival Sept. 11 Victims Near Potential Deal to Divide Afghan Central Bank Assets](#)

A court has not yet decided whether \$3.5 billion in Afghan central bank funds can be used to pay Taliban debts.

<https://www.nytimes.com/2022/03/22/us/politics/911-families-taliban-funds.html?emci=62874b14-b8af-ec11-997e-281878b83d8a&emdi=2a449d99-b8af-ec11-997e-281878b83d8a&ceid=10102255>

Mar. 22, 2022 — *NBC News* — [House members from New York want info on federal contract to manage health care for some 9/11 survivors](#)

A federal spokesperson said handing management of the program over to a new firm would be delayed “to allow more time for a smooth transition.”

<https://www.nbcnews.com/politics/congress/house-members-new-york-want-info-federal-contract-manage-health-care-9-rcna20902?emci=62874b14-b8af-ec11-997e-281878b83d8a&emdi=2a449d99-b8af-ec11-997e-281878b83d8a&ceid=10102255>

Mar. 22, 2022 — *House Committee on Oversight and Reform* — [Maloney, Nadler, Garbarino Request Information About New Federal Contract for 9/11 Survivors’ and Responders’ Medical Care](#)

Following reports that some responders and survivors of the September 11, 2001, terrorist attack were not receiving the medical care they deserve, the Members have been conducting rigorous oversight of the program.

<https://www.nbcnews.com/politics/congress/house-members-new-york-want-info-federal-contract-manage-health-care-9-rcna20902?emci=62874b14-b8af-ec11-997e-281878b83d8a&emdi=2a449d99-b8af-ec11-997e-281878b83d8a&ceid=10102255>

Mar. 19, 2022 — *NY Post* — [9/11 families battling over \\$3.5B in Taliban funds](#)

The legal drama pits family members of 47 people killed during the terror attacks against the kin of nearly 3,000 others.

<https://nypost.com/2022/03/19/9-11-families-battling-over-3-5b-in-taliban-funds/?emci=62874b14-b8af-ec11-997e-281878b83d8a&emdi=2a449d99-b8af-ec11-997e-281878b83d8a&ceid=10102255>

Mar. 19, 2022 — *NY Daily News* — [Widow of NYPD detective and 9/11 responder who died from ALS fights NYC over death benefits](#)

The city is appealing a landmark court decision that has linked a retired NYPD detective’s death from Lou Gehrig’s Disease to the months he spent at Ground Zero.

<https://www.nydailynews.com/new-york/ny-widow-of-911-first-responder-sues-over-als-diagnosis-20220319-423o6kgrdncu5mhydnj5mmrzdq-story.html?emci=62874b14-b8af-ec11-997e-281878b83d8a&emdi=2a449d99-b8af-ec11-997e-281878b83d8a&ceid=10102255>

Mar. 15, 2022 — *Axios Nashville* — [Nashville firefighter DNA powers 9/11 research](#)

A new study used the samples to determine 9/11 first responders were more likely than their peers to have a genetic mutation that can cause blood cancers or cardiovascular disease.

<https://www.axios.com/local/nashville/2022/03/15/nashville-firefighter-dna-powers-911-research?emci=62874b14-b8af-ec11-997e-281878b83d8a&emdi=2a449d99-b8af-ec11-997e-281878b83d8a&ceid=10102255>

March 2, 2022 - *NY Post* [FDNY FIREFIGHTER AWARDED \\$2.5M IN 9/11 CANCER LAWSUIT](#)

The Brooklyn firefighter, assigned to Engine 221, raced to the smoking pile of rubble after the Twin Towers fell to dig for survivors and remains. He worked at the toxic site for months.

<https://nypost.com/2022/02/26/fdny-firefighter-wins-2-5m-in-9-11-cancer-lawsuit/>

MARCH MEMBERSHIP MEETING

MEDAL OF VALOR FOR CMPD HERO OFFICER MIA GOODWIN PRESENTED TO HER CAPTAIN AND SERGEANT



L-R Sgt. Robert Stark - Capt. Celestine Ratliff - Trustee Ian McGrouther

Members of Mia Goodwin's Command



March meeting photos can be accessed at: <https://harveykatowitz.smugmug.com/March-2022-10-13-Club-Membership-Meeting/>



Membership Meeting Minutes
March 8, 2022

The formal part of the meeting was called to order at 7:15 pm with 58 members, 3 new members, 15 guests, and 02 members participating via Zoom. This was followed by the pledge of allegiance, invocation, reading of the names and causes of the death of the 16 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 - Excused
Trustee: Kevin Gribbon
Trustee: Kevin Stoeckert - Excused
Trustee: Ian McGrouther
Trustee: John Randazzo
Sgt. at Arms: Rich Doyle
Historian: Jim Rochford
Chaplain: Donald Sanchez - Via Zoom
Chaplain: Deacon Rich McCarron - Excused

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

Sickness and distress: Nothing to report.

Introduction of guest speakers

- A Medal of Valor for CMPD hero officer Mia Goodwin was presented by club trustee and Medal of Honor Committee trustee Ian McGrouther to her captain Celestine Ratliff and sergeant Robert Stark who accepted the medal on behalf of the Goodwin family.
- Club member Dave Conrad gave a very informative talk on bee keeping. Honey from Dave's bee hives are available for purchase at every meeting.

Communications and bills:

- A thank you letter from the president of the DEA was read for the Clubs donation of \$500 to each of the families of NYPD Heroes Detectives Jason Rivera and Wilbert Mora.
- Message from National NYCPD 10-13 president: In light of the recent court ruling regarding the city's Medicare Advantage plan, Senate Bill S5184 needs a big push. While this ruling is still in effect this is the best chance we have to make this bill happen. Please call your current or past NYS Senator and Assemblyman and implore them to co-sponsor this bill. Also ask your family and friends involve their state legislators. Senate Bill S5184 Prohibits the diminution of Health Insurance Benefits to certain retired fire fighters, police officers and their dependents
- **The Office of Labor Relations has posted the following**
 1. The NYC Medicare Advantage Plus Plan is **not** being implemented on April 1, 2022.
 2. Retirees do not need to opt out of the Medicare Advantage Plus Program in order to remain in Senior Care or their current plan on April 1.
 3. All retirees will remain in their current plans until further notice.
 4. Updates will be posted when more information is received.
- **Office of Labor Relations Important Notice**
 1. The Health Benefits Retiree client service walk-in center is closed. Due to the closure of the office, if you mailed or faxed forms or correspondence March 11, 2020 or after, they cannot access or process that form. Forms can be submitted electronically using the following link: <https://nycemployeebenefits.leapfile.net>
 2. For detailed instructions on how to submit your form/document securely through LeapFile and to view a short video, click here: <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-leapfile-instructions.page>
 3. Do not submit your form/document more than once. This will only delay processing. You will immediately receive notification stating "Success! Your file has been received" upon completion of your document upload. You will not receive a separate email confirmation. Please allow 30-45 days from the day you submit your document(s) for them to be processed. Coverage will be retroactive to the effective date of retirement.

Report of officers

President:

- This year we have added 2 additional scholarships. Jimmy Ward Memorial \$1,000 Scholarship and the Elliott Cuff \$500 Memorial Scholarship.

- Scott Hassler, Ft. Mill 10-13 President contacted me about doing a joint event with their club.
- We have 75 tickets to the May 20 Knights baseball game.
- Medicare Part B 2021 reimbursements will be issued in April 2022. 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 is separate from your pension payment. If you submitted your Medicare Part B reimbursement form to the Health Benefits Program, this payment is automatic and you will receive it annually.
- Medicare Part B income-related monthly adjustment amount (IRMAA) 2021 Reimbursement application will be available nextmonth. Checks will be issued in October 2022.
- Daylight Savings Time - Remember to move your clocks ahead 1 hr. This Sunday.

Vice President: Bernard organized tonight's Corn Beef and Cabbage dinner. Thanks Bernard!

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

Recording Secretary: Nothing to report.

Corresponding Secretary: Bob Fee gave an update on the golf outing

Trustees

- Dennis Cirillo: Excused
- Kevin Gribbon: Nothing to report.
- Brenda Jordan: Nothing to Report
- Ian McGrouther: Nothing to report.
- John Randazzo: Nothing to report.
- Kevin Stoeckert: Nothing to report.

Sgt. At Arms: Nothing to report.

Historian: Nothing to report.

Committee Reports

- Membership: 451
- Socials: The Night at the Knight's Baseball game will be on Fri., June 3, 2022

Old Business: Nothing to report.

New Business: Nothing to report

Good of the Club

- New Members:
 1. Ret. NYPD SDS Dominick Ripilino
 2. Ret. NYPD Det. Thomas Vairo
 3. Ret. NYPD Lt. Lee Gloffke
 4. Ret. NYPD Captain Jonathan Levine
 5. Ret. NYPD Det. Ada Levine
 6. Ret. Det. 2 Cynthia Washington.

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

- 50/50 of \$200 was won by Bob Fee and he donated the money to the golf outing.

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

**Next Meeting
Tues. 2022**

NYPD 10-13 Club of Charlotte, NC





SERGEANTS BENEVOLENT ASSOCIATION

35 Worth Street
New York, NY 10013
212-431-6555 (Phone) / 212-431-6487 (Fax)

CATASTROPHIC COVERAGE BENEFIT CLAIM FORM INSTRUCTION INFORMATION

Once you have met the \$2000.00 deductible, complete the attached SBA Catastrophic Coverage Claim Form. Submit the completed form together with copies of all health plan "Explanation of Benefit" (EOB) forms (including any Coordination of Benefits EOBs), Current Procedural Terminology (CPT) codes (if not included on EOB), and paid bills/canceled checks to the SBA Fund office in a timely manner. Please notify the SBA Fund office if there is a delay in submitting the claim. A separate claim form must be filed for each eligible dependent. This is a reimbursement benefit. Members are responsible for payment to their medical providers.

COORDINATION OF BENEFITS

The SBA Catastrophic Coverage Benefit was designed to assist our Members meet the cost of financially distressing illness, injury or disease. Since it is not intended that any member receive greater benefits than the actual incurred covered expenses, the amount of benefits paid will be coordinated with the benefits of any other Plan to which the Member or eligible dependent is entitled to receive benefits.

EXCLUDED EXPENSES

- a. This benefit *does not cover* prescription drugs, workers compensation benefit claims, occupational injury, illness or disease, dental work, cosmetic surgery, fertility treatments, transportation, no fault auto insurance medical expenses, experimental procedures, any medical, surgical or hospital service/charge *not approved* for payment by a Member's Participating Provider Organization (PPO) or Point of Service Plan (POS).
- b. Services and supplies that are unreasonably priced or that are not reasonably necessary for treatment of an injury, illness or disease.
- c. Expenses caused or services not ordered by a physician or surgeon who is a Doctor of Medicine (M.D.) and duly licensed to practice medicine.



SERGEANTS BENEVOLENT ASSOCIATION

35 Worth Street
New York, NY 10013
212-431-6555 (Phone) / 212-431-6487 (Fax)

SBA CATASTROPHIC COVERAGE CLAIM FORM

MEMBER'S INFORMATION

NAME: FIRST _____ MI _____ LAST _____

MAILING ADDRESS: STREET _____ CITY _____ STATE _____ ZIP _____

TAX ID#: _____ PHONE NUMBER: _____ - _____ - _____

PATIENT'S INFORMATION

NAME: FIRST _____ MI _____ LAST _____

MAILING ADDRESS (If different from above):

STREET _____ CITY _____ STATE _____ ZIP _____

DATE OF BIRTH: ____/____/____ SOCIAL SECURITY #: ____-____-____ RELATIONSHIP: _____

CATASTROPHIC INFORMATION

DIAGNOSIS: _____

HAS THE SBA HEALTH & WELFARE FUND EVER PAID A CATASTROPHIC COVERAGE CLAIM FOR THIS PATIENT? (CIRCLE ONE): YES NO

AMOUNT OF BENEFIT PAID: \$ _____ YEAR OF PAYMENT: _____

HEALTH COVERAGE INFORMATION

MEMBER'S NYC HEALTH PLAN: _____ HEALTH PLAN ID #: _____

IS THE PATIENT COVERED BY ANY OTHER HEALTH INSURANCE PLAN? (CIRCLE ONE): YES NO

IF "YES", PLEASE PROVIDE THE FOLLOWING INFORMATION:

OTHER INSURED'S NAME: FIRST _____ MI _____ LAST _____

OTHER INSURANCE PLAN NAME: _____ OTHER HEALTH PLAN ID #: _____

THE FOLLOWING DOCUMENTS/INFORMATION MUST ACCOMPANY THIS FORM: ALL HEALTH PLAN EXPLANATION OF BENEFIT (EOB) FORMS, CPT CODES (IF NOT INCLUDED ON EOB) AND COPIES OF PAID BILLS/CANCELLED CHECKS.

MEMBER'S SIGNATURE

I DO HEREBY STATE THAT ALL THE INFORMATION I HAVE ENTERED ABOVE IS CORRECT.

MEMBER'S SIGNATURE: _____ DATE: _____



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 or at our membership meeting.

Contact Harvey Katowitz for further information: hkatowitz@windstream.net or 704-849-9234.

Last date to order tickets is Tuesday April 12



NAME _____ EMAIL ADDRESS _____

NO OF TICKETS _____

Email the form to 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





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

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



MEMBERSHIP



2022 Monthly Meeting Dates

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

Happy Birthday!

APRIL

Elaine Cuff	4/4
Vinnie Esposito	4/4
Floyd Wright	4/5
Chris Burack	4/6
Michael Gould (RIP)	4/6
Bob Hart	4/6
Tim McCaffrey	4/6
John Borusso	4/7
James Martin	4/7
Ed Moran	4/11
Shindon Holmes	4/12
Brian Vega	4/12
Joe Sprowls	4/13
Kerrie Anne Nelson	4/14
Peter Cappuccilli	4/15
Dan DeLay	4/15
Steve Naegele	4/16
John Sabato	4/16
Edward Santiago	4/16
Thomas Vairo	4/18
Regina Robinson-Adams	4/20
Gary Milner	4/22
Jorge Obregon	4/22
Amado Batista	4/23
Ron Nicastro	4/24
Larry Walker	4/25
Timothy Russ (RIP)	4/27
Ray Hickey (RIP)	4/28
Allan Peranio	4/28
Jacqueline Rochford	4/30

IN MEMORIAM

Thankfully, nothing to report

Get Well Soon!

SICK DESK UPDATE

Club member Valerie Hargrove is in the hospital recovering from surgery due to 2nd & 3rd degree burns.

Welcome To The Club

The following members joined our club in March

Ret. NYPD Det. Thomas Vairo
 Ret. NYPD Lt. Lee Gloffke
 Ret. NYPD Captain Jonathan Levine
 Ret. NYPD Det. Ada Levine
 Ret. Det. 2 Cynthia Washington
 Ret. NYPD Sgt. DS Dominick Ripolino

Our meetings now begin at 6pm

2022 membership dues are past due.

You can pay via Zelle at:
hkatowitz@charlotte10-13.com



We presently have 456 members.
 334 from the NYPD and the remainder from 58 other law enforcement agencies.



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	denniscirillo@gmail.com
Cabarrus County	Dennis Cirillo	704 256-4038	516-318-1707	denniscirillo@gmail.com
Gaston County	Dennis Cirillo	704 256-4038	516-318-1707	denniscirillo@gmail.com
Iredell County	Kevin Stoeckert	631-235-1070	631-235-1070	stock304@gmail.com
Lincoln County	Dennis Cirillo	704 256-4038	516-318-1707	denniscirillo@gmail.com
Mecklenburg County	John Randazzo	704-243-7523	704-770-1461	eightpointid@carolina.rr.com
Rowan County	Dennis Cirillo	704 256-4038	516-318-1707	denniscirillo@gmail.com
Union County	Ian McGrouther	917-952-7427	917-952-7427	IanLizMc@hotmail.com
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	kgribbo@outlook.com



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 Mon., 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 Sun., 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.

THIS AND THAT

North Carolina Concealed Handguns Reciprocity

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

Other States' Permits Honored Here

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

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

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

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

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

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

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

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

Permits Honored in Other States

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

States with North Carolina Agreements

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

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

THIS AND THAT

TAX STRATEGIES

How Social Security benefits are taxed

The Chief, Wednesday, March 16, 2022

By Barry Lisak

The Social Security benefits you received in 2021 may be taxable. Each January, you should receive a Form SSA-1099 (Social Security Benefit Statement) which will show the total amount of your benefits. The information provided on this statement along with the following facts from the IRS will help you determine whether your benefits are taxable.

1. How much, if any, of your Social Security benefits are taxable depends on your marital status and gross income.
2. Generally, if Social Security benefits were your only income for 2021, your benefits are not taxable and you probably do not need to file a Federal tax return.
3. If you received income from other sources, your benefits will not be taxed unless your modified adjusted gross income (MAGI) is more than the base amount for your filing status.
4. The 2021 base amounts are:
 - \$32,000 for married couples filing jointly.
 - \$25,000 for the other filing statuses.
 - \$0 for married persons filing separately who lived together during the year.
5. You can do the following quick computation to determine whether some of your benefits may be taxable:
 - First, add one-half of the total Social Security benefits you received to all your other income, including any tax-exempt interest.
 - Then compare this total to the base amount for your filing status. If the total is more than your base amount, some of your benefits may be taxable.
6. If you are single and your total combined income for the year is between \$25,000 and \$34,000, then up to 50 percent of your benefits can be taxed. If your income is greater than \$34,000, then up to 85 percent of your benefits can be taxed. An example:

Ashley, who is single, has 2021 earnings of \$16,000, \$500 in interest income, and \$700 in dividends. She also receives \$10,800 net Social Security benefits. Ashley's provisional income is \$22,600 (\$16,000+\$500+\$700+\$5,400 [one-half of the net Social Security benefits]). Since \$22,600 does not exceed the \$25,000 base amount, none of Ashley's Social Security benefits are taxable.

If you're a married couple filing jointly whose combined income is between \$32,000 and \$44,000, up to 50 percent of your benefits can be taxed. Incomes greater than \$44,000 are taxed at the 85-percent rate.

Another example:

Brandon and Sydney, a husband and wife who have \$24,000 in Social Security income and \$25,000 of other income, would pay taxes calculated as follows: They would add half of their Social Security income (\$12,000) to their \$25,000 in other income for a provisional amount of \$37,000. Next, they would find the amount by which their income exceeds the \$32,000 threshold (\$37,000-\$32,000). The excess amount is \$5,000 and half of that is \$2,500. Now all they have to do is add \$2,500 in taxable Social Security income to their other income and their total taxable income becomes \$27,500.

7. The Federal taxable portion of your Social Security benefits cannot exceed 85 percent of your total benefits. Most importantly, all Social Security benefits are exempt from NYS and NYC taxes.
8. If you do have to pay Federal taxes on your Social Security benefits, you can have the taxes withheld from your benefits. You can choose to have 7 percent, 10 percent, 12 percent or 22 percent of your total benefit payment withheld. Simply complete Form W-4V, Voluntary Withholding Request, and file it with the Social Security Administration (1-800-SSA-1213). Alternatively, you can make quarterly estimated tax payments to the IRS.
9. If both you and your child received Social Security benefits, you must use only your own portion (and not your child's portion) of the benefits in figuring if any part is taxable on your tax return.

For additional information on the taxability of Social Security benefits, see IRS Publication 915, "Social Security and Equivalent Railroad Retirement Benefits." This publication is available on the IRS website (www.irs.gov) or by calling 800-829-1040.

HONOR LEGION



NEW YORK CITY POLICE HONOR LEGION

87-71 Lefferts Blvd. • Richmond Hill, NY 11418
718.849.0204 • www.nypdhl.com • info@nypdhl.com



2022 HONOR LEGION DINNER DANCE

Date: Thursday, May 26th 2022
Cocktails: 7:00 PM - Dinner to Follow

RUSSO'S ON THE BAY

162-45 Cross Bay Boulevard • Howard Beach, NY 11414
Tickets are \$150 per guest, tables accommodate 14 persons.

Tickets for this event may be purchased by sending your request form, along with your payment, to The Honor Legion Office No Later Than Monday, May 9, 2022. Visit this Link for forms and online reservations [HTTP://NYPDHL.COM](http://NYPDHL.COM)

2022 MAN OF THE YEAR

HARRY WEDIN
Chief of Special Operations Division



PRESIDENTIAL AWARD RECIPIENT

JOHN KATKO
U.S. Representative for New York's 24th
Congressional District



On behalf of our President, John W. Roberts, the Board of Officers, and members of The Honor Legion, you are cordially invited to the 108th Annual Dinner Dance 36th Scholarship Awards Night

HEALTH AND WELFARE

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

Gentlemen,

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

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

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

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

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

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

On the member CBP page we posted,

Nominate Your Providers!

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

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

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

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

Joining EmblemHealth HIP and GHI

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

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

Member Self Service - webCOPS

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

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

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

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

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

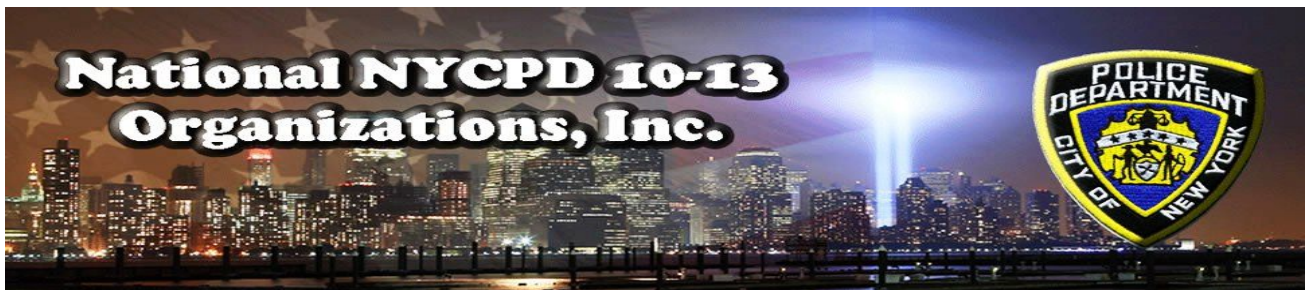
If you need help or have questions, please contact our Call Center at (646) 905-5596

Police Pension Fund - Documents & Requests Center

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

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

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

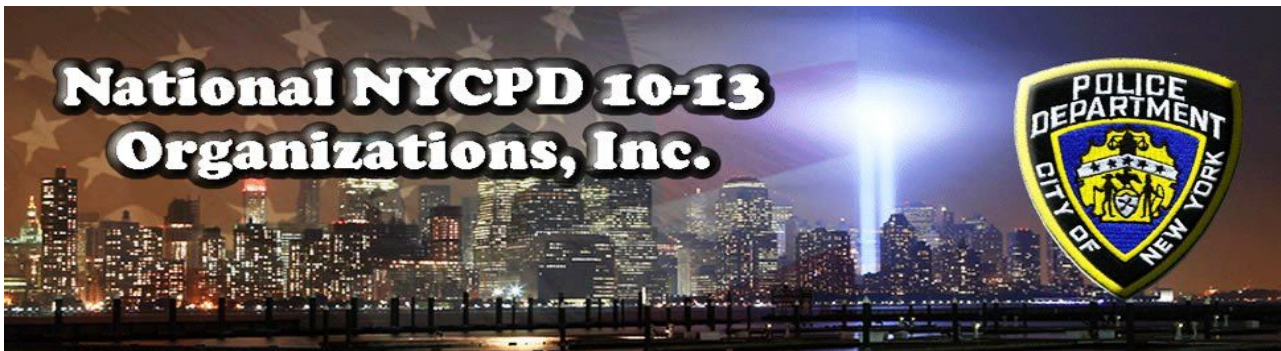
<u>New York State Legislation</u>	Senate#	Sponsor	Assembly#	Sponsor
1- Health Ins. Protection (Retirees) Protects Benefits earned upon Retirement	S5030-22	Lanza		Weprin waiting fiscal note/number
2-Veteran's Supplementation (Retirees) ¼% per month in committee up to 36 months (total 3%)	S5110-22	Brooks	A6468 in assembly committee	Barrett waiting for match
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%	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

1-800-342-9860



VILLA ROMA RESORT HOTEL
 356 VILLA ROMA ROAD
 CALICOON, NEW YORK 12723
 1-800-727-8455
 WELCOMES
 THE NATIONAL NYCPD 10-13 ORGS., INC.
 32st ANNUAL CONVENTION
 SUNDAY, SEPTEMBER 25th - TUESDAY, SEPTEMBER 27th, 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
 - Shuttle to Casino Sunday night
 - Door Prizes, 50/50 Raffles
 - Golf on Premises-nominal fee, cart included
 - Indoor/Outdoor Heated Pools & Jacuzzi
 - Spa Facilities offering Massage & Pampering Treatments (fee)
 - Gym Area, Tennis, Volleyball, 8 Regulation Bowling Lanes (nominal fee) Morning/Afternoon Movies
 - Fishing & More!
- See Villa Roma Information Summary for all activities.

RATES & ACCOMMODATIONS

WEEKEND PACKAGE RATES ARE PER PERSON, PER NIGHT

Double Occupancy-Standard Rooms, \$159.61, Single, \$226.57

Double Occupancy-1 Bedroom Suite, \$172.61, Single, \$246.06

***Children: under 3 yrs.- NO CHARGE, 4-12 - \$90.22 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, 1-386-871-5941 or

Co-Chair Sal Pepitone, 1-516-3750536

Friends & Relatives Welcome

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

National NYCPD 10-13 Organizations, Inc., September 25th -September 27th, 2022

Name(s) _____ # of Adults _____ Children _____

Address _____ Phone/Email _____

City/State/Zip _____ Credit Card Name & # _____

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
Website: 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
Website: 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
Website: 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
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
Website: 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
Website: 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
Website: 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
Website: 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
Website: MYR1013.com

**WILMINGTON NC
10-13**

President Chuck McLiverty

6224 Sweet Gum Drive
Wilmington NC 28409-6201
Email: 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
Website: 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
website: www.vz1013.com

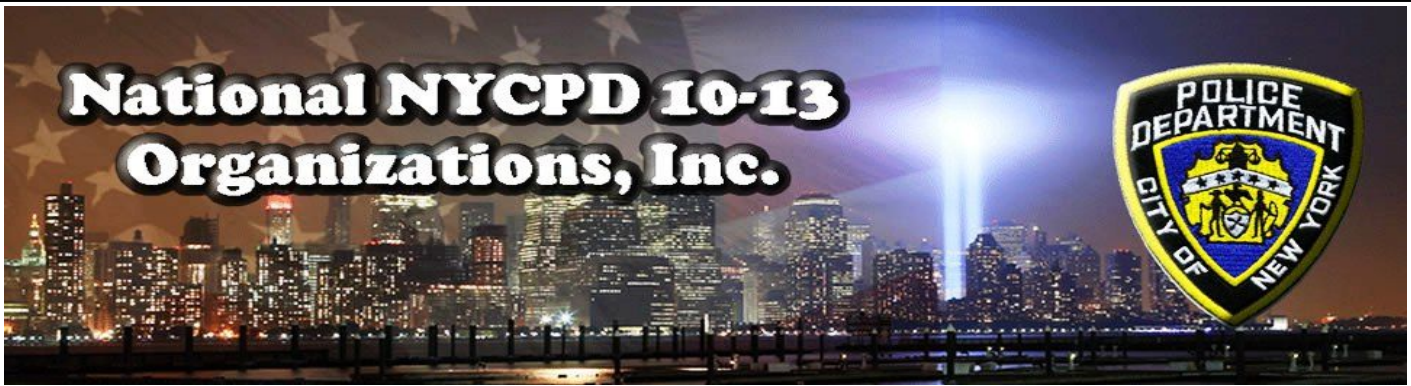
**LONG ISLAND
10-13**

President Richard Bohn

Long Island, NY 10-13
23 Estates Lane, Shoreham, New York, 11786
Phone # (631) 332-4898
Email. RLBOHN66@gmail.com
Website 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 2nd floor at 1PP, opposite the Operations Unit.

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

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

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

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

If your ID card is lost or stolen, you must make a police report with your local precinct or 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 **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.

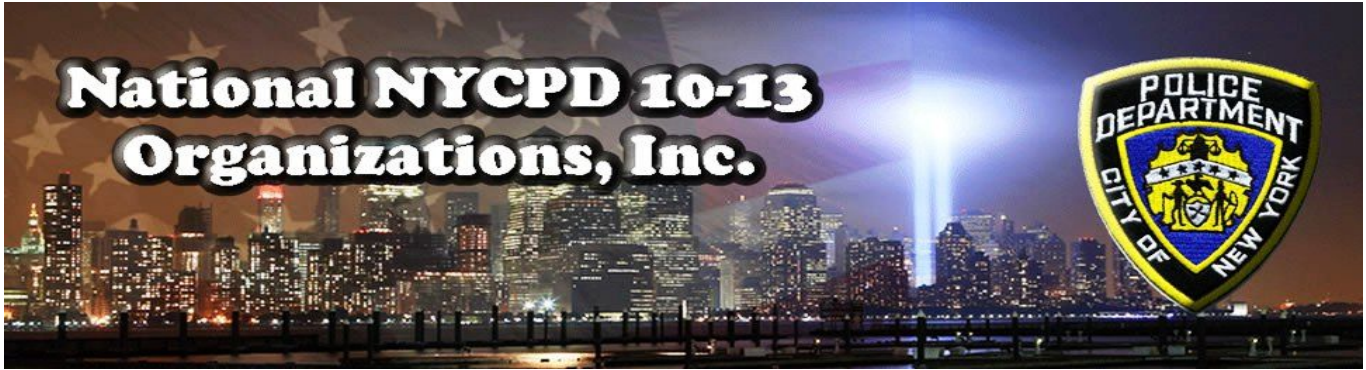
From January thru March 2022, Larry Kelly, 392 Colon Ave Staten Island NY, 10308, Phone# 347-582-6885 will be renewing our ID cards. Please forward any renewals directly to Larry, as this will save time in the renewal process.

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

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)


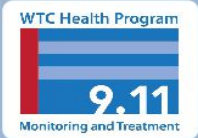
AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ Signature: _____

NATIONAL NYCPD 10-13 ORG.



September 11th Victim Compensation Fund

How the Programs Differ	 September 11th Victim Compensation Fund	 WTC Health Program Monitoring and Treatment
Illnesses Covered	Physical Only	Physical and Psychological
Geographic Zone – <i>where</i> were you?	For “presence at the site”: (Manhattan only South of Canal Street)	For exposure: South of Houston Street and parts of Brooklyn
Presence/Exposure Timeframe – <i>when</i> were you there?	September 11, 2001 – May 30, 2002	September 11, 2001 – July 31, 2002
Presence/Exposure Duration – <i>how long</i> were you there?	No minimum time required – just need to have been in the zone during the timeframe	Minimum time requirements apply
While the VCF and the WTC Health Program work together very closely, they are two separate programs with several important distinctions, some detailed here. It is important to note that an individual must register with the VCF and enroll in the WTC Health Program separately.		

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

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

9/11 Resources

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

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

LINE ORGANIZATIONS



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[®] 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.

Captains Endowment Association

President Chris Monahan
Vice President Johnny Ramirez

Lieutenants Benevolent Association

President Louis Turco
Vice President John Beattie

optumrx.com

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March 14, 2022

Dear Lieutenant:

As the new Anti-Gun Teams (more realistically labeled the “Catch & Release Teams”) are deployed in neighborhoods throughout the city experiencing the greatest surge in gun related and violent crimes we want our officers to be aware that they have an invisible target on their backs. In addition to combatting violent criminals who no longer fear shooting at Police Officers, our officer must also deal with governmental entities who more discretely attack them.

Here are just some of the entities looking to do you harm:

- CCRB: The Career Criminal Revenge Board
- Progressive members of the NYC City Council
- A vast majority of the criminal advocating District Attorneys
- A significant number of elected officials in state government
- A vast majority of the media

If you want proof of a “Catch & Release” program look at the stats contained in the below graph: Gun Arrests for 2021 = 4,431 (17.9% in custody) and 2022 YTD = 971 (22.3% in custody). This reflects the fact that over 75% of the criminals arrested for illegal possession of a firearm are immediately released to tap into the “Iron Pipeline” and victimize additional innocent New Yorkers. All this as shootings and violent crime are substantially increasing throughout the city.

NYPD Chief of Crime Control Strategies

timely and accurate intel, rapid deployment, effective tactics and relentless follow-up

Custody Status Regarding Gun Arrests - Citywide

Custody status is determined by official New York City and New York State Corrections records. These percentages do not include cases in which a prosecutor decided not to proceed with prosecuting a case. **DISCLAIMER: Some individuals may be in custody based on other charges not related solely to the gun arrest charges.**

Date From: 1/1/2021 To: 12/26/21

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	4,431	17.9%	18.9%	22.6%

County: Bronx

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	1,271	19.2%	18.6%	23.6%

County: Kings

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	1,775	11.3%	21.4%	19.8%

County: New York

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	552	25.8%	15.6%	30.0%

County: Queens

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	685	23.3%	16.9%	22.2%

County: Richmond

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	148	29.2%	13.9%	22.9%

NYPD Chief of Crime Control Strategies

timely and accurate intel, rapid deployment, effective tactics and relentless follow-up

Custody Status Regarding Gun Arrests - Citywide

Custody status is determined by official New York City and New York State Corrections records. These percentages do not include cases in which a prosecutor decided not to proceed with prosecuting a case. **DISCLAIMER: Some individuals may be in custody based on other charges not related solely to the gun arrest charges.**

Date From: 1/1/2022 To: 3/13/22

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	971	22.3%	19.8%	24.5%

County: Bronx

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	329	19.8%	16.0%	18.8%

County: Kings

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	324	20.3%	28.0%	29.4%

County: New York

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	127	23.6%	14.6%	23.6%

County: Queens

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	155	28.5%	13.2%	26.5%

County: Richmond

Period	Total Arrests	% in Custody	% w/ Previous Gun Arrest	% w/ Prior Felony Conviction
YTD	36	32.1%	32.1%	28.6%

Arrests without consequences, i.e., no bail, no prosecution, no prison, just makes criminals more brazen and adds to the increase in violent crimes and additional victims.

Fraternally,

The Lieutenants Benevolent Association

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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, under the subject: **LBA Scholarship, attention Bernie Whalen**, on or before Tues., 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/

*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 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. 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.

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March 28, 2022

Dear Lieutenant:

As the Department asks us to increase the enforcement of quality of life crimes and directs additional manpower toward the recovery of illegal guns, the Civilian Complaint Review Board, more aptly referred to as the "Career Criminal Revenge Board," continues to bring scurrilous allegations against our lieutenants by exploiting provisions of the "Right to Know Act." CCRB's current focus is on "Business Cards." You can easily avoid being charged by CCRB by making sure you that you always have business cards in your possession while at work, that you offer your business card to the person you are engaged with in appropriate situations, that you keep a supply on hand, and that you ensure your subordinates do the same. During the interaction, be sure to identify yourself and explain the purpose of the encounter.



CCRB is also reviewing Body Worn Camera footage for the express purpose of filing allegations against lieutenants for ostensibly making discourteous remarks, which are separate and distinct from those involving offensive language. When CCRB reviews Body Worn Camera footage in conjunction with an investigation, the investigators pay particular attention to the verbal exchange between lieutenants and the civilian complainants. If in their opinion, a lieutenant was discourteous (even if the lieutenant was not), it is left for the lieutenant to explain to their satisfaction what was meant by the comments. The entire process is extremely subjective. In many instances, CCRB often imagines that they are hearing something that was not said. Fortunately, our lieutenants have been able to explain what actually transpired, but not before being subjected to an offensive cross examination by an inexperienced CCRB investigator.

To be forewarned is to be forearmed.

Fraternally,

The Lieutenants Benevolent Association

Follow us on Twitter! @LBANYPD 

LBA | 212-964-7500 | lba@nypd-lba.org | <http://www.nypd-lba.org>

LBA | 40 Peck Slip, New York, NY 10038

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



Update Your Beneficiaries

March 22, 2022

It is crucial in the event of an emergency that the DEA, the Police Pension Fund, and others with whom you have financial interests have your correct beneficiary information. You will want to ensure that your loved ones are the recipients of your insurance policy, your Annuity Fund, and all your other holdings.

If you are an active member, this can also affect not only City benefits, but the federal Public Safety Officers' Benefit (PSOB) to which your heirs would be entitled if you are killed in the line of duty.

To any member, active or retired, who is suffering from the aftereffects of 9/11, you will want to make sure your affairs are in order should your health decline because of the World Trade Center disaster.

Here is a list of the various agencies and offices you will need to update with your current beneficiary information. Since you can leave your various holdings to different beneficiaries if you so choose, please make sure you keep this checklist handy and update each agency accordingly:

DEA attorneys **Karasyk & Moschella**, offer DEA members free legal services for simple wills, living wills (for power of attorney), and health care proxies. To contact K & M, call **(212) 233-3800** or visit their website at: <https://kmattorneys.com/>

DEA Life Insurance is handled by the union Benefits Office at **(212) 587-9120**

The DEA Annuity Fund is handled by the union Benefits Office at **(212) 587-9120**

The NYPD Police Pension Fund can be reached at **(646) 905-5596**

The NYPD Deferred Compensation (if applicable) can be reached at **(212) 306-7760** or <https://www1.nyc.gov/site/olr/deferred/dcp/home.page>

The NYPD Variable Supplement Fund comes from the PPF, and can be reached at **(646) 905-5596**

In the event of a LOD incident, the **PSOB** is handled locally through the PPF and can be reached at **(646) 905-5596**

NYCAPS, for an accrued time payout if applicable, can also be a separate beneficiary through the PPF and can be reached at **(646) 905-5596**

If you are a member of the World Trade Center Health Program and have filed (or are filing with) the Victim Compensation Fund, you will also want to make sure your WTC attorneys have the proper beneficiary information.

No matter your age or health status, please make sure you have taken care of this most important family obligation.

Click on the link below for the DEA's **beneficiary forms** for **DEA Insurance** and the **DEA Annuity Fund**. Please check your records and if you are uncertain as to whom you previously listed as heirs, download these forms, fill them out, and **return them to the DEA office at 26 Thomas Street, New York City, NY 10007**. We will need your original signature on file, so please do not email or fax forms. But remember, for all other beneficiary updates, you must contact the above-mentioned agencies directly.

[Insurance and Annuity Beneficiary Forms: https://www.nycdetectives.org/wp-content/uploads/2021/05/Insurance-and-Annuity-Beneficiary-Forms.pdf](https://www.nycdetectives.org/wp-content/uploads/2021/05/Insurance-and-Annuity-Beneficiary-Forms.pdf)

DEA Responds to Cop-Killer Anthony Bottom's Scheduled Appearance

March 21, 2022

In response to the recent announcement that Anthony Bottom, the killer of NYPD Police Officers Joseph Piagentini and Waverly Jones, is scheduled to speak at SUNY Brockport on April 6, 2022, the DEA sent a pointed letter to the school's President, Dr. Heidi Mcpherson, expressing our outrage at the way Bottom is being portrayed in the promotional materials for the lecture. Read our letter to SUNY Brockport on the following pdf link below:

<https://www.nycdetectives.org/wp-content/uploads/2022/03/Letter-to-SUNY-Brockport-re-Anthony-Bottom.pdf>

continued next page.....

LINE ORGANIZATIONS



Retro Checks for Retirees

March 25, 2022

For retirees who are due money under the recently ratified contract, which runs from **April 1, 2019, and expires on May 31, 2022**, please note that the NYPD Payroll Section will be mailing you a check with your retro money. The checks will go out on the same scheduled date(s) as the active Detectives' payments, which are as follows:

On **March 18, 2022**, Detectives will get **retroactive salary (with overtime), longevity, and nightshift**.

On **April 1, 2022**, Detectives will get **retroactive holiday pay**.

On **April 15, 2022**, Detectives will get **retroactive uniform allowance**.

Checks will be mailed to the address the Police Department has on file for you. If you need to update your address, please do so as soon as possible.

A letter from the Pension Section will follow confirming any adjustment to your pension.

If you do not receive your payment as scheduled, call the **NYPD Payroll Section** at **(646) 610-6160, or (646) 610-7765**.

Retirees Retroactive Pay

March 30, 2022

Since all **contract retro money** comes from the **Payroll Section**, and in accordance with the recent contract settlement, retirees who are still due a terminal leave payment should still have their Payroll direct deposit accounts open, and therefore should have received their retro check paid into direct deposit on March 18, 2022.

However, for those retirees who already received their terminal leave, and whose direct deposit accounts had been shut down by Payroll, you will receive your retro monies in the United States mail. Checks will be mailed starting this Friday, April 1, 2022.

Please note that Payroll direct deposit is not connected to Pension direct deposit.

DEA Offers \$10,000 Reward for Killer of the daughter of Det. Second Grade Dennis McDonald

March 15, 2022

On March 14, 2022, DEA President Paul DiGiacomo, DEA Board Officers, and Delegates joined New York State Troopers in Wallkill, Orange County, New York to distribute posters and flyers the DEA created offering a reward for information that leads to the arrest of the killer of the daughter of Det. Second Grade Dennis McDonald, who retired in 2000 and passed away in 2002.

In 2003, his daughter, 20-year-old Megan McDonald, was found murdered in a field off Bowser Road in the Town of Wallkill in Orange County, New York. The DEA has recently teamed up with the New York State Trooper Investigators on the case and the DEA put up a \$10,000 reward with the hopes that more witnesses will come forward in order to arrest and prosecute the suspected killer. The FBI has also put up an additional \$10,000 reward in the case.

The DEA is extremely grateful to the Board Officers, active and retired Detectives, NYS Police, NY FOP, Orange County Shields, the FBI, and the Crawford and Middletown Police Departments for all they are doing to help find Megan McDonald's killer.

Click on the pdf link below to download a copy of the DEA's Reward Poster.

<https://www.nycdetectives.org/wp-content/uploads/2022/03/Megan-McDonald-Reward-Ad-LOW-RES.pdf>

Watch the local news stories on the case on the DEA's Facebook page at: <https://www.facebook.com/GreatestDetectives/>

Mother of Two Needs Kidney Donation

Posted: March 25, 2022

Shira Antonio, the 38-year-old mother of Adriana and Luis Antonio, Jr. — the children of Det. Luis Antonio of the NYPD Intelligence Division — has end stage renal disease and needs your help finding a compatible kidney donor. Even though Det. Antonio and Shira are no longer married, he writes, "Shira is a great human being and the greatest mother my kids can have." Even if you cannot donate a kidney, please share her story on social media and it might lead to her finding a compatible kidney donor.

Click on **the link below** to access Shira's story on the National Kidney Register website. Please keep Shira and the Antonio family in your thoughts and prayers, and please pass this along to anyone who may be able to donate a kidney. <https://www.nkr.org/WGK598>

LINE ORGANIZATIONS



Update on Current Legal Matters
March 22, 2022

a). NYC Council Appealing Court Decision Striking Down Diaphragm Compression Law

In late February, our attorneys were served with legal papers by the NYC Law Department appealing the June 2021 decision by the Supreme Court, New York County which declared the "Diaphragm Compression" law unconstitutional and which permanently enjoined the law's enforcement. As you know, in the wake of the riots and unrest which unfolded in the Spring and Summer of 2020, the City Council passed numerous anti-police measures, one of which was the reckless and dangerous Diaphragm Compression law, which made it a misdemeanor for an Officer to, among other things, "sit, kneel or stand on an individual's back or chest *in a manner that compresses the diaphragm*" while effecting or attempting to effect an arrest. The DEA, along with 16 other law enforcement unions (including all five NYPD unions), immediately sued to overturn the law.

On June 22, 2021, NYS Supreme Court Justice Laurence Love agreed with our position that this law was unconstitutionally vague and cannot be enforced. Although the City filed a Notice of Appeal of that decision last July, it had not taken any further action in support of the appeal, until, on the very last possible day they could do so, the Law Department filed a memorandum of law in support of its appeal. It is asking the Appellate Division, First Department to overturn the lower Court's decision and reinstate the law as written. Alternatively, it is asking the appeals Court to take out the diaphragm compression language and leave the rest of the law as is.

We are significantly troubled at the Law Department's decision to appeal what we believe is a responsible and sound decision striking this dangerous law, particularly because they filed it at the "11th hour." At this critical juncture in our fight to keep this City safe and end the violence that has plagued the City as a result of the soft on crime approach of our City and State politicians, the City Council is again looking to handcuff our Officers and make their jobs more difficult. We will not let that happen. Rest assured, *we will vigorously oppose the City's appeal and ask the Appellate Division to affirm the lower Court's decision and permanently strike it from the books.* Our papers are due to be filed in **late April 2022**, and the case will be on the June 2022 term for argument. We will keep everyone updated on any developments or new dates.

b). DiGiacomo vs. CCRB

On November 10, 2021, the Supreme Court, New York County (Justice Laurence Love) denied our Petition and lawsuit filed against the CCRB challenging the 2020 amendments to their rules which we maintain are illegal and a clear abuse of their discretion. At the same time the Court issued this order, it also denied similar challenges brought by the PBA, SBA, LBA and CEA. We have submitted a motion to reargue the case in front of Judge Love as his decision failed to address several arguments in our papers. We are currently awaiting a decision on our motion. We have also filed an appeal to the Appellate Division, First Department asking them to reverse this erroneous decision.

c). CCRB Issues

i). In light of CCRB's overreaching, members must be **fully prepared** when being interviewed by CCRB. If they are not, or don't know what the interview pertains to, **reschedule** the interview. If a member was already "GOed" regarding the incident that is the subject of the CCRB interview, the member **must** listen to their "GO" prior to being interviewed. The GO can be obtained at the CCRB NYPD liaison office at 100 Church Street. Bring any issues to our attorney's attention as soon as possible.

ii). The DEA continues to have members found "Not Guilty" of CCRB charges in the NYPD Trial Room and by the Police Commissioner. CCRB can overstep all they want; our attorneys will continue successfully to challenge these cases at trial.

d). DEA Pursues Lawsuits Against Anyone Injuring Our Detectives

Any DEA member who is assaulted or otherwise injured in the performance of duty, whether intentional or through one's negligence (for example, a building or home owner, another driver, etc.), please notify our attorneys immediately so that they may potentially pursue a civil liability lawsuit against the perpetrator or person responsible. Our attorneys presently have several lawsuits pending at this time against individuals who have injured our Detectives both intentionally or through their negligence, such as RMP accidents, and injuries caused by the improper maintenance of residence building. There are several lawsuits pending at this time. Just recently, the DEA was able to freeze the bank account of an inmate who received a settlement in another matter under the "Son of Sam" law. Our Detective will now be receiving a financial settlement from those frozen funds.

e). Amendments to NYPD Disciplinary Matrix

On February 15, 2022, the Department issued amendments and revisions to the NYPD Disciplinary System Penalty Guidelines, the so-called "Matrix." The revisions are a combination of creating additional categories of misconduct, as well as amending the penalty guidelines for certain already existing categories of misconduct. Primarily, the revisions are limited to domestic violence cases involving MOS, certain "abuse of authority" allegations, and "failing to take police action." The vast majority of our members will not be impacted by these revisions. The balance of the Matrix remains unchanged. Unfortunately, the Matrix is here to stay; in fact, it is mandated by the NYC Administrative Code. The key will be negotiating on a case-by-case basis with the Advocate as to why the presumptive penalties should not apply in a particular member's case.

LINE ORGANIZATIONS

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

PBA UPDATE

www.nycpba.org

Patrick J. Lynch President



March 31, 2022

Paroled gangbanger who dragged and crippled NYPD detective rearrested in stolen car chase, freed again; Pat Lynch calls it “insane”

The PBA president is quoted in the [NY Post](#) and the [Daily News](#): “Every moment he spends free is not only an insult to our hero brother and his family — it is a real danger for New Yorkers.”

March 30, 2022

PBA statement on re-arrest and release of attempted cop-killer <http://nycpba.org/press-releases/2022/pba-statement-on-re-arrest-and-release-of-attempted-cop-killer/>

March 28, 2022

Pat Lynch slams SUNY Brockport for hosting speech by paroled convicted cop-killer

The PBA president is quoted in [Newsday](#), and on [PIX 11 News](#), [News 12 Long Island](#) and [ABC radio](#). “We cannot pollute the minds of the next generation thinking it’s okay if you kill, call yourself a political prisoner — you’re a murderer.”

March 26, 2022

Pat Lynch denounces CCRB report on police misconduct during George Floyd protests as based on “the flimsiest of evidence”

The PBA president is quoted in [pix11.com](#) <http://nycpba.org/news-items/wpix/2022/more-than-100-nypd-officers-> and [CBS 2 News](#). “Despite CCRB’s attempts to substantiate cases on the flimsiest of evidence, the vast majority of complaints they investigate don’t result in a finding of misconduct. Meanwhile, almost none of the violent agitators who injured nearly 400 police officers during the protests have been identified or held accountable.”

March 24, 2022

Pat Lynch on CCRB report “Despite CCRB’s attempts to substantiate cases on the flimsiest of evidence, the vast majority of complaints they investigate don’t result in a finding of misconduct. Meanwhile, almost none of the violent agitators who injured nearly 400 police officers during the protests have been identified or held accountable.”

March 23, 2022

Help our 32 Pct. brothers and sisters as they support the families of our fallen heroes. See details of t-shirt fundraiser organized by the command by **clicking here:** <https://promofect.printavo.com/merch/riveramora/>

March 17, 2022

PBA statement on Governor’s public safety plan: “This might be a good first step, but we won’t know unless the Governor shares the details of her plan. It will take more than these minor tweaks to fix our abysmal public safety environment, which has emboldened criminals and made it more difficult and dangerous for cops to do our jobs. Our communities are suffering because politicians have refused to listen to the voices of crime victims and the cops on the street. They should start publicly acting on what constituents and cops are saying, rather than floating trial balloons from behind closed doors and posturing to place blame elsewhere.”

March 15, 2022

Upstate college invites cop-killer to speak as ‘political prisoner’ *Slain cop’s widow, police group, demand cancellation*

The New York City PBA has learned that the notorious cop-killer now named Jalil Muntaqim has been invited to speak at the State University of New York’s Brockport College on April 6 in a taxpayer-funded “conversation” in which — promotional materials indicate — he’ll be depicted as a “U.S. political prisoner,” rather than the bloody assassin that he really is.

<http://nycpba.org/press-releases/2022/upstate-college-invites-cop-killer-to-speak-as-political-prisoner/>

March 2, 2022

Pat Lynch supports NYPD pension fund’s plan to divest \$42M of Russian-issued securities investments

The PBA president is quoted in the **NY Post**: “In all pension fund matters, we have a fiduciary responsibility to act in the best interests of the fund’s members. This divestment was necessary in order to protect those interests. Apart from the matter of pension investments, the PBA stands with the people of Ukraine against this unprovoked attack. We join our members of Ukrainian heritage in praying for the safety of their friends and family in the conflict zone. We hope for peace as soon as possible, and we pray that the forces of freedom will prevail.”



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 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.](#)

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



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%7CTWFpbGZsb3d8eyJWljoicMC4wLjAwMDAilCJljoiv2luMzliLCJBTiI6k1haWwiLCJXVCi6Mn0%3D%7C3000&data=RzeWDbRZToe%2BIOG988hw5NArUTUjBUzbpZB6zOEAcJ8%3D&reserved=0>

LINE ORGANIZATIONS

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

PBA
News Clips



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 & 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

Health and Welfare

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

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

Health and Welfare

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

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

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

Health and Welfare

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

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

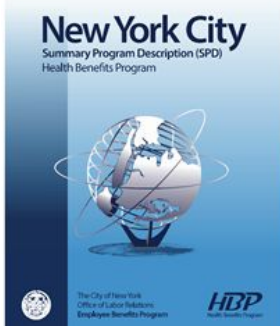
EmblemHealth has contracts with laboratories to provide lab services for our members. Please use these network laboratories when requesting lab services for our members. If you do not have an account with any of our network laboratories, please establish one as needed by calling the applicable phone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

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

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

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

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.

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/>



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.

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 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, Mon. - Sat. at 700 John Howell Memorial Dr. Lincolnton, NC 28092. Cost is \$50. Lt. Lukach can be contacted at 980-241-4835.

Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027. Space is limited due to COVID-19. Contact Mike Boger: 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



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/



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.

NYC Green Book

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 – 3rd 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	646-610-5580
NYCPD General Info	646-610-5000
Pension Section	866-692-7733
I D Card Section	646-610-5150
Employee Benefits	212-513-0470
PBA Health & Welfare	212-349-7560
PBA Caremark Drug Plan	877-722-7911
PBA Satellite	954-977-3880
DEA	212-587-9120
SBA	212-226-2180
SBA Health & Welfare	212-431-6555
RSA	516-564-1861
LBA-SOC	212-964-7500
GHI	800-358-5500
Empire Blue Cross	800-433-9592
Medicare Re-Imbursement	212-513-0470
Medicare	800-633-4227
Social Security	800-772-1213
Social Security-TTY #	800-325-0778

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

NOSTALGIA

POLICE-MEN NEWS Transfers-Appointments News pertaining to those in blue

APRIL

1885

1 April 1885

RESIGNED AND RETIRED

Four Policemen Voluntarily Make Vacancies on the Force.

Officer Peter MOONEY, of the Third Precinct, retired from the force this morning, as did A. B. DRAKE, a doorman of the Second Precinct. Both of these men have done active duty for over twenty years, and they will receive a pension which represents half the amount of the pay they were entitled to. Officer MOONEY has had several detailed positions, which he filled acceptably. Perhaps there is no better natured man, or one so well known, as Mr. MOONEY upon the police force. He leaves the department with the best wishes for his welfare of all who know him.

James GILBERT, of the Tenth Precinct, a bridge keeper, and Joseph HICKMAN, of the First Precinct, have both resigned their positions.

2 April 1885

DONLON'S DESPERATE PRISONER

A Greenpoint Detective Who Had His Hands Full.

At 10 o'clock last evening, as Detective DONLON, of the Seventh Precinct, was walking through India street, Greenpoint, he heard a woman's cry for help. Near Franklin street, he found a man who had his coat off and who was assaulting a young woman. At the detective's approach the girl's assailant fled. He proved to be a fleet runner and soon outstripped his pursuer. At Eagle street the fugitive stumbled and fell hurting himself severely. DONLON assisted him to his feet. While taking him to the station house the man turned on his captor and dealt him a stunning blow in the face, knocking him down. DONLON grappled with the man, and in the struggle the latter escaped. This morning as DONLON was on his way to the station house he noticed a man going down Green street who resembled his assailant. He pursued him and captured him as he was about entering the factory of J. REEVES & CHURCH. A desperate fight again occurred, the prisoner making frantic efforts to escape. At the station house he gave his name as William BLANCHARD, residing at No. 85 North Tenth street. He was taken before Justice NAEHER this morning and held for examination.

AN OFFICER COMPLIMENTED

For Arresting a Man Whom he Recognized by his Picture.

Officer John COLGAN, of the Second Precinct, yesterday afternoon arrested a colored man who says his name is Thomas BROWN. He lives at 43 Baxter street, New York. A general alarm had been sent out from Police Headquarters a few days ago to arrest him. His picture is No. 1,978 in the Rogue's gallery. COLGAN apprehended him on suspicion, the officer recognizing him from a picture. He was fully identified as the thief who had robbed Mr. A. NORDEN, of 172 York street, of \$144 worth of clothing and jewelry on March 26 last. A gold toothpick and a buttonhook belonging to Mr. NORDEN were found on the prisoner. He is also identified as the man who robbed Mr. DUNN, of 203 Gold street, of \$35 worth of clothing, and who stole articles of clothing and silverware from several other people. Justice WALSH committed him to jail this morning. Superintendent CAMPBELL complimented Officer COLGAN on his arrest.

7 April 1885

POLICEMEN PUNISHED

A Batch of Fifteen Appear Before Commissioner Partridge

Fifteen delinquent policemen appeared before Commissioner PARTRIDGE this morning. Their cases were disposed of as follows:

NOSTALGIA

POLICE-MEN NEWS Transfers-Appointments News pertaining to those in blue

Continued April 7, 1885.....

Edward MARKS, First Precinct, off post and loitering in a cigar store, one day's pay.

Thomas DYELL, of the First Precinct, met a pretty servant girl on his beat and with the gallantry for which the force is remarkable asked her to be allowed to see her home.

She told him to mind his own business and attend to his duty. This roused the officer's ire and he told her in very plain language that she was no good. He was fined five days pay.

James QUIGLEY, Third Precinct, off post, two days' pay.

Edward MCDONALD, Eighth Precinct, off post, two days' pay.

Robert H. DAVIS, Twelfth Precinct, left his post, one day's pay.

Walter HARDY, Twelfth Precinct, off post one day's pay.

Peter DERROY, Twelfth Precinct, went to the station house without being relieved, one day's pay.

John W. DINGLE, Twelfth Precinct, same offense as DERROY'S, one day's pay.

Thomas H. GALLAGHER, Fifth Precinct, off post, reprimanded.

Patrick LYNCH, Fifth Precinct, off post, reprimanded.

Patrick H. BOWES, Sixth Precinct, in a barroom, five days' pay.

Frank ATFIELD, Eighth Precinct, absent from public school at dismissal, reprimanded.

Thomas F. MAUD, Third sub Precinct, smoking a cigar in Judge BERGEN'S court room, one day's pay.

George William TRAVIS, Third Precinct, off post, one day's pay.

13 April 1885

PATROLMAN HOADLEY'S FUNERAL.

THE SERVICES OF THE REMAINS YESTERDAY - THE POLICE AND GRAND ARMY ESCORT.

The body of Policeman James W. HOADLEY, who was stricken with paralysis last Wednesday morning in the Fifth Precinct Station House, after coming off duty, and who died a few hours later, rested in a handsome casket in the front parlor of his residence, No 63 South Fourth street, at 2 o'clock yesterday afternoon, while policemen, war veterans, and citizens in great numbers passed around the coffin in single file to take a last look at the features of the deceased. Half an hour later the lid was fastened on the casket, which was borne to the hearse at the door. The sergeants, roundsmen and patrolmen of the Fifth Precinct, to the number of fifty-five, under command of the veteran Captain WOGLOM, formed on the street ahead of the hearse, and in their rear were the comrades of Dakin Post, Chas. G. HALL commander, preceded by the fife and drum corps. The Procession halted at the Fourth street M. P. Church, corner of South Third street, and the casket was removed to the interior, and placed at the center aisle. During the services, which were conducted by the pastor, Rev. J. J. WHITE, the edifice was crowded. Mr. White spoke of the services of the deceased to his country as a soldier of the late war and to the city as a policeman for over twenty-one years. He had been a good husband and father. After the services the casket was again placed in the hearse, and the procession reformed and started along South Fourth street on its way to Cypress Hills Cemetery. At Union avenue the escort halted and the hearse passed on. The policemen entered carriages and the comrades boarded three street cars in waiting to convey them to the cemetery. At the grave a Grand Army service was conducted.

16 April 1885

Brooklyn Daily Eagle

SERGEANT MASTERSON RETURNS TO DUTY

Last evening Sergeant Nicholas MASTERSON reported for duty at the Tenth Precinct Station House. The Sergeant broke his right arm by an accidental fall on the ice, and has been laid up for some weeks, physically, he is one of the best built men on the force. He is as capable an officer as he is good natured as a man. A host of friends in and out of the department will be glad to hear of his recovery.



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Dues Renewal



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

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LAST COMMAND _____ LAST RANK HELD _____

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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 1st 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 _____

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ATTORNEY AT LAW

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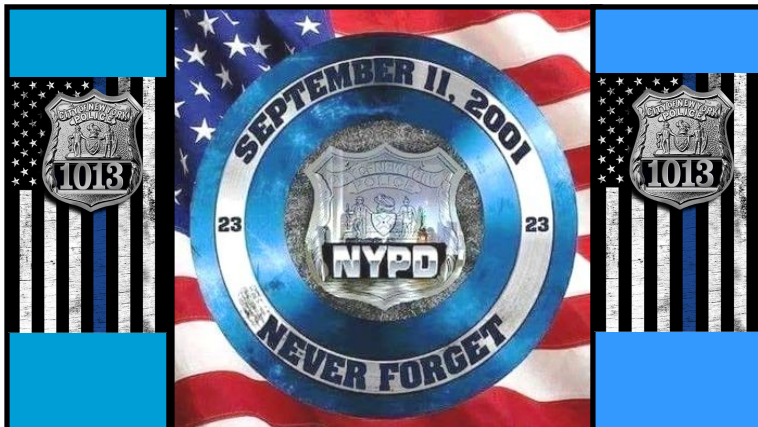
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NYPD 10-13 Club of Charlotte Chaplain

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