

jimjack@att.net

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

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



AVERAGE of Charles, NO	http://www AN ORGANIZATION O	THE NATIONAL NYCPD 10-13 ORG. INC. Anationalnycpd1013.org/home.html F RETIRED NEW YORK CITY POLICE OFFICERS ER LAW ENFORCEMENT OFFICERS	GAVE GAVE
Club Officers	Volume 14 Issue 11	<i>1</i> 0-13	November 2022
PRESIDENT/EDITOR HARVEY KATOWITZ		PRESIDENT'S MESSAGE	
704-849-9234 hkatowitz@charlotte10-13.com	Hi all,		
VICE PRESIDENT Bernard Roe 704-241-8002 b.eph.roe@gmail.com		ring from club members, there is still some confusion a es in a private Medicare Advantage plan.	is to why NYC is trying to
RECORDING SECRETARY SCOTT HICKEY 516-318-4814 sfhick@icloud.com	the caveat that the union's presi	esenting NYC teachers signed collective-bargaining a dent, Michael Mulgrew, had to get the Municipal Labor Health Insurance Stabilization Fund to offset the cost o ginning in 2021.	r Committee (MLC) to agree to
CORRESPONDING SECRETARY BOB FEE 704-220-8400		e City, with the approval of the MLC, to place all Medic antage Plan in 2022 or pay a premium to stay in their o	
rtfvs@yahoo.com TREASURER CHRIS RUSSO	Fortunately the NYC Organization them from doing so.	on of Public Service Retirees hired lawyers and succes	ssfully sued the city to stop
347-886-2449 <u>maddogcr@msn.com</u> <u>SGT. at ARMS</u> Rich Doyle 704-737-9681 richdoyle2001@yahoo.com	administration's contention that a private Medicare Advantage p	sion, but a panel of five state appeals-court judges applit can legally change retired employees' health coverage lan. "This attempt to go around what people have earn city Corporation Counsel attorney Richard Dearing at a t. 27, 2022.	ge from traditional Medicare to ned is really problematic,"
TRUSTEES DENNIS CIRILLO 516-318-1707 dennisjcirillo@gmail.com		ers who contacted NYC Council members asking them strative Code § 12-126 in Mayor Adams latest attempt	
KEVIN GRIBBON 803-493-3024 kgribbo@outlook.com	The following are two of several to change the Administrative Co	emails I received from council members, all who are c de	pposed to the City's request
Frank Irizarry 917-494-1752 frankirizarry10@gmail.com		e 12-126. I'm not sure who is spreading this rumor, but ot aware of anyone who would be interested in doing th	
<b>lan McGrouther</b> 917-952-7427 ianlizmc@hotmail.com	gaining issue between the city a	nd the respective unions.	
John Randazzo	Best,		
704-770-1461 eightpointid@carolina.rr.com	Daniel Kurzyna Chief of Staff		
CHAPLAIN S DONALD SANCHEZ 704-654-2694	Council Member Robert F. H		ed next page
desanchez@carolina.rr.com			1.0
DEACON RICH McCARRON 732-406-2917		Next Membership Meeting Tuesday November 8, 2022 6:00 PM at the	
dcnrich@gmail.com		Charlotte FOP Lodge #9	
HISTORIAN JIM ROCHFORD		1201 Hawthorne Lane Charlotte NC 28205	
516-819-1607		http://www.charlotte10-13.com/	

http://www.charlotte10-13.com/

### **PRESIDENTS MESSAGE**

#### Harvey,

Thank you for your years of service to the people of The City of New York with NYPD. Councilwoman Vernikov is opposed to the proposed changes to Administrative Code 12-126. The health benefits negotiated over the course of many years should remain and the status quo preserved for City retirees.

Sincerely,

### Troy Olson Legislative Director

Office of Councilwoman Inna Vernikov, NYC Council District 48

Now that Mayor Adams' attempt to circumvent the court decision is going nowhere he is deploying another tactic. Below is a copy of an email from Ranee Campion, Commissioner of the Office of Labor Relations indicating that the City intends to request that Mr. Marty Scheinman order the immediate implementation of a Medicare Advantage plan with the elimination of all other plans. Mr. Scheinman is the moderator/arbitrator that the City and the MLC agreed to use during contract talks in 2014 & 2018.



### Office of Labor Relations

22Cortlandt Street, New York, NY 10007 nyc.govlolr

Ranee Campion Commissioner Claire Levitt Daniel Pollak First Deputy Commissioner Nicole Andrade General Counsel

<u>Via Email</u>

October 28, 2022

Harry Nespoli Chair Municipal Labor Committee 55 Water Street, 23rd Floor New York, NY 10038

Dear Mr. Nespoli,

I write to follow-up on my letter of October 13, 2022, regarding the implementation of the Medicare Advantage Plus ("MAP") plan.

In that letter, I indicated that if the legislation amending Administrative Code 12-126 and mutually supported by the City and the MLC is not passed by the City Council by November 23rd, the City would seek relief from Marty Scheinman. (Arbitrator and Mediator) I understand no bill has been introduced at the Council to date and passage by November 23<sup>rd</sup> is virtually impossible at this point. The City continues to lose \$50 million a month for every month this plan is delayed, putting our shared goals in significant jeopardy. We <u>must</u> move forward with the MAP plan in any way that we can, as quickly as we can.

Considering the lack of progress at the Council, if there are no updates on a swift timeline for passage of this legislation by November 4th, we intend to request that Mr. Scheinman order immediate implementation of a Medicare Advantage plan with the elimination of all other plans that otherwise would have been offered to retirees, consistent with Justice Frank's Supreme Court decision.

Very truly yours,

Claire Levitt

**George Gestely** 

Deputy Commissioner Health Care Strategy

Director, Employees Benefits Program

**Renee Campion** 

FYI......Delaware State retirees are also experiencing the same threat to their promised retiree health care plans and the Deleware superior court has ruled in the retirees favor. <u>https://www.usatoday.com/story/news/local/2022/10/19/delaware-superior-court-blocks-change-to-medicare-advantage-health-plan/69575100007/</u>

The **NYC Office of Labor Relations** has announced that the 2022 Open Enrollment Period for NYC Employees will be from November 1<sup>st</sup> through November 30<sup>th</sup>. During the transfer period active and retired members of the service may transfer from their present health plan into another City health plan, add or drop optional rider coverage, and add or drop a dependent. To down load a Health Benefits Application click on the folowing link, <u>http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-benefits-application.pdf</u>

The current monthly rates for each available insurance carrier is available at: <u>http://www1.nyc.gov/site/olr/health/summaryofplans/</u><u>health-ratechart.page</u>

A comparison of the different Medicare health plans can be viewed on page 5.

Continued next page.....

### **PRESIDENTS MESSAGE**

One of the privileges of living in our country is the ability of citizens to elect officials who will represent them within the government.

### Make your voice heard and vote.

The following candidates are endorsed by the Charlotte Mecklenburg FOP Lodge #9

State Senator	
District 42	Cheryl Russo (R)
State Representative	
District 88	Ann Marie Peacock (R)
District 92	Mario Robinson, Sr. (R)
District 99	Michael Anderson (R)
District 103	Bill Brawley (R)
District 104	Don Pomeroy (R)
District 107	Mark Cook (R)
Superior Court Judge	
District 26 - Seat 1	Paulina Havelka (R)
District 26-B	Matt Osman (R)
District Court Judge	
Seat 14	Alyssa Levine (D)

The following candidates have been endorsed by the NC State FOP

Supreme Court	
Seat 3	Richard Dietz (R)
Seat 5	Sam Ervin (D)
Court of Appeals	
District 8	Julee Flood (R)
District 9	Donna Stroud (R)
Distric 10	John Tyson (R)
Distric 11	Michael Stading (R)

Please note the following:

Judge Matt Osman is an honorary member of our club.

Michael T. Evola, son of club member Mike Evola is running for Union Co. Soil & Water Conservation District Supervisor.

See michaelevolanc.com



Dear Friends,

Since taking the bench in 2011 as a District Court Judge, I have worked diligently to keep our communities safe. In criminal court, I strive to fairly apply the law as it is written in every case. In family court, I work to ensure that all families who encounter the court system are treated with respect and dignity, while helping them make decisions in the best interests of their children. Through DWI and Drug Treatment Court, I work closely with repeat offenders to set them on a course of sobriety that leads to their rehabilitation and our community's safety.

I believe that public service is a calling, not merely a career option; and after three terms as a District Court Judge, I am running for Superior Court 26B in 2022 because I want to continue my service. I have the judicial experience, knowledge and temperament to be an effective and fair Superior Court Judge.

As a native Charlottean, I have seen our community grow and change in many ways. However, one thing has not changed: Mecklenburg County still needs judges committed to upholding the laws that protect our citizens and families.

I look forward to continuing to serve you, the people of Mecklenburg County.

Matt Osman

### **PRESIDENTS MESSAGE**

Based on suggestions from club members we have scheduled the following events in 2023.

After Holiday Dinner Party - Saturday, January 14, 2023, Family Fun Bowling - Sunday afternoon, February 19, 2023, Mystery Dinner Theater - Saturday evening, April 8, 2023, Night at the Knights baseball game - Friday May 12 and the Jimmy LaRossa Memorial Tournament - Monday morning, May 22 2023. Further information about these events will be provided during this month's membership, and in a subsequent email.

Please support our club by participating in these events.

If you have a suggestion for a club event please notify a board member.

Nominations were opened for board officers at last month's membership meeting and the entire board was nominated for re-election. I want to thank the entire board for agreeing to continue serving our members.

Daylight Saving Time ends at 2 a.m. Sunday, November 7. Remember to set your clock back an hour before going to bed this coming Saturday night/Sunday morning.

**Deer alert.** Please use extra caution while driving during the next few weeks. This time of the year is prime breeding season and they run about more wildly than usual and are generally more active between dusk and 11 p.m.

On November 11, 1919 U.S. President Woodrow Wilson first proclaimed Armistice Day. In proclaiming the holiday, he said "To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations."

The United States Congress passed a concurrent resolution seven years later on June 4, 1926, requesting that President Calvin Coolidge issue another proclamation to observe November 11 with appropriate ceremonies. A Congressional Act (52 Stat. 351; 5 U.S. Code, Sec. 87a) approved May 13, 1938, made the 11th of November in each year a legal holiday: "a day to be dedicated to the cause of world peace and to be thereafter celebrated and known as 'Armistice Day'."

In 1945, WWII veteran Raymond Weeks from Birmingham, Alabama had the idea to expand Armistice Day to celebrate all veterans, not just those who died in World War I. Weeks led a delegation to Gen. Dwight Eisenhower, who supported the idea of National Veterans Day. Weeks led the first national celebration in 1947 in Alabama and annually until his death in 1985. President Reagan honored Weeks at The White House with the PresidentialCitizenship Medal in 1982 as the driving force for the national holiday. Elizabeth Dole, who prepared the briefing for President Reagan, determined Weeks as the "Father of Veterans Day."

U.S. Representative Ed Rees from Emporia, Kansas, presented a bill establishing the holiday through Congress. President Dwight Eisenhower, also from Kansas, signed the bill into law on May 26, 1954.

Congress amended this act on June 1, 1954, replacing "Armistice" with "Veterans," and it has been known as Veterans Day since.

Remember to fly the American flag on Veterans Day, Friday November 11 to honor Americans who served our country.



**Lt. Kent Lukach,** Lincoln Co. Sheriff's Office will be conducting an HR-218 qualifications class for club members on Sunday, November 5 at 700 John Howell Memorial Dr. Lincolnton, NC 28092. Cost is \$50. Lt. Lukach can be contacted at 980-241-4835.

**HELP WANTED:** Our club is looking for someone to replace Jim Rochford as club historian. The duties of the historian are to take photos at membership meetings and to maintain a diary of noteworthy club events.

**Please note that 2023 dues are payable now.** You can make payment via Zelle at: hkatowitz@charlotte10-13.com, by mail at 5922-5 Weddington Rd, Suite 11, Wesley Chapel, NC 28104, or at a membership meeting.

On behalf of our entire board, I want to wish you and your family a very Happy Thanksgiving.

Fidelis Ad Mortem, stay healthy, stay safe!

Fraternally,

Harvey Katowitz

Harvey Katowitz

### Plan Design Comparisons to Aetna Plan for All Other Areas (excludes NY, NJ, PA) \*\*\* : General

Provision (as provided by NYC OLR)	Senior Care (Today)	Senior Care (as of 1/1/22)	NYC Medicare Advantage Plus Plan	Aetna Medicare Advantage Plan PPO/ESA (All Other Areas)'''
Annual Deductible	\$253	\$253	\$253	\$0
Ann. Retiree Out-Of-Pocket Max*	No Limit / Protection	No Limit / Protection	\$1,470	\$0; does not apply to Private Duty Nursing
PCP Visit	No Copay	\$15 Copay	\$0 Copay	No Copay
Specialist Visit	No Copay	\$15 Copay	\$15 Copay	No Copay
Diagnostic Tests (X- rays, lab, radiology, etc.)	No Copay	\$15 Copay	\$15 Copay	No Copay
Mental Health / Substance Use Disorder	No Copay	\$15 Copay	\$15 Copay	No Copay
Urgent Care Center	No Copay	\$15 Copay	\$15 Copay	No Copay
Preventive Services	No Copay	No Copay	No Copay	No Copay
Rehab. Services	No Copay	\$15 Copay	\$15 Copay	No Copay
Durable Medical Equipment (DME)	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with PDN & Ambulance)	Same as Today	Deductible applies, \$0 Copay, no Ann. Max	No Deductible, \$0 Copay, no Ann. Max
Private Duty Nursing (PDN)	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with DME & Ambulance), 20% Coins.	Same as Today	Deductible applies, 20% Coins., \$2,500 Ann. Max	No Deductible, 20% Coinsurance, \$2,500 Ann. Ma:
Hearing Exam	No Copay	\$15 Copay	\$0 Hearing Copays**	No Copay

Out of Pocket Maximum protects retirees from catastrophic claims
 Hearing Exams must be Hearing Care Solutions in-network providers.

\*\*\* Aetna (All Other) Plan offered in same areas as 2021. These are the states of: AZ, CT, DE, FL, GA, MA, MD, NC, NV, SC, TN, VA, TX and (DC). This plan is NOT offered in NY, NJ or PA.

♥aetna'

### Plan Design Comparisons to Aetna Plan for All Other Areas (excludes NY, NJ, PA) \*\*\* : Hospital

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

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

\*\*\* Aetna (All Other) Plan offered in same areas as 2021. These are the states of: AZ, CT, DE, FL, GA, MA, MD, NC, NV, SC, TN, VA, TX and (DC). This plan is NOT offered in NY, NJ or PA.

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### THEY MUST NEVER BE FORGOTTEN



## THEY MUST NEVER BE FORGOTTEN



Club member Edward Junia Nell, father of club member Marc Nell, passed away Saturday October 29, 2022 at Atrium Health / Hospice of Union County in Monroe, NC.

Ed was diagnosed with a cancerous stomach tumor on October 15, 2022 and went into hospice on October 28, 2022.

Ed was a US Army Veteran and joined the NYPD on June 7, 1968. He retired out of the 47 precinct. on July 7, 1991.

Ed previously worked in the 42 precinct and DCCA

Funeral Services will be held at 12:00 pm Thursday, November 3, 2022 at the Simpson-Gillespie United Methodist Church, 3545 Beatties Ford Road, Charlotte, NC. Mr. His remains will lie in repose 11:00 am to 12:00 pm at the church prior to the service.

In Lieu of Flowers. Memorials may be made to the Simpson-Gillespie United Methodist Church Building Fund in Memory of Edward J. Nell, 3545 Beatties Ford Rd., Charlotte, NC 28216.



# THEY MUST NEVER BE FORGOTTEN

Greenville, MS PD

Sgt. Dustin Demonte

Cause: Gunfire

Bristol CT PD

Cause: Gunfire



Capt. Terry Randall Arnold Cook Co., GA Sheriff's Office EOW: Monday, Oct. 3, 2022 Cause: Heart attack



<u>Dep. Sheriff Blane Lane</u> Polk Co., FL Sheriff's Office EOW: Tuesday, Oct. 4, 2022 Cause: Gunfire



Dep. Sheriff Sidnee Carter Sedgwick Co., KS Sheriff's Office EOW: Friday, Oct. 7, 2022 Cause: Automobile crash



P.O. Alex Hamzy Bristol CT PD EOW: Wednesday, Oct. 12, 2022 Cause: Gunfire

EOW: Wednesday, Oct. 12, 2022

Inv. Myiesha Breanna Stewart

EOW: Tuesday, Oct. 11, 2022



<u>P.O. Truong Thai</u> Las Vegas Metropolitan PD EOW: Thursday, Oct. 13, 2022 Cause: Gunfire



P.O. Steven R. Nothem, II Carrollton, TX PD EOW: Tuesday, Oct. 18, 2022 Cause: Automobile crash



Officer Jorge Arias US - Customs and Border EOW: Wednesday, Oct. 19, 2022 Cause: Gunfire



# YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

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

JOHN APT	04/08/2014	RAYMOND HICKEY	12/18/2021
BOB ANDRETA	10/19/2011	JAMES HOUSTON	01/27/2015
KAREN BERNARD	07/24/2021	**PAUL JOHNSON	07/22/2018
GREGORY BROWN	05/29/2015	ALBERT KENNEDY	09/11/2013
RICHARD CLARK	04/10/2017	JAMES LAROSSA	04/10/2012
ELLIOTT CUFF	03/14/2021	FREDERICK "RAY LANE"	04/18/2021
WES DAILY	09/27/2019	JAMES "ANDY" MARTIN	06/15/2011
DENNIS D'ALESSIO	04/06/2020	**EDWARD MCGREAL	10/13/2017
PUL EARLS	05/29/2019	JOSEPH MONICO	03/18/2018
ROBERT EILENBERG	10/27/2016	EDWARD NELL	10/29/2022
JOHN EVRARD	11/22/2021	GEORGE PETERSON	11/19/2019
TOM FLANNAGAN	03/06/2008	WILLIAM ROLLAND	11/10/2015
**ROBERT "BUTCH" FOLEY	02/07/2021	TIMOTHY RUSS	12/23/2015
**THOMAS GALLO	10/31/2020	**AL SHEPPARD	05/13/2019
ROBERT GARRETT	09/04/2020	WADE SIMUEL	01/22/2022
ED GILMURRAY	06/19/2018	JOHN STADELMAN	05/28/2011
LAWRENCE GOFFREDO	02/14/2016	JOHN VIGILANTE	07/03/2022
MICHAEL GOULD	01/03/2022	**JAMES WARD	01/19/2022
ROBERT HANSEN	10/15/2017	**THOMAS WEIL	07/09/2019
**EDWARD HENDRICKSON	01/29/2022	ED WEIR	02/22/2019
JOHN HENNESSY	01/23/2019	THOMAS WOODS	10/05/2014
ROLAND "SKIP" HEPBURN	12/03/2018	WALTER "BUDDY" WUNDERLICH	04/17/2019
	** Died of a 9/1	1 related illness	

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





Membership Meeting Minutes October 11, 2022

The meeting was called to order by the President at 6:50 with the pledge of allegiance. There were 54 members, 02 new members and 02 guests present.

This was followed by the reading of the names of the 11 law enforcement officers who died in the line of duty since last month's membership meeting and a moment of silence.

### Roll Call of Officers

Harvey Katowitz
Bernard Roe
Scott Hickey
Bob Fee
Chris Russo
Dennis Cirillo - Excused
Kevin Gribbon - Excused
lan McGrouther
John Randazzo
Kevin Stoeckert - Excused
Rich Doyle
Jim Rochford - Absent
Donald Sanchez
Deacon Rich McCarron

**Review of Sept.'s minutes:** Available in Oct.'s newsletter. A motion to waive the reading of the minutes was made, seconded, and passed.

### Sickness & Distress:

- Kayvan Hazrati is recovering from back surgery
- Ret. Army Green Beret Harry Schappert, brother of club member Don Schappert is hospitalized in Bethesda, MD.

**Guest Speaker(s):** Ross Monks, US Army Veteran of the First Gulf War – Candidate for Mecklenburg Co. Commissioner District 1 (Huntersville, Cornelius & Davidson).

### **Communications and Correspondence**

- IRMAA 2021 annual reimbursements will be issued during the 3rd week of October 2022. Medicare-eligible retir ees and their Medicare-eligible dependents can submit an IRMAA application if they paid above the standard amount of \$148.50 per month. If you did not pay more than the standard amount, then you are not eligible for IRMAA.
- There has been a lot of concern about the recent changes to the NYS firearm laws as it relates to retired law
  enforcement officers who qualify under the Law Enforcement Officers Safety Act (HR-218) being able to carry
  in sensitive and restricted locations in NY. The law states that police officers in New York State, as defined in
  Criminal Procedure Law and those who were employed as police officers in New York State but are retired,
  who qualify under the LEOSA) are exempt from the restrictions of carrying in sensitive or restricted locations.
- In an attempt to do an end-around the court's decision preventing NYC from forcing Medicare eligible retirees to
  pay a portion of the premium for their health coverage the Mayor is asking the City Council to change the current
  City Code that prevents the city from doing so.

### **Report of officers**

President:

- Frank Irrizary was welcomed to the board. He has replaced Kevin Stoeckert as trustee for Iredell Co.
- 2023 Social Security increase is projected to be 8.7%.
- National 10-13 convention.
  - 1. Last month our national hosted a luncheon that was attended by representatives of 15 police organiza tions with the successful goal of forming an information network that will share information, coordinate actions and target politicians in a timely manner to help us achieve our legislative goals for our members.

- A recent NYPD legal bulletin appears to contradict the new NYS firearms law. The bulletin states that 2. "Carrying a firearm in NYC requires a Concealed Carry License issued by the NYPD." The bulletin doesn't list exemptions for retirees who gualify under HR-218.
- 3. Several COLA bills were discussed and the only bill that has a chance of passing is one that was proposed by the NYS Public Employees Federation that will add previous COLA amounts to the \$18,000 cap when figuring the % increase each year.
- Senator Sanders submitted a bill (https://www.nysenate.gov/legislation/bills/2021/s5184) that prohibits the 4. diminution of health insurance benefits of certain public employee retirees, (state, county, city, town, village). The bill passed without going to the Ways and Means Committee because there is no extra cost for this bill, but the senate sent it to the finance committee anyway for a cost review.
- 5. National president Mike Fahey submitted a FOIL request to NYC and got the actuary cost for some of the bills that the state legislators said they were waiting for. He said it is important that all retiree organizations to act collectively and forcefully when trying to have bills passed.
- 6. Our club was commended for the information that we disseminate.
- 7. Our club had 2 \$500 and 2 \$250 winners in the National mega raffle.
- Holiday party Jan 14th, 7pm at FOP Lodge #9.
- Club golf tournament- Date in May to be determined.

### Vice President: Nothing to report.

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

Recording Secretary: Nothing to report

Corresponding Secretary: Nothing to report

Trustees: Nothing to report

Sgt. At Arms: Nothing to report

### Historian: Absent

### **Committee Reports**

- Membership: 455. •
- Socials:
  - A Sunday afternoon family bowling at Bowlero Lanes in Matthews will be scheduled for Feb. 2023
  - 2. Mystery dinner theater outing will be scheduled for Spring 2023.

### Old Business: None

New Business: Nominations were opened for the 2023-2024 board. The current Board members were nominated for reelection. No other nominations were made, and nominations were closed.

### Good of the Club

- New Members:
  - 1. Returning member Ret. NYPD Det. Emilio D'Addio
  - Ret. NYPD Officer Francine Jenkins 2.
  - Ret. NYCDOC Capt. Denise Carter 3.

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

50/50 of \$160 was won by Tim Ormand

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

#### **Next Meeting** Tuesday November 8, 2022, 1 PM

NUPD 10-13 Club of Charlotte, NC







# **OCTOBER MEMBERSHIP MEETING**

October meeting photos can be accessed at: https://harveykatowitz.smugmug.com/October-10-13-Club-of-Charlotte-Membership-Meeting/



Guest speaker - Mecklenburg Co. Commissioner District 1 candidate Ross Monk



### THIS AND THAT

### **Changes to Medicare Premium**

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

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

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

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

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

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

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

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

### PART B DEDUCTIBLE LOWER

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

### PART A COSTS INCREASE

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

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

### WTC NOTICE OF PARTICIPATION EXTENSION

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





# Citizens for the Extension of the James Zadroga Act

COALITION TO HELP INJURED AND DYING 9/11 RESPONDERS AND SURVIVORS

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

October 23, 2022 — NY Daily News — Don't leave them hanging: America must meet its obligation to those suffering 9/11 health ailments

Politicians so eager to stand by the fallen victims of 9/11 and their families are derelict in their obligation to the much larger group of still-living survivors and first responders: <u>https://www.nydailynews.com/opinion/ny-edit-wtc-health-20221023-n3upx54nx5ga3ipygfxkflce64-story.html</u>

October 22, 2022 — NY Daily News — NYC street renamed after hero NYPD detective and crusader for 9/11 survivors

Scores of people attended the ceremony at the corner of Scholes and Humboldt Sts., which is now called "Detective Barbara Taylor-Burnette Place." <u>https://www.nydailynews.com/new-york/ny-brooklyn-street-renamed-nypd-detective-20221022-</u> jj75nsiy4ffphkc6swvshxxf3e-story.html

October 21, 2022 — Spectrum News NY1 — Number of FDNY deaths from 9/11-related illnesses may soon surpass number of those who died that day

"I think within six months, we'll reach that 343 number," said Lt. James McCarthy, president of the FDNY Uniformed Fire Officers Association. https://www.ny1.com/nyc/all-boroughs/news/2022/10/20/number-of-fdny-deaths-from-9-11-related-illnesses-may-soonsurpass-number-of-those-who-died-that-day

October 19, 2022 — Pitta & Baione — New York's Revised 9/11 Laws Will Simplify Victims' Claims

These new laws have implications for attorneys who handle probate matters, and for attorneys who handle VCF claims. <u>https://911benefits.com/blog/new-yorks-revised-9-11-laws-will-simplify-victims-claims/</u>

October 17, 2022 — Crain's New York Business — Clearing up confusion about new 9/11 victim compensation laws

The state can't require the federal government to do anything, but the lawyers and other New Yorkers who drew conclusions about the law either did not read it or did not understand it. <u>https://www.crainsnewyork.com/Reprint-NB22146PittaBaione</u>

October 15, 2022 — Molecular Neurobiology — World Trade Center Site Exposure Duration Is Associated with Hippocampal and Cerebral White Matter Neuroinflammation

The present case-controlled study aimed to examine associations between WTC site exposure duration as well as EOD status with increased hippocampal and cerebral neuroinflammation. <u>https://pubmed.ncbi.nlm.nih.gov/36242735/</u>

October 8, 2022 — NY Post — Carolyn Maloney 9/11 coat heading to museum

Maloney famously wore the custom-made coat on behalf of first responders to pressure the federal government into fully funding the permanent authorization of the 9/11 Victims Compensation Fund. <u>https://nypost.com/2022/10/08/carolyn-maloneys-fdny-coat-heading-to-9-11-museum/</u>

October 3, 2022 — NY Daily News — FDNY 9/11-related illness deaths to soon surpass number of members that died in terror attack that day

As of Friday, 306 active and retired FDNY members — including firefighters and EMS members — have died of 9/11-related illnesses. <u>https://www.nydailynews.com/new-york/nyc-crime/ny-wtc-ground-zero-sept-11-illness-numbers-to-set-milestone-20221003-nbdmkr4defagvajfn7qgfogsu4-story.html</u>

### MEMBERSHIP

### 2022 Monthly Meeting Dates

November 8 December 13



Fortunately, nothing to report.



SICK DESK UPDATE

Fortunately, nothing to report

### Welcome To The Club

The following members joined our club in October

- Ret. NYPD Officer Francine Jenkins
- Ret. NYCDOC Captain Denise Carter
- Returning member Ret. NYPD Det. Emilio D'Addio

MEMBERSHIP We presently have 457 members, 333 from the NYPD and the remainder from 57 other law enforcement agencies.



# REMBER

2023 dues are payable now. You can make payments to the club via Zelle at: hkatowitz@charlotte10-13.com or by mail to NYPD 10-13 Club of Charlotte 5922-5 Weddington Rd, Suite 11



Daylight Saving Time ends at 2 a.m. on Sunday, November 7. Remember to set your clock back an hour before going to bed next Saturday night/Sunday morning. NOVEMBER

Happy Birthday!

Henry Courtlandt	Nov. 01
Richard Fitzpatrick	Nov. 02
Onika Ellis	Nov. 03
John Smith	Nov. 06
Joseph Congelosi	Nov. 08
Joe Kozlowski	Nov. 08
Robert Figlia	Nov. 08
Daniel Sbarra	Nov. 08
Fatima Campbell	Nov. 10
Stephen Cirigliano	Nov. 10
US Marine Corps	Nov. 10
Robert Eilenberg <b>RIP</b>	Nov. 14
Fernando Sanchez	Nov. 14
Patricia Lewis	Nov. 15
Joseph Goldstein	Nov. 16
John Nunziato	Nov. 17
Volny Jean-Jacques	Nov. 18
Rocco Nasta	Nov. 18
Curtis Dabnis	Nov. 19
Chris Goehring	Nov. 20
Gerald Cifaldi	Nov. 21
Glenn Stuart	Nov. 21
Chris Garbarino	Nov. 22
Derrick Holmes	Nov. 22
Martin Wynne	Nov. 22
William Johnson	Nov. 24
Marty Robinson	Nov. 24
John Cocchi	Nov. 25
Mark Mirailh	Nov. 25
Freddie Solomon	Nov. 25
George Mitsch	Nov. 26
Jim Houston RIP	Nov. 28
Sean McCartney	Nov. 28
Kevin Gribbon	Nov. 30
Karen Heintz	Nov. 30
Ed Sarter	Nov. 30
Liz Irrizary-Schuyler	Nov. 30

NYPD CHARLOT TO RETIREES

### **TRUSTEE'S**



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











**Dennis Cirillo** 

Kevin Gribbon

Frank Irizarry

Ian McGrouther

John Randazzo

Geographical Area	Trustee	Tel. ( H)	Tel. (C)	Email Address
Catawba County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Cabarrus County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Gaston County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Iredell County	Frank Irizarry	917-494-1752	917-494-1752	frankirizarry10@gmail.com
Lincoln County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@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	dennisjcirillo@gmail.com
Union County	lan McGrouther	917-952-7427	917-952-7427	lanLizMc@hotmail.com
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	kgribbo@outlook.com



### 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 <u>North</u> <u>Carolina Firearms Laws</u> 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, <u>https://ncdoj.gov/download/98/concealed-carry-handgun/16346/firearms-</u> <u>publication-november-2018</u> and our chart: <u>https://ncdoj.gov/download/16/general-information/15406/concealed-carrychart-october-2013 showing where concealed handguns cannot be carried in North Carolina.</u>

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

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

### HEALTH AND WELFARE

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

### Gentlemen,

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

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

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

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

- · Confirm the member is an active CNY PPO Retiree plan member
- Obtain the following information:
  - o Provider's full name
  - o Practice name
  - o Contact person
  - o Address
  - o Telephone #
  - o Specialty
  - o Email the information to cityofnyretireesprovidernomination@emblemhealth.com
- 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: <u>https://www.emblemhealth.com/.../resources/join-our-network</u>

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

On the member CBP page we posted,

Nominate Your Providers!

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

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

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

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

### Joining EmblemHealth HIP and GHI

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

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

### NYPD NEWS

### Member Self Service - webCOPS

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

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

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

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

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

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

### **Police Pension Fund - Documents & Requests Center**

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

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

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



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

ARIZONA

10-13

11445 E Via Linda, suite 2-183, Scottsdale Arizona, 85259 PH: 917-604-2137 E-Mail: <u>Larry.carito@gmail.com</u> Website: <u>www.Arizona10-13.org</u>

President Larry Carito

NYPD 10-13 CLUB 4701 Wyndfield Lane

OF CHARLOTTE Charlotte, N.C. 28270 PH: 704-849-9234 E-mail: <u>hkatowitz@windstream.net</u> Website: <u>www.charlotte10-13.com</u>

#### President John Briganti

HUDSON VALLEY101 Gedney Street, Apt. 2D,<br/>Nyack, New York 10960.10-13Cell Phone: 386-871-5941<br/>Email:Johnny@Briganti.org<br/>Website: www.hudsonvalley1013.com

### President Salvatore V. Pepitone

JERSEY SHORE F 10-13 F

168 Watson Road Fanwood, N.J. 07023-0536 Phone: 516-375-0536 Email: <u>salvatorepepitone@comcast.net</u> Website: www.jerseyshore10-13.com

### President Michael Fanning

MYRTLE BEACH 10-13

44 Shore Line Drive Pawleys Island, S.C. 29585 PH: 843-241-7128 E-mail: hntsgt@gmail.com

### President: Scott Hassler

Website: MYR1013.com

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

### President Richard Bohn

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

President Marty Syken<br/>712 EI-Vergel LaneNORTHEAST FLORIDASt. Augustine, Florida 32880<br/>Cell Phone: 904-461-7381<br/>Email: martins0004@yahoo.com<br/>Website: https://www.nefl1013.com

RALEIGH NC 10-13

10-13

WILMINGTON NC

10-13

**VERRAZANO** 

10-13

President Robert Young 412 Walnut Woods Drive Morrisville NC, 27560 PH: 919 604 5188 Email: <u>nypd1013raleigh@gmail.com</u> Website: <u>www.raleigh1013.com</u>

VILLAGES

President Mike Powers NYPD 1013 8872 SE 169th Beaufort Street The Villages, Florida PH: 352-804-8635 Email: <u>buytimepowers@thevillages.net.</u> Website:<u>www.villagesnypd10-13.org</u>

### President Chuck McLiverty

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

### President Chris Piazza

NYCPD Verrazano 10-13 Association, Inc. P.O. Box 061725 Staten Island, New York 10306 Ph#: (718) 675-9414 email: <u>Skip4255@gmail.com</u> website: <u>www.vz1013.com</u>



### NATIONAL NYCPD 10-13 ORG.



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

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

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

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

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

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

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

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

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

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

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

Continued next page.....

### NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

A completed PD form **MUST** accompany the card. The form is on the accompanying page of this procedure, and can be downloaded from our website; National NYCPD10-13.org

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

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

THE NATIONAL IS AUTHORIZED TO DELIVER MEMBERS CARDS TO 1 P.P. AND RETURN SAME TO THE MEMBER. To insure security in the transfer of cards to and from our members the following procedure **MUST** be adhered to:

Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT**. The postage is \$7.75.

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

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

You can contact me at Immkj392@verizon.net (347) 582-6885.

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

### NATIONAL NYCPD 10-13 ORG.

PERSONNEL ORDERS DIVISION Retiree/Non-Member Identification Card Worksheet PB Revised 12/8/2020 PLEASE PRINT CLEARLY			
Please Indicate: New Applicant	Lost ID Card Renewal, Card #		
Last Name:	First Name: MI:		
Date of Birth:/	Phone Number: ( ) -		
Social Security Number:	Gender:		
Home Address:	Apt		
City:	State: Zip Code:		
RETIREE INFORMATION ONLY			
Rank:    Retirement Date:			
Tax #	Shield #		

I certify that the information I provided on this worksheet and on any supporting documentation is true and complete. If I am applying for a retiree identification card, I further certify that since my retirement date, I have not been convicted of a crime.

Signature		Date		
FOR OFFICE USE ONLY				
Member Process	ing Request:	Tax #		
Case # Approved Disapproved	Firearms Code:	_ New ID Card #		
	Authorizing Supervisor Rank/Name rvisor is to ensure there is a copy of newly issued I	Signature dentification Card attached to this worksheet)		

### AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name:

NNEL BE

Signature:

# SEPTEMBER 11TH VICTIMS COMPENSATION FUND



### September 11th Victim Compensation Fund

How the Programs Differ	September 11th Victim Compensation Fund	WTC Health Program 9.11 Monitoring and Treatment		
Illnesses Covered	Physical Only	Physical and Psychological		
Geographic <u>Zone</u> – <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 <u>Timeframe</u> – when 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 a general overview of the program, who can apply, and how to apply. https://www.vcf.gov/general-information/vcf-info-sheet
- VCF Just the Facts a great resource that clarifies some common misconceptions about the VCF. https://www.vcf.gov/sites/vcf/files/resources/VCF\_JusttheFacts.pdf
- Claim Filing Deadlines a detailed guide on the registration deadlines for various victim scenarios.
   <u>https://www.vcf.gov/deadlines</u>
- <u>VCF Overview</u> a presentation for individuals who are filing a claim with the VCF, or for those who are interested in how the VCF operates. <u>https://www.vcf.gov/general-information/vcf-overview</u>
- Forms and Resources page <u>https://www.vcf.gov/formsandresources</u>
- FAQ: 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:

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



### **RETIRED LIEUTENANTS ASSOCIATION NYPD**

Below are some of the articles several members have sent us over the past several days. It is noted that most restrictions do not apply to retired Law Enforcement. It is also noted that the NYS Attorney general has filed an appeal of this decision.

\_\_\_\_\_

U.S. judge temporarily blocks parts of New York's new gun law By Jonathan Allen at Reuters October 6, 2022

U.S. judge temporarily blocks parts of New York's new gun law | Reuters

NEW YORK, Oct 6 (Reuters) - A federal judge in New York on Thursday temporarily blocked parts of the state's new gun law to allow the Gun Owners of America, an advocacy group, to pursue a lawsuit challenging the legislation.

<u>The order</u> marks one of the most prominent victories by gun-owners' rights groups in challenging gun restrictions around the United States since June's landmark decision by the U.S. Supreme Court that said for the first time that Americans have a constitutional right to carry weapons in public.

<u>New York's law</u> came into effect on Sept. 1 and is being closely watched by other states around the country where gun violence has become recurrent. It establishes new requirements for obtaining a license, including submitting social media accounts for review, and creates a long list of public and private places where having a gun became a felony crime, even for license holders.

Lawmakers in the state's Democratic-controlled legislature had passed the law during an emergency session in July after the U.S. Supreme Court's decision also found the state's licensing regime for firearms to be unconstitutional following a challenge by the New York affiliate of the National Rifle Association, a powerful gun-owners' rights group.

Chief Judge Glenn Suddaby of the U.S. District Court in Syracuse agreed to issue the order at the request of six New York residents who are members of Gun Owners of America, which competes with the National Rifle Association in political influence.

He said his order would not take effect for three days to allow the New York government to appeal his ruling in a higher court.

New York Attorney General Letitia James said in a statement that her office planned to appeal. "Today's decision comes in the wake of mass shootings and rampant gun violence hurting communities here in New York and across the country," she said. "While the decision preserves portions of the law, we believe the entire law must be preserved as enacted."

New York's legislative leaders and Governor Kathy Hochul, a Democrat, had said they were appalled by June decision by the U.S. Supreme Court's conservative majority. They warned that more people carrying guns in public would lead to more gun violence.

Still, they agreed to strip out a provision in the state's law that the Supreme Court said wrongly gave subjective discretion to government officials to deny gun permits to New Yorkers.

### 'SENSITIVE LOCATIONS'

At the same time, the state's new Concealed Carry Improvement Act added new restrictions and requirements. It says applicants must submit their social media accounts for review by a government official and provide at least four character references.

Continued next page.....



### RETIRED LIEUTENANTS ASSOCIATION NYPD

Suddaby's order forbids the state from enforcing those new licensing provisions.

The new list of 'sensitive locations' where carrying a gun is a felony is extensive. It includes schools and colleges, government buildings, medical facilities, public transit, bars or restaurants serving alcohol, "the area commonly known as Times Square" and parks.

Suddaby's order sharply reduced the list of sensitive places: He said schools, colleges and government buildings may remain sensitive places, but many other categories could not.

The law also made it a felony to have a gun on someone's private property unless the owner or lessee has posted a sign saying guns are welcome. Suddaby threw out this provision making an exception only for private fenced-in farmland.

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Eric Adams signs Times Square 'gun-free' zone into law as NY appeals By Bernadette Hogan the NY Post October 11, 2022

Eric Adams signs Times Square 'gun free' zone into law as NY appeals (nypost.com)

Mayor Eric Adams signed legislation Tuesday designating the boundaries of Times Square as a "gun-free" zone, days after a federal judge <u>ruled</u> that the new state law banning possession of concealed firearms by permit holders "<u>does not appear permissible</u>."

"Today we enshrine in law that Times Square is a gun-free zone. Licensed gun carriers and others may not enter this area with a gun unless otherwise specifically authorized by law, but we're not stopping here," said Adams during a press conference alongside Manhattan District Attorney Alvin Bragg and other elected officials.

Last Thursday, Syracuse federal Judge Glenn Suddaby issued temporary restraining orders against the parts of the "Concealed Carry Improvement Act" signed into law by Gov. Kathy Hochul in response to the US Supreme Court's July <u>ruling that overturned</u> a 1913 state gun control law that he found unconstitutional.

"Based on the historical analogues located thus far, it does not appear permissible for New York State to restrict concealed carry" in Times Square, Suddaby wrote.

But in the 53-page decision, Suddaby said the decision wouldn't take effect for three days to give the state time to file a challenge with the US Second Circuit Court of Appeals in Manhattan.

State Attorney General Letitia James filed a motion on Monday to keep the act in effect during the appeals process.

"The law remains in effect and will continue to be enforced, both in the city and throughout the state. We're waiting on an appeal while the attorney general has begun the appeal process to the Second Circuit. And until they make some further determination, we will continue to enforce the law," said Stephen Louis, Executive & Chief of the Legal Counsel Division, NYC Law Department.

Adams also signed a City Council bill into law that will help track data from illegal gun trafficking within the five boroughs.



Dear CEA Member,

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

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

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

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

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

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

### Medicare Reimbursement, IRMMA

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

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

#### Moving/Change of Address

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

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

#### **Cost of Living Increase**

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

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

#### STUDENT PROOF

Student proof is no longer needed.

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

### SOC

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

#### SHINGLES SHOT

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



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

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

### Who to Notify

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

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

#### Call Captains Endowment Association (212) 791-8292 40 Peck Slip New York N.Y. 10038

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

#### Call Superior Officers Council (212) 964-7500 Option #1 (or whichever line organization deceased belonged to) 40 Peck Slip New York N.Y. 10038

Inquiries regarding:

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

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

22 Courtland Street New York N.Y. 10007

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

### 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 FloorNew 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 <u>http://www.va.gov</u>. 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.....



### Documents You Will need.

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

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

### 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



### 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 owner-ship of that property, unless it is listed in trust.

### Survivor's Health Benefits

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

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

### Benefits Payable on Behalf of Deceased Member

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

#### The covered member's:

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

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



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







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

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



<First Name> <1.ast Name> <Address1> <Address2> <City>,<State> <7ip>



app helps you find prescription discount period at pharmacies nationwide, it's free for both 105 and Android users.

**OPTUM**Rx<sup>®</sup>

	)
Why not put this Fi vallet today? It can person \$150.0	GE card in your save the average O' annually.
	J.



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

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

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

The cards are FREE, start saving today.

### How to use the cards:

Each time you fill a prescription:



Bring these cards to any of the over 64,000 pharmacles that accept the card.



Give the pharmacist your card and see discounts of up to 80%<sup>2</sup> off your medications.



Show your card every time you fill a prescription for more discounts. The card doesn't expire.

Questions? Learn more. Visit us at <Client URL>

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













### Prevent shingles with the Shingrix vaccine

Dear SOC Member,

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

We are living and working amid a nationwide crime epidemic. Countless civilians are being slaughtered daily, and more than 210 police officers have been shot in the line of duty this year, 40 of them fatally. There have been 46 ambush-style attacks against law enforcement, resulting in 71 officers being wounded and 18 killed.

Nowhere is the unbridled violence more evident than in New York City, which is regarded as the Capital of the World. Shootouts and acts of unprovoked violence in such tourist destinations as Times Square have made international news.

Lawlessness and urban decay are obvious as soon as visitors arrive in the city at the Port Authority Bus Terminal, Penn Station, or Grand Central Station. The first images people see are homeless encampments and aggressive panhandling.

Three out of four New Yorkers now say that being the victim of a crime surpasses contracting COVID-19 as their primary safety concern. As a result, they avoid public transportation and are wary about returning to work.

All these daily affronts are an assault on the senses of a civilized society. Despite the public making their concerns clear, many of our elected officials refuse to budge on their idiotic bail and police "reforms" that have resulted in this sense of anarchy.

The NYPD is making an abundance of quality arrests in these violent crimes, only to see many of the offenders released back into society within hours. We are at a crossroads where, if we don't act now in a forceful and decisive manner, the city could be lost forever. If there is no accountability for one's criminal actions, there is no justice or sense of social order.

Because our purported leaders continually refuse to address these compelling issues, we will continue to press them and hold them accountable for their ineptitude.

Also, as a member of the United Coalition of Public Safety (UCOPS) and the National Association of Police Organizations (NAPO), we are joining forces with our law enforcement colleagues from Seattle, San Jose, San Francisco, Los Angeles, Honolulu, and other cities and municipalities to address these gross injustices.

The time for action is now. As police officers, we take our oaths to protect and serve very seriously. With continual pressure on our public officials to do the right thing, we can only hope that those responsible for this climate of lawlessness will ultimately come to their senses and put the safety of all New Yorkers, as well as the NYPD, above their own political and ideological agendas. The law-abiding public and the police deserve nothing less.

Thank you for your exemplary work and your steadfast support - and please continue to remain vigilant at all times.

Fraternally,

Vincent J. Vallelong

Vincent J. Vallelong President Sergeants Benevolent Association

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	SBA WALL OF HONOR	
*In parenthesis is the present day	y command of where these fallen heroe.	s were assigned at the time of their deaths.

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



#### PCNY Outlines New Gun Legislation

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

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

Click on **link below** to read the PCNY memo from James Tuttle which outlines the most significant portions of this new legislation. <u>https://mcusercontent.com/1f70b0b5e7a8a3811d40cdba7/files/7b53b5fe-3446-cc4f-5ed9-67b8310ff00d/</u> New York State Amendments Regarding Gun Safety.pdf

#### Update on Firearms License Renewal for Retirees

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

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

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

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

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

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

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

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

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

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

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

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



DEA Op-Ed on the NYS AG

The New York Post ran an opinion editorial from DEA President Paul DiGiacomo in today's, Thursday, October 6, 2022 edition of the newspaper regarding the need for a new, New York State Attorney

#### Why we, NYPD's detectives, urge New Yorkers to ditch AG Letitia James By Paul DiGiacomo

October 5, 2022 7:42pm

I have had the privilege to help represent the "Greatest Detectives in the World" for more than 20 years, serving alongside highly dedicated fellow union officials. In any recent memory, the union has not come out for or against a candidate for New York state attorney general. This year has to be different.

In the midst of some of the toughest times for law enforcement, Attorney General Letitia James has not made public safety a priority. And for the women and men who proudly wear a gold detective shield and all those in blue across our city and state, there has been no sign of support from the top legal official.

In late May and early June 2020, violent looters ran through the streets of New York City, smashed storefront windows and stole property. The crimes were caught on camera in many cases; others were witnessed by the brave cops who made hundreds of arrests. The city was gripped by fear — but NYPD detectives and their fellow officers held the line.

Although they were battered and deafened by the silence of many politicians, detectives continued in their pursuit to investigate hundreds of cases of burglary. Task forces were formed, evidence was pored through and long hours were worked. The outcome: Politically motivated district attorneys declined to prosecute — especially in The Bronx and Manhattan, where the majority of crimes took place. By September 2020, more than 400 of New York's Finest were injured during weeks of violent protests, riots and looting. Detectives and fellow officers were subjected to being hit with bricks, stabbed, punched, pushed — they even had Molotov cocktails thrown at them. Some were hospitalized, and many, many more were demoralized by the elected officials' lack of leadership and support.

In Albany, the elected officials said nothing. They threw aside the victims, the mom-and-pop stores that were destroyed and the Manhattan businesses that employ so many New Yorkers — all who were already struggling due to the pandemic. Among those who remained silent was our state's top law-enforcement official, AG James.

While we know that the decisions to drop the cases were not Attorney General James' decisions, her voice as a prosecutor would have weighed heavily with her criminal-coddling colleagues.

Instead, the attorney general sued the NYPD for what she believed was handled incorrectly during the violent riots.

Police unions were not the only ones paying attention. Criminals also hear the silence from the top. They know there are no consequences or true support for the police. You only need to look around our streets or take a ride on the subway to realize the crisis we are in — and it's not only the Big Apple that is rotting due to crime. Cities and towns across the state are suffering as police departments work harder than ever with fewer tools for success.

We need to ask ourselves: If the shooting of a young child, a grandmother or NYPD detectives doesn't force politicians in Albany to fixed failed laws, what will?

I have worked for nearly 40 years as a member of law enforcement. I saw the turnaround of New York City in the early 1990s and the men and women in blue who sacrificed their lives to get it done. I have stood alongside courageous cops during some of the worst crime in the city's history, and still, we got the job done.

We can get it done again today. It takes everyone rowing in the same direction. It takes cooperation and collaboration. It takes partnership from the top law-enforcement official in the state.

As NYPD detectives continue their courageous, tireless work, it seems to me that it's also going to take a changing of the guard in many offices in Albany and New York City.

Paul DiGiacomo is the president of the Detectives' Endowment Association, the union representing both active and retired NYPD detectives, and a 40-year veteran of the NYPD.

## LINE ORGANIZATIONS



#### In the News

October 25, 2022 Lynch interviewed on ABC 7 News

In an exclusive interview with <u>ABC 7 News</u> on the NYPD staffing crisis, Pat Lynch explains the financial reasons for the mass exodus of cops, calling the city's approach "a band-aid on top of a bandage." <u>https://www.nycpba.org/news-items/abc-7-news/2022/lynch-interviewed-on-staffing-crisis/</u>

#### October 24, 2022

#### Pat Lynch criticizes expanded CCRB investigative powers

The PBA president is quoted in the <u>NY Times</u>, warning that allegations could harm a career and reputation even when baseless: "Cops on the street are getting squeezed between the city's demand for proactive enforcement to address rising crime, and an activist C.C.R.B. that keeps expanding its own power, soliciting more complaints and pushing an anti-police narrative," Mr. Lynch said in a statement on Monday. https://www.nycpba.org/news-items/ny-times/watchdog-will-investigate-racial-profiling-complaints-against-nypd/

#### October 23, 2022

**Pat Lynch says NYPD's losing battle and cops in the subways**The PBA president is quoted in the <u>NY Post</u>: "The ranks of our Transit Bureau — the cops who know the system best — are seriously depleted. The NYPD is trying to cover that with forced overtime and by pulling cops from topside precincts, which are also severely understaffed. The NYPD is playing a shell game with its dwindling staffing and everyone is losing." <u>https://www.nycpba.org/news-items/post/2022/nypd-s-losing-battle-and-cops-in-the-subways-pba/</u>

#### October 20, 2022

#### Pat Lynch praises NYPD chief of department Cory upon his retirement

The PBA president is quoted in <u>SI live</u>: "We salute Chief Corey on his rock-solid career as both a police officer and a leader of police officers. In every command he held, he was willing to engage with us, to have the debate and try to find solutions. And find them he did, for both cops and the city we serve. We wish him the best in his next chapter."

#### October 20, 2022

#### Lynch rips City Hall staffer fired by Mayor

The <u>Daily News</u>, report on Pat Lynch ripping the 'moron' de Blasio-era City Hall staffer fired by Mayor Eric Adams for disparaging police officers. https://www.nycpba.org/news-items/daily-news/2022/mayor-adams-shrugs-off-fired-staffer-s-comments-about-him-butcalls-anti-nypd-rant-unacceptable/

#### October 20, 2022

#### Lynch accuses CCRB of exploiting tragedy for political purposes

In stories in <u>am NY</u> and on Pat Lynch accused CCRB of exploiting a tragic 2019 Bronx shooting in order to further its own agenda. <u>https://www.nycpba.org/news-items/am-new-york/2022/family-of-kawaski-trawick-says-they-re-waiting-for-justice-three-years-after-he-was-fatally-shot-by-cops/</u>

#### October 3, 2022

#### Pat Lynch explains why the PBA has named Commissioner Sewell "Person of the Year"

The PBA president is quoted in <u>City and State</u>: "With all the challenges facing New York City police officers, it has never been more important for our union to have a positive, productive relationship with the police commissioner. We are fortunate to have that relation-ship with Commissioner Sewell. Commissioner Sewell acknowledges these challenges, instead of trying to downplay them or explain them away. That alone is refreshing. But she goes further than that – she speaks up and explains to the public what police officers are going through." <a href="https://www.nycpba.org/news-items/city-and-state/2022/police-unions-are-cozying-up-to-nypd-commissioner-keechant-sewell-during-a-time-of-turmoil/">https://www.nycpba.org/news-items/city-and-state/2022/police-unions-are-cozying-up-to-nypd-commissioner-keechant-sewell-during-a-time-of-turmoil/</a>

#### October 2, 2022

#### Pat Lynch opposes leniency for lawyer who torched police van

The PBA president is quoted in the <u>NY Post</u>: "She remains committed to a violent anti-police ideology and continues to baselessly smear police officers in her bid for a lighter sentence. She must receive the heaviest sentence the law allows." <u>https://www.nycpba.org/news-items/post/2022/molotov-cocktail-tossing-lawyer-who-torched-nypd-van-blames-booze-and-trauma-ahead-of-sentencing/</u>

#### October 1, 2022

#### Pat Lynch slams pols' attempt to eliminate NYPD response to overdose emergencies

The PBA president is quoted in the <u>Daily News</u>: "I don't understand why elected officials would put their anti-police ideology ahead of saving a life. Nearly every New York City police officer on patrol carries and is trained to use naloxone. We've used it to save lives almost 400 times in the last year alone." <u>https://www.nycpba.org/news-items/daily-news/2022/nypd-both-current-and-former-slam-nyc-councilwoman-tiffany-cab%C3%A1n-and-assemblyman-zohran-mamdani-for-overdose-tip-sheet/</u>



#### Veterans Property Tax Relief

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

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

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

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

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

#### Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

1. Alternative Veterans' Exemption

- · Available only on residential property of a Veteran who has served during a designated time of war or received an expeditionary medal
- Currently available in over 95 percent of the county, city, town, and village taxing jurisdictions across the state. The remainder of these jurisdictions may choose to offer this exemption in the future
- Veteran applicants should check with the assessor or clerk in the municipalities in which they reside to see whether the Alternative Veterans' Exemption is offered
- Extra tax reductions available for combat and United States Dept. of Veterans Affairs service-connected disabilities. May be available for school district taxes. School districts must elect to offer the exemption

#### 2. Cold War Veterans' Exemption

- Available only on residential property of a Veteran who served during the Cold War period
- Counties, cities, towns, and villages have the option to offer this exemption to qualified Veterans
- Extra tax reductions available for United States Dept. of Veterans Affairs service-connected disabilities
- Check with your assessor or clerk to see whether the Cold war Veterans' exemption is offered
- 3. Eligible Funds Exemption
- Provides a partial exemption
- Applies to property that a Veteran or certain other designated person purchases. Such owners must purchase the property with pension, bonus, or insurance monies
- May be available for school district and other taxes

#### •

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

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

#### How to Request an Exemption

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

#### Acceptable Military Records

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

#### Additional Assistance:

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

#### For Additional Information

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

## LINE ORGANIZATIONS



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.



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

### 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.



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

Name	Address/Phone	Specialty/Practice
BARRETT, ANNA REBECCA AUD	8924 BLAKENEY PROFESSIONAL DR	
See Other Locations	CHARLOTTE NC 28277	Audiology
	(704) 703-1080	
	196 CARDIOLOGY DR	
	ROCK HILL SC 29732	Cardiology
MORI, NARESH A MD	(803) 324-5135	
	196 CARDIOLOGY DR	
	ROCK HILL SC 29732	Cardiology
PATEL, VASANT BHARAT MD	(803) 324-5135	
	306 WESTWOOD AVE STE 401	
	HIGH POINT NC 27262	Cardiology,Internal Medicine
CHIU, JENYUNG A MD	(336) 802-2125	
	8019 ARDREY KELL RD	
	CHARLOTTE NC 28277	Chiropractic
LIMBANOVNOS, GEORGE A DC	(704) 321-0656	
	6580 OLD MONROE RD STE A	
	INDIAN TRAIL NC 28079	Chiropractic
DEGARAY, JENNIFER ROBIN DC	(704) 225-8686	
	6580 OLD MONROE RD STE A	
	INDIAN TRAIL NC 28079	Chiropractic
KLESSIG, BLAKE ALLEN DC	(704) 225-8686	
	6580 OLD MONROE RD	
	INDIAN TRAIL NC 28079	Chiropractic
WRIGHT, CHRISTOPHER WILLIAM DC	(704) 225-8686	
	122 GATEWAY BLVD STE 100	
	MOORESVILLE NC 28117	Chiropractic
WHITE, CURT LEE DC	(704) 799-1416	
	309 S SHARON AMITY RD STE 200	
	CHARLOTTE NC 28211	Dermatology
KENNEWEG, KATHERINE MD	(704) 344-8846	
	309 S SHARON AMITY RD	
	CHARLOTTE NC 28211	Dermatology
SNYDER, CHRISTOPHER ALAN MD	(704) 344-8846	65
	309 S SHARON AMITY RD STE 200	
WU, SAM MD		Dermatology
See Other Locations	CHARLOTTE NC 28211	Demalology
	(704) 344-8846	
	5815 BLAKENEY PARK DR STE 100	
	CHARLOTTE NC 28277	Dermatology
MCELGUNN, PATRICK S MD	(704) 542-2220	

HAWK, ROBERTA J MD	937 COX RD	
	GASTONIA NC 28054	Dermatology
	(704) 898-8014	
	937 COX RD	
	GASTONIA NC 28054	Dermatology
HIGGINS, KRISTEN B MD	(704) 898-8014	
	959 COX RD	
	GASTONIA NC 28054	Dermatology
SINGLA, PARTEEK MD	(704) 866-7576	
	959 COX RD	
	GASTONIA NC 28054	Dermatology
VANOURNY, JAIME J MD	(704) 866-7576	
	649 N NEW HOPE RD	
	GASTONIA NC 28054	Dermatology
KLINE, LAURA M MD	(704) 866-4005	
	7476 WATERSIDE LOOP RD STE 600	
	DENVER NC 28037	Dermatology
MU, EUPHEMIA W MD	(704) 601-4381	
	7476 WATERSIDE LOOP RD STE 600	
	DENVER NC 28037	Dermatology,Internal Medicine
	(704) 601-4381	
SEMINARA-ZAMBRZYCKA, NICOLE MARIE MD MAGEL, GEORGE DIMITRI MD	105 DELTA PARK DR	
See Other Locations	SHELBY NC 28150	Dermatology
	(704) 484-0464	55
	105 DELTA PARK DR	
	SHELBY NC 28150	Dermatology
NAPOLITANO, LARRY MD	(704) 484-0467	
	1927 3RD AVENUE LN SE	
	HICKORY NC 28602	
	(828) 328-3500	Dermatology
HUNT, DORI L MD		
	15640 DON LOCHMAN LN STE A	
	CHARLOTTE NC 28277	Family Practice
BAUER, STEVEN R DO	(704) 540-1640	
	3627 BEATTIES FORD RD	
	CHARLOTTE NC 28216	Internal Medicine
EVIVIE, PATRICK E MD	(704) 335-0806	
KOOS, TODD D	4221 TUCKASEEGEE RD	
_	CHARLOTTE NC 28208	Internal Medicine, Physical Therapy
	(704) 392-4057	
	15640 DON LOCHMAN LN STE H	
	CHARLOTTE NC 28277	Internal Medicine
ACAMPORA, MATTHEW DANIEL MD	(704) 540-1640	

LE, STACY C MD	13220 ROSEDALE HILL AVE	Internal Medicine
	HUNTERSVILLE NC 28078	
	(704) 766-0320	
	306 WESTWOOD AVE STE 401	
	HIGH POINT NC 27262	Cardiology,Internal Medicine
CHIU, JENYUNG A MD	(336) 802-2125	
CORLEY, SARAH JEAN OTR	710 E CATAWBA ST	
See Other Locations	BELMONT NC 28012	Occupational Therapy
	(704) 954-8959	
BOSTIC-ARRINGTON, DOMINIQUE OTR	8440 PIT STOP CT NW	
See Other Locations	CONCORD NC 28027	Occupational Therapy
	(704) 960-1729	
	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
GRAGG, CHRISTIAN LEIGH OTR	(704) 960-1729	
	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
KINARD, MANDY PROPST OTR	(704) 960-1729	
	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
MCLAUGHLIN, AMANDA MARIE OTR	(704) 960-1729	
MOLAOGHLIN, AMANDA MARIE OTT	2675 COURT DR	
	GASTONIA NC 28054	Occupational Therapy
JOYCE, SHANNON MACKENZIE OTR	(704) 824-4999	••••••
	2675 COURT DR	
	GASTONIA NC 28054	Occupational Therapy
OKODUWA, TRACEE S OTR	(704) 824-4999	
	910 E MAIN ST	
	LINCOLNTON NC 28092	Occupational Therapy
CAUSBY, KARA OTR	(704) 748-0616	
	1899 TATE BLVD SE STE 2106	
	HICKORY NC 28602	Occupational Therapy
COOK, KAYLA OTR	(828) 358-0976	
	1899 TATE BLVD SE STE 2106	
	HICKORY NC 28602	Occupational Therapy
CRANFORD, JESSICA IRVIN OTR	(828) 358-0976	
	2428 REIDVILLE RD	
	SPARTANBURG SC 29301	Optometry
BURNS, JEREMY ROSS OD	(864) 576-7225	
	10616 METROMONT PKWY STE 106	
	CHARLOTTE NC 28269	Orthopaedic Surgery
PAUL, JONATHAN JAMES MD	(704) 509-6427	
	3535 RANDOLPH RD STE 208	
	CHARLOTTE NC 28211	Physical Medicine & Rehabilitation,Pain
TAUR NEAL STEPHEN MD	(704) 442-9805	Management (ANES)
TAUB, NEAL STEPHEN MD	(107) 442-3000	

	170 MEDICAL PARK RD STE 102A	
JAMES, MARY MARGARET M MD	MOORESVILLE NC 28117 (704) 663-5240	Pediatrics
	309 S SHARON AMITY RD STE 200	
YANEZ, MIGUEL ANGEL MD	CHARLOTTE NC 28211	Plastic Surgery
See Other Locations	(704) 344-8846	
	959 COX RD	
	GASTONIA NC 28054	General Surgery, Plastic Surgery
BUTALA, PARAG MD	(704) 866-7576	
HUTCHINSON, LAUREN MD	959 COX RD	
See Other Locations	GASTONIA NC 28054	Plastic Surgery
	(704) 866-7576	
FREEMAN, DARRELL MD	19900 W CATAWBA AVE # B	
See Other Locations	CORNELIUS NC 28031	Plastic Surgery
	(704) 892-4878	
	315 19TH ST SE	
	HICKORY NC 28602	Plastic Surgery, Plastic & Reconstructive Surgery
SICILIANO, STEVEN ANDREW MD	(828) 325-9849	
DE LA CRUZ, LUIS I MD	1529 N LIMESTONE ST STE B	
	GAFFNEY SC 29340	Pulmonary Disease
	(864) 487-9931	
	1005 THOMPSON BLVD	
	UNION SC 29379	Pulmonary Disease
BOSCIA, JOSEPH A MD	(864) 427-0278	
	151 HAROLD FLEMING CT	
	SPARTANBURG SC 29303	Pulmonary Disease, Critical Care Medicine (IM)
ERB, DAVID R MD	(864) 573-6320	
	151 HAROLD FLEMING CT	
	SPARTANBURG SC 29303 (864) 573-6320	Pulmonary Disease
SIDDIQUI, FARHAN MD	959 COX RD	
	GASTONIA NC 28054	General Surgery, Plastic Surgery
BUTALA, PARAG MD	(704) 866-7576	Conordi Cargory, naono Cargory
ESKENAZI, BENJAMIN ROSS MD	959 COX RD	
See Other Locations	GASTONIA NC 28054	General Surgery
	(704) 866-7576	0, 1
	7800 PROVIDENCE RD STE 209	
	CHARLOTTE NC 28226	Vascular Surgery, General Surgery
FORD, PETER F MD	(704) 544-7535	
	1305 MATTHEWS TOWNSHIP PKWY	
	MATTHEWS NC 28105	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	3310 SISKEY PKWY	
	MATTHEWS NC 28105	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	(866) 389-2727	

	4100 CARMEL RD	
	CHARLOTTE NC 28226	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA		orgeni Gare Genier
PC	(866) 389-2727	
	3610 MATTHEWS MINT HILL ROAD	
	MATTHEWS NC 28105	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
	2901 WESLEY CHAPEL STOUTS	
	MONROE NC 28110	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
	210 E TRADE ST # E186	
	CHARLOTTE NC 28202	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	231 NORTH GRAHAM STREET	
	CHARLOTTE NC 28202	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
	1142 N BROOME ST	
	WAXHAW NC 28173	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, PC	(866) 389-2727	
	9805 ROCKY RIVER RD	
	CHARLOTTE NC 28215	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	14125 STEELE CREEK RD	
	CHARLOTTE NC 28273	Urgent Care Center
	(866) 389-2727	orgent bare benter
MINUTE CLINIC	1740 HIGHWAY 160 W	
	FORT MILL SC 29708	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA,	(866) 389-2727	orgeni Gare Genier
LLC	9308 KENDALL DR	
	CHARLOTTE NC 28214	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROMI-	(866) 389-2727	Urgent Care Center
NUTE CLINI	· · /	
	625 E ROOSEVELT BLVD	
	MONROE NC 28112	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	4724 CHARLOTTE HWY	
	CLOVER SC 29710	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	6750 E WILKINSON BLVD	
	BELMONT NC 28012	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	2707 CELANESE RD	
	ROCK HILL SC 29732	Urgent Care Center
MINUTE CLINIC OF SC LLC	(866) 389-2727	
	609 CHERRY RD	
	ROCK HILL SC 29732	Urgent Care Center
MINUTE CLINIC OF SC LLC	(866) 389-2727	

	5225 POPLAR TENT RD	
	CONCORD NC 28027	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	6150 BAYFIELD PKWY	
	CONCORD NC 28027	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
	442 S HIGHWAY 27	
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLI-	STANLEY NC 28164	Urgent Care Center
NA, PC	(866) 389-2727	
	333 LANCASTER BYP E	
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLI-	LANCASTER SC 29720	Urgent Care Center
NA, LLC	(866) 389-2727	
	127 SOUTH MAIN STREET PO BOX 279	
	DAVIDSON NC 28036	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
	559 RIVER HWY	
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLI-	MOORESVILLE NC 28117	Urgent Care Center
NA PC	(866) 389-2727	
	1403 E MAIN ST	
	LINCOLNTON NC 28092	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	9401-J SOUTHERN PINE BLVD	
	CHARLOTTE NC 28273	Visiting Nurse Service,Home Health Care
CORAM ALTERNATE SITE SERVICES	(828) 258-1150	

#### Winter 2022

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

LABORATORY NAME	PLANS COVERED	PHONE NUMBER	WEBSITE
Routine Clinical Laboratory Services			
Labcorp	All Plans	855-522-2677	Labcorp.com
Quest Diagnostics, Inc.	All Plans	866-697-8378	questdiagnostics.com

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LAURIE SAUBER CSW 10700 Sikes Pl Charlotte, NC 28277 (704) 651-0946 (704) 847-8329	SHANIQUA BURNETTE PC 3111 Springbank Ln Ste 1 Charlotte, NC 28226 (855) 284-7483 (617) 807-0958 support@thriveworks.com	LEEANNE THOMPSON-FORTE CSW THRIVEWORKS 3111 Springbank Ln Ste 1 Charlotte, NC 28226 (855) 284-7483 (617) 807-0958 support@thriveworks.com
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3315 Springbank Ln Ste 106	THRIVE COUNSELING, LLC	THRIVEWORKS CLINICAL
Charlotte, NC 28226	3111 Springbank Ln Ste 1	3111 Springbank Ln Ste 1
(704) 540-1706 (980) 819-5798	Charlotte, NC 28226	Charlotte, NC 28226
merrilynrgill@gmail.com	(980) 581-3061 (617) 807-0958	(855) 284-7483 (617) 807-0958

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6633 Fairview Rd Charlotte, NC 28210 (704) 366-1264 (704) 422-4162

#### **ROBERT GREEN PHD**

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100 Billingsley Rd Charlotte, NC 28211 (704) 376-7447 (704) 376-2172

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ABS UTAH PC 2711 Randolph Rd Ste 100 Charlotte, NC 28207 (704) 780-4271 (888) 261-6694 nmontero@abskids.com



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 <a href="https://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf">https://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf</a> 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 sub mitted.
- 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.

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

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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: <u>https://www1.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf</u>

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

#### Medicare Part B Reimbursement

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

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

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

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

Learn More about Medicare Part B Reimbursement: https://www1.nyc.gov/assets/olr/downloads/pdf/health/faq-medicare-part-b.pdf

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

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

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

#### **RMAA Medicare Part B Reimbursement**

If you paid more than the standard monthly reimbursement rate for Medicare Part B, as an Income Related Monthly Adjustment Amount (IRMAA), you may be eligible for additional reimbursement.

If you submit the required documentation for Medicare Part B IRMAA reimbursement, your reimbursement will be deposited directly into your bank account.

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

#### Medicare Part B 2021 Reimbursement

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

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

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

Continued next page.....



2019 Medicare Part B Premium Reimbursement

ANSWERS TO FREQUENTLY ASKED QUESTIONS

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

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

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

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

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

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

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

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

Question: Many people received their reimbursement and I didn't get mine yet. What should I do? Answer: Medicare reimbursements were deposited directly into the same account that you use for your pension payment. Please check your bank statement.

Question: I don't have direct deposit for my pension payment and still have not received my Medicare reimbursement. What should I do?

Answer: You should write to the address listed above, Attention: Medicare Unit. Please include your name, retiree spouse's name (if applicable) retiree's Social Security number, agency from which the retiree retired, current address, telephone number, and a copy of your Medicare card/ your spouse's Medicare card (if applicable). This review process may take up to 8 weeks from receipt of the above information.

Question: The reimbursement I received is not the correct amount. What should I do?

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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



#### **HR-218 Qualifications**

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

Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027. Contact club member **Mike Boger**: <u>wrthawg@yahoo.com</u> or 704-699-4790 for further information.

Tega Cay, SC <u>https://www.tegacaysc.org/DocumentCenter/View/12659/HR-218-Application</u>. 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 <u>STimbs@tegacaysc.gov</u>

#### 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: <u>https://twitter.com/NYPDCPD</u> This is a great resource for current and topical crime information, including scams involving Personal Protective Equipment (PPE); fraudulent COVID-19 test kits, stimulus payments, etc.



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

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

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

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

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

#### IF A MEMBER DIES - INFORMATION TO THE SURVIVING SPOUSE OR FAMILY

(Hopefully Not Needed For A Long Time)

Too often spouses and families are left in a quandary upon the death of a loved one. Few situations in life are more stressful than when a spouse passes. All too often we have a difficult time focusing on the issues at hand and need guidance to get the deceased affairs in order. The following is a general guide for the widow(er) or the decease's family regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

#### I. PREPARATIONS BEFOREHAND

- GATHER ASSETS This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information is needed for probate. It's also essential for filing federal and state estate tax returns, if required.
- REVIEW IRAs If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.
- GET GOOD ADVICE and get it now. The money you pay to attorneys and other advisers to resolve issues NOW can be much lower than if you deal with problems AFTER a person's death.
- In case of couples, usually most of the property is held in joint names and the survivor obtains same "by operation of law". However, there may be some items which were held in the name of the deceased only, and in that case it would be necessary to go to Probate Court to transfer ownership of that property, unless listed in a trust.
- GET ORGANIZED NOW When someone dies, one of the big problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know before the death occurs where to find the following documents and information. (This is just a partial list)
  - 1. Will
  - 2. Living Will
  - 3. Trust
  - 4. Deeds (if any).
  - 5. Safe-deposit boxes (location of boxes, contents and keys).
  - 6. Life insurance policies.
  - 7. Funeral and burial instructions.
  - 8. Names and addresses of creditors and debtors.
  - 9. List of assets and where they are located.
  - 10. List of all advisers (attorney, accountant, insurance agent, stockbroker, etc.).

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

1. NYC Police Pension Fund (either in writing or by telephone)

233 Broadway, 25th Floor New York, New York 10279 Attention: Retiree Death Benefits Unit Telephone (212) 693-5607/5919

Contact the appropriate Union for a possible existing life insurance policy and also for continuation of optional benefits, if qualified.

- Police Officers Patrolmen's Benevolent Association (PBA) at (212) 233-5531
- Detectives Detectives' Endowment Association (DEA) at (212) 587-9120
- Sergeants Sergeant's Benevolent Association (SBA at (212) 431-6555
- Lieutenants and above Superior Officers Council (SOC) at (212) 964-7500
- 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.
- 3. Contact the NYPD Operations Unit located at One Police Plaza at (646) 610-5580, for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.
- 4. Contact Social Security: (800) 772-1213 (Funeral Director will usually do this for you).
- 5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits.

6. If a veteran, notify the Veterans Administration at (800) 827-1000 for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you). If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.

7. Notify your Church or Temple for announcements. (Funeral Director will usually do this for you).

8. Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36 months. New York State in 2001 amended the Administrative Code to continue Health Care Coverage for Surviving Spouses for Life (Download Information Regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though high, is cheaper than the non group rate. Call: NYC Employee Benefits (212) 513-0470

#### THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Att: Linda Harris (Cobra for Life) 40 – Rector Street – 3<sup>rd</sup> Floor New York, NY 10006

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

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

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

#### THINGS YOU WILL NEED

DEATH CERTIFICATES - Death Certificates are necessary in every step to the successful administration of a decedent's estate. (Usually Funeral will obtain certificates as part of his service at current cost). They are usually needed for:

Pension Bureau

Veterans Administration (if a veteran)

Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy.

Court (If probate is needed).

Your State Dept. of Revenue to obtain non-tax certificate if real property is involved.

Bank accounts held in Trust for another 1 for each account if property held in a Trust.

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

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

DISCHARGE PAPERS: DD 214 - (Original needed) Social Security, if spouse was not already receiving benefits. Remember that service time counts toward qualification. They will Photostat. Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

Continued next page.....

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

#### 18 November 1882

Police and Excise Promotions

Police Commissioner JOURDAN today appointed Colonel A. E. L. LANGFORD, accountant, to be Chief Clerk and Deputy Commissioner, in place of Colonel Samuel RICHARDS,

Resigned; George R. SMITH, Secretary to the Excise Board, to be accountant, Charles E. COOK, of the Excise Board, to be Secretary.

#### 23 November 1882

#### With A BRICK

How Ex-Policeman Jeremiah CAVANAGH Met a Violent Death-The Coroner's Inquest Coroner PARKER yesterday afternoon held an inquest at the Thirteenth Precinct Police Station in the matter of the death of Jeremiah CAVANAGH. The latter was struck on the head with a brick in front of his saloon early in the morning of the 13th inst., by James F. RILEY, from the effects of which he died on the following day. The witnesses who testified at the inquest yesterday were Terrence CLARK, Mary WALSH, Policeman BRADY and John PRITCHARD, and through their statements the following facts were elicited:

CAVANAGH, who was formerly a member of the police force, kept a saloon at No. 713 Myrtle avenue. About one o'clock in the morning of the 13th inst., RILEY and several others were in the saloon. CAVANAGH drank brandy several times with the customers. When under the influence of liquor, he was always violent. Without cause he struck PRITCHARD and subsequently attacked RILEY, who stood against a screen and had taken no part in a political conversation, which was being carried on. CAVANAGH caught RILEY by the neck, swung him

around several times and threw him on the floor. The latter left the place crying followed by CAVANAGH, who put a club in his pocket. PRITCHARD, however, took the club away.

On the street RILEY was seen by the witness PRITCHARD to throw something at CAVANAGH. The latter afterwards said RILEY struck him with a brick, but it was his own fault.

The jury found that death was caused by a blow from a brick thrown by RILEY.

#### 25 November 1882

#### Officer CROWE Accused

Officer Patrick CROWE of the Second Precinct was yesterday arrested at the instance of Orsolina TUORZO, wife of the dead Italian whom CROWE is accused of having killed. The officer was released on \$1,000 bail by Justice WALSH.

In a Policeman's Cellar

Officer CASEY yesterday went to the cellar of his residence No. 184 Pacific street and there found Frederick GALE, aged 21 years of No. 2?3 Gold street, whom he arrested on a charge of burglary.

#### A Policeman in Trouble

Mr. STAPLES of the firm of PRENTISS & STAPLES, brokers, at No. 20? Montague street, was passing his office about eight o'clock on Saturday night, and on looking in was surprised to see a head projecting from behind the screen. The door was unlocked and he entered finding a woman in the rear of the office and a man who wore a police officer's uniform standing beside her. Mr. STA-PLES went to the street and called for help.

# NOSTALGIA

"The NYPD's First Fifty Years," by Bernard Whalen and Jon Whalen chronicles the early arc of the police department following its formation in 1898, when 18 independent forces became one.



#### William Devery (1898-1901)

The department's first chief of police, a rank that was abolished in 1901 for that of police commissioner, was the king of kickbacks.

At age 24, Devery quit a bartending job to join the Metropolitan Police Force, the forerunner of the NYPD. Scoring a seat to take the police entrance exam required a \$300 under-the-table payoff while to "advance in rank required payments ranging from \$1,000 (to make sergeant) to \$2,000 (to become a captain), even when a candidate had passed the written test with high marks." (Consider that in 1918 — 40 years after Devery first joined the department — the starting salary of a patrolman was still only \$1,200 annually!)

"Devery was more than willing to trade dollars for rank because he knew that once he became a precinct commander, he could easily recover his 'fees,' " the authors write.

Earlier in his career, upon taking command of a Lower East Side police precinct, Devery was heard to say: "They tell me there's a lot of grafting going on in this precinct. They tell me you fellows are the fiercest ever on graft. Now that's going to stop! If there's any grafting to be done, I'll do it. Leave it to me."

Devery, courtesy of the loot he hornswoggled, was able to buy the New York Highlanders, the forerunner of the New York Yankees that he and a partner sold for \$300,000 in 1915. No wonder journalist Lincoln Steffens said of him: "As Chief of Police he is a disgrace, but as a character he is a work of art."

### New York Times <u>November 3, 1911</u> THROWN FROM HIS HORSE.

### Policeman Taken for Dead When Pasas ing Autoist Picks Him Up.

G. J. Borgstede of Hunt's Point Road and Lafayette Avenue, the Bronx, while driving his automobile through Walton Avenue last night saw a policeman lying in the road at Mount Hope Place, a longly spot with no houses near. There was a cut on his forehead. Borgstede drova to a telephone and notified the Tremont Station, saying he thought the man was, dead.

Half a dozen policemen and detectives hurried to Mount Hope Place and found Policeman William Galbraith unconscious in the road. Dr. Mcody was called from Fordham Hospital and took the man there. He has a possible fracture of the skull and had not regained consciousness at midnight.

Galbraith was a mounted man, and it is supposed that his horse threw him. The animal was found seven blocks away from where the policeman lay by John McGenen of 1,731 weeks Avenue, who led the animal to the station house.





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