

NYPD 10-13 CLUB of Charlotte, NC Inc.

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





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

http://www.nationalnvcpd1013.org/home.htm

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



Club Officers

Volume 15 Issue 1

January 2023

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PRESIDENT'S MESSAGE

Hi all,

As another year has come on gone, I hope you had a wonderful and joyous holiday season.

As you reflect on the past year, please remember the following Charlotte 10-13 Club members who passed away in 2022 and keep their families in your thoughts and prayers.

- 01/03/22 Michael Gould
- 01/19/22 James Ward
- 01/21/22 Louis Biagetti
- 01/22/22 Wade Simuel
- 01/29/22 Ed Hendrickson
- 07/03/22 John Vigilante
- 10/29/22 Edward Nell Sr.

Additionally, we must never forget the 229 law enforcement officers who died in the line of duty during 2022. See pg. 9.

And as we leave behind 2022 and begin a new year, we must continue to support and pray for our law enforcement brothers and sisters and all other first responders and front-line workers.

Once again I am happy to report that during the past year we successfully met the objectives of our Club to support and aid its members and other retired and active law enforcement personnel. To further the welfare of all retired law enforcement retirees and encourage social, charitable, educational, benevolent, and fraternal activities among the members.

Below is a list of some of our accomplishments, and activities that our club participated in to meet these objectives.

- Donated \$1,300 to the Family of CMPD Officer Mia Goodwin who was killed in the LOD on Dec. 22, 2021.
- Donated \$500 to each of the families of NYPD Heroes Detectives Jason Rivera and Wilbur Mora who were killed after being shot on January 21, 2022.
- Awarded three \$1,000 and one \$500 scholarships to the children of club members
- Donated \$231 to the PBA Widows and Children's Fund
- Attended a Charlotte Knights Baseball Game
- Sponsored a hole and foursome to support our brothers and sisters in the Ft. Mill 10-13 Club and the Iredell County FOP Lodge# 10.
- Donated \$242 to Let's Talk Autism.
- Donated \$500 to a fundraiser for a club members granddaughter who is being treated for a cancerous tumor

Continued next page.....

Next Membership Meeting
Tuesday January 10, 2023 6:00 PM at the
Charlotte FOP Lodge #9
1201 Hawthorne Lane
Charlotte NC 28205
http://www.charlotte10-13.com/

PRESIDENTS MESSAGE

- Conducted a 9/11 Memorial Ceremony.
- Held our annual Jimmy LaRossa Memorial golf tournament and the tournament profits were used to donate, \$5,041 to Charlotte Salute to Heroes, \$5,000 to the Medal of Honor Committee, and \$2,000 to the family of CMPD Officer Julio Herrera who died of COVID 19.

The 2023 Jimmy LaRossa Memorial Golf Tournament is schedule for Monday May, 22, 2023. On pages 4 and 5 are the registration/hole sponsor form and the donation request letter for the tournament. Please assist us in making this fundraiser a success by participating in the tournament, sponsoring a hole and/or soliciting businesses/restaurants that you frequent to sponsor a hole or donate a prize for our golf raffle.

At January's membership meeting we will begin distributing 2023 Club and National 10-13 membership cards. Cards will be mailed to all paid-up members who do not reside in NC or SC. If you reside in NC or SC and would like the cards mailed to you, please mail a self-addressed envelope to our club address. The club will pay for the return postage.

Dues renewal forms were mailed to members in December. I want to thank our 320 club members who have paid their 2023 dues and ask that the remaining members do so ASAP. Remember, dues can be paid via Zelle at <a href="https://hkatowitz.org/

In 2023 we will continue to offer college scholarships. Scholarship information and an application can be found on pages 6 and 7.

An application for our National 10-13 Organization 2023 college scholarships can be downloaded at the following location: http://nationalnycpd10-13.org/scholarship.html.

The U.S. Postal Service will raise the price of a first-class "forever" stamp from 60 cents to 63 cents on Jan. 22, a 5 percent increase. A first-class stamp covers the cost to mail a 1-ounce letter. An additional ounce will remain 24 cents.

In addition to raising the price of forever stamps, the U.S. Postal Service will implement other postage increases as well, effective Jan. 22.

Metered letters will rise to 60 cents from 57 cents. Domestic postcards will rise to 48 cents from 44 cents. Outbound international letters will rise to \$1.45 from \$1.40. The temporary increase in package delivery rates that started on Oct. 2 will end Jan. 22.

As you prepare for the upcoming tax filing season be aware of a change in the tax laws that may affect you.

The IRS standard deduction will increase depending on how you file your 2022 federal return. Here are the new numbers:

- For married couples filing jointly the standard deduction rises to \$25,900, up \$800 from last year.
- For single taxpayers and married individuals filing separately, the standard deduction rises to \$12,950 for 2022, up \$400.
- For heads of households, the standard deduction will be \$19,400 for tax year 2022, up \$600.

Tax bracket changes

The IRS will change the tax bracket rate for 2022. After the standard deduction, or other itemized deductions and tax breaks have been taken, here's how your income will be taxed.

For married individuals filing jointly:

10%: Taxable income up to \$20,550 (up from \$19,900 for 2021)
12%: Taxable income between \$20,550 to \$83,550 (up from \$19,900 to \$81,050 for 2021)
22%: Taxable income between \$83,550 to \$178,150 (up from \$81,050 to \$172,750 for 2021)
24%: Taxable income between \$178,150 to \$340,100 (up from \$172,750 to \$329,850 for 2021)
32%: Taxable income between \$340,100 to \$431,900 (up from \$329,850 to \$418,850 for 2021)
35%: Taxable income between \$431,900 to \$647,850 (up from \$418,850 to \$628,300 for 2021)
37%: Taxable income over \$647,850 (up from \$628,300 for 2021)

For individual single taxpayers:

10%: Taxable income up to \$10,275 (up from \$9,950 for 2021)
12%: Taxable income between \$10,275 to \$41,775 (up from \$9,950 to \$40,525 for 2021)
22%: Taxable income between \$41,775 to \$89,075 (up from \$40,525 to \$86,375 for 2021)
24%: Taxable income between \$89,075 to \$170,050 (up from \$86,375 to \$164,925 for 2021)
32% Taxable income between \$170,050 to \$215,950 (up from \$164,925 to \$209,425 for 2021)
35%: Taxable income between \$215,950 to \$539,900 (up from \$209,425 to \$523,600 for 2021)
37%: Taxable income over \$539,900 (up from \$523,600 for 2021)

Earned Income Tax Credit

To account for inflation, the IRS increased the 2022 maximum Earned Income Tax Credit amount to \$6,935 for qualifying taxpayers who have three or more qualifying children, up from \$6,728 for tax year 2021.

Tax-advantaged account changes

If you qualify for and have a Health Savings Account, recent changes affect you too. The individual limit for annual contributions was previously increased for 2022 to \$4,950, a \$150 jump. The family plan maximum has jumped \$250 to \$7,400. HSA balances can be rolled over from year to year and can accrue interest tax-free.

The 2021 Appropriations Act approved by North Carolina lawmakers in November 2021 will cut the state's flat individual income tax rate from the current 4.99% to 4.75% starting Jan. 1. The law will further reduce the rate to 3.99% in 2027.

PRESIDENTS MESSAGE

Effective **January 1, 2023** Superior Officer Council members who are receiving long-term maintenance medication(s) must fill their prescriptions through **Optum Home Delivery**. This program eliminates the current 5% copay and members can get a 3-month supply for a \$0 copay. Members have 2 fills at their local pharmacy before they need to switch or pay the full price for the medication.

To make the switch to home delivery members must register at optumrx.com or call 1-888-290-9990

Effective **February 1, 2023**, the DEA is launching a new enhanced prescription drug program. This new program will replace the Benecard prescription drug plan. The new prescription drug program will be administered by **Express Scripts**.

By mid-January of 2023, DEA members will receive a letter from Express Scripts introducing you to our new program. You will also be receiving a "welcome package" and a new prescription drug card.

January 9, is National Law Enforcement Appreciation Day.



HISTORY OF NATIONAL LAW ENFORCEMENT APPRECIATION DAY

For a while, the United States' idea of law enforcement was fairly loose. The Wild West was, well, wild. And most states and cities did not consider emergency services like fire-fighters and police officers to be necessary until much later than most would think. In the mid- 1800s, most law enforcement was conducted in the form of posse comitatus, where the sheriff and a posse of volunteers and deputies (much like the stereotypical Westerns of the 1960s) would enforce laws rather than a centralized police force.

Once the 20th century rolled around most larger cities, counties, and states had developed a centralized police or sheriff's department. In doing so, most of the country slowly started to see a reduction in the "Wild West" and a tamer and more domesticated America, despite many of the newly formed local authorities needing to pick sides in a rise of unionizing laborers going on strike.

Whether its civil unrest, labor strikes, huge sporting events, or just helping a cat get down from a tree, law enforcement officers are a critical part of our lives, woven into the everyday fabric of living in America. They keep our neighborhoods safe and help ensure that whatever it is you need to do, you can do with peace of mind.

National Law Enforcement Appreciation Day was created by multiple organizations in 2015 to express their gratitude for officers in the United States. In support of their services citizens are encouraged to do their part in thanking the law enforcers on this day. One of the main organizations to take the lead in this is C.O.P.S – Concerns of Police Survivors. According to them, law enforcement officers need to be shown that the difficult career path they have chosen is recognized by the people who they protect and uphold the law for.

This holiday was triggered by the chain of events in 2014, when a police officer was involved in a crossfire shooting in Missouri. The backlash and violence that followed this event led C.O.P.S to take the initiative to change this negative portrayal of police officers in the news in recent years into a positive one. With over 900,000 officers in the United States, the organization believes it is essential to support law enforcers during challenging times, and a holiday dedicated to them does just that. The day also raises awareness on the importance of understanding that the complex decisions taken by police officers are in the best interest of citizens and the law.

Wear something blue - Place a blue light in your window - Tie a blue ribbon on your mailbox

******IMPORTANT - On January 4, 2023 Civil Service and Labor Chair Carmen DeLaRosa and Speaker Adrienne Adams will be making a request to the NYC Council to amend Administrative Code 12-126. Please contact City Council members and ask them not to do so. (See page 18 & 19).

I would be remiss if I did not acknowledge our entire club board.

Without them volunteering their time to assist me and to serve our members, our club would not exist. A big thank you to them.

May the good Lord watch over you and protect you and all our law enforcement officers as they continue to battle those who wreak havoc in our country and all our armed forces personnel who continue to battle terrorists throughout the world.

On behalf of the entire club board: "May the New Year bring you much happiness, prosperity and good health in 2023 and always. May 2023 be better than 2022 for you and yours."

We wish you and your family a Happy, Healthy and Safe New Year and many more."

I look forward to seeing you at a club meeting.

Fidelis Ad Mortem, stay healthy, stay safe!

Fraternally,

Harvey Katowitz



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

2023 JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT Fundraiser for Charlotte-Mecklenburg FOP Lodge #9 and Foundation WHERE: OLDE SYCAMORE GOLF PLANTATION

7500 Olde Sycamore Drive, Charlotte, NC 28227

Phone: 704-573-1000

WHEN: Monday, May 22, 2023 @ 9:00am (shot gun start)

8:00am Registration \$125/Player - \$500/Team Captain's Choice Hot Breakfast

Luncheon & awards ceremony

		*
CAPTAIN:	Phone	Email_
PLAYER 2:	Phone	Email_
PLAYER 3:	Phone	Email
PLAYER 4:	Phone	<u>Email</u>
Please make check pa	yable to NYPD 10-13 Clu	ıb of Charlotte, NC
	ONSORING A HOLE AT THIS FORM AND REMI 10-13 Club of Charlotte 4701 Wyndfield Lane Charlotte, NC 28270	T PAYMENT TO
\$100.00 - SMALL SIGN	\$250 - LARGE SIG	N \$500 - BANNER
SPONSORE	MAIL	PHONE
Please indicate what you want on your sponsor si	gn/banner:	
For mor	re information contact Bo rtfvs@yahoo.com 704-220-8400	b Fee



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



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

HARVEY KATOWITZ PRESIDENT

BERNARD ROE VICE PRESIDENT

December 1, 2022

The NYPD 1013 Club of Charlotte, NC is an IRS not for profit 501 (c) (7) organization, Tax ID #45 0557805, comprised of 461 retired and active law enforcement officers from the NYPD and fifty-two other law enforcement agencies.

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

On Monday, May 22, 2023, the Club is sponsoring the ninth annual Jimmy LaRossa Memorial Golf Tournament. Jimmy LaRossa, who was a member of our Club was murdered on April 10, 2012.

The monies we raised from last year's tournament were donated to Charlotte Salute to Heroes Foundation, a 501-C (3) non-profit organization that supports sworn ill/injured public safety members and their families in North and South Carolina and other accredited 501-C (3) foundations that assist public safety and military families in need and the Law Enforcement Medal of Honor Committee, a 501-C (3) non-profit organization that presents a medal of honor to the families of law enforcement officers killed in the line of duty

Monies raised at the 2023 tournament will be donated to the Charlotte-Mecklenburg Fraternal Order of Police Lodge 9 and Foundation. The Lodge #9 Foundation is a registered 501 (c)(3) non-profit committed to aiding officers and their families in times of need. The Foundation provides support and financial assistance for:

- · Families of officers killed in the line of duty
- Members in a monetary crisis
- Members and their families during a medical crisis
- · Mental health treatment
- Emergency housing
- Transportation needs
- Other unforeseen circumstances

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

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

We appreciate any help you can provide us.

Sincerely,

Harvey Katowitz

Harvey Katowitz President

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



CLUB SCHOLARSHIPS



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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



HARVEY KATOWITZ PRESIDENT BERNARD ROE VICE PRESIDENT

The NYPD 10-13 Club of Charlotte, NC will award two (2) \$1,000 scholarships, "911 and Bob Andretta Memorial Scholarships" to the child, grandchild or great grandchild of a member of our 10-13 Club.

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

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

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

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

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

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

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

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

Application must be received by May 1, 2023





NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

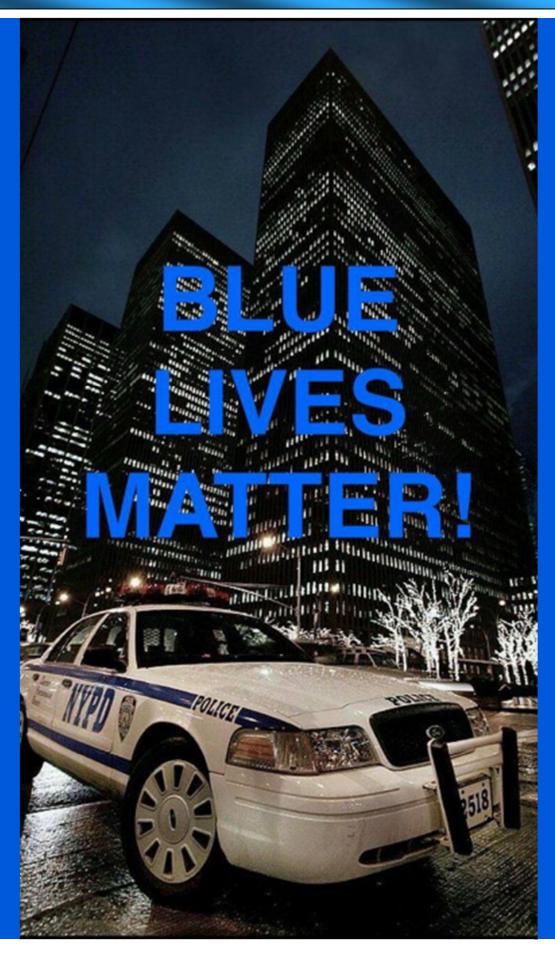
HARVEY KATOWITZ PRESIDENT BERNARD ROE VICE PRESIDENT

2023 College Scholarship Application

Sponsor's Name:		
Address:		
City:	State:	Zip:
Telephone:	E-Mail:	
Applicant's Name:		
Relationship to Sponsor:		
Address:		
City:	State:	Zip:
Telephone:	E-Mail:	
High School Attending:		
College Attending:		
Address:		
City	State:	Zip:

Application must be received by May 1, 2023















Total Line of Duty Deaths: 229	
Cause of Death	
9/11 related illness - 6	
Aircraft Accident - 6	
Automobile crash - 32	
COVID19 - 73	
Duty related illness - 7	
Fire - 1	
Gunfire - 60 Gunfire (Inadvertent) - 4	
Heart attack - 10	
Heat stroke - 2	
Motorcycle crash - 3	
Struck by vehicle - 4	
Training accident - 2	
Vehicle pursuit - 4	
Vehicular assault - 14	
Weather/Natural disaster - 2	
Total Deaths by Month	
Jan - 50	
Feb - 38	
Mar - 24	
Apr - 8	
May - 12	
Jun - 20	
Jul - 18	
Aug - 14	
Sep - 13	
Oct - 10	
Nov - 5	
Dec - 16	
Total Deaths by Gender	
Male - 204	
Female - 22	
Average age - 45	
Average tour of duty - 15 years,	

Total Deaths by State	Total Deaths by State
Alabama - 9	Missouri - 7
Arizona - 3	Nebraska - 1
Arkansas - 7	Nevada - 3
California - 12	New Jersey - 3
Colorado - 2	New Mexico - 6
Connecticut - 3	New York - 14
District of Columbia - 1	North Carolina - 9
Florida - 9	Ohio - 5
Georgia - 11	Oklahoma - 8
Illinois - 7	Pennsylvania - 6
Indiana - 4	South Carolina - 3
lowa - 4	South Dakota - 1
Kansas - 3	Tennessee - 9
Kentucky - 7	Texas - 33
Louisiana - 2	Tribal Police – 1
Maryland - 3	U.S. Government - 10
Massachusetts - 1	Virginia - 6
Michigan - 6	Washington – 4
Mississippi - 5	West Virginia - 1
Fatality Statistic	Fatality Statistic
2022	2021
Total - 228	Total - 482

Assault - 0	Assault - 5
Gunfire - 64	Gunfire - 62
Auto - 57	Auto - 59
Medical - 96	Medical - 346

Stabbed - 0 Stabbed - 3



Lt. Gill-Donohue will be remembered for her selfless spirit, her caring nature, her deep love of family, and her joyous smile, died Wednesday in her West Brighton home after a long battle with ovarian cancer. She was 57.

After the 9/11 attacks on the World Trade Center, Lt. Gill-Donohue spent countless hours at Ground Zero, where she worked for months and served in several capacities, including overseeing security issues.

Later, she was assigned to the Fresh Kills Landfill, the forensic site for Ground Zero debris.

She entered the Police Academy at the age of 27 and her first assignment was the 66th Police Precinct in the Borough Park section of Brooklyn, before being transferred to the 68th Police Precinct in Bay Ridge.

In 2001 she was promoted to sergeant and then assigned to the 88th Precinct, where she would eventually meet her husband, Detective First Grade Thomas Donohue.

She also worked out of the 84th Police Precinct in downtown Brooklyn and in 2007, when she was promoted the rank of lieutenant, she was assigned to the 9th Precinct. She was later transferred back to the 79th Police Precinct in Brooklyn, where she retired in 2012.

A generous soul, Lt. Gill-Donohue took great pleasure in donating to charities, including the Stephen Siller Tunnel to Towers Foundation, St. Christopher's Inn at Graymoor, Wounded Warriors, Toys for Tots via Rolling Thunder and food pantries.

Lt. Gill-Donohue often embraced her spirituality by quoting Luke 12:48: "To whom much is given, much will be required." And according to her husband, she truly lived by that.

Toward the end of her life, while fighting cancer, she spent countless hours and extensive energy researching and assisting others with similar struggles.

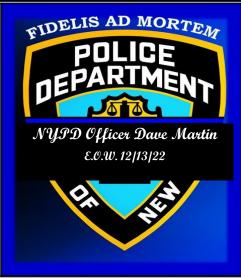
In addition to her husband Thomas Donohue, Lt. Gill-Donohue is survived by her children, Samantha, Steven and Demiann (Jonathan), her mother, Patricia, and her father, James, her brother Peter (Linda) and sister Carolyn (Jeremy), nieces Jessica and Celia, nephews Thomas and Patrick, and her grandchildren, Lainey, Kaelen, Aidan, Julian and Evelyn.







Photo of Officer Martin not available at time of publication





REMA

RETIRED AND ACTIVE EMERGENCY SERVICE
MEMBERS ASSOCIATION OF THE NYPD



Retired REMA member Dave Martin, ESS 9 has lost his battle with 9/11 related cancer. He quietly passed Tuesday night at the home of his sister while under hospice care. Funeral services are tentatively set for after Christmas. They will be announced when confirmed. His family thanks everyone for all the calls, messages, and most of all, the visits. Rest in peace Dave!

Bay St. Louis, MS PD

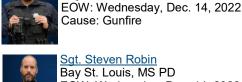
P.O. Branden Paul Estorffe



Det. Sgt. Frank Gualdino Yonkers, NY PD EOW: Thursday, Dec. 1, 2022 Cause: Automobile crash



Dep. Sheriff José Angel DeLeon Warren Co. MC Sheriff's Office, EOW: Sunday, Dec. 4, 2022 Cause: Automobile crash



Sgt. Steven Robin Bay St. Louis, MS PD



EOW: Wednesday, Dec. 14, 2022 Cause: Gunfire



Det. Paul Daniel Newell Benton Co., AR Sheriff's Office EOW: Saturday, Dec. 17, 2022 Cause: Motorcycle crash

Chief of Police Joe Carey

Cause: Struck by vehicle

EOW: Friday, Dec. 16, 2022

Brodnax, VA PD



Border Patrol Agent Raul Humberto Gonzalez, Jr. US Border Patrol EOW: Wednesday, Dec. 7, 2022 Cause: Automobile crash



Sgt. Donald Scoby Stuttgart, AR PD EOW: Thursday, Dec. 15, 2022 Cause: Gunfire



Dep. Sheriff Corey D. McElroy Garrett Co., MD Sheriff's Office EOW: Wednesday, Dec. 21, 2022 Cause: Automobile crash



Reserve Deputy Brad Miller Maury Co., TN Sheriff's Office EOW: Monday, Dec. 12, 2022 Cause: Automobile crash



Dep. Sheriff Daniel J. Kin Wyandot Co., OH Sheriff's Office EOW: Thursday, Dec. 15, 2022 Cause: Automobile crash



Corporal Ray Hamilton Okaloosa Co., FL Sheriff's Office EOW: Saturday, Dec. 24, 2022 Cause: Gunfire



Sr. Corrections Officer Scott Ozburn Riner Gwinnett Co., GA Dept. of Corrections, EOW: Tuesday, Dec. 13, 2022



Dep. Sheriff Oscar Yovani Bolanos-Anavisca, Jr. Cumberland Co., NC Sheriff's Office EOW: Friday, Dec. 16, 2022 Cause: Vehicular assault



Dep. Sheriff Isaiah Cordero Riverside Co, CA Sheriff's Dept EOW: Thursday, Dec. 29, 2022. Cause: Gunfire

REST IN PEACE



YOUR SERVICE AND SACRIFICE **WILL NOT BE FORGOTTEN**

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

JOHN APT	04/08/2014
BOB ANDRETA	10/19/2011
KAREN BERNARD	07/24/2021
LOUIS BIAGETTI	01/21/2022
GREGORY BROWN	05/29/2015
RICHARD CLARK	04/10/2017
ELLIOTT CUFF	03/14/2021
WES DAILY	09/27/2019
DENNIS D'ALESSIO	04/06/2020
PUL EARLS	05/29/2019
ROBERT EILENBERG	10/27/2016
JOHN EVRARD	11/22/2021
TOM FLANNAGAN	03/06/2008
**ROBERT "BUTCH" FOLEY	02/07/2021
**THOMAS GALLO	10/31/2020
ROBERT GARRETT	09/04/2020
ED GILMURRAY	06/19/2018
LAWRENCE GOFFREDO	02/14/2016
MICHAEL GOULD	01/03/2022
ROBERT HANSEN	10/15/2017
**EDWARD HENDRICKSON	01/29/2022
JOHN HENNESSY	01/23/2019
ROLAND "SKIP" HEPBURN	12/03/2018

RAYMOND HICKEY	12/18/2021
JAMES HOUSTON	01/27/2015
**PAUL JOHNSON	07/22/2018
ALBERT KENNEDY	09/11/2013
JAMES LAROSSA	04/10/2012
FREDERICK "RAY LANE"	04/18/2021
JAMES "ANDY" MARTIN	06/15/2011
**EDWARD MCGREAL	10/13/2017
JOSEPH MONICO	03/18/2018
EDWARD NELL	10/29/2022
GEORGE PETERSON	11/19/2019
WILLIAM ROLLAND	11/10/2015
TIMOTHY RUSS	12/23/2015
**AL SHEPPARD	05/13/2019
WADE SIMUEL	01/22/2022
JOHN STADELMAN	05/28/2011
JOHN VIGILANTE	07/03/2022
**JAMES WARD	01/19/2022
**THOMAS WEIL	07/09/2019
ED WEIR	02/22/2019
THOMAS WOODS	10/05/2014
WALTER "BUDDY" WUNDERLICH	04/17/2019

** Died of a 9/11 related illness







Membership Meeting Minutes December 13 2022

The meeting was called to order by the President at 7:15pm with the pledge of allegiance. There were 63 members, 03 new members and 04 guests present.

This was followed by the invocation, reading of the names of the 10 law enforcement officers who died in the line of duty since last month's membership meeting and a moment of silence.

Roll Call of Officers

President: Harvey Katowitz
Vice President: Bernard Roe
Rec. Secretary: Scott Hickey
Corres. Sec: Bob Fee
Treasurer: Chris Russo

Trustee: Dennis Cirillo - Excused

Trustee: Kevin Gribbon
Trustee: Frank Irrizary
Trustee: Ian McGrouther
Trustee: John Randazzo
Sgt. at Arms: Rich DoyleExcused
Chaplain: Donald Sanchez - Excused
Chaplain: Deacon Rich McCarron - Excused

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

Sickness & Distress:

- Darcy Callahan is hospitalized with pneumonia.
- · Joel Sprowls has a nodule on his lung
- John Krohn will be having stent surgery on Dec. 16.
- Harry Dobson had hand surgery

Guest Speaker(s): None

Communications and Correspondence:

- PUBLIC NOTICE NEGOTIATED ACQUISITION FOR HEALTH BENEFIT SERVICES FOR NEW YORK CITY EMPLOYEES, PREMEDICARE RETIREES, AND THEIR DEPENDENTS
 - New York City Office of Labor Relations (OLR) is soliciting expression of interests from qualified vendors to provide health benefits services for New York City employees, pre-Medicare retirees and their dependents who are eligible for the City's Health Benefits Program, including,
 - The Health Benefits Program is currently administered in accordance with the present plan provisions and program description as indicated in New York City Summary Program Description Health Benefits Program.
 - OLR on behalf of the Labor Management Committee plans to select a vendor on the basis of factors stated in the Negotiated Acquisition which include but are not limited to the respondent's technical expertise, price and contract terms and the other factors set forth in this solicitation.
- The "Blue Alert Bill S.772A, 2021" was delivered to Gov. Hochul on December 6th 2022. She has 10 days to sign the Bill. Governor Hochul can be called at **(518) 474-8390** between the hours of 9:00am and 5:00pm.

Continued next page.....

If signed this new law would implement a Blue Alert System designed to aid in the identification, location and the apprehension of any individual or individuals suspected of killing or seriously wounding a police officer in the line of duty and the wanted perpetrators are an imminent and credible threat to continue to cause the serious injury or death of a law enforcement officers or the public. The Blue Alert System is similar to the highly successful Amber Alert system used in locating missing children. Sadly, this common-sense bill has languished in the New York State Legislature since 2015.

If signed by Governor Hochul New York State would become the 35th state to pass State Legislation in conformance with the Federal Legislation called the "Rafael Ramos and Wenjian Liu National Blue Alert Act of 2015" that was signed into law by President Obama on May 19th, 2015 in recognition of the sacrifice of NYPD Officers Ramos and Liu assigned to the 84th Precinct who were assassinated on December 20th, 2014.

- Senate Bill S6093A Assembly 7004A passed in both houses and was sent today to the governor's desk. This bill would clarify that a heart issue be presumed to be job related. The lack of presumption has been an issue for law enforcement outside of NYC. This bill will help our brothers and sisters. Please call the Governor's Office and <u>ask</u> the Governor to sign this bill. <u>1-518-474-8390</u> | Office hours: 9:00am to 5:00pm Contact By Mail: The Honorable Kathy Hochul, Governor of New York State, NYS State Capitol Building, Albany, NY 12224
- SS will increase by 8.7% in 2023. The January check next year will be based on recipients' birth dates, according to
 the Social Security Administration. For people whose birthday falls between the 1st to 10th of any month, their pay
 ments arrive on the second Wednesday of the month. That means the first check with the 2023 COLA will land on
 January 11.

Those with birthdays that fall between the 11th to 20th of any month will have their payments deposited or mailed on the third Wednesday of each month. Their first check with the enhanced COLA will arrive on January 18.

If a recipient's birthday falls between the 21st and 31st, their payments are scheduled for the fourth Wednesday of each month. Their first 2023 COLA will arrive on January 25.

Report of officers

President:

- Kayvan Hazrati expressed his gratitude to the members who provided him with dinners while he is recuperating.
- Dues notices were mailed to club members last week and several were returned due to incorrect addresses. An updated roster will be emailed to club members later this week and members were asked to make sure their in formation in the roster is correct.
- Spring Fling will be held in the FOP lodge
- Club member Mike Boger will be conducting HR-218 qualification classes every Thurs. at Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027. Notify him 1 week ahead at wrthawg@yahoo.com or 704-699- 4790.

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: 462
- Socials:
 - 1. Family fun bowling at Bowlero Lanes in Matthews, Sunday afternoon, Feb. 19, 1-4pm. \$25 per person, children under 18 are free. The club will provide pizza.
 - 4. Night at the Knights Baseball Game Friday, May 19, 2023
 - 5. Jimmy LaRossa Memorial Golf Tournament Monday, May 22, 2023
 - 6. Lake Norman Lunch Cruise TBD

Old Business: None

New Business: None

Good of the Club

- New Members:

 - Ret. NYPD Capt. Ted Lotti
 Ret. NYPD Det. Joseph Edwards
 Ret. NYPD Det. Richard McLain

 - 4. Ret. NYPD Officer Charmaine McLain
 - 5. Ret. NYSP Sgt. Leon Williams

 - 6. Ret. NYCDOC Officer Dawn Spriggs7. Returning member ret. NYCDOC Officer Darnice Jones
- 50/50 of \$155 was won by Kevin Gribbon

On behalf of the entire club board, members were wished a Happy Hanukaah, Merry Christmas, Happy Kwanzaa and a happy, healthy and safe New Year.



Next month's Meeting Tuesday, January 10, 2023







OCTOBER MEMBERSHIP MEETING

December meeting photos can be accessed at: https://www.smugmug.com/app/organize/Dec-2023-Membership-Meeting







Isabelle & Tolulope "TC, Tolu" Oguntoyinbo

James Jones - Bob Fee

Frank Irizarry - Lisa Rosa



HEALTHCARE

On January 4, 2023 Civil Service and Labor Chair Carmen DeLaRosa and Speaker Adrienne Adams will be making a request to the NYC Council to amend Administrative Code 12-126! Please watch the video accessed here: https://nycretirees.us5.list-manage.com/track/click?u=036ef3a3db4831f1dc593990d&id=3e332e8ba1&e=b2b4bfeeec

YOU MUST ACT NOW and email or call every City Council member and ask them NOT to amend the Administrative Code. Contact information: https://nycretirees.us5.list-manage.com/track/click?u=036ef3a3db4831f1dc593990d&id=0b82221d29&e=b2b4bfeeec

Below is a sample letter created by club trustee Dennis Cirillo that you can use when emailing or calling the Council.

Dear City Council Member,

I am a retiree of the New York City Police Department. I am genuinely concerned about losing what was promised to me and my fellow NYC retirees, when we took the oath of office! We were informed that paid healthcare would be provided to us as a benefit for the remainder of our lives. I would expect that the City of NY would honor the commitment it made to us, just as we honored our oath of office during our tenure working for the citizenry of New York.

We retirees want you to know the Scheinman report is not a "ruling," it is an opinion and IS NOT BINDING! It is paid propaganda and the unions are hoping the city council falls for it. It is not a decision, it is not a ruling, it is not an award!! The retirees have identified at least \$300 million in savings. OMB knows about some of these savings' options and has NOT implemented them, NOR informed the city council... and OMB is unaware of others! HOW CAN THE MAYOR OR THE COUNCIL MAKE A DECISION IF THEY ARE NOT BEING PROPERLY INFORMED BY OMB? PLEASE DO NOT MAKE ANY CHANGE TO THE ADMINISTRATIVE CODE! Please reach out to the NYC Organization of Public Service Retirees for the real facts! The MLC is attempting to hide the fact that they sold off ALL our healthcare for raises! Yes, that includes the City Council! Please remember this as we go into the New Year, and you are asked to amend the Administrative Code.

I would like to take this opportunity to wish you all a Happy and Healthy New Year, AND REQUEST THAT YOU DO NOT AMEND AD-MINISTRATIVE CODE 12-126!

I thank you for your time, and hopefully your support, in this urgent matter. Respectfully.

The Chief December 29, 2022

Retirees' Medicare fight has Council ally - Brewer is first to publicly address issue in detail

BY RICHARD KHAVKINE

Municipal retirees battling the city's proposed shift to a private Medicare plan for its 250,000 retired workers have a prominent ally in the City Council.

In a lengthy note she appended to a Twitter post last week, Council Member Gale Brewer said she had long been wary of having insurance companies act as "gatekeepers" to care, and indicated that a move by city officials to scale back retirees' health care would renege on assurances made to municipal workers. She urged city officials, the retirees and municipal unions to find common ground.

The Dec. 19 note, <u>later included in the weekly newsletter to her constituents</u>, followed by four days a determination by the chair of a policy committee that the city must switch the retirees from their traditional Medicare plan to a cost-saving, private-sector Medicare Advantage plan.

Brewer, who represents the Upper West Side, said that private health-care insurers and not medical practitioners often have the final say on how and which procedures will be covered by insurance, to the detriment of patients.

"Keeping their current insurance plan — called Senior Care — is critical in retaining access to their doctors and ensuring continuity of care," she wrote of a supplemental "Medigap" plan that could also be phased out unless the Council acts to amend the city's administrative code.

Brewer, who previous to her current tenure served 12 years on the Council and eight years as Manhattan Borough president, is among a very few Council members to have publicly discussed the Medicare matter in any detail.

Martin Scheinman, who chairs a committee tasked with <u>addressing the delivery and cost of health care to municipal workers and retires</u>, concluded that "the mounting deficit" attributable to "several components" of the city's health plan necessitates a switch from traditional Medicare to a plan overseen by managed-health-care company Aetna. Officials estimate the switch will save the city \$600 million a year through the receipt of federal subsidies. The savings would help replenish the city's Health Stabilization Fund, which supplements employee welfare funds.

Scheinman directed the city and the Municipal Labor Committee, the umbrella organization of public-sector unions, to reach agreement with Aetna on its plan by Jan. 9. The alternative, he wrote, would be to find "another revenue source which, inevitably, shall lead to premium contributions."

He also said that unless the Council amends the Administrative Code within 45 days to allow the city to bill retirees who elect to continue with their Senior Care coverage, that plan will no longer be offered.

HEALTHCARE

The Chief December 29, 2022 continued.....

Council stance uncertain

The Council, though, has for months been reluctant to take up the amendment issue, with members unwilling to even discuss the matter in detail. To this point, Speaker Adrienne Adams has addressed the issue publicly only insofar as to say that the Council is "moving deliberately and thoughtfully" on the issue. Her office last week said only that it was reviewing Scheinman's findings and decision.

In her note, Brewer said that no Council member had yet introduced legislation to amend the city code.

She also noted claims by retirees' groups that they have identified recurring annual health-care related savings of more \$300 million, as well as another avenue of securing hundreds of millions of dollars in federal funds to prop up the city's health plans. She urged the retirees and city officials to discuss the matter, "as there are compromises that are a win-win for everyone."

But Brewer also was adamant that the city had long ago made a commitment to its municipal workers. "The retirees were promised Senior Care, and a promise is a promise," she wrote. "All sides should sit down together and work this out."

City officials and Municipal Labor Committee Chair Harry Nespoli have assured the retirees that any private plan would be as good or even better than the current plan.

"The administration is committed to offering quality and sustainable care for our retirees," the city's labor commissioner, Renee Campion, said in a statement last week. "The arbitrator's decision reinforces the need for Council to take action in order to allow retirees a choice of the free Medicare Advantage Plan or to pay approximately \$200 a month to have the Senior Care Plan. We look forward to working with the Council to preserve retiree choice."

Retiree organizations, though, have pushed back on city officials' claims regarding private Medicare, saying that providers' profit motives would by definition outweigh consumers' health concerns. Those apprehensions have been borne out by proposals from federal health officials to <u>establish new regulations for Medicare Advantage providers</u> that would address complaints from consumers, including that some plans could be improperly denying patients' and doctors' request for care.

'Not just unfair — illegal'

The NYC Organization of Public Service Retirees railed against Scheinman's findings, suggesting that his conclusions are the product of decisions made beforehand by city officials and the majority of municipal unions.

In a statement issued a day after Scheinman released his findings, the organization also criticized city officials, who it said was not being forthright after agreeing to meet. The organization called for frank discussions. "The proposed path by the City is NOT the only way to savings," the statement said. The organization, which has successfully contested aspects of the planned switch in court, has suggested convening a blue ribbon panel to identify ways for the city to save on health-care savings. But, the statement continued, "the MLC has adamantly opposed an independent fact-finding investigation, probably because they don't want anyone turning over rocks that would expose years of collusion and mismanagement."

James Davis, the president of the Professional Staff Congress, one of seven unions to vote no on an MLC resolution in support of amending the administrative code, urged the union's members to contact their Council members to encourage discussions among the retirees, the MLC and the administration "to find another way."

Earlier this month, the PSC, which represents CUNY faculty and staff, proposed in a policy paper that rather than switch the retirees to private Medicare, the city should instead allocate \$500 million into the stabilization fund in each of the next three fiscal years.

The union suggested this would give the city and the MLC time to come up with longer-term solutions to affect health-care savings. Davis said the plan has gained traction with some Council members "but it faces stern opposition" from the city and most unions that make up the MLC.

Nespoli, the MLC chair, did not respond to several attempts to reach him for comment.

The retiree organization's president, Marianne Pizzitola, a retired emergency medical technician, said she was prepared to resume litigation against the city should the Adams administration proceed with the switch.

Her organization's statement said that although it was understandable for the city to seek health-care savings, "doing it on the backs of senior citizens and disabled first responders is not just unfair, it is illegal."

It urged Mayor Eric Adams "to do the right thing" and confer with the retirees on their suggestions for finding savings. "There are 50 years of promises, collective bargaining agreements, legislation, and past-practice that set a powerful precedent," the statement said.

richardk@thechiefleader.com

MEDICARE

Medicare.gov

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 & Medicard 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.

As COVID-19 cases rise, it's important to stay safe this winter. **Each U.S. household can now order 4 COVID-19 at-home tests shipped straight to their door at no cost.** All you need to do is visit the COVID.gov website at"https://www.covid.gov/tests?utm_campaign=20221220_cvd_prv_gal&utm_content=english&utm_medium=email&utm_source=govdelivery and enter your contact information and mailing address

During the public health emergency, people with Medicare can also get up to 8 over-the-counter COVID-19 tests each month at no cost. Find a participating pharmacy near you at: https://www.medicare.gov/covid-19-tests-participating-pharmacies? utm campaign=20221220 cvd prv gal&utm content=english&utm medium=email&utm source=govdelivery

At-home tests, or "self tests," give rapid results and can be taken anywhere, regardless of your vaccination status or whether or not you have symptoms. Visit CDC.gov to learn when to test yourself, how to use an at-home test, and what your test results mean.



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-fully-funded/

December 22, 2022 — Citizens for the Extension of the James Zadroga Act — Statement on the Adoption of the Gillibrand Amendment to the Omnibus Spending Bill Providing Funding for the World Trade Center Health Program

The impact of the funding deficit will be delayed, which will allow the program to continue to welcome and serve injured responders and survivors—rather than beginning to turn them away in October 2024. — health-program/

December 21, 2022 — Newsday — Deal adds \$1 billion for World Trade Center Health Program to omnibus spending bill New York's Democratic senators struck a deal with Mitch McConnell Wednesday on an amendment to add \$1 billion to the omnibus spending bill to cover a WTC Health Program funding shortfall. . https://www.newsday.com/long-island/politics/world-trade-center-health-congress-x09ccwc8

December 21, 2022 — *Work-Bites* — 9/11 Betrayal: Lots of Money for War While First Responders Get Short-Changed Without congressional action, the World Trade Center Health Program will run out of money starting in FY 2025. https://www.work-bites.com/view-all/911-betrayal-money-for-war-none-for-first-responders

December 20, 2022 — *Newsday* — \$3 billion in WTC health care funding dropped from spending bill Missing from the 4,155-page omnibus package posted at 1:30 a.m. Tuesday was \$3.6 billion to cover a projected funding shortfall, beginning in October 2024. 9/11 Betrayal: Lots of Money for War While First Responders Get Short-Changed. https://www.newsday.com/long-island/politics/zadroga-health-congress-jd92loyu

December 20, 2022 — *NY Daily News* — 9/11 health fund spending for ill responders left out of Congress budget deal Senate Majority Leader Chuck Schumer promised but couldn't deliver \$3 billion needed to plug a looming deficit in the health program that treats ill 9/11 responders and survivors. https://www.nydailynews.com/news/politics/us-elections-government/ny-911-health-fund-spending-omitted-congress-budget-deal-20221221-ai56ie6bazerionspcwfu6bmgi-story.html

December 20, 2022 — *Bloomberg Law* — World Trade Center Health Program's \$3 Billion Left Off Omnibus The massive \$1.7 trillion omnibus appropriations package to fund the government filed after midnight doesn't include the \$3.6 billion fix among the long list of items attached to the legislation (H.R. 2617). https://news.bloomberglaw.com/health-law-and-business/world-trade-center-health-programs-3-billion-left-off-omnibus

December 20, 2022 — Sen. Kirsten Gillibrand — Gillibrand Statement on 9/11 Health Funding Fix Being Left Out of Funding Package "We have never failed our 9/11 heroes and we don't intend to start now." https://www.gillibrand.senate.gov/news/press/release/gillibrand-statement-on-9/11-health-funding-fix-being-left-out-of-funding-package

December 20, 2022 — Citizens for the Extension of the James Zadroga Act — Statement on the Release of an Agreed Omnibus Spending Bill that Does Not Contain Funding for the World Trade Center Health Program

What the Senate is saying is that they will not do the right thing unless injured and ill 9/11 responders and survivors travel to Washington again and again, to walk their hallways to demand action. https://www.renew911health.org/press-statement/citizens-for-the-extension-of-the-james-zadroga-act-statement-on-the-release-of-an-agreed-omnibus-spending-bill-that-does-not-contain-funding-for-the-world-trade-center-health-program/

December 9, 2022 — *SILive.com* — After an 8-year battle with 9/11-related cancer, Staten Island NYPD Lt. Maureen Gill-Donohue succumbs to the disease. She was 57.

After the 9/11 attacks on the World Trade Center, Lt. Gill-Donohue spent countless hours at Ground Zero, where she worked for months and served in several capacities, including overseeing security issues. . https://www.silive.com/news/2022/12/after-an-8-year-battle-with-911-related-cancer-staten-island-nypd-lt-maureen-gill-donohue-succumbs-to-the-disease-she-was-57.html

December 5, 2022 — 1010 WINS — NY DEA honors members who died from 9/11-related illnesses with plaque

The memorial, which consists of a bronzed flag engraved with the seven names, will become part of the DEA New York Division's Hall of Honor. https://www.audacy.com/1010wins/news/local/ny-dea-honors-members-who-died-from-9-11-related-illnesses

MEMBERSHIP

L CONTRACT

2023 Monthly Meeting Dates

January 10 May 9
February 15** June 13
March 14 July 11
April 11 August 8

September 12 October 10 November 14 December 12

** Wednesday



Fortunately, nothing to report.



SICK DESK UPDATE

John Krohn is recovering from Stent surgery.

Harry Dobson is recovering from hand surgery.

Darcy Callahan in in a rehab facility recovering from a two week stay in the hospital due to pneumonia.

Welcome To The Club

The following members joined our club in December

- 1. Ret. NYPD Capt. Ted Lotti
- 2. Ret. NYPD Det. Joseph Edwards
- 3. Ret. NYPD Det. Richard McLain
- 4. Ret. NYPD Officer Charmaine McLain
- 5. Ret. NYSP Sgt. Leon Williams
- 6. Ret. NYCDOC Officer Dawn Spriggs
- 7. Returning member ret. NYCDOC Officer Darnice Jones



We presently have 462 members, 335 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
Wesley Chapel, NC 28104





JANUARY

Ostoits, Alan	1
Weber, Marc	2
Biagetti, Louis RIP 1/21/22	3
Anderson, Bryan	4
Levine, Jonathan	5
Albrecht, Bob	6
Laurel, Randy Torres. Keith	6
Famulari, Charles	8
Doyle, Thomas "Rich"	9
James, Rodney	9
McGreal, Edward RIP 10/13/17	9
Ginsberg, Jeffrey	12
Koontz, Ricardo	13
Lewis, Kenneth	14
Grove, Charles	15
Jones, Carolyn	15
Willms, Alan	19
Lane, Edward	20
Wunderlich, Walter RIP 4/17/19	20
Kissane, Timothy	20
Davis, Nicki	22
Komst, Delores	24
Daily, Wes RIP 1/27/19	25
Davidson, Janet	28
Silvestro, Jr., John	30
Blondo, Michael	31



Wear something blue
Place a blue light in your window
Tie a blue ribbon on your mailbox

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	Ian McGrouther	917-952-7427	917-952-7427	lanLizMc@hotmail.com
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	kgribbo@outlook.com



THIS AND THAT

North Carolina Concealed Handguns Reciprocity

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

Other States' Permits Honored Here

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

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

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

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

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

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

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

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

Permits Honored in Other States

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

States with North Carolina Agreements

Alabama	Kentucky	Pennsylvania
Alaska	Louisiana	South Carolina
Arizona	Michigan	South Dakota
Arkansas	Mississippi	Tennessee
Colorado	Missouri	Texas
Delaware	Montana	Utah
Florida	Nebraska	Virginia
Georgia	New Hampshire	Washington
Idaho	New Mexico	West Virginia
Indiana	North Dakota	Wisconsin
Iowa 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: https://www.emblemhealth.com/.../resources/join-our-network

Below are the updates implemented on our City of NY micro-site page <u>www.emblemhealth.com/city</u>: 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 https://www.webcops.org/ppfmss. See the Registration Instructions found here: (How to Create a webCOPS account)pdf

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

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

Police Pension Fund - Documents & Requests Center

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

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

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



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

President Larry Carito

11445 E Via Linda, suite 2-183, Scottsdale Arizona, 85259 PH: 917-604-2137

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

President Harvey Katowitz

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

ARIZONA

10-13

10-13

FORT MILLS SC

10-13

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

President John Briganti

HUDSON VALLEY Nyack, New York 10960.
10-13 Cell Phone: 386-871-5941

Email: Johnny@Briganti.org

Website: www.hudsonvalley1013.com

President Salvatore V. Pepitone

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

Phone: 516-375-0536

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

President Michael Fanning

44 Shore Line Drive

MYRTLE BEACH Pawleys Island, S.C. 29585

10-13 PH: 843-241-7128

PH: 843-241-7128 E-mail: hntsgt@gmail.com

Website: MYR1013.com

President: Scott Hassler

Fort Mill, S.C.10-13 Club 1069 Angelica Lane Tega Cay, S.C. 29708

Ph #: (516) 965-9015

Email address: fortmill10-13club@hotmail.com

Website: www.FortMill10-13Club.com

President Richard Bohn

Long Island, NY 10-13

23 Estates Lane, Shoreham, New York, 11786

LONG ISLAND Phone # (631) 332-4898

10-13 Email. RLBOHN66@gmail.com

Website WWW.LONGISLAND10-13club.com

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

712 El-Vergel Lane

NE PA NYPD

10-13

RALEIGH NC

10-13

VILLAGES

10-13

WILMINGTON NC

10-13

VERRAZANO

10-13

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

Email: <u>martins0004@yahoo.com</u> Website: https://www.nefl1013.com

President Robert Young

412 Walnut Woods Drive Morrisville NC, 27560

PH: 919 604 5188

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

President Mike Powers

NYPD 1013

8872 SE 169th Beaufort Street

The Villages, Florida PH: 352-804-8635

Email: <u>buytimepowers@thevillages.net.</u>

Website:www.villagesnypd10-13.org

President Chuck McLiverty

6224 Sweet Gum Drive Wilmington NC 28409-6201 Email: ret2ncbeach@gmail.com

Cell Phone- 845-598-7967

President Chris Piazza

NYCPD Verrazano 10-13 Association, Inc.

P.O. Box 061725

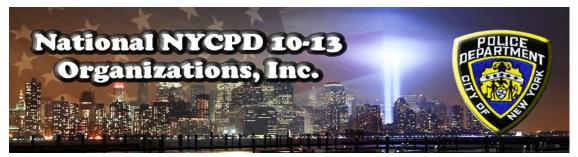
Staten Island, New York 10306

Ph#: (718) 675-9414 email: <u>Skip4255@gmail.com</u>

website: www.vz1013.com



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 2nd floor at 1PP, opposite the Operations Unit.

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

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

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

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

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

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

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

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

Address package to: Larry Kelly 392 Colon Avenue Staten Island, NY 10308

You can contact him at lmmkj392@verizon.net/(347-582-6885

Please allow for up to a 30 day turnaround time.

Please do not deviate from the above instructions

This service is only available to dues paid National NYCPD 10-13 chapter members.

NATIONAL NYCPD 10-13 ORG.



Name: ___

PERSONNEL ORDERS DIVISION

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

PLEASE PRINT CLEARLY	
Please Indicate: New Applicant Lost ID Card Renew	val, Card #
Last Name: First Name:	MI:
Date of Birth: Phone Number: () -
Social Security Number: Gene	der:
Home Address:	Apt
City: State: Zip 0	Code:
RETIREE INFORMATION ONLY	
Rank: Retirement Date: _	
Tax # Shield #	
I certify that the information I provided on this worksheet and on any is true and complete. If I am applying for a retiree identification card my retirement date, I have not been convicted of a crime.	
is true and complete. If I am applying for a retiree identification card my retirement date, I have not been convicted of a crime.	l, I further certify that since
is true and complete. If I am applying for a retiree identification card	l, I further certify that since
is true and complete. If I am applying for a retiree identification card my retirement date, I have not been convicted of a crime.	l, I further certify that since
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is true and complete. If I am applying for a retiree identification card my retirement date, I have not been convicted of a crime. Signature Do FOR OFFICE USE ONLY	ate
is true and complete. If I am applying for a retiree identification card my retirement date, I have not been convicted of a crime. Signature Display	ate
is true and complete. If I am applying for a retiree identification card my retirement date, I have not been convicted of a crime. Signature Discrimination FOR OFFICE USE ONLY	ate
is true and complete. If I am applying for a retiree identification card my retirement date, I have not been convicted of a crime. Signature	ate
is true and complete. If I am applying for a retiree identification card my retirement date, I have not been convicted of a crime. Signature Discrimination	ate Card # Signature

Shield, ID and Uniformed Services Unit

Signature:

SEPTEMBER 11TH VICTIMS 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 Zone – where 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> – <i>when</i> were you there?	September 11, 2001 – May 30, 2002	September 11, 2001 – July 31, 2002
Presence/Exposure <u>Duration</u> – how long were you there?	No minimum time required – just need to have been in the zone during the timeframe	Minimum time requirements apply

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
- <u>Claim Filing Deadlines</u> a detailed guide on the registration deadlines for various victim scenarios. https://www.vcf.gov/deadlines
- VCF Overview a presentation for individuals who are filing a claim with the VCF, or for those who are interested in how the VCF operates. https://www.vcf.gov/general-information/vcf-overview
- Forms and Resources page https://www.vcf.gov/formsandresources
- 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:

- 9/11 Environmental Action: http://www.911ea.org/
- 9/11 Health Watch: http://www.911healthwatch.org/
- FealGood Foundation: http://fealgoodfoundation.com/
- Voices of September 11th: http://voicesofsept11.org/
- 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: https://www.vcf.gov/wtc-health-program/wtc-health-program-factsheet



Dear CEA Member,

Happy New Year!

Twish everyone a healthy and happy new year. Our next general membership meeting will be on Thursday January 5th at Antun's at 10am. I apologize in advance that it is being held on a Thursday, there was a miscommunication between Antun's and CEA.

Retiree prescriptions for dependent children

The SOC trustees have decided to increase the premium if you have kids obtaining the prescription drug benefit. This benefit was not offered in prior years and this is the first increase in cost in fourteen years. Drug cost have dramatically risen in the past ten years. One dependent child is currently \$144 a year. It is increasing to \$216 costing a member an additional \$72 dollars a year or \$6 dollars a month.

Two dependent children are currently \$216 a year. It is increasing to \$288 costing a member an additional \$72 dollars or \$6 dollars a month.

Three or more dependent children is currently \$288 a year. It is increasing to \$360 costing a member an additional \$72 dollars or \$6 dollars a month.

Mandatory mail order generic prescriptions program

This program goes in effect January 1, 2023 and is mandatory by March 1, 2023 for maintenance generic drugs. SOC trustees have eliminated any co-pays associated with these prescriptions through the mail order program. You can elect to fill a thirty-day supply for January and February, however if you are not enrolled in the program beginning March 1, 2023 you will have to pay the full cost of the prescription at a retail pharmacy. Members who "snowbird" can simply change your address via Optum RX app or their website and your medication will be sent to whichever address you entered.

Uniform check

Many of you have already completed the necessary form to obtain your tax-free uniform check. If you have not yet completed the form, please log in to the CEA website at your earliest convenience so the CEA can mail this benefit to you.

Paid Detail

On Tuesday, November 1st, Paid Detail was expanded (Target stores pilot program) to include uniformed members of the service in the rank of Captain, Deputy Inspector, and Inspector.

The maximum Paid Detail hours allowed will be 24 hours per month and the rate is \$73 per hour.

If interested please contact Captain Timothy Harrington, Commanding Officer, Paid Detail Unit at 646-610-5115.

TRIAL ROOM

The trial room has been improving moving cases that are presently with the advocate. The CEA continues to hold routine conversations with the department to speed up the current process.

COMMANDING OFFICERS BEING INTERVIEWED BY THE COMMUNITY

A hearing was held, and we are still waiting for the board of collective bargaining if an Arbitration is warranted.

STUDENT PROOF

Student proof is no longer needed.

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

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

Medicare

The Appellate Division has upheld the lower court decision regarding the retiree's group challenge to the City's changing the Medicare program. Arbitrator Scheinman has ruled that the City and the MLC vote to accept the AETNA Medicare Advantage Plan. In addition, he has urged the City Council to amend the administrative code to allow for more than one City health insurance plan and be able to charge premiums for the different plans. If the City Council does not act there will be no choice other than the Medicare Advantage plan.



CAPTAINS ENDOWMENT ASSOCIATION



Chris Monahan, President 40 Peck Slip New York, NY 10038 Phone: (212) 791-8292, FAX: (866) 226-8330 Emergency: (212) 330-0032



Medicare

The Appellate Division has upheld the lower court decision regarding the retiree's group challenge to the City's changing the Medicare program. Arbitrator Scheinman has ruled that the City and the MLC vote to accept the AETNA Medicare Advantage Plan. In addition, he has urged the City Council to amend the administrative code to allow for more than one City health insurance plan and be able to charge premiums for the different plans. If the City Council does not act there will be no choice other than the Medicare Advantage plan.

Fraternally, Chris

The Captains Endowment Association 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...

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

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



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

One Police Plaza New York N.Y. 10038

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

Call Captains Endowment Association (212) 791-8292

40 Peck Slip

New York N.Y. 10038

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

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

40 Peck Slip

New York N.Y. 10038 Inquiries regarding:

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

Call NYC Deferred Compensation Plan (212) 306-7760

22 Courtland Street New York N.Y. 10007

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

Call NYC Police Pension Fund (212) 693-5100 Attn: Retiree Death Benefits Unit Regarding beneficiaries' benefits:

- To Surrender Member's Firearms, for NYC residents, contact the License Division's Cancellation Unit, at (646) 610-5871, inform
 them that you would like to surrender the firearms of a recently deceased Member of the Service, and they will provide you with information and instruction regarding the matter. For those members residing out of the confines of NYC, please contact your local
 precinct or municipality to ascertain how to properly surrender the weapons.
- NYC Health Benefits Section: (212) 513.0470 (Due to heavy call volume it is very difficult to get through by phone, we suggest you submit notifications/requests via US mail, Certified)22 Cortlandt Street, 12th 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 http://www.va.gov. The decedent may be entitled to Burial and Plot-Interment allowance, a VA National Cemetery Burial, a Headstone and Marker, a Presidential Memorial Certificate, and Burial Flag. Often times the Funeral Director will make this notification.

Continued next page.....



Documents You Will need.

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

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

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

Marriage Certificates with Official Raised Seal for:

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

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

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

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

Armed Services Discharge Papers — DD 214 (if applicable)

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

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

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

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

Copies of Paid Funeral Bill for:

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



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

Gather Assets:

This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information may be needed for Probate. It is also essential for filing federal and state estate tax returns, if required.

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

- Cancel the lease. If your parent or loved one rented a home, cancel the lease after clearing out the furnishings.
- Inform Insurance companies. File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).
- Make sure the car insurance company continues to cover the person's car until it is sold or transferred to a beneficiary.
- Make sure the homeowner's policy continues to provide adequate coverage for the home and the contents of the home until the contents are removed and the home is sold/transferred to a new owner.

Notify Companies the Person Did Business With:

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

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

Survivor's Health Benefits

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

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

Benefits Payable on Behalf of Deceased Member

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

The covered member's:

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

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

Continued next page.....



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> <Last Name>
<Address1>
<Address2>
<Cityp;<State> <Zitp>

Why not put this FREE card in your wallet today? It can save the average person \$150.00° annually.



SCAN ME

app helps you find prescription discount printing at pharmacies nationwide. It's free for both IOS and Android

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

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

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

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

The cards are FREE, start saving today.

How to use the cards:

Each time you fill a prescription:



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



Give the pharmacist your card and see discounts of up to 80%² 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.





NYP**D WIT**H ARMS **WID**E OPEN

2023 Detective Steven McDonald Memorial Scholarship



In the spirit of all that Detective Steven McDonald stood for,
NYPD With Arms Wide Open has established a scholarship award for students
within the NYPD community living with special needs, who are the
family members of an individual with special needs or who have
dedicated their community service to those living with special needs.

Applicant must have an immediate family member (active or retired) within the NYPD and be a graduating high school senior, with good academic and disciplinary standing.

For further details and application materials, please visit:

https://nypdwawo.org/detective-steven-mcdonald-scholarship-fund/

ALL APPLICATION MATERIALS DUE FRIDAY, FEBRUARY 3, 2023!

NYPD With Arms Wide Open is a A 501(c)(3) tax exempt organization that is available to all cops, active and retired regardless of rank who has a child with special needs. Further information can be found by visiting our website at www.nypdwawo.org





The NYPD With Arms Wide Open Detective Steven McDonald Memorial Scholarship 2023 SCHOLARSHIP MISSION STATEMENT AND REQUIREMENTS

The mission of NYPD With Arms Wide Open is to provide a forum where police officers of all ranks, and their families, can attend meetings and discuss issues surrounding being the parents/guardians/caretakers of a child with special needs. Often times, families with special needs children feel isolated and are in need of an organization that addresses their very specific needs and issues. NYPD With Arms Wide Open helps these families care for their children while navigating through the culture, complexities and dangers of being a member of the New York City Police Department.

As an officer with the NYPD, Steven McDonald was questioning three young men in Central Park one summer day in 1986 when one of them shot him three times – leaving him paralyzed from the neck down, and dependent on a breathing apparatus. After a long recovery and rehabilitation, Detective McDonald spoke to thousands of students in schools up and down the East Coast. Aside from recounting the harrow- ing events of the day that changed his life, McDonald focused on his remarkable journey and the power of perseverance and forgiveness.

In the spirit of all that Detective Steven McDonald stood for, NYPD With Arms Wide Open has stablished a scholarship award for students within the NYPD community living with special needs or those who are the family members of an individual with special needs.

Applicant must have a family member within the NYPD - active or retired: (parent, grandparent, sibling, aunt, uncle or cousin) and be a graduating high school senior, with good academic and disciplinary standing who meet one or all of the following criteria:

- 1.) Is a student of the special needs community*
- 2.) Is the sibling of an individual with special needs*
- 3.) Has dedicated his or her community service to the special needs community
- * Special needs must be a documented physical, medical, developmental or learning disability.
 - ALL COMPLETED APPLICATIONS MUST BE RECEIVED BY FRIDAY, FEBRUARY 3, 2023 -

SBA WALL OF HONOR

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

			oes were assigned at the time of their deaths.
NAME	DATE	COMMAND	CAUSE
Foster, Michael		Office of Chief of Police	Fire
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		25 Precinct (19 Precinct)	Shot
Rheinhardt, Oscar		31 Precinct (44 Precinct)	Thrown from Horse
McNierney, Joseph	10/3/1913	29 Precinct (17 Precinct)	Stabbed
Hodgins, John	10/7/1914	Manhattan	Auto Accident
McIntyre, Peter		56 Precinct (47 Precinct)	Bicycle accident
Gibbons, Neil		Marine Division	Explosion
Cantor, Benjamin	6/4/1927	Detective Division	Shot (died 10/19/1924)
Weckesser, Joseph	6/16/1927	71 Precinct	Fire
Barry, James	8/7/1928	9A (Midtown Precinct North)	Auto accident
OShaughnessy, William	6/9/1931	28 Precinct	Shot
Murphy, Timothy	9/14/1931	8 Precinct (6 Precinct)	Shot
Werdann, Theodore	5/12/1932	87 Precinct 34 Precinct	Injuries on patrol Shot
Monahan, Eugene	2/4/1933		
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 4/25/1955	50 Precinct 107 Precinct	Electrocution Auto accident
Wiseman, Donald Johnson, Edward	1/8/1960	5 Precinct	Cause: Stabbed
Henninger, Edward	6/9/1969	Accident Investigation Squad	Heart attack
McGowan, Cornelius	8/17/1969	114 Precinct	Heart attack
Tustin, Henry Jr.	11/9/1970	32 Precinct	Shot
Morabito, Joseph	8/26/1971	1st Detective Division	Shot
Reddy, Frederick	9/16/1975	9 Precinct	Shot
Russell, Michael	8/2/1979	75 Precinct	Shot
McCormick, John	4/27/1988	Bronx Narcotics	Shot
Levine, Keith	12/28/1991	Communications Division	Shot while off-duty and attempting to thwart a robbery
McFadden, George	5/2/1998	113 Precinct	Heart attack
Name: Curtin, Michael	9/11/2001	Emergency Service Squad 2	Responding to the World Trade Center attack
Gillis, Rodney	9/11/2001	Emergency Service Squad 8	Responding to the World Trade Center attack
Roy, Timothy	9/11/2001	Traffic Control Unit, Bus Unit	Responding to the World Trade Center attack
Coughlin, John	9/11/2001	Emergency Service Squad 4	Responding to the World Trade Center attack
Ferguson, Keith	1/31/2004	ESS 7	Heart attack on duty
Zoll, Dean	5/28/2004	PBBS Task Force	9/11 Related Ailments
Hanrahan, Claire (Ret.)	8/28/2007	Narcotics Division	9/11 related ailments
Ryan, Michael	11/5/2007	Warrant Section	9/11 related ailments
Thompson, Edward	3/9/2008	6 Precinct	9/11 related ailments
Baez, Alex (Ret.)	11/21/2008	84 Precinct	9/11 related ailments
Clark, Charles (Ret.)	11/7/2009	Housing Bureau, PSA 7	9/11 related ailments
Smith, Harold (Ret.)	3/5/2011	Staten Island Narcotics	9/11 related ailments
Danza, Garrett (Ret.)	7/11/2012	Communications Division	9/11 related ailments
Divers, Patrick	2/1/2013	Brooklyn North Narcotics Transit District 11	Heart attack on duty 9/11 Related Ailments
OLeary, Donald Jr.	3/26/2014		9/11 Related Aliments 9/11 Related Aliments
Murphy, Patrick (Ret.) Ferrara, Paul	8/20/2014 8/28/2014	Emergency Service Squad 5 110 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
JELOIO, I dui	, ., 2010	.071000100	



Dear Member:

The Trustees are pleased to provide you with this Comprehensive Benefits Booklet which describes your benefits through the Detectives' Endowment Association Health Benefits Fund. This booklet includes all the Trust Fund benefits--prescription drug, dental, optical, hearing aid and body scans. This booklet contains details of these benefits including enrollment, eligibility, coverage for dependents, and other general information concerning Trust Fund procedures. To the extent that this booklet describes an insured benefit, the group insurance contract specifies the exact benefits provided, and the language of the insurance contract will govern in the event of inconsistency between it and the language of this booklet. We suggest that you read this booklet carefully and share it with your family. Please keep it available so that you can refer to it in the future. If you have any questions, please contact the Fund Office at 212.587.9120

https://www.nycdetectives.org/wp-content/uploads/2022/02/DEA_Benefit-Guide_Retiree_2022.pdf

Update Regarding Medicare Advantage As of December 16, 2022

December 16, 2022

Arbitrator Martin Scheinman has issued a decision regarding ongoing health matters. In light of the delay in implementing the Medicare Advantage Plan and the hastening draw down of the Stabilization Fund, the City had applied to Scheinman to enforce the 2018 Health Agreement. Scheinman finds that the Stabilization Fund has effectively run out of money and that the City and the MLC should proceed to negotiate appropriate terms for a Medicare Advantage plan with Aetna within the next 25 days. Assuming terms are agreed upon, he directs that the MLC put that agreement to a vote.

Should the MLC not approve the Aetna program, the matter would revert to him for consideration of how benefits provided for by the Stabilization Fund — including the provision the GHI-CBP premium-free — are to be paid for, including the imposition of premiums on actives and pre-65 retirees. Finally, he, once again, implored the City Council to amend the Administrative Code to allow for "choice" in retiree plans, but directed that if the City Council does not act to restore the ability of the City and MLC to offer pay-up options for retirees, Senior Care (and the vast majority of the other options) will be discontinued.

As you will recall, a group of retirees initially challenged the MLC's ability to bargain healthcare and the City's ability to adopt a Medicare Advantage plan. While Judge Frank affirmed the MLC's role and the implementation of the Medicare Advantage plan, he read the Administrative Code to preclude offering optional retiree pay-up plans until the cost surpassed that of the actives' plan. The Appellate Court agreed with Judge Frank, including noting that the City need not offer alternative plans. The delay resulting from these challenges and the restriction on the MLC's ability to negotiate to continue Senior Care as a pay-up, have prevented the savings lifeline needed to bridge the Stabilization Fund and the many benefits it supports until the MLC and City can complete a thoughtful process (now underway) to bid out and restructure the larger health benefit program.

As always, the MLC will face the current challenges and work to create the best outcome possible. The work to vet a possible agreement with Aetna informed by past experience with the Alliance (GHI and Anthem) is underway and we will continue to press to protect our members and retirees as we navigate the needed changes.

Click on **the pdf file below** to read Arbitrator Martin Scheinman's complete decision, however, his summation can be found on pages 29-31 of the 60-page document. As always, we will continue to keep our members apprised of further developments on this and all issues.

Martin Scheinman Award 12 15 22: https://www.nycdetectives.org/wp-content/uploads/2022/12/Martin-Scheinman-Award-12-15-22.pdf



PAY DUES OR PURCHASE DEA CARDS ONLINE

DEA members now have the opportunity to pay member dues for 2023 and 2024, or purchase DEA cards and window decals online. Note: You must be logged in to access this page.

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

Patrick J. Lynch President

Patrick J. Lynch President

In the News

December 22, 2022

Lynch on Cop Shot in Foot

Following a chaotic domestic violence arrest that left one Brooklyn cop shots in the foot, Pat Lynch calls for "the rest of the criminal justice system to do their job like the New York City police department has done https://www.nycpba.org/news-items/daily-news/2022/nypd-cop-shot-in-foot-during-clash-with-gunman-on-brooklyn-street/

December 18, 2022

Pat Lynch joins fallen hero widow Diane Piagentini in attacking former parole board member for supporting anti-victim bill

The PBA president is quoted in the **NY Post**: "This absurd hearing and offensive testimony are just more proof that the parole board and their pro-criminal allies in Albany don't care about crime victims or the safety of law-abiding New Yorkers. This bill would stifle their voices and the voices of other crime victims." https://www.nycpba.org/news-items/post/2022/ex-state-parole-honcho-carol-shapiro-who-voted-to-free-cop-killer-backs-anti-victim-bill-pba/

December 11, 2022

PBA hosts annual holiday party for families of the NYPD's fallen heroes

PBA President Pat Lynch is quoted on **CBS 2 News**, : "The folks in this room have gotten that dreadful knock, where they look out and see a chaplain, a police officer from our job, standing at the door, and you know what that means." https://www.nycpba.org/news-items/cbs-2-news/2022/pba-hosts-annual-holiday-party-for-families-of-the-nypd-s-fallen-heroes/

December 9, 2022

NYPD officers leave in droves, the NY Times reports; Pat Lynch tells them why

In The **NY Times**, the PBA president's quote: "Other communities are recognizing the talent and are poaching our members. If we pay our police officers a market rate of pay, they will stay here. We know that's the answer because that's what these other departments and jurisdictions are doing, with success."

https://www.nytimes.com/2022/12/09/nyregion/new-york-police-department-attrition.html

December 8, 2022

Pat Lynch headlines Daily News article about the arrest of killer Sundance Oliver, ripping parole policies that had freed him The PBA president's quote: "This perp is living proof of the dangers of our broken justice system — especially the watered-down parole standards. Two people are dead and another injured because this violent recidivist was put back on the street." See full article: https://www.nycpba.org/news-items/post/2022/nypd-union-head-rips-policies-that-left-shooting-spree-suspect-on-nyc-streets-despite-two-recent-gun-arrests/

December 4, 2022

Lynch raises caveats about new mental health plan

In stories in the **Daily News** and on **WCBS 880 radio**, Pat Lynch raised important caveats about the city's new mental health plan. Read full statement: here. https://www.nycpba.org/press-releases/2022/pba-statement-on-mental-health-plan/

Widows and Children's Fund

Summary of Charitable Purpose and Significant Accounting Policies

The PBA Widows' and Children's Fund, Inc. (the "Fund") provides aid and assistance to widows, widowers and eligible dependents of police officers who have lost their lives in the line of duty. Eligibility is defined as all widows, widowers and children of active police officers who lose their lives in the line of duty as the Directors may deem either worthy of or otherwise in need of relief or assistance. Benefits are determined on a yearly basis, by a majority vote of the committee established to oversee procedures. Benefits provided to eligible beneficiaries vary on a yearly basis, depending on, among other things, the availability of funds.

If you would like to donate to this 501(c)3 tax-exempt organization, please make a check payable to the NYC PBA Widows and Children's Fund, and send it to Patrick Hendry at the Patrolmen's Benevolent Association, 125 Broad Street, 11th Floor, New York, NY 10004-2400.

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
 North Main Street, Room 190 Winston-Salem, NC 27155
 Fax: (336) 631-5028
- 3. Once certified by the Veterans Benefit Administration the form will be returned to your primary residence. You will then submit the NCDVA-9 to your local county tax office.

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

Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

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

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

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

How to Request an Exemption

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

Acceptable Military Records

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

Additional Assistance:

If you would like to learn more about the benefits and services you may be eligible for as a Veteran, servicemember, or as a family member of a Veteran or servicemember, please call the New York State Division of Veterans' Services Help Line at 1.888.838.7697 (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: https://www.tax.ny.gov/pit/property/exemption/vetexempt.htm.

Senior, Military, Access or Other Passes Senior, Military or Access Passes require additional verification steps. We've outlined the details of these passes below:



- You can receive your free Military pass by presenting your Current US military ID at most Federal lands that charge an entrance fee.
- Sites that issue the Annual Pass will generally also issue the free US military version as well.
- Please contact the Federal Land you will be visiting in advance to ensure that they
 have the pass available.

Purchase at Entrance

Available at most National Park Entrance Stations. Call park or federally managed land to confirm availability. List of all federal recreation sites https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf

Pass for Veterans

As of November 11th, 2020 veterans qualify for free entry into federal parks. The Interagency Annual Military Pass has been expanded to include both veterans and Gold Star Families. Agencies will now issue the Interagency Military Passes to veterans and Gold Star Families upon request and with proof of eligibility as described below. Veterans will need to present one of the following forms of identification where entrance fees are collected:

- Department of Defense Identification Card (CAC Card)
- Veteran Health Identification Card (VHIC)
- Veteran ID Card
- Veterans designation on a state-issued U.S. driver's license or identification card

For more information on this and for Gold Star Families, please see our help center article: Access for Veterans and Gold Star Families: https://help.usparkpass.com/hc/en-us/articles/360057061714-Access-for-Veterans-and-Gold-Star-Families



- A free, lifetime pass available to U.S. citizens or permanent residents of the United States that have been medically determined to have a permanent disability (does not have to be a 100% disability).
- May be obtained free in person at a federal recreation site.
- Provides entrance or access to pass owner and accompanying passengers in a single, private, non-commercial vehicle at Federal operated recreation sites across the country.
- Photo identification may be required to verify ownership.
- Passes are NON-REFUNDABLE, NON-TRANSFERABLE, and cannot be replaced if lost or stolen.

Available at most National Park Entrance Stations. Call park or federally managed land to confirm availability. List of all federal recreation sites https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf



- For U.S. citizens or permanent residents age 62 or over.
- May be obtained in person at a federal recreation site.
- Provides entrance or access to pass owner and accompanying passengers in a single, private, non-commercial vehicle at Federal operated recreation sites across the country.
- Photo identification may be required to verify ownership.
 - Passes are NON-REFUNDABLE, NON-TRANSFERABLE, and cannot be replaced if lost or stolen.

Available at most National Park Entrance Stations. Call park or federally managed land to confirm availability. List of all federal recreation sites https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf



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.



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	
		Dermatology
VENNEMES WATHERING ME	CHARLOTTE NC 28211 (704) 344-8846	<i>5,</i>
KENNEWEG, KATHERINE MD	309 S SHARON AMITY RD	
	CHARLOTTE NC 28211	Dermatology
ONLY DED. OF DISCOURS AT AN AND	(704) 344-8846	Demaiology
SNYDER, CHRISTOPHER ALAN MD		
WU, SAM MD	309 S SHARON AMITY RD STE 200	
See Other Locations	CHARLOTTE NC 28211	Dermatology
	(704) 344-8846	
	5815 BLAKENEY PARK DR STE 100	
	CHARLOTTE NC 28277	Dermatology
MOEL CLININ DATRICK S MD		
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
SEMINARA-ZAMBRZYCKA, NICOLE MARIE MD	(704) 601-4381	
MAGEL, GEORGE DIMITRI MD	105 DELTA PARK DR	
See Other Locations	SHELBY NC 28150	Dermatology
	(704) 484-0464	
	105 DELTA PARK DR	
	SHELBY NC 28150	Dermatology
NAPOLITANO, LARRY MD	(704) 484-0467	
	1927 3RD AVENUE LN SE	
	HICKORY NC 28602	Dermatology
	(828) 328-3500	Dematology
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	, , , , , , , , , , , , , , , , , , , ,
THIN ITE, WIND I I NOT OT OTH	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
MCLAUGHLIN, AMANDA MARIE OTR	(704) 960-1729	,
MOLAGOTILIN, AMANDA MARIE OTT	2675 COURT DR	
	GASTONIA NC 28054	Occupational Therapy
JOYCE, SHANNON MACKENZIE OTR	(704) 824-4999	,
BOTOL, STIMMON WASKENZIE STR	2675 COURT DR	
	GASTONIA NC 28054	Occupational Therapy
OKODUWA, TRACEE S OTR	(704) 824-4999	
OROBOWA, TRACEL COTT	910 E MAIN ST	
	LINCOLNTON NC 28092	Occupational Therapy
CAUSBY, KARA OTR	(704) 748-0616	,
CAOODI, KAKA OTK	1899 TATE BLVD SE STE 2106	
	HICKORY NC 28602	Occupational Therapy
COOK, KAYLA OTR	(828) 358-0976	Coodpanonal molapy
COOK, NATEA OTK	1899 TATE BLVD SE STE 2106	
	HICKORY NC 28602	Occupational Therapy
CRANFORD, JESSICA IRVIN OTR	(828) 358-0976	Coodpanonal molapy
CITAIN OND, SESSICA IIVIII OTI	2428 REIDVILLE RD	
	SPARTANBURG SC 29301	Optometry
BURNS, JEREMY ROSS OD	(864) 576-7225	, ,
BONNO, JENEWIT NOGO OB		
	10616 METROMONT PKWY STE 106	Orthopaedic Surgery
	CHARLOTTE NC 28269	Orthopaedic Surgery
PAUL, JONATHAN JAMES MD	(704) 509-6427	
	3535 RANDOLPH RD STE 208	Dhysical Medicine & Debabilitation Dair
	CHARLOTTE NC 28211	Physical Medicine & Rehabilitation,Pain Management (ANES)
TAUB, NEAL STEPHEN MD	(704) 442-9805	

	170 MEDICAL PARK RD STE 102A MOORESVILLE NC 28117	Pediatrics
JAMES, MARY MARGARET M MD	(704) 663-5240	
YANEZ, MIGUEL ANGEL MD	309 S SHARON AMITY RD STE 200	
See Other Locations	CHARLOTTE NC 28211	Plastic Surgery
	(704) 344-8846	
	959 COX RD	
	GASTONIA NC 28054	General Surgery,Plastic Surgery
BUTALA, PARAG MD	(704) 866-7576 959 COX RD	
HUTCHINSON, LAUREN MD See Other Locations	GASTONIA NC 28054	Plastic Surgery
See Other Locations	(704) 866-7576	i labab bangary
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	D. I
	GAFFNEY SC 29340	Pulmonary Disease
	(864) 487-9931 1005 THOMPSON BLVD	
	UNION SC 29379	Pulmonary Disease
BOSCIA, JOSEPH A MD	(864) 427-0278	
Beech, coeff in the	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	Pulmonary Disease
SIDDIQUI, FARHAN MD	(864) 573-6320	
	959 COX RD	
	GASTONIA NC 28054	General Surgery,Plastic Surgery
BUTALA, PARAG MD	(704) 866-7576 959 COX RD	
ESKENAZI, BENJAMIN ROSS MD See Other Locations	GASTONIA NC 28054	General Surgery
See Other Locations	(704) 866-7576	2
	7800 PROVIDENCE RD STE 209	
		Vascular Surgery,General Surgery
FORD RETER FIME	CHARLOTTE NC 28226 (704) 544-7535	3 3
FORD, PETER F MD	1305 MATTHEWS TOWNSHIP PKWY	
		Urgent Care Center
MINUTE CLINIC	MATTHEWS NC 28105 (866) 389-2727	organic data dental
-	3310 SISKEY PKWY	
MINUTECLINIC DIAGNOSTIC OF NORTH	MATTHEWS NC 28105 (866) 389-2727	Urgent Care Center
CAROLINA PC	(600) 369-2727	

MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	4100 CARMEL RD CHARLOTTE NC 28226 (866) 389-2727	Urgent Care Center
	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	
The state of the s	210 E TRADE ST # E186	
	CHARLOTTE NC 28202	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	<u> </u>
WINTO TE GENTIO	231 NORTH GRAHAM STREET	
	CHARLOTTE NC 28202	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	Ü
WINTO TE GENTIO OF TYORTH GARAGENTA, TO	1142 N BROOME ST	
	WAXHAW NC 28173	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, PC	(866) 389-2727	3 - 1
	9805 ROCKY RIVER RD	
	CHARLOTTE NC 28215	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	3 - 1
WINTO TE CENTO	14125 STEELE CREEK RD	
	CHARLOTTE NC 28273	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	3 - 1
WINTO TE GENTIO	1740 HIGHWAY 160 W	
	FORT MILL SC 29708	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC	(866) 389-2727	3 - 1
220	9308 KENDALL DR	
	CHARLOTTE NC 28214	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROMINUTE CLINI	(866) 389-2727	ŭ
NOTE SERVI	625 E ROOSEVELT BLVD	
	MONROE NC 28112	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	Š
	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
(866) 389-2727	
6150 BAYFIELD PKWY	
CONCORD NC 28027	Urgent Care Center
(866) 389-2727	
442 S HIGHWAY 27	
STANLEY NC 28164	Urgent Care Center
(866) 389-2727	
333 LANCASTER BYP E	
LANCASTER SC 29720	Urgent Care Center
(866) 389-2727	
127 SOUTH MAIN STREET PO BOX 279	
DAVIDSON NC 28036	Urgent Care Center
(866) 389-2727	
559 RIVER HWY	
MOORESVILLE NC 28117	Urgent Care Center
(866) 389-2727	
1403 E MAIN ST	
LINCOLNTON NC 28092	Urgent Care Center
(866) 389-2727	
9401-J SOUTHERN PINE BLVD	
CHARLOTTE NC 28273	Visiting Nurse Service, Home Health Care
(828) 258-1150	
	CONCORD NC 28027 (866) 389-2727 6150 BAYFIELD PKWY CONCORD NC 28027 (866) 389-2727 442 S HIGHWAY 27 STANLEY NC 28164 (866) 389-2727 333 LANCASTER BYP E LANCASTER SC 29720 (866) 389-2727 127 SOUTH MAIN STREET PO BOX 279 DAVIDSON NC 28036 (866) 389-2727 559 RIVER HWY MOORESVILLE NC 28117 (866) 389-2727 1403 E MAIN ST LINCOLNTON NC 28092 (866) 389-2727 9401-J SOUTHERN PINE BLVD CHARLOTTE NC 28273

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	<u>Labcorp.com</u>
Quest Diagnostics, Inc.	All Plans	866-697-8378	questdiagnostics.com

PSYCHIATRISTS - PSYCHOLOGISTS

LAURIE SAUBER CSW

10700 Sikes PI Charlotte, NC 28277 (704) 651-0946 (704) 847-8329

MERRILYN GILL CSW

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HALBREONDA HOLLOWAY CSW

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LEEANNE THOMPSON-FORTE CSW

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Charlotte, NC 28226

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MICHAEL DAVIS LMFT

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JEAN AYERS CSW

JEAN M AYERS 1811 Sardis Rd N Ste 207 Charlotte, NC 28270 (704) 763-6663 (704) 845-6111

ARMONDA RRUSTI ABA

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3000 Latrobe Dr Ste B
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MALLIN OLSON ABA

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BRYANNE DEMBISKY ABA

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SUSANA CACERES ABA

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GRISELLE NAZARIO ALBINO CP

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RENFREW CENTER OF NORTH CAROLINA

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

ROBERT GREEN PHD

16147 Lancaster Hwy Ste 110 Charlotte, NC 28277 (954) 655-4789 (828) 676-3029

MARY MOORE PC

TELEHEALTH INCLUDED 6000 Fairview Rd Ste 1200 Charlotte, NC 28210 (704) 974-2718 (704) 973-7988 marylmoore1689@yahoo.com

JULIANNA ELSWORTH CSW

447 S Sharon Amity Rd Ste 105 Charlotte, NC 28211 (980) 299-7436 (980) 226-5507 acrowder@amandaklcsw.com www.amandaklcsw.com

JESSICA KOWALSKI PC

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BARBARA SCOTT CSW

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MELINA RICE LCSW

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ELIZABETH CHRISTENBURY CSW 2014 Old Evergreen Pkwy

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BEVERLY WRIGHT CSW

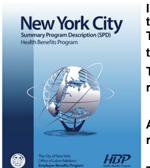
2014 Old Evergreen Pkwy Indian Trail, NC 28079 (631) 423-6809 (631) 947-0222 beverlywright710@gmail.com

ANUVIA PREVENTION AND RECOVERY CENT

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

ARMONDA RRUSTI ABA

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 https://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf

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

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

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

The below information is listed on their respective websites.

SOC Catastrophic benefit (GHI/Emblem Health Members Only)

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

- Members must incur out-of-pocket expenses of more than \$3,000 per year. (Out-of pocket expenses are those medical and
 hospital charges that are considered reasonable and customary by GHI and are not reimbursed by either the City Health Plan
 or private insurers).
- Members must produce a statement of services, Explanation of Benefits Form (EOB) and cancelled checks for expenses 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

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

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

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

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

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

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



NYC Health Benefits Program

City Coverage for Medicare-Eligible Retirees

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

Medicare Enrollment

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

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

Medicare Part B Reimbursement

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

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

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

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

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

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

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

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

RMAA Medicare Part B Reimbursement

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

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

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

Medicare Part B 2021 Reimbursement

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

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

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

Continued next page.....



ANSWERS TO FREQUENTLY ASKED QUESTIONS ABOUT YOUR IRMAA OR MEDICARE PART B REIMBURSMENTS

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.

Medicare Part B 2020 Reimbursement

Medicare Part B 2020 reimbursements were issued in April 2021. Please check your bank account/statement (or the mail, if you are receiving a physical check) for your payment.

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.

Medicare Part B 2019 Differential Reimbursement

Please note that if you were Medicare-eligible *prior* to 2016, you must complete the Medicare Part B Differential Form for 2019 in order to receive the Medicare Part B differential payment. The payment was based on the amount that you paid in 2019.

If you were enrolled in Medicare Part B effective *after* 2016, then you are already receiving the full payment and do **not** need to complete the Medicare Part B Differential Form.

Medicare Part B 2019 differential reimbursements were issued in March 2021. Please check your bank account/statement (or the mail, if you are receiving a physical check) for your payment.

- For those retirees/eligible dependents who are not eligible for IRMAA, Medicare Part B 2019 differential payments up to \$318 will be issued once the Medicare Part B and IRMAA payments are processed in calendar year 2020.
- Those retirees/eligible dependents who are eligible for 2019 Medicare Part B differential reimbursements must submit the Medicare Part B 2019 Reimbursement Differential Request Form, along with required documentation.

Please submit this form, along with all required documents, electronically to: https://nycemployeebenefits.leapfile.net

IRMAA 2021 Reimbursement

IRMAA 2021 annual reimbursements will be issued during the 3rd week of October 2022.

Medicare-eligible retirees 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.

If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your reimbursement will be
deposited directly into your bank account. This is separate from your pension payment. If you don't have EFT or direct deposit, you
should receive a check in the mail.

Please submit the <u>IRMAA 2021 Reimbursement Application</u>, along with all required documents, electronically to: https://en.pycemployeebenefits.leapfile.net

IRMAA 2020 Reimbursement

IRMAA 2020 reimbursements were issued in October 2021.

If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your reimbursement was
deposited directly into your bank account. This is separate from your pension payment. If you don't have EFT or direct deposit, you
should have received a check in the mail.

Please submit the <u>IRMAA 2020 Reimbursement Application</u>, along with all required documents, electronically to: https://nycemployeebenefits.leapfile.net

IRMAA 2019 Reimbursement

IRMAA 2019 reimbursements were issued during October and November 2020. Please check your bank account/statement (or the mail, if you are receiving a physical check) for your payment.

If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your reimbursement was
deposited directly into your bank account. This is separate from your pension payment. If you don't have EFT or direct deposit, you
should have received a check in the mail.

If you did not receive your IRMAA reimbursement by December 1, 2020 or if you did receive the reimbursement and you believe the amount is incorrect, you must resubmit the IRMAA 2019 Reimbursement Application.



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**: wrthawg@yahoo.com or 704-699-4790 for further information.

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

The completed forms and copy of credentials need to be emailed to **SPO Steven Timbs** at STimbs@tegacaysc.gov



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

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

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

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

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

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



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



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
- 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.

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- 6. If a veteran, notify the Veterans Administration at (800) 827-1000 for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you). If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.
- 7. Notify your Church or Temple for announcements. (Funeral Director will usually do this for you).
- 8. Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36 months. New York State in 2001 amended the Administrative Code to continue Health Care Coverage for Surviving Spouses for Life (Download Information Regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though high, is cheaper than the non group rate.
 Call: NYC Employee Benefits (212) 513-0470

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

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

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

Your State 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.

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OTHER THINGS THAT MAY APPLY (usually after burial)

Cancel any leases. (If your parent or loved one rented a home, cancel the lease after clearing out the furnishings) Inform insurance companies.

File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).

Make sure the car insurance company continues to cover the person's car until it's sold or transferred to a beneficiary.

Make sure the homeowners policy continues to provide adequate coverage for the person's things until removed from the home.

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

Have airlines to transfer frequent-flier miles to the primary beneficiary. (Each airline has different policy concerning this issue. Check with carrier about rules)

Consideration should also be given to making pre-death funeral arrangements. This provision, no matter how painful, should be discussed by couples and by parents with their families. Too often, spouse and children spend much too much money on a funeral and do so without really knowing what were the deceased's wishes in this regard (Place of burial, Cremation, etc.)

Consideration should also be given to having a "Family Durable Power of Attorney" (Someone to take over your finances if you become incapacitated or incompetent)

There are no words of comfort at such a difficult time, however, if you have all the necessary information at the ready it will expedite any claim that is pending, make the process run smoothly, and your stress level can be minimized.

Attached is a List of Phone Numbers that you can print out and put with your important papers.

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

NOSTALGIA

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

JANUARY 1878

3 January 1878

Police Sergeant FIELDING has been transferred from the Fifth to theS ixth Precinct.

TWO BLUE-COATS FINED

A number of policemen were tried by the Commissioners yesterday, on various charges. Several were fined, the heaviest penalties being as follows: Patrolman Henry A. LENNON, Fourth Precinct, three days' pay, for being off post from 1:320 to 4:15 A.M., Patrolman Owen McCAFFREY, Thirteenth Precinct, two days' pay, for failing to watch for an alleged burglar, as ordered.

DEATH OF A POLICEMAN

Mounted Policeman John THOMPSON died in the City Hospital at 12:30 A.M. of injuries sustained by being thrown in attempting to stop the runaway horse of Captain C.C. DUNCAN, in Bedford avenue, two weeks ago. Deceased was thirty-seven years of age. He was of Scotch parantage. He was formerly a ship caulker, and was appointed in the Eighth Precinct, May 10, 1869.

Four months ago he was made a member of the Mounted Squad. He leaves a widow and five children. He was a faithful officer.

9 January 1878

Sergeant John REARDON has been transferred from the Fifth to the Sixth Princinct, and Sergeant James FIELDING has been transferred to the Fifth Precinct.

10 January 1878

POLICE TRIALS

TWO DETECTIVES EXONERATED--AN OFFICER DISMISSED FOR DRUNKENNESS--HEAVY AND LIGHT FINES, ETC

Decisions were rendered to-day by the Board of Police and Excise, in the police cases tried yesterday, viz: Rowland DE BOUTE vs. Dectectives ROACH and MAHONEY, charge, supressing evidence, dismissed with the statement; "?? decide that the officers are innocent of the charge."

Patrolman Hugh GEARY, Thirteenth Precinct, dismissded from the force for drunkenness.

Patrolman Simon LARKINS, Second Precinct, fined ten days' pay for being three house and five minutes off post.

Patrolman P.J. KEHOE, fined ten days' pay for intoxication.

Fined two days' pay each: Patrolmen S.W. CHICHESTER, Twelfth; Michael HAGGERTY, Tenth; John WILKINS, Ninth.

Fined on day's pay each: Patrolman Michael TRAVERS, Third; Bernard REILLEY, Third; John WILKINGS, Ninth; Michael BOYLE, Twelfth; Doorman Patrick WHALEN, Eighth.

17 January 1878

POLICE HEADQUARTERS.

Joe LEGGETT Expected Back - Detective VAN WAGNER Dangerously Sick.

There are good grounds for countenancing a rumor that Joseph LEGGETT, the absconding Excise Clerk, is expected to return home at once.

Sergeant Detective Harry VAN WAGNER's condition is very critical. He is at his home, corner of Lincoln Place and Fifth Avenue. Dr. KISSAM sent word to Police Headquarters that the patient was dangerously ill. The disease is inflammation of the bowels.

Continued next page.....

NOSTALGIA

Continued.....POLICE-MEN NEWS

A number of temperance advocates waited on the Board today, relative to the investigations to be made tomorrow relative to the memorial of the Society for the Prevention of Vice and Intemperance.

Twenty-five licenses were given out today, an unusually large number.

26 January 1878

A POLICEMAN WHO DESERVE PROMOTION.

At ten o'clock last night, Officer RYAN, of the First Precinct, discovered that some goods in the show window of J. ROTTENBURG's dry goods store, No. 209 Fulton street, were on fire. With great presence of mind, he kick in the glass in the door, and, unaided, succeeded in tearing ou the blazing fabrics. Fortunately, his hands were encased in heavy gloves, or else he must have been terribly burned. As it was, \$800 damage was done to the stock, which is insured for \$5,000 in the Williamsburgh Insurance Company.

28 January 1878

NEW POLICEMEN

About ten men have been appointed to the police force since the new Commissioners took office last November. Although no vacancies at present exist, the Commissioners have selected from a large number of applicants for patrol duty such persons as they would feel warranted in appointing if vacancies were to occur. Hence during the past two weeks about forty men have been examined by the Board of Surgeons, of which Dr. Alexander J. ROONEY is President and Dr. James T. BURDICK, Secretary. Of the entire number, however, less than half have been found physically competent for police duty.



January 16, 1941 - 82 years ago today - roll call outside the NYPD's 5th Precinct on Elizabeth St in Manhattan for a rainy evening tour

The 5th Pct was opened originally in 1881 as the 6th Pct, and closed as the 6th Pct on May 5,1922. On December 16, 1926, it was re-established as the 3-A Pct and remained so until July 3, 1929 when it was re-designated the 5th Pct.

The post seen behind the Sgt was one of the two original lantern posts for the Pct that were mounted on the steps. At some point in their history, the posts were cut down, and new Pct lights were affixed to the front of the building. 1950 photos show that the posts were completely removed.



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

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

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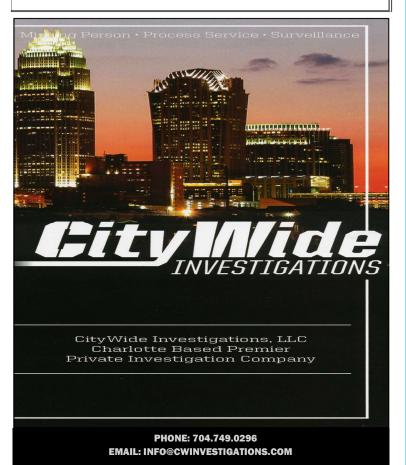
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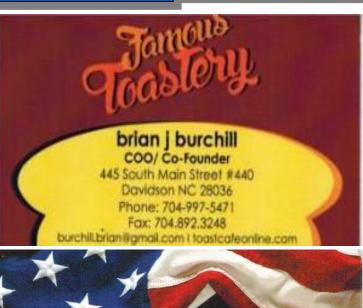
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"Lord, to whom shall we go?

You have the words of eternal life."

John 6:68

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