



NYPD 10-13 CLUB of Charlotte, NC Inc.

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



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

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

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



Club Officers

Volume 15 Issue 10

10-13

October 2023

PRESIDENT/EDITOR
HARVEY KATOWITZ
704-849-9234

hkatowitz@charlotte10-13.com

VICE PRESIDENT
Bernard Roe
704-241-8002
b.eph.roe@gmail.com

RECORDING SECRETARY
SCOTT HICKEY
516-318-4814
sfhick@icloud.com

CORRESPONDING SECRETARY
BOB FEE
704-220-8400
rtfs@yahoo.com

TREASURER
CHRIS RUSSO
347-886-2449
maddogcr@msn.com

1st SGT. at ARMS
Rich Doyle
704-737-9681
richdoyle2001@yahoo.com

2nd SGT. at ARMS
VALERIE HARGROVE
646-515-6614
valadyvh1@aol.com

TRUSTEES
DENNIS CIRILLO
516-318-1707
denniscirillo@gmail.com

KEVIN GRIBBON
803-493-3024
kgribbo@outlook.com

Frank Irzarry
917-494-1752
frankirzarry10@gmail.com

Ian McGrouther
917-952-7427
ianlizmc@hotmail.com

John Randazzo
704-770-1461
eightpointid@carolina.rr.com

CHAPLAIN S
DEACON RICH McCARRON
732-406-2917
dcnrich@gmail.com

DONALD SANCHEZ
704-654-2694
desanchez@carolina.rr.com

PRESIDENT'S MESSAGE

Hi all,

Remember

Our October 10 membership meeting will be held at the Lawson Community Assoc. Club House, 2306 Lawson Dr., Waxhaw, NC 28173.

Dinner will be at 7pm, followed by the formal part of the meeting

I invited all the candidates running for office in Waxhaw for a greet and meet at the meeting. The following candidates replied to the invite: club member Pete Morey, Susanna Werda, wife of club member Errol Werda and Richard Daunt who are running for Town of Waxhaw Commissioner and Robert Murray who is running for mayor will be in attendance.



I am sad to report that on September 12, 2023 longtime club member (9/4/07) Ron Olszewski passed away after a lengthy illness.

Ron joined the NYPD on 12/17/73 at age 36 after serving in the Navy. He retired on 3/4's out of the Brooklyn So. SCRUI on 1/30/84. He previously worked in the 10 pct., 70 pct. And 71 pct.

Ron was a native of Long Island, NY and moved to NC for retirement.

His smiling face will be missed at our membership meetings.

During our September membership meeting we held another moving and somber memorial ceremony honoring all those who lost their lives as a result of 9/11. During the ceremony we read the names of the 23 NYPD & 37 NYNJ PA officers who died on 9/11, our 8 club members who have died of 9/11 related illnesses and the 4 NYPD officers, 3 NYSP officers, 1 NJSP officer and 1 Immigration officer who died who have died of 9/11 related illnesses since last years memorial ceremony.

I want to thank the following members of our club who participated in the ceremony: Joe Dalton, Frank DeMasi, Rich Doyle, Ed Harrigan, Deacon Rich McCarron, Ian McGrouther, Vinnie Morelli John Randazzo, Bernard Roe & John Sabato

For those of you who could not make the ceremony below are my opening remarks.

I want to thank everyone for being here tonight to help us honor our heroes who lost their lives on 9/11 and to honor our heroes who continue to become afflicted and die from 9/11 related illnesses as a result of their search and recovery efforts in the aftermath of 9/11.

Next Membership Meeting
Tuesday, October 10, 2023 7:00 PM at
The Lawson Community Assoc. Club House
2306 Lawson Dr., Waxhaw, NC 28173
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

They say that time heals all wounds, but 22 years have passed since that tragic day and the wounds still manifest itself, physically and psychologically and will be with us for the remainder of our lives.

Like me I am sure that most everyone here tonight remembers the horrifying images of people leaping to their deaths from the inferno in the WTC towers. Like me I am sure that most of you become melancholy and emotional thinking about the 71 law enforcement officers and 343 firefighters who ran towards danger when others fled and perished while saving countless lives of those trapped in the fire and collapse at the WTC towers.

Their courage and disregard for their own safety to help others must never be forgotten.

Unfortunately, the death toll continues to mount with the additional deaths of 503 law enforcement officers including 8 of our club members and 341 firefighters who have since passed away from the lingering effects of their exposure to toxins at ground zero and the Staten Island landfill.

Tonight we honor the memory of these heroes, the 2,191 civilians who died at the WTC, the 70 civilians and 55 military personnel who died at the pentagon and the 246 passengers and crew members who died in the crashes of the four airline flights. We must continue to pray for our brothers and sisters who are battling 9/11 related illnesses and pray that this horrific event never occurs again in our great nation.

Many of our members who are enrolled in the **WTC Health Program** are dissatisfied with the clinics they are being sent to in the Charlotte area for their yearly health screening. Club member Dominic Cannizaro has recommended the following location for the screening: Catawba Valley Medical Center's Occupational Health Center, 3521 Graystone PI SE #201, Conover, NC 28613, (828) 326-3230.

Dominic said the staff and Doctor are excellent at this facility.

As I have previous stated over the years, one of the privileges of living in our country is the ability of citizens to elect officials who will represent them within the government.

Make your voice heard and vote. Early voting in NC begins Thursday October 19 and ends on Saturday, November 4..

As the chair of the FOP Lodge 9 political endorsement committee I invited all candidates who were running for office in Charlotte to participate in an endorsement interview process. Candidates were asked to answer a questionnaire containing 5 questions prior to their interview. (Email me if you would like a copy of the candidates answers).

Candidates running in City Council Districts 1, 2, 4, 5 & 7 were running unopposed and were not interviewed.

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

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

Mayor	Democrat		Republican		Libertarian	
	Vi Lyles	DNR	Misun Kim	DNR	Rob Yates	DNR
City Council						
At Large	Dimple Ajmera				Steven DiFiore +	
	Victoria Watlington					
	James Mitchell ++					
	LaWana Slack-Mayfield +++	DNR				
District 3	James Bowers ++++		Tiawana Brown	DNR		
District 6	Stephanie Hand		Tariq Bakhari			

+DiFiore said he supports the police, but does not believe that LEO's should have qualified immunity.

++ Mitchell did not show up for his scheduled interview and did not submit his questionnaire.

+++Slack-Mayfield in 2018 said that the collapse of the WTC on 9/11 was a controlled demolition.

++++Bowers did not fill out the questionnaire. His response to the questions during the interview were superficial.

We began collecting 2024 dues at last month's membership meeting.

If you will be paying your dues at this month's membership meeting, please do so by check to make things easier for our treasurer.

If you will be mailing your payment, please use the form on page 44. Fill out the first line and any line below that where the information has changed this past year.

Dues can also be paid via Zelle at hkatowitz@charlotte10-13.com.

Continued next page.....

PRESIDENTS MESSAGE

UNOFFICIAL SOCIAL SECURITY 2024 COLA

The latest forecast of Social Security's 2024 cost-of-living-adjustment has inched upwards.

The nonpartisan Senior Citizens League forecasts the COLA will be 3.2% based on a jump in consumer price data through August.

A 3.2% COLA would raise the average monthly retiree benefits of \$1,790 by \$57.30.

The 3.2% COLA is significantly lower than the 8.7% received in 2023, the highest COLA in more than four decades and higher than the average over the past 20 years which was 2.6%. Last month, the Social Security increase was projected to be 3%.

The official COLA for 2024 is expected to be announced in mid-October, when the final inflation numbers of the third quarter of 2023 are released.

Several members have contacted me recently with questions about the procedure to notify their health plan after they file for Medicare. This is done by the City after you file a "Notification of Your Medicare Part B Enrollment Application"

City Coverage for Medicare-Eligible Retirees

To maintain maximum health benefits, it is essential that you join Medicare Part A (Hospital Insurance) and Part (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.

The City's Health Benefits Program supplements Medicare but does not duplicate benefits available under Medicare.

Medicare-eligible members must be enrolled in Medicare Parts A and B to be covered by a Medicare HMO plan. To enroll in Medicare and assure continuity of benefits upon becoming age 65, contact your Social Security Office during the three-month period before your 65th birthday. In order not to lose benefits, you must enroll in Medicare during this period even if you will not be receiving a Social Security check.

If you are over 65 or eligible for Medicare due to disability and did not join Medicare, contact your Social Security Office to find out when you may join. If you do not join Medicare Part B when you first become eligible, there is a 10% premium penalty for each year you were eligible but did not enroll. In addition, under certain circumstances there may be up to a 15-month delay before your Medicare Part B coverage can begin upon re-enrollment.

You must notify the Health Benefits Program immediately upon receipt of your or your dependent's Medicare card. The form to do so can be accessed and filled out at the following link: <https://www.nyc.gov/assets/olr/downloads/pdf/health/med-b-application.pdf>

You will need to provide a copy of the Medicare card and birth dates for yourself and spouse, retirement date, pension number and pension system, name of health plan, and name of union welfare fund.

Once the Health Benefits Program is notified that you are covered by Medicare, deductions from your pension check will be adjusted, if applicable. The Health Benefits Program will then notify your health plan that you are enrolled in Medicare so that your benefits can be adjusted. If you are Medicare-eligible and are enrolling in an HMO you must complete an additional application which you must obtain directly from the HMO.

IMPORTANT: We had to change the date of our **Mystery Dinner Theater** event from October 28 to November 11. The venue could not accommodate our entire group on the original date. If we get 8 more people to attend it will be a closed event just for our club.

If you would like to attend, please notify Bernard Roe ASAP: 704-241-8002, b.eph.roe@gmail.com

With COVID on the rise, now is a good time to order COVID tests.

Beginning Monday, Sept. 25, households will again be able to order four free tests through https://www.covid.gov/tests?utm_medium=email&utm_source=govdelivery

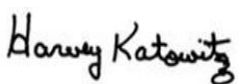
These tests will detect the currently circulating COVID-19 variants. https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/sars-cov-2-viral-mutations-impact-covid-19-tests?utm_medium=email&utm_source=govdelivery

People are encouraged to use the free tests as Americans prepare for travel and gatherings with friends and family throughout the 2023 holiday season.

HR218 - Kent Lukach, 980-241-4835 will conduct classes as needed for 1-12 people on any day but Sunday.

Fidelis Ad Mortem, stay healthy, stay safe!

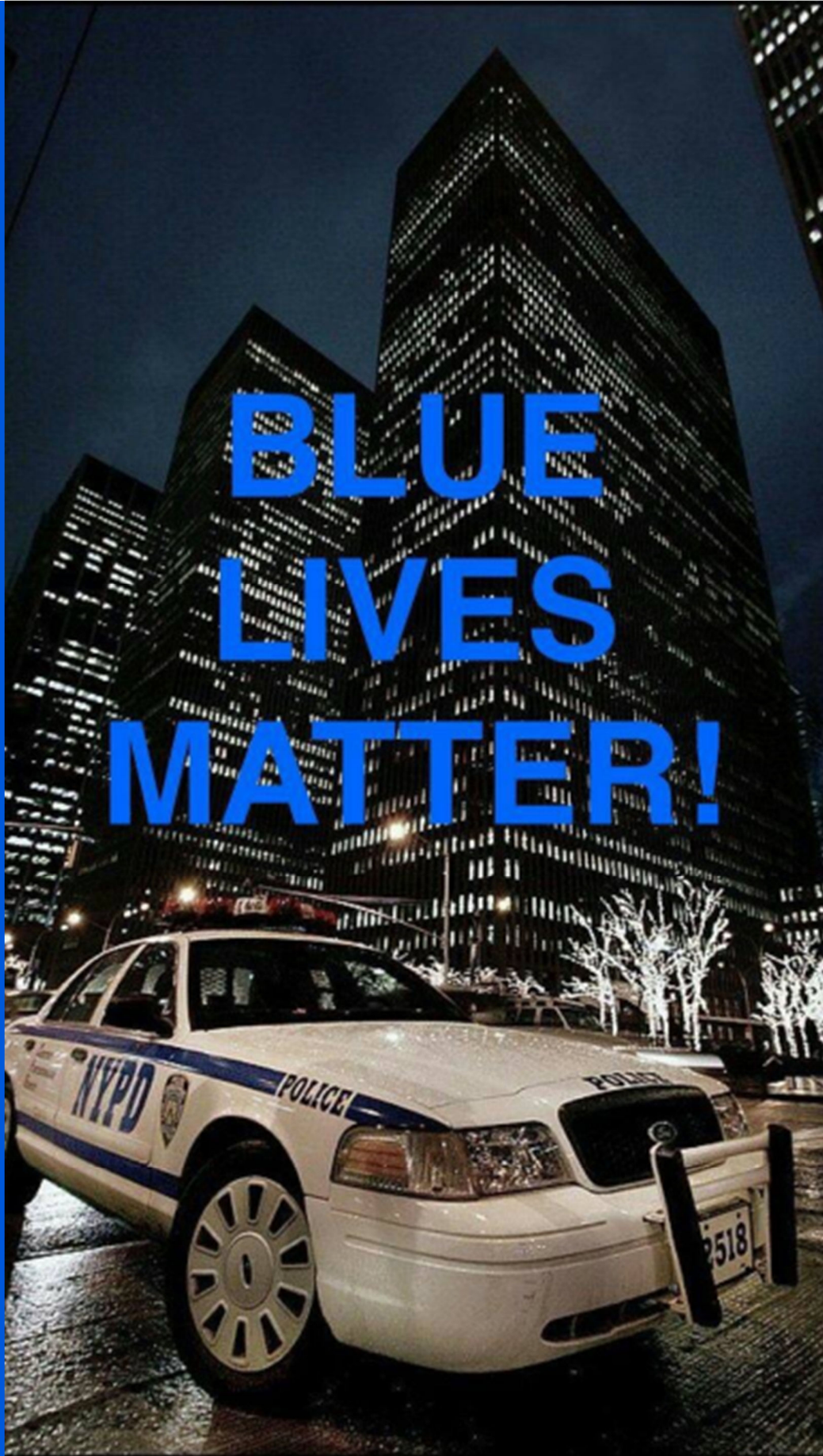
Fraternally,



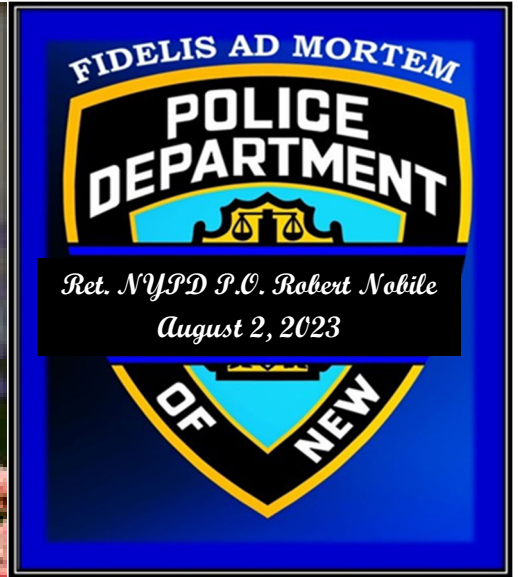
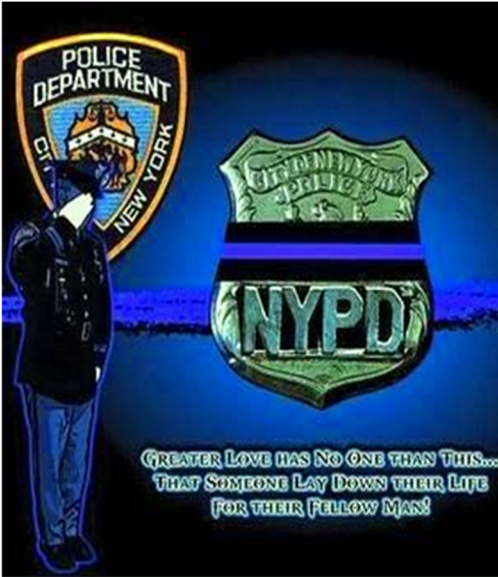
Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Robert "Bob" Nobile husband of Elizabeth for 39 years. Cherished father of Robert Jr. (Ekaterina) and Samantha (Michael). Devoted Papa of John Robert. Dear brother of Thomas (Lisa). Caring uncle of Liana, Stephen and Joseph. Beloved son of the late Robert & Elizabeth and son in law of the late Anne Zenor. Also survived by many loving family member and friends. Proud retired member of the New York City Police Department: Jan 1982 - Apr 2002 - 20 yrs - 4 mos Property Clerk Division. 9/11 related illness.

The following officers died in the line of duty in July 2023



Govt. Affairs Liaison Michael Elaine Griffin
MS. Dept. of Public Safety,
EOW: Mon., Sept. 4, 2023
Cause: Automobile crash



P.O. Kevin Cram
Algona, IA P.D.
EOW: Weds, Sept. 13, 2023
Cause: Gunfire



P.O. Darrin McMichael
Arlington, TX P.D.
EOW: Thurs., Sept. 21, 2023
Cause: Struck by vehicle



Det. Robert Garten
Hartford, CT P.D.
EOW: Weds., Sept. 6, 2023
Cause: Vehicular assault



Deputy Sheriff Ryan Clinkunbroomer
Los Angeles Co., CA Sheriff's Dept.
EOW: Sat., Sept. 16, 2023
Cause: Gunfire



Community Parole Officer Christine Guerin-Sandoval
Colorado Dept. of Corrections
EOW: Thurs., Sept. 28, 2023
Cause: Vehicular assault



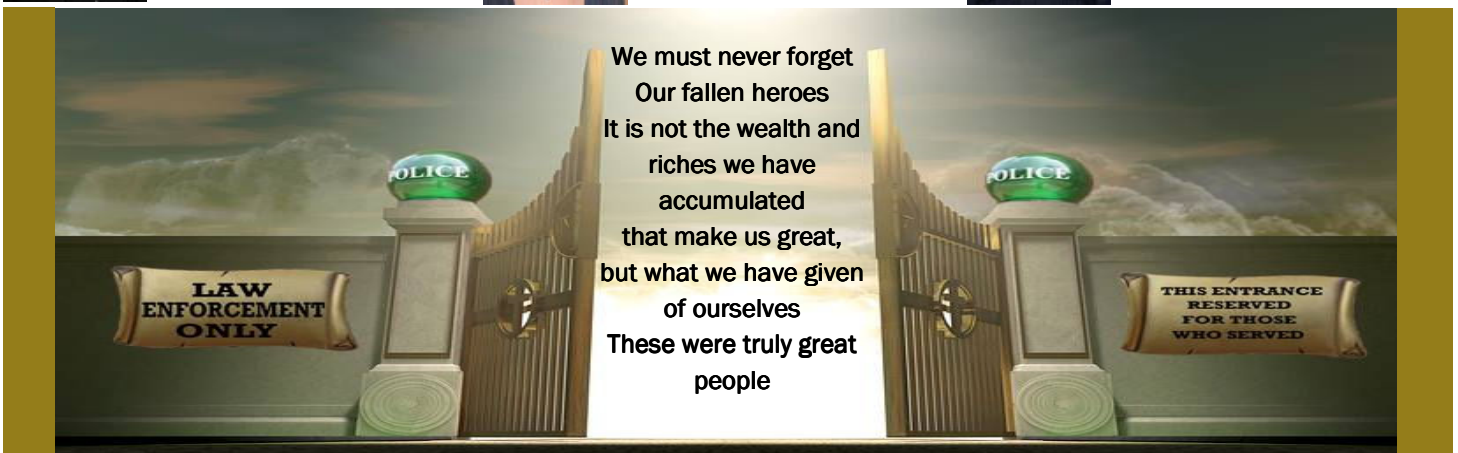
Deputy Sheriff II Auston Smith Reudelhuber
Forsyth Co., NC Sheriff's Office
EOW: Sat., Sept. 9, 2023
Cause: Automobile crash



Deputy Sheriff Marylin Anjanette Mayo
St. Tammany Parish, LA Sheriff's Office
EOW: Thurs., Sept. 21, 2023
Cause: Automobile crash



Deputy Sheriff Jacob Eric Salrin
Richland Co., SC Sheriff's Dept.
EOW: Fri., Sept. 29, 2023
Cause: Automobile crash



THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

JOHN APT	4/8/2014	JAMES HOUSTON-TRUSTEE	01/27/2015
BOB ANDRETA-SECRETARY	10/19/2011	**PAUL JOHNSON	07/22/2018
KAREN BERNARD	7/24/2021	ALBERT KENNEDY	09/11/2013
Louis Biagetti	1/21/2022	JOHN KROHN	06/15/2023
GREGORY BROWN	5/29/2015	JAMES LAROSSA	04/10/2012
DARCY CALLAHAN	1/18/2023	FREDERICK "RAY LANE"	04/18/2021
RICHARD CLARK	4/10/2017	JAMES "ANDY" MARTIN	06/15/2011
ELLIOTT CUFF	3/14/2021	**EDWARD MCGREAL	10/13/2017
WES DAILY	9/27/2019	JOSEPH MONICO	03/18/2018
DENNIS D'ALESSIO	4/6/2020	EDWARD NELL	10/29/2022
PUL EARLS	5/29/2019	RON OLSZEWSKI	09/12/2023
ROBERT EILENBERG	10/27/2016	GEORGE PETERSON	11/19/2019
JOHN EVRARD	11/22/2021	WILLIAM ROLLAND	11/10/2015
TOM FLANNAGAN	3/6/2008	TIMOTHY RUSS	12/23/2015
**ROBERT "BUTCH" FOLEY	2/7/2021	**AL SHEPPARD	05/13/2019
**THOMAS GALLO	10/31/2020	WADE SIMUEL	01/22/2022
ROBERT GARRETT	9/4/2020	JOHN STADELMAN	05/28/2011
ED GILMURRAY	6/19/2018	JOHN VIGILANTE	07/03/2022
LAWRENCE GOFFREDO	2/14/2016	LARRY WALKER	05/11/23
MICHAEL GOULD	1/3/2022	**JAMES WARD	01/19/2022
ROBERT HANSEN-PAST V.P.	10/15/2017	**THOMAS WEIL	07/09/2019
**EDWARD HENDRICKSON	1/29/2022	ED WEIR	02/22/2019
JOHN HENNESSY	1/23/2019	THOMAS WOODS	10/05/2014
ROLAND "SKIP" HEPBURN	12/3/2018	WALTER "BUDDY" WUNDERLICH	04/17/2019
RAYMOND HICKEY	12/18/2021		

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

Always in our minds and hearts

Gone but never forgotten.....



Membership Meeting Minutes September 11, 2023

The meeting was called to order by the president at 7:30pm. There were 62 members, 2 honorary members, 2 new members, 1 returning member and 7 guests present.

9/11 Memorial Ceremony.

10 minute break.

This was followed by the invocation, reading of the names and circumstances of the death of the 12 law enforcement officers who died in the line of duty since last month's 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 – Exc
Treasurer: Chris Russo
Trustee: Dennis Cirillo – Exc
Trustee: Kevin Gribbon - Exc
Trustee: Frank Irrizary
Trustee: Ian McGrouther
Trustee: John Randazzo
Sgt. at Arms: Rich Doyle
Sgt. at Arms: Valerie Hargrove- Exc
Chaplain: Donald Sanchez – Exc
Chaplain: Deacon Rich McCarron

Review of August minutes: Available in September newsletter

Sickness & Distress:

Kayvan Hazrati - Kayvan's cancer is in remission and he expects to attend the November board meeting.
Kevin Gribbon - Kevin is recovering from Pancreatitis
Ron Olszewski – Is in the hospital in critical condition.

Guest Speaker(s): None

Communications and Correspondence: Unlike the New York state Pension System that lost 4.4% in the 2023 fiscal year, the New York City Retirement Systems recorded a net return of 8% for the fiscal year ended June 30 as assets rose to \$253.2 billion, topping the system's assumed rate of return, the city's comptroller, Brad Lander, reported on August 9.

Report of officers

President:

- Next month's meeting will be in Waxhaw at the Lawson Subdivision Community Club House. Guest speakers will be club member Pete Morey and Susanna Werda, wife of club member Errol Werda, who are running for Town of Waxhaw Commissioner.
- Club member Derek Partee who is a Town of Huntersville Commissioner is running for mayor in Huntersville. The club has received donations of \$1,500 in memory of John Krohn. An additional \$1,000 scholarship will be awarded in 2024 in John's memory.
- Due to the continued debilitating effects of COVID long haul Harvey asked members to contact their respective trustee for information, questions, or concerns rather than emailing him.
- 2024 dues are being collected.

Vice President: Nothing to report.

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

Recording Secretary: Nothing to report.

Corresponding Secretary: Excused

Trustees:

- Dennis Cirillo: Excused
- Kevin Gribbon : Excused
- Frank Irrizary: Nothing to report.
- Ian McGrouther: Nothing to report.
- John Randazzo: Nothing to report.

Sgt. At Arms:

- Rich Dalton: Nothing to report.
- Valerie Hargrove - Excused

Committee Reports

- Membership: 478
- Socials: On Saturday, October 28, 2023, 6:00pm - 8:30pm we will be attending a Murder Mystery Dinner Show at Hilton Garden Inn/South Park. Cost per person is \$87.88, \$75 if paid by Sept. 15. MENU Appetizers, House Salad Choice Of Entree: Garlic & Herb Marinated Grilled Chicken Breast W/ Yukon Gold Mashed Potatoes and Oven Roasted Seasonal Vegetable Medley Lemon Dill Seared Salmon W/ Yukon Gold Mashed Potatoes and Oven Roasted Seasonal Vegetable Medley Pasta Primavera W/ Oven Roasted Seasonal Vegetable Medley, New York Style Cheesecake, Water, Sweet and Unsweet Tea, and Coffee Served Upon Request. Please RSVP by September 22, 2023.

Old Business: None

New Business: Nominations for club officers and board members. Rodney James nominated Harvey Katowitz for president. Scott Hickey nominated the remaining active officers and board members. Elections will take place during October's membership meeting.

Good of the Club

- New Members:
 1. Ret. NYPD Lt. Anthony Barlanti
 2. Ret. NYPD Det. Brenda Kuerner
 3. Ret. NYPD P.O. Jimmy Stagliano
 4. Ret. NYCDOC CO Jonessia Jarell
 5. Ret NYCDOC CO Stephen Jarell
 6. Returning member Rodney James
 - 7.

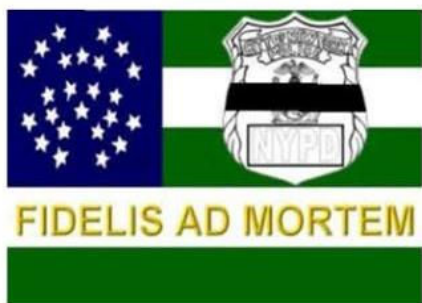
A motion to accept the new members was made and seconded, the motion passed.

- 50/50 - \$250 was won by Rodney James. Rodney donated his winnings back to the Club.

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

Next Meeting
Tuesday, October 10, 2023, 7pm

NYPD 10-13 Club of Charlotte, NC



SEPTEMBER MEMBERSHIP MEETING PHOTOS

<https://harveykatowitz.smugmug.com/Sept-11-2023-911-Memorial-Ceremony>



Honor Guard L-R Frank Irrizary - John Randazzo - Joe Dalton - John Sabato



Tom Engels



MEMBERSHIP



2023 Monthly Meeting Dates

October 10 November 14 December 12

Happy Birthday!



IN MEMORIAM

Club member Ron Olszewski passed away on Sept. 12th.

SICK DESK UPDATE



Jim Hurd had an accident at home and tore his left roator cuff and broke his left foot.

MEMBERSHIP

We presently have 484 members, 351 from the NYPD and the remainder from 57 other law enforcement agencies.

Welcome To The Club



The following members joined our club in September

1. Ret. NYPD Lt. Anthony Barlanti
2. Ret. NYPD Det. Brenda Kuerner
3. Ret. NYPD P.O. Jimmy Stagliano
4. Ret. NYCDOC CO Jonessia Jarell
5. Ret NYCDOC CO Stephen Jarell
6. Returning member Rodney James

REMINDER

2024 dues are payable now

You can make payments to the club via Zelle at:
hkatowitz@charlotte10-13.com

Or by mail using the form on page 44.

OCTOBER

Patricia Lewis	Oct. 01
Don Schappert	Oct. 01
Scott Breslin	Oct. 03
James Ward RIP 1/19/22	Oct. 03
Joe Racicot	Oct. 05
John Praskey	Oct. 08
William Hassler	Oct. 08
Nancy Rosario	Oct. 09
Kenny Bernard	Oct. 10
Matthew Boder	Oct. 10
Richard Gundacker	Oct. 10
Anthony Magliulo	Oct. 11
David Evans	Oct. 12
Bill Krebs	Oct. 12
Keith Rand	Oct. 13
Marc Nell	Oct. 14
Cortney Simuel	Oct. 14
Emilio D'Addio	Oct. 15
Robert Fee	Oct. 15
Ron Olszewski RIP 9/12/23	Oct. 16
John Cosh	Oct. 17
Tony Cuccia	Oct. 17
Jack Miller	Oct. 17
Carroll Best	Oct. 19
John Evrard RIP 11/22/21	Oct. 19
Charmaine McLain	Oct. 19
Charles Dittrich	Oct. 20
Lisa Rosa	Oct. 20
Duane Shepherd	Oct. 21
David Conrad	Oct. 22
Theresa Freeman-	Oct. 22
John Mc Laughlin	Oct. 22
Stacy Washington-Keenan	Oct. 24
John Agati	Oct. 26
Denise Carter	Oct. 26
Dan McKenna	Oct. 26
Derrick Jackson	Oct. 28
Harold Berg	Oct. 29
Greg Brown RIP 5/29/15	Oct. 29
Kate Ganley	Oct. 29
John Cannizzo	Oct. 30
Peter Blaich	Oct. 31
James Cuesta	Oct. 31

NY  PD

RETIRED

TRUSTEE'S



2013 Club of Charlotte

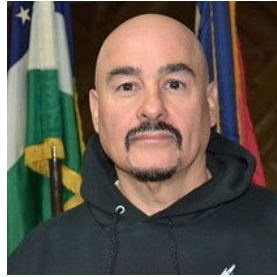
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	Dennis Cirillo	704 256-4038	516-318-1707	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	IanLizMc@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	Ohio	Wyoming
Kansas	Oklahoma	

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

THIS AND THAT

NY VENUE RULES ON CONCEALED CARRYING

VENUE	ACTIVE NYPD	ACTIVE LEO	RETIRED NYPD	RETIRED LEO
AMBASSADOR THEATRE <i>UPDATED JULY 2022</i>	NO	NO	NO	NO
AMERICAN MUSEUM OF NATURAL HISTORY <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
BARCLAYS CENTER <i>UPDATED JUNE 2016</i>	YES <i>DEAN ST ENTRANCE</i>	NO	NO	NO
BRONX ZOO <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
CITI FIELD <i>UPDATED JUNE 2016</i>	YES <i>GIL HODGES GATE</i>	YES <i>GIL HODGES GATE</i>	YES <i>GIL HODGES GATE</i>	?
EMPIRE STATE BUILDING <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
FORD AMPITHEATER (CONEY ISLAND) <i>UPDATED JUNE 2016</i>	NO	NO	NO	NO
JAVITT'S CENTER <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
KINGS THEATRE <i>UPDATED JUNE 2016</i>	NO	NO	NO	NO
MSG <i>UPDATED JUNE 2016</i>	YES	NO	NO	NO
NASSAU COLISEUM <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
NBC STUDIOS <i>UPDATED 03/2022</i>	NO	NO	NO	NO
NORTHWELL HEALTH AT JONES BEACH <i>UPDATED JUNE 2022</i>	NO	NO	NO	NO
NY AQUARIUM (CONEY ISLAND) <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
PRUDENTIAL CENTER <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
RADIO CITY <i>UPDATED DECEMBER 2022</i>	YES	NO	NO	NO
ROCKEFELLER CENTER <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
STATUE OF LIBERTY & ELLIS ISLAND <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
UBS ARENA <i>UPDATED JANUARY 2022</i>	YES	YES	*NO*	*NO*
USS INTREPID <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
WTC & 9/11 MUSEUM <i>UPDATED JUNE 2016</i>	NO	NO	NO	NO
YANKEE STADIUM <i>UPDATED JUNE 2016</i>	YES <i>GATE 4</i>	YES <i>GATE 4</i>	YES <i>GATE 4</i>	YES <i>GATE 4</i>

NO INDICATES THAT RULES AT THE VENUE DO NOT PERMIT CARRY, BUT DISCRETIONARY EXCEPTIONS MAY BE GRANTED IN LIMITED CIRCUMSTANCES

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

National NYCPD 10-13 Organizations, Inc.



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

**ARIZONA
10-13**

President Larry Carito

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

**LONG ISLAND
10-13**

President Richard Bohn

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

**NYPD 10-13 CLUB
OF CHARLESTON**

President Frank Capograsso

NYPD 10-13 Club of Charleston
2937 River Vista Way,
Mt. Pleasant, SC 29466
Phone #
Email: Charleston1013club@gmail.com
Website: https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffqPzcg8aFS9B14Oy_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ

**NE PA NYPD
10-13**

President Juan (John) Adams

2261 Long Pond Road
Long Pond PA , 18334.
PH: 570-620-6913
Email: jadams067@gmail.com
Website: www.nepa1013.com

**NYPD 10-13 CLUB
OF CHARLOTTE**

President Harvey Katowitz

4701 Wyndfield Lane
Charlotte, N.C. 28270
PH: 704-849-9234
E-mail: hkatowitz@windstream.net
Website: www.charlotte10-13.com

**NORTHEAST FLORIDA
10-13**

President Marty Syken

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

**HUDSON VALLEY
10-13**

President Kathleen McLaughlin

PO Box 1013
Pearl River, NY 10965
Phone : 845-323-5938
Email: katmcburat@aol.com
Website: www.hudsonvalley1013.com

**RALEIGH NC
10-13**

President Robert Young

412 Walnut Woods Drive
Morrisville NC, 27560
PH: 919 604 5188
Email: nypd1013raleigh@gmail.com
Website: www.raleigh1013.com

**JERSEY SHORE
10-13**

President Salvatore V. Pepitone

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

**VILLAGES
10-13**

President Mike Powers

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

**MYRTLE BEACH
10-13**

President Michael Fanning

44 Shore Line Drive
Pawleys Island, S.C. 29585
PH: 843-241-7128
E-mail: hntsgt@gmail.com
Website: MYR1013.com

**WILMINGTON NC
10-13**

President Chuck McLiverty

6224 Sweet Gum Drive
Wilmington NC 28409-6201
Email: ret2ncbeach@gmail.com
Cell Phone- 845-598-7967
Website: <https://wilmington10-13.org>

**FORT MILLS SC
10-13**

President: Scott Hassler

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

**VERRAZANO
10-13**

President Chris Piazza

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



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 Immkj392@verizon.net/(347-582-6885)

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

NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

Please Indicate: New Applicant Lost ID Card Renewal, Card # _____

Last Name: _____ **First Name:** _____ **MI:** _____

Date of Birth: ____/____/____ **Phone Number:** (____) _____ - _____

Social Security Number: _____ - _____ - _____ **Gender:** _____

Home Address: _____ **Apt.** _____

City: _____ **State:** _____ **Zip Code:** _____

RETIREE INFORMATION ONLY

Rank: _____ **Retirement Date:** ____/____/____

Tax # _____ **Shield #** _____

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

Signature

Date

FOR OFFICE USE ONLY

Member Processing Request: _____ **Tax #** _____

Case # _____ **Firearms Code:** _____ **New ID Card #** _____

Approved

Disapproved

Authorizing Supervisor Rank/Name

Signature

(Authorizing Supervisor is to ensure there is a copy of newly issued Identification Card attached to this worksheet)

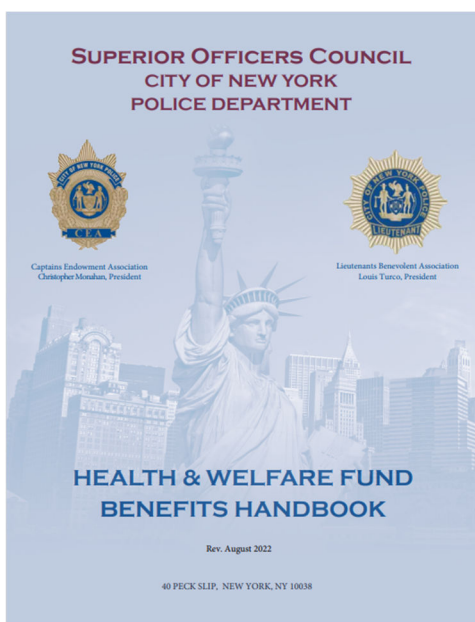
AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ **Signature:** _____

LINE ORGANIZATIONS



Welcome to the Superior Officers Council website for the City of New York Police Department. Our website is exclusively for the members of the NYPD Captains Endowment Association and the NYPD Lieutenants Benevolent Association. Over the last decade, substantial changes have taken place to our Health and Welfare Fund. The Trustees of the Superior Officers Council Health and Welfare Fund hope this website will assist you and your family in navigating the benefits available to you. We urge you to review the website's content carefully so you will become familiar with your benefits, rights, and obligations related to the Fund. <https://nypdsoc.org/>



Dear Member: The Trustees of the Superior Officers Council Health and Welfare Fund are pleased to provide you with this benefit handbook. Over the last decade substantial changes have taken place to our Health and Welfare Fund. We hope this handbook will assist you and your family navigate the benefits available to you. We urge you to read this handbook carefully so you will become familiar with not only your benefits, but your rights and obligations related to the Fund. The Fund was established by a Trust Agreement dated July 1, 1971.

That Agreement was created as a result of collective bargaining between the Superior Officers Council and the City of New York, whereby it was agreed the City would provide monetary funds for the purpose of furnishing health and welfare benefits to our active and retired members and their eligible dependents. Since that time, the Fund has grown considerably, providing a variety of benefits to more than 2,700 active member and their dependents, and more than 4,700 retired members and their dependents. Presently, the total number of participants entitled to benefits through the Fund is in excess of 20,000 lives. The main benefits provided by the Health and Welfare Fund includes prescription, optical and dental benefits. The benefits are financed from the Funds assets, which are accumulated under the provisions of the Trust Agreement for that purpose, to provide benefits to our eligible participants and defray reasonable administrative expenses. You are eligible for benefits if you are employed by or retired from the Police Department of the City of New York in any of the following classifications: Lieutenant, Captain, Surgeon or Captains assigned to higher rank up to and including Deputy Chiefs. The Trustees of the SOC in their capacity also act as Guardians of the Annuity Fund, currently administered by Principal Financial Group ("The Principal"). We hope you will take the time to read this handbook.

Soc-benefit-book-revised-August 2022: <http://nypdcea.org/wp-content/uploads/securepdfs/2022/08/soc-benefit-book-revised-220725.pdf>

OPTUMRX

Q: What will I need to do for mail order prescriptions?

A: In order to be eligible to enroll in OptumRx Mail Order Pharmacy, you must fill your prescription two times at the retail level. Once you have enrolled in OptumRx Mail Order Pharmacy, you will need a new prescription from your physician for up to a 90-day supply and mail it, along with the completed enrollment forms and correct copayment, to the mail order facility.

Q: How long will it take for my medication to reach me through mail order?

A: Prescriptions filled through the mail order facility should be received 10-14 days from the date the prescriptions are mailed.

Q: How do I obtain a prior authorization?

A: The OptumRx Prior Authorization Program can be initiated by either the pharmacist or the member contacting OptumRx Customer Service Center. OptumRx representatives will work with your doctor's office and pharmacy to obtain the information required.

Q: What if the drug that I need requires prior authorization and I cannot wait for the prior authorization to be reviewed?

A: Ask your physician if a drug sample is available or your pharmacy may provide you with a short-term supply. You will be responsible for the full copayment at this time. If the prior authorization is approved, your pharmacist can dispense the remainder of the prescription.

Q: What if my prior authorization is denied?

A: The Superior Officers Council Prescription Plan design includes medications that effectively treat most medical conditions. Most likely, there is an alternative product that may be prescribed by your doctor that will not require prior authorization. If no other options are available and the prescribed treatment is medically necessary, you have the option of appealing the denial.

LINE ORGANIZATIONS



The NYPD Superior Officers Council provides summaries of the benefits available to members of the Captains Endowment Association and the NYPD Lieutenants Benevolent Association and their families. Listed below is the contact information for the various providers that the Superior Officers Council contracts with to provide our members with a complete suite of health care products.



VISIONWORKS/DAVIS VISION

www.visionworks.com

For the Davis Vision site, enter Client Control Number **2942**, enter the last four digits of the member's Social Security 32 number and the first five characters of the member's last name as the password. If the member's last name is less than five characters, use the full last name only as the password.
Phone: (800) 999-5431



EMPIRE BLUECROSS BLUESHIELD | Dental

www.ebcbs.com

Active Group: 280500 | Retired Group: 285052
Phone: (800) 722-8879

Dental:

Phone: (800) 342-5209
Group Number: 21099



HEALTHPLEX

www.healthplex.com

Claims Department:

PO Box 650629
Dallas, TX 75265-0629
Email: info@healthplex.com

Customer Service:

Phone: (800) 468-0600 | Fax (516) 794-3186

Corporate Offices:

Phone: (516) 542-2200 | (800) 468-0608



STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

www.starthearing.com/partners/SOC

Number: (888) 660-1854



HUMANA | Comp Benefits

www.Humana.com

Group: 21099

Exclusive to Florida Residents

Phone: (800) 342-5209



OPTUMRx

www.optumrx.com

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

Claims Department:

2300 Main Street

Irvine, CA 92150-9075

Physician Contacts: Prior Authorizations: 1-800-711-4555. Option 2

Customer Service: (800) 356-3477



PRINCIPAL FINANCIAL GROUP

www.Principal.com

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



Express Scripts | PICA Prescription Program

www.express-scripts.com

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

Prior Authorization: (866) 374-5549 | Fax: (866) 374-5547

Mailing Address for PICA Prescriptions: Express Scripts Home

Delivery PO Box 66568 St. Louis, MO 63166-6568

Accredo Customer Service: (844) 404-7849

Freedom Fertility Pharmacy:

www.freedomfertility.com

Number: 800-660-4283

LINE ORGANIZATIONS



LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

Lieutenants Benevolent Association

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

CONTACT US

Login

HEALTH BENEFITS CEASE UPON DEMISE OF THE MEMBER: Many of our members are not aware that upon their passing, their spouse's / domestic partner's and eligible dependents health coverage ceases. The survivor's and eligible dependent's Health Benefits, both **major medical** and **benefits provided by the Superior Officers Council**, **cease** with the passing of the Member. However, the survivor (Spouse/Domestic Partner) may apply for "COBRA for Life" Coverage through the City of New York. If you are the spouse/ domestic partner of a member who has passed away, you have the right to continue coverage under any of the available NYC health benefits plans. Furthermore, effective November 13, 2001, New York State law provides that surviving spouses of retired uniformed members of the New York City Police and Fire Departments can continue their health benefits coverage for life. Such coverage will be at a premium of 102% of the group rate and must be elected within one (1) year of the date of the death of the member. **Contact the NYC Retiree Health Benefits Section, in writing, to obtain an application; NYC Retiree Health Benefits Section, Attn: COBRA for Life, 22 Cortlandt Street, 12th Floor, New York, NY 10007. Or, you can email Ms. Judith Francis at, Judith.Francis@OLR.NYC.gov, make sure to include the decedent's name, last six digits of the decedent's Social Security Number and attach a copy of the decedent's death certificate to the email. 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 a retiree 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.*

SOC DEATH BENEFIT - In December of 2009, the Trustees of the Superior Officers Council (SOC) discontinued the \$5000 Death Benefit for all **new retirees effective January 1, 2010**. The SOC Health and Welfare Fund now provides the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit (COBRA) to retirees. This benefit is provided to the deceased retired member's qualified dependents (defined below) and includes prescription, optical and dental coverage. **This coverage does not pertain to Major Medical Coverage, i.e., GHI, HIP, etc.** The coverage is provided for **three years at no cost** to the surviving spouse/dependent(s) and gives the survivors the added option of continuing the benefits indefinitely for a premium.

If you retired between **January 1, 1971, and December 31, 2009**, you were offered the choice to convert the \$5000 Death Benefit during a **One-Time Enrollment Period** to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death Benefit, your named beneficiary(s) are entitled to this amount.

ID SHIELD – FRAUD PROTECTION OFFER: The Lieutenants Benevolent Association has secured a discount offer for our members to enroll in IDShield, an identity theft and on-line privacy protection benefit. This product will allow participants to take control of their identity, on-line privacy, and reputation. IDShield monitors plan participant's personal information across the internet, including the dark web, public records, and court records. Participants can also monitor their credit score and financial accounts for unauthorized electronic fund transfers. IDShield's One-million-dollar identity fraud protection plan provides for certain expenses and costs incurred from identity theft. Participants will receive an alert if any discrepancies are found with their monitored information. The IDShield mobile app allows participants to track their credit score, review their alerts, update their monitored information, or contact an identity theft specialist. If you are interested in receiving more information regarding this product or enrolling with IDShield at the LBA's discounted rate, go to <https://shieldbenefits.com/lba/overview>.

ROY RICHTER – RETIREMENT PREP SERVICES: To meet the needs of our members and to provide a resource to assist them in making decisions related to their retirement, the CEA and LBA have retained Roy Richter to provide an individualized consultation for our members considering retirement. Roy brings a wealth of knowledge on these topics from his career in the Police Department, his years with the Captains Endowment Association, in addition to his being a licensed attorney with a practice that specializes in tax and estate planning. Roy will be able to provide and explain "pension option" costs as applied to your pension and the income tax considerations for each of your defined contributions plans. When you retire from the Police Department there are many decisions to make regarding your pension and other benefits. These decisions include:

- Whether or not to take a "Final Loan" and, if you elect to take the "Final Loan", how it may impact your overall pension.
- What are the potential benefits and costs associated with possibly taking a "Pension Option" and if you elect to take a "Pension Option" how may it impact your overall pension?
- Income tax considerations related to:
 - The NYC Deferred Compensation 457 plan, 401(k) plan and 401(a) plan.
 - The SOC Annuity Trust Fund.
 - The Lump-Sum Election of Terminal Leave.

Members can contact Roy by e-mail at RTRichter@Outlook.com to schedule an appointment. When you e-mail Roy to make an appointment, please include your name, Tax#, and scheduled date of retirement.

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

LINE ORGANIZATIONS

Sergeants Benevolent Association

57 Leonard Street
New York, NY 10013
Phone: (212) 226-2180



The Toughest Job in the World!

Vincent J. Vallelong
PRESIDENT

Edmund J. Small
VICE PRESIDENT

Dear fellow Sergeant,

In yet another instance illustrating that Manhattan District Attorney Alvin Bragg believes police officers are more of the problem than the solution to public safety, today his office filed misdemeanor assault charges against Sergeant Christian Zapata.

The charges are related to the response to a call involving an emotionally disturbed person in the 32 Precinct in December 2022. We do not believe these charges are justified by the facts, and again demonstrates DA Bragg's repeated failures to appreciate the risks taken by Police Officers on a daily basis.

On December 22, 2022, then probationary Sgt. Zapata was working as the Patrol Supervisor when he and several officers attempted to clear an apartment so EMS workers, who were on the scene, could assist the EDP. At that time, Jerome Collins, who was present in the apartment, interfered with their ability to assist the EDP by becoming verbally and physically combative with the officers.

The officers were unable to stop Mr. Collins from interfering with their duties and Mr. Collins responded by striking an officer. After witnessing the assault of one of his officers, Sgt. Zapata, like any good supervisor, stepped in to provide aid to his fellow officers and the EMS workers. It is important to note that at this point the risks posed by the EDP were still unresolved.

Pursuant to his training, Sgt. Zapata physically engaged with Collins, striking him until he complied with the instructions of the officers. Inexplicably, DA Bragg declined to prosecute Mr. Collins and has instead charged Sgt. Zapata, who during his exemplary 12-year career has made over 400 arrests and has had no CCRB complaints filed against him.

Earlier in 2022, two heroic NYPD officers, Jason Rivera and Wilbert Mora, tragically lost their lives while responding to a domestic call involving a violent EDP in the 32 Precinct. Today, instead of recognizing the extreme daily threats faced by Police Officers, DA Bragg opted to indict Sgt. Zapata for following his training to the letter.

What makes this especially galling is the fact that both the NYPD and the current mayoral administration have done nothing to address the mental health crisis that is plaguing the city.

The SBA will not waver in its support of Sgt. Zapata throughout this unfair ordeal, and we are confident that he will be cleared of these meritless accusations.

Fraternally,

A handwritten signature in cursive script that reads "Vincent J. Vallelong".

Vincent J. Vallelong
President
Sergeants Benevolent Association

LINE ORGANIZATIONS



**SERGEANTS BENEVOLENT ASSOCIATION HEALTH AND WELFARE FUND
155 FRANKLIN STREET, NEW YORK, N.Y. 10013**

Hearing Aid Reimbursement Guidelines

Active and Retired Sergeants, Member Spouses, and Registered Domestic Partners

\$5 00.00 stipend per device
Maximum Benefit \$1000.00 Every
four (4) years

Eligible Dependent Children

\$1,000 .00 stipend per device
Maximum Benefit \$20 00.00 Every
two (2) years .

BENEFIT GUIDELINES

Initial medical evaluation and approval for a hearing aid must be performed by a Board-Certified Otolaryngologist.

Member must submit a signed letter from their Otolaryngologist on official letterhead outlining the detailed diagnosis and need for hearing aid. Members must also submit all test results including all Audiometric tests.

Requesting member must provide a paid itemized bill that reflects the qualified product purchased .

The claim must be submitted within one year of the purchase date.

All claims are subject to review for duplication , coordination of benefits, worker's compensation etc. At no time will the fund reimburse more than 100% of the claim cost.

The benefit does not cover the exam, repairs, batteries, accessories, and service contracts.

The fund will reimburse for ear molds, for children only, in lieu of a new device, under the same two-year guidelines.

Complete the SBA Hearing Aid Reimbursement Claim Form (available on the SBA website: sbanyc.org).

All documentation along with the completed SBA Hearing Aid Reimbursement
Claim Form should be forwarded to:

Attn: Alyssa Carr (healthandwelfare@sbanyc.org)

S.B.A. Health and Welfare Office.

Retired Sergeants - Important Telephone Numbers

Sergeants Benevolent Association NYPD

155 Franklin Street, NY, NY 10013

Union: (212) 226-2180

Health & Welfare: (212) 431-6555

Prescription Drug Program: OPTUM Rx (877) 559-2955

Dental Plan: Empire BlueCross BlueShield (844) 852-1553

Retired Sergeants Association: P.O. Box 7466 Wantagh, NY 11793 (718) 605-0272

LINE ORGANIZATIONS



The SBA Board of Trustees has made the following enhancements to the Optical Benefit administered by Davis Vision and the Pharmaceutical Benefit Plan (PICA).

OPTICAL BENEFITS Eyeglasses

Members and their eligible dependents that go to an in-network Visionworks location are entitled to any frame at a price point up to a \$149.95 value.

Effective March 1, 2022, if you choose a frame over \$149.95, you will receive a frame allowance of \$125 and an additional 20% discount off the remaining balance.

Members going to an in-network Davis Vision location, **other than a Visionworks location**, can choose any frame from the Davis Vision Collection Frames, with no out-of-pocket cost.

Effective March 1, 2022, members opting for a frame outside the Davis Vision Collection will receive a \$125 allowance, plus an additional 20% discount off the price of chosen frames.

Contact lens-In lieu of Glasses

Members and their eligible dependents that go to an in-network Davis Vision location or a Visionworks location will receive an evaluation, fitting, and follow-up care covered in full.

Davis Vision Collection Contacts

Effective March 1, 2022, Davis Vision Collection Contacts are also covered in full for members being prescribed contact lenses.

Outside of the Davis Vision Collection Contacts, there is now a contact lens allowance of \$125 off the cost of the contact lenses, plus an additional 15% discount off the remaining balance.

Medically necessary contact lenses will also be covered up to \$1,000 with prior approval and may be prescribed only for certain medical conditions such as Keratoconus.

Note: Active and Retiree B members and their dependents are eligible to utilize the Optical Benefit every 12 months.

Retiree Plan A members and their dependents are eligible to use the Optical Benefit every 24 months. If you go out-of-network, you pay the provider at the time of service, then submit a claim to Davis Vision for reimbursement. You are now reimbursed up to the following amounts: Eye exam: \$41.60 Materials: \$74.56

Keep in mind that you receive the greatest value by staying in-network.

PHARMACEUTICAL BENEFIT PLAN

The Pharmaceutical Benefit Plan (PICA) is administered by the Office of Labor Relations and provides coverage for active and non-Medicare retirees requiring Specialty and non-Specialty injectable medications, prescription treatments used to treat cancer, and medicines used to treat the side effects of chemotherapy.

This prescription program has a \$100 annual deductible, per person, and an additional member out-of-pocket co-pay per claim.

In the past, this out-of-pocket cost has been realized by our sickest members requiring these customarily high-priced treatments.

In our ongoing effort to alleviate member out-of-pocket costs, the Board of Trustees has created the SBA-PICA Reimbursement Program.

Pursuant to this benefit, out-of-pocket deductibles and co-pays incurred by members for PICA formulary products can be submitted to the Health & Welfare Office for reimbursement.

Effective January 1, 2022, members incurring PICA related out-of-pocket expenses can submit a copy of the retail pharmacy "package attachment" or mail order/Specialty pharmacy "bill of lading" along with a payment receipt and the SBA will reimburse members for out-of-pocket costs incurred:

*Members requesting brand medications that have an FDA approved generic equivalent or bioequivalent/ biosimilar product, where a PICA program guideline adds a co-pay penalty, will be reimbursed by the SBA for the generic/bioequivalent/ biosimilar product medication rate only.

Please forward claims for reimbursement to the SBA office, 155 Franklin St, New York, NY 10013; Attention: Belkis Medina-Villaruel or call for information at 212-343-5644

LINE ORGANIZATIONS



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

Medicare Advantage Does NOT Effect DEA Benefits

The DEA has received several phone calls from concerned members asking whether the new Medicare Advantage plan will change other aspects of their DEA health benefits, such as dental, optical, or prescription drug coverage.

Please be advised the answer is **no**. Whether you choose to utilize the new Medicare Advantage plan, or whether you choose to opt-out of the plan, it does **not** affect any of your DEA covered benefits, such as dental, optical, or prescription drug coverage which **remains the same**.

Retired DEA members are covered for dental under the DEA's Cigna Dental Plan.

Retired DEA members are covered for prescription drugs under our Express-Scripts prescription drug plan.

Retired DEA members are covered for their optical needs through Davis Vision and Vision Screening.

The DEA also has a Hearing Aid allowance.

Details about all our retiree health benefits can be found on the DEA website at www.nycdetectives.org

2023 DEA Jack Healy Memorial Scholarships

The DEA is now accepting applications for the **2023 Jack Healy Memorial Scholarships**.

The DEA will be awarding at least ten scholarships to the sons and daughters of members in good standing. Awards are \$5,000 each. If you are applying for more than one child, each child requires a separate submission.

Applications must be at the DEA no later than **Friday, September 22, 2023**. Winners will be selected at a random drawing conducted by the DEA in the fall.

Click on the application form link: it can be filled out online, and then printed out for submission along with the requested student verification form or school acceptance letter. <https://www.nycdetectives.org/wp-content/uploads/2023/04/2023-DEA-Scholarship-Form.pdf>

Important Phone Numbers

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

DEA Health Benefits FAX (212) 587-9149
www.nycdetectives.org

NYPD Pension Section (212) 693-5100
www.nyc.gov/nycppf

Davis Vision (800) 999-5431
(you will need your DEA ID number)
www.Davisvision.com

Vision Screening (800) 652-0063
www.Vscreening.com

Cigna Dental DEA Designated Hotline
(888) 735-3715

Express Scripts Customer Service number
at (877) 882-3343 - express-scripts.com

City Health Benefits for Retired Members
(212) 513-0470

If you are unable to reach this telephone number please try their website at www.nyc.gov/olr (Please Choose Health Benefits Program, Questions, Contact OLR, leave an email for the Commissioner).

NYPD Payroll Section (646) 610-616

Veterans Property Tax Relief

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

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

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

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

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

Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

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

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

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

How to Request an Exemption

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

Acceptable Military Records

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

Additional Assistance:

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

For Additional Information

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

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](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>

LINE ORGANIZATIONS

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

PBA
News Clips



www.nycpba.org

Patrick J. Lynch, President



Keep Cop-Killers in Jail

In multimedia ad campaigns launched last May the PBA is thanked every New Yorker who helped us deliver over 800,000 petitions against the parole of cop-killers to the Parole Board in Albany. The PBA is encouraging the public to keep up the support by using the following link <https://www.nycpba.org/community/keep-cop-killers-in-jail/>

Thank you for helping us
HOLD THE LINE

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



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

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

Visit www.nycpba.org & click:
KEEP COP-KILLERS IN JAIL



Police Benevolent Association of the City of New York, Inc.
125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531

Patrick J. Lynch, President

www.nycpba.org

Health and Welfare

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

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Winter 2022

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

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

PSYCHIATRISTS - PSYCHOLOGISTS

LAURIE SAUBER CSW

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

MERRILYN GILL CSW

3315 Springbank Ln Ste 106
Charlotte, NC 28226
(704) 540-1706 (980) 819-5798
merrilynrgill@gmail.com

SHANIQUA BURNETTE PC

3111 Springbank Ln Ste 1
Charlotte, NC 28226
(855) 284-7483 (617) 807-0958
support@thriveworks.com

HALBREONDA HOLLOWAY CSW

THRIVE COUNSELING, LLC
3111 Springbank Ln Ste 1
Charlotte, NC 28226
(980) 581-3061 (617) 807-0958

LEEANNE THOMPSON-FORTE CSW

THRIVEWORKS
3111 Springbank Ln Ste 1
Charlotte, NC 28226
(855) 284-7483 (617) 807-0958 support@thriveworks.com

MICHAEL DAVIS LMFT

THRIVEWORKS CLINICAL
3111 Springbank Ln Ste 1
Charlotte, NC 28226
(855) 284-7483 (617) 807-0958

Health and Welfare

PSYCHIATRISTS - PSYCHOLOGISTS

GLEND A VINSON-NNAJI PC

317 Matthews Mint Hill Rd Ste 207
Matthews, NC 28105
(704) 619-3490 (704) 849-5251
nowcounseling@yahoo.com

PAULINA CHIN CSW

11220 Elm Ln Ste 200
Charlotte, NC 28277
(704) 997-2809 (980) 729-6642
paulinachinlcsw@gmail.com

JEAN AYERS CSW

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

ARMONDA RRUSTI ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com
nmontero@abskids.com

MELLANIE PAGE ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

MARLEN GOMEZ BCBA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(801) 316-3564

MALLIN OLSON ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

DANIELLE DONIGAN ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

BRITTANY HUYSER ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

STEPHEN HALL ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

BRYANNE DEMBISKY ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.co

SUSANA CACERES ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694

KATHERINE RAUSCHER ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

ASHANTI PEPPERS ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

AMANDA DEAN ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

BRITTANI SUTTON ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694

AMBER BIRD ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

JENNIFER DUCLOS ABA

ABS UTAH PC
3000 Latrobe Dr
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

COREY AKINS ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

GRISELLE NAZARIO ALBINO CP

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694

DAMON DAY ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

Health and Welfare

PSYCHIATRISTS - PSYCHOLOGISTS

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@amandaklcsww.com
www.amandaklcsww.com

JESSICA KOWALSKI PC

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

BARBARA SCOTT CSW

THRIVEWORKS CLINICAL
4412 Park Rd
Charlotte, NC 28209
(980) 581-3061 (617) 807-0958

KELLI KEYS LCSW

THRIVEWORKS CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483

MELINA RICE LCSW

THRIVEWORKS CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

ALEXANDRA LATTA PC

TELEHEALTH INCLUDED
THRIVEWORKS CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

ALICIA HALL CSW

TELEHEALTH INCLUDED
THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958
support@thriveworks.com

MITZIE HOPKINS PC

THRIVE COUNSELING LLC
4412 Park Rd
Charlotte, NC 28209
(617) 500-6739

ELIZABETH CHRISTENBURY CSW

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(980) 581-3061 (617) 807-0958

JENNIFER WILLIAMS LCSW

THRIVEWORKS CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

GAYLE BOOKOUT PC

THRIVE CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(980) 581-3061 (617) 807-0958

MOLLY MCDONNELL CSW

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958
support@thriveworks.com

STEPHANIE PIERRENOEL CSW

THRIVEWORKS CLINICAL-
4412 Park Rd
Charlotte, NC 28209
(980) 581-3061

LAUREN VANDEMORRE PC

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

VANESSA JORDAN PC

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958
support@thriveworks.com

BEVERLY WRIGHT CSW

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

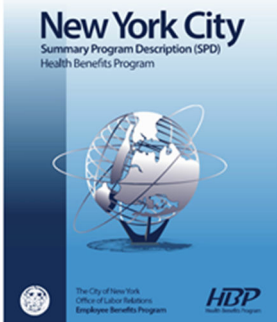
ANUVIA PREVENTION AND RECOVERY CENT

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

ARMONDA RRUUSTI ABA

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

Health and Welfare



I continually receive inquiries from members who are unsure of what medical coverage they have through Emblem Health/GHI.

Thanks to Club Trustee Dennis Cirillo here is a link to the New York City Summary Program Description Health Benefits Program <https://www1.nyc.gov/assets/olr/downloads/pdf/health/health-full-spd.pdf>

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

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

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

The below information is listed on their respective websites.

SOC Catastrophic benefit (GHI/Emblem Health Members Only)

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

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

Limitations

The first \$25,000 is covered for private duty nursing care, and thereafter 50% of the remainder, with a lifetime cap of \$50,000 per person. The cap for in-hospital mental health charges is \$10,000 individual lifetime maximum.

\$1,000 SOC Catastrophic Benefit

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

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

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

SBA—Eligibility

SBA members are eligible, as well as spouses/domestic partners and dependent children who are covered under a participating provider organization (PPO) or a point-of service (POS) plan presently being offered by the New York City Employee Health Benefits Program.

Definition of PPO and POS

Participating provider organization (PPO) indemnity plans offer the option to use either a network provider or an out-of-network provider for medical and hospital care. PPO plans contract with health care providers who agree to accept a negotiated payment from the health plan and predetermined co-payments from subscribers as payment in full for a schedule of medical services provided. When the subscriber uses a non-participating provider, the subscriber is subject to deductibles and/or a higher price schedule. GHI/CBP is an example of a PPO.

Point-of-service (POS) plans offer the freedom to use either a network provider or an out-of-network provider for medical and hospital care.

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

If the subscriber uses a network provider, health care delivery resembles that of a traditional HMO, with prepaid comprehensive coverage and little out-of-pocket costs for services.

When the subscriber uses an out-of-network provider, health care delivery resembles that of an indemnity insurance product, with less comprehensive coverage and subject to deductibles and coinsurance. HIP PRIME POS and U S. Health Care (QPOS) are POS plans.

The SBA H&W Fund catastrophic coverage plan does not cover subscribers of exclusive participating organizations (EPOs) because they do not provide any out of network benefits.

The catastrophic coverage benefit

The benefit pays up to 100 percent of reasonable and customary eligible expenses after a \$2,000 out-of-pocket annual deductible per person has been reached. Eligible out-of-pocket expenses are those SBA H&W Fund medical and hospital expense charges that are considered reasonable and customary by the basic City Health Plan and are not fully reimbursed by the City Health Plan or private group insurers.

Benefit limits and maximums

There is a lifetime maximum benefit of \$250,000 per covered person. Within this lifetime maximum are the following:

- (1) Mental health in-hospital care of \$10,000.
- (2) Required and approved private duty nursing is covered in full for the first unpaid \$25,000 and then at 50 percent for the remainder up to a lifetime maximum of \$50,000.

Services or charges not covered by the catastrophic benefit

In addition the benefit exclusions of the SBA H&W Fund, the catastrophic benefit does not cover outpatient psychiatric care and prescription drug charges. Ineligible charges such as experimental procedures or services not approved by the member's health plan are likewise not covered by this benefit. Medical, surgical and hospital charges incurred for services rendered by non-participating PPO providers or out-of-network POS providers must be approved by the member's health plan.

Submitting an SBA catastrophic benefit claim

Once you have reached the \$2,000 out-of-pocket, per-person annual deductible, obtain and submit the catastrophic claim benefit form to the Fund office for processing. Instructions are printed on the form.

<https://private.sbanypd.nyc/wp-content/uploads/documents/benefits/catastrophic-coverage-benefit-claim-form.pdf>

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

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

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

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

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

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

Health and Welfare



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

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 [IRMAA 2021 Reimbursement Application](#), along with all required documents, electronically to: <https://nycemployeebenefits.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 [IRMAA 2020 Reimbursement Application](#), 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](#).

THIS AND THAT

HR-218 Qualifications



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

Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027. Contact club member **Mike Boger**: wrtawg@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.

NYC Green Book

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

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

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

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

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

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

1. NYC Police Pension Fund (either in writing or by telephone)
233 Broadway, 25th Floor
New York, New York 10279
Attention: Retiree Death Benefits Unit
Telephone [212\) 693-5607/5919](tel:212-693-5607)

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

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

2. Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006 [212\) 513-0470](tel:212-513-0470).

3. Contact the NYPD Operations Unit located at One Police Plaza at [646\) 610-5580](tel:646-610-5580), for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.

4. Contact Social Security: [800\) 772-1213](tel:800-772-1213) (Funeral Director will usually do this for you).

5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits.

Continued next page.....

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

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

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

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

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

THINGS YOU WILL NEED

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

- Pension Bureau
- Veterans Administration (if a veteran)
- Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy.
- Court (If probate is needed).
- Your State Dept. of Revenue to obtain non-tax certificate if real property is involved.
- Bank accounts held in Trust for another 1 for each account if property held in a Trust.
- Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

PAID FUNERAL BILLS:

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

Continued next page.....

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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Dues Renewal



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

LAST NAME _____ FIRST _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

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*Dues for members who reside outside of NC & SC are \$20.00
Husband and Wife Membership dues are \$50.00 combined.*



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ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE (____) _____ CELL PHONE (____) _____

BUSINESS PHONE (____) _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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

MEMBERSHIP FEE IS \$30.00
\$25 EACH FOR HUSBAND AND WIFE MEMBERS
\$20 FOR MEMBERS WHO RESIDE OUTSIDE OF NC & SC

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

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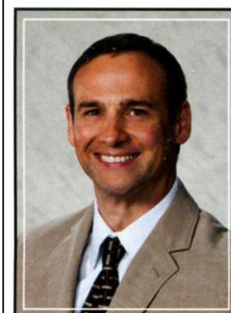
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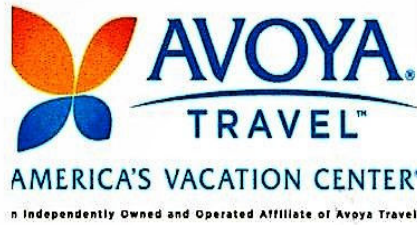
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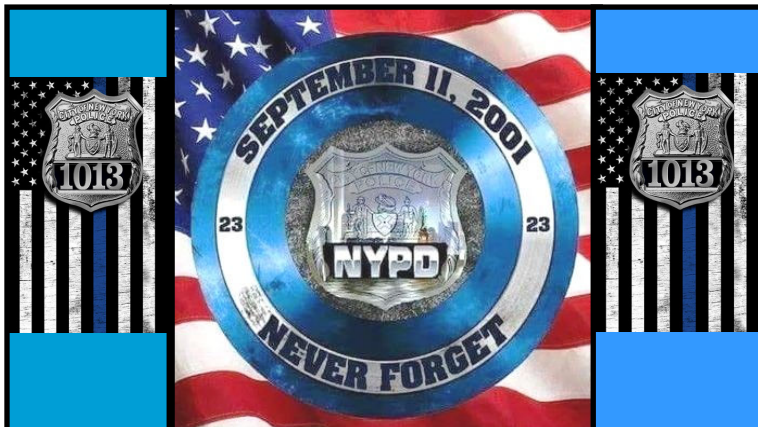
ASSOCIATES

15640 Don Lochman Lane, Suite A Charlotte, NC, 28277
Phone: 704 540 1640 Fax: 704 540 1639 ballantynemedical.com

Sabrina DeGuzman-Simmons
Retiree Markets Account Director

6807 Token Valley Rd
Manassas, VA 20112

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Deacon

dcnrich@gmail.com
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*"Lord, to whom shall we go?
You have the words of eternal life."
John 6:68*

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