

# **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.

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



**Club Officers** 

Volume 15 Issue 11

November 2023

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### PRESIDENT'S MESSAGE

Hi all,

The NYC Fall 2023 Annual Health Benefits Program Transfer Period for retirees begins November 1, 2023 and ends November 30, 2023. Health plan changes requested during the Transfer Period will be effective January 1, 2024 and the new pension deduction will begin with the retirees' pension check in January 2024, if applicable.

Many of our 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. See Pg. 41.

#### **Union County Household Hazardous Waste Collection Event** Saturday, Nov. 18, 9 a.m. - 2 p.m.



Union County residents can drop off limited quantities of household hazardous materials for free disposal on Saturday, Nov. 18, from 9 a.m.-2 p.m. at Shiloh Valley Elementary School, 5210 Rogers Rd., Monroe. You can also bring up to five boxes of documents for shredding and any expired or unneeded medications for collection.

The event is hosted by Union County Solid Waste and co-sponsored by the City of Monroe Solid Waste Department, Union County Public Schools, and the Union County Sheriff's Office. Visit our website for a list of accepted materials: https:// www.unioncountync.gov/Home/Components/Calendar/Event/1951/15? curm=11&cury=2023&utm\_medium=email&utm\_source=govdelivery

Congratulations to Frank Irizarry and Chris Russo. They each won \$250 in our National 10-13 Org. mega raffle.

Daylight Saving Time ends at 2 a.m. Sunday, November 5. Remember to set your clock back an hour before going to bed this coming Saturday night/Sunday morning.

The following club/family members are running for office this election day. Derek Partee is running for Huntersville mayor, Pedro Morey and Susanna Wedra are running for Waxhaw commissioner.

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 on Tuesday, November 7.

Turkey & fixings for dinner at this month's membership meeting. Please RSVP to the EVITE by Nov. 10, 12PM

**Next Membership Meeting** Tuesday, November 14, 2023 6:00 PM at Charlotte-Mecklenburg FOP Lodge #9 1201 Hawthorne Lane, Charlotte NC 28205 http://www.charlotte10-13.com/

### PRESIDENTS MESSAGE

During this past year we had several club events outside of our monthly membership meetings; Family Fun Bowling, Night at the Knights baseball game, Jimmy LaRossa Memorial Tournament, Charlotte Salute to Heroes Hockey Game, etc.

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

If you are attending the club event at the Mystery Dinner Theater on Nov. 11, the reservation is under NYPD 10-13 Club of charlotte.

It is official the SOCIAL SECURITY 2024 COLA increase will be 3.2% this will raise the average monthly retiree benefits of \$1,790 by \$57.30.

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

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

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

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

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

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

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

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

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



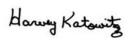
Please note that 2024 dues are payable now. You can make payment via Zelle at: hkatowitz@charlotte10-13.com, by mail to 5922-5 Weddington Rd, Suite 11, Wesley Chapel, NC 28104, or at a membership meeting. If paying at a meeting, please do so by check to make things easier for our treasurer.

An NYPD Luncheon reunion in Tampa, FL has been scheduled for February 2025. See page 35 for details.

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

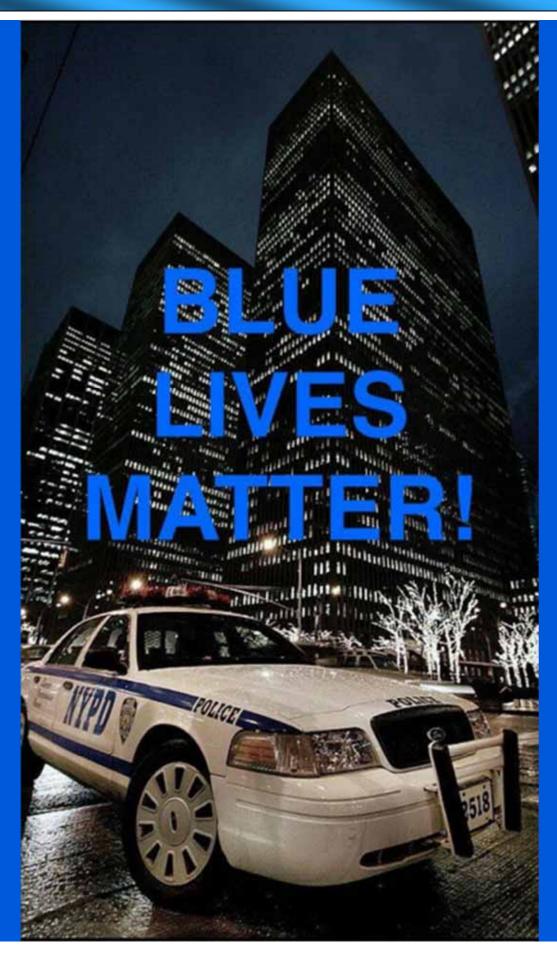
Fidelis Ad Mortem, stay healthy, stay safe!

Fraternally,



Harvey Katowitz







Ret. Sgt. Wanda Negron, <u>FirearmsSuppressionSection</u>, passed away on October 23, from 9/11 related illness. She served w/pride & commitment from 1995-2015.



Ret. NYPD Sgt. Leonard C. Davis (Lenny), 54 ,Brooklyn So. Task Force passed away peacefully on October 21, 2023 at the Addeo Hospice House, Staten Island.

Lenny battled for over a year with Glioblastoma brain cancer resulting from his rescue and recovery work during 9/11.

He was the beloved son of the late Leonard J. Davis (2022) and Ida Davis. He is also survived by his loving brother Anthony Davis and wife Theresa along with their two children Madison and Andrew.

Lenny was a very proud member of the NYPD, serving as both a Police Officer and Sergeant from 1991-2012.

He was an avid outdoorsman who enjoyed hunting, fishing and hiking. Lenny was a dog enthusiast who enjoyed the company of his two dogs Buck and Nanuk and also service dog Dexter! He loved reading, watching old movies and going out to dinner with friends & family. He was a proud Uncle who enjoyed spending quality time with his niece & nephew and being present for their many accomplishments

Lenny was also an avid sports fan who played softball for many years with numerous teams and countless friends, inspired by his love of the New York Yankees.

As a dedicated friend Lenny was loved by many, especially his girlfriend Nicole Rossetti. His strength will continue to be admired as he will be missed by all who had the pleasure of knowing him.

In lieu of flowers, donations may be made to Addeo House Hospice (78 Meisner Avenue, Staten Island, NY 10306).

### The following officers died in the line of duty in October 2023



Correctional Officer I Robert Danforth Clark Georgia Dept. of Corrections EOW: Sunday, Oct. 1, 2023 Cause: Assault



Sgt. Richard Carrero Mendez Philadelphia, PA P.D. EOW: Thursday, Oct. 12, 2023 Cause: Gunfire



<u>Deputy Sheriff Tucker Blakely</u> Knox Co., TN Sheriff's Office, EOW: Monday, Oct. 2, 2023 Cause: Gunfire



Lt. Milton Resendez
San Benito, TX P.D.
EOW: Tuesday, Oct. 17, 2023
Cause: Gunfire



P.O. Chad Swanson
Manhattan Beach, CA P.D.
EOW: Wednesday, Oct. 4, 2023
Cause: Motorcycle crash



Correctional Officer I Kelly Bernard Rolando Missouri Dept. of Corrections EOW: Sunday, Oct. 22, 2023 Cause: Automobile crash



We must never forget
Our fallen heroes
It is not the wealth and
riches we have
accumulated
that make us great,
but what we have given
of ourselves
These were truly great
people





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

JOHN APT	4/8/2014	JAME
BOB ANDRETA-SECRETARY	10/19/2011	* * <b>PAU</b>
KAREN BERNARD	7/24/2021	ALBEI
LOUIS BIAGETTI	1/21/2022	JOHN I
GREGORY BROWN	5/29/2015	JAMES
DARCY CALLAHAN	1/18/2023	FRED
RICHARD CLARK	4/10/2017	JAMES
ELLIOTT CUFF	3/14/2021	** <b>EDV</b>
WES DAILY	9/27/2019	JOSEP
DENNIS D'ALESSIO	4/6/2020	EDWA
PUL EARLS	5/29/2019	RON O
ROBERT EILENBERG	10/27/2016	GEOR
JOHN EVRARD	11/22/2021	WILLI
TOM FLANNAGAN	3/6/2008	TIMO
**ROBERT "BUTCH" FOLEY	2/7/2021	**AL S
**THOMAS GALLO	10/31/2020	WADE
ROBERT GARRETT	9/4/2020	JOHN :
ED GILMURRAY	6/19/2018	JOHN '
LAWRENCE GOFFREDO	2/14/2016	LARRY
MICHAEL GOULD	1/3/2022	** <b>JAM</b>
ROBERT HANSEN-PAST V.P.	10/15/2017	** <b>TH</b> O
**EDWARD HENDRICKSON	1/29/2022	ED WI
JOHN HENNESSY	1/23/2019	THOM
ROLAND "SKIP" HEPBURN	12/3/2018	WALT
RAYMOND HICKEY	12/18/2021	

JAMES HOUSTON-TRUSTEE	01/27/2015
**PAUL JOHNSON	07/22/2018
ALBERT KENNEDY	09/11/2013
JOHN KROHN	06/15/2023
JAMES LAROSSA	04/10/2012
FREDERICK "RAY LANE"	04/18/2021
JAMES "ANDY" MARTIN	06/15/2011
**EDWARD MCGREAL	10/13/2017
JOSEPH MONICO	03/18/2018
EDWARD NELL	10/29/2022
RON OLSZEWSKI	09/12/2023
GEORGE PETERSON	11/19/2019
WILLIAM ROLLAND	11/10/2015
TIMOTHY RUSS	12/23/2015
**AL SHEPPARD	05/13/2019
WADE SIMUEL	01/22/2022
JOHN STADELMAN	05/28/2011
JOHN VIGILANTE	07/03/2022
LARRY WALKER	05/11/23
**JAMES WARD	01/19/2022
**THOMAS WEIL	07/09/2019
ED WEIR	02/22/2019
THOMAS WOODS	10/05/2014
WALTER "BUDDY" WUNDERLICH	04/17/2019

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





#### Membership Meeting Minutes October 10, 2023

The meeting was called to order by the president at 7:30pm with he pledge of allegiance and the invocation. There were 65 members, 4 new members, and 7 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 11 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
Treasurer: Chris Russo

Trustee: Dennis Cirillo – Exc Trustee: Kevin Gribbon Trustee: Frank Irizarry—Exc. Trustee: Ian McGrouther Trustee: John Randazzo

Sgt. at Arms: Rich Doyle

Sgt. at Arms: Valerie Hargrove
Chaplain: Donald Sanchez – Exc
Chaplain: Deacon Rich McCarron - Exc

Review of September minutes: Available in October newsletter

#### Sickness & Distress:

- Ron Olszewski Passed away on September 12.
- Liz Irizarry Transferred from ICU to a private room. She is still in a neuro unit and in a guarded state. Speech is still difficult, but she can communicate simple speech

**Guest Speaker(s):** Waxhaw Mayor Ron Pappas, Commissioners Pete Morey, and Anne Simpson, Mayoral candidate, Robert Murray, Commissioner candidates Richard Daunt & Susanna Werda each made a presentation..

#### **Communications and Correspondence:**

- Union County residents can drop off limited quantities of household hazardous materials for free disposal on Sat urday, Nov. 18, from 9 a.m.-2 p.m. at Shiloh Valley Elementary School, 5210 Rogers Rd., Monroe. You can also bring up to five boxes of documents for shredding and any expired or unneeded medications for collection.
- The latest forecast of Social Security's 2024 cost-of-living-adjustment is 3.2%. This will raise the average monthly retiree benefits of \$1,790 by \$57.30. The official COLA for 2024 will be announced later this month, when the final inflation numbers of the third quarter of 2023 are released.

#### Report of officers

#### President:

- Donations received in memory of John Krohn will be used for an additional \$1,000 scholarship in 2024.
- Please reach out to your trustee for information, questions, or concerns.
- 2024 dues are being collected.
- The following by-law will be enforced in 2024: Article II Dues, Section 1. Any member who has not paid their curent year's dues by March 31 will be assessed a \$10 surcharge.
- Next month's membership meeting will be a Turkey dinner with fixings.

Vice President: Nothing to report.

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

Recording Secretary: Nothing to report.

Corresponding Secretary: The 2024 Jimmy LaRosa Memorial Golf Tournament was discussed. Proceeds from the tournament will be donated evenly between the FOP Lodge 9 Foundation and Tunnels to Towers.

#### Trustees:

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

#### Sgt. At Arms:

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

#### **Committee Reports**

- Membership: 484
- Socials: On Saturday, November 11, 2023 club members will be attending Murder Mystery Dinner Show at Hilton Garden Inn/South Park.

Old Business: None

**New Business:** Recording Secretary Scott Hickey cast one vote for existing Board Members who were running unopposed, thus re-electing the existing Board.

#### Good of the Club

- New Members:
  - 1. Ret SCPD Det. Brant Douglas
  - 2. Ret. NYPD Det. Kenneth Long
  - 3. Ret. NYPD Sgt. Georgia Madouros
  - 4. Ret. NYPD Det. Carol Meagher.

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

• 50/50 - \$390 was won by Kevin Gasser who donated his winnings to the 2024 golf tournament.

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

#### Next Meeting Tuesday, November 14, 2023, 6pm







## OCTOBER MEMBERSHIP MEETING PHOTOS

October's photos can be accessed at: https://harveykatowitz.smugmug.com/October-2023-Membership-Meeting/









Waxhaw candidates L-R Mayor Ron Pappas, Commissioners Pedro Morey and Anne Simpson, Mayoral candidate Robert Murray, Commissioner candidates Susanna Wedra, and Richard Daunt



## **MEMBERSHIP**



### 2023 Monthly Meeting Dates

November 14

**December 12** 



Fortunately, nothing to report



#### **SICK DESK UPDATE**

Liz Irizarry is home recuperating from her stroke. Please keep her in your thoughts and prayers for a speedy and complete recovery.





The following members joined our club in October

- 1. Ret Suffolk Co. PD Det. Brant Douglas
- 2. Ret. NYPD Det. Kenneth Long
- 3. Ret. NYPD Sgt. Georgia Madouros
- 4. Ret. NYPD Det. Carol Meagher.



We presently have 491 members, 358 from the NYPD and the remainder from 60 other law enforcement agencies.

# REMBER

2024 dues are payable now.

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







Daylight Saving Time ends at 2 a.m. on Sunday, November 5. Remember to set your clock back an hour before going to bed next Saturday night/Sunday morning.



### **NOVEMBER**

John Drienne, Jr	Nov. 01
John Brienza, Jr	
Henry Courtlandt	Nov. 01
Richard Fitzpatrick	Nov. 02
Onika Ellis	Nov. 03
Anthony Barlanti	Nov. 06
Angelina O'Grady	Nov. 05
John Smith	Nov. 06
Joseph Congelosi	Nov. 08
Joe Kozlowski	Nov. 08
Robert Figlia	Nov. 08
Daniel Sbarra	Nov. 08
Almanette Martin	Nov. 09
Stephen Cirigliano	Nov. 10
US Marine Corps	Nov. 10
Robert Eilenberg RIP	Nov. 14
Fernando Sanchez	Nov. 14
Patricia Lewis	Nov. 15
Joseph Goldstein	Nov. 16
John Nunziato	Nov. 17
Volny Jean-Jacques	Nov. 18
Rocco Nasta	Nov. 18
Curtis Dabnis	Nov. 19
Chris Goehring	Nov. 20
Gerald Cifaldi	Nov. 21
Glenn Stuart	Nov. 21
Chris Garbarino	Nov. 22
Derrick Holmes	Nov. 22
Martin Wynne	Nov. 22
William Johnson	Nov. 24
Marty Robinson	Nov. 24
John Cocchi	Nov. 25
Mark Mirailh	Nov. 25
Freddie Solomon	Nov. 25
George Mitsch Jim Houston RIP	Nov. 26 Nov. 28
Sean McCartney	Nov. 28
Kevin Gribbon	Nov. 30
Karen Heintz	Nov. 30
Ed Sarter	
	Nov. 30
Liz Irizarry-Schuyler	Nov. 30





## TRUSTEE'S



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











Dennis Cirillo

Kevin Gribbon

Frank Irizarry

Ian McGrouther

John Randazzo

Geographical Area	Trustee	Tel. ( H)	Tel. (C)	Email Address
Catawba County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Cabarrus County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Gaston County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Iredell County	Frank Irizarry	917-494-1752	917-494-1752	frankirizarry10@gmail.com
Lincoln County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Mecklenburg County	John Randazzo	704-243-7523	704-770-1461	eightpointid@carolina.rr.com
Rowan County	Dennis Cirillo	704 256-4038	516-318-1707	dennisjcirillo@gmail.com
Union County	Ian McGrouther	917-952-7427	917-952-7427	lanLizMc@hotmail.com
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	kgribbo@outlook.com



### **HEALTH AND WELFARE**

# Retiree Health Benefits Office of Labor Relations Health Benefits Program

#### health-retiree-medb-irmaa - NYC.gov

https://www.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page

Please submit the IRMAA 2022 Reimbursement Application, along with all required documents, electronicallyto: <a href="https://nycemployeebenefits.leapfile.net">https://nycemployeebenefits.leapfile.net</a> .

#### health-retiree-forms-and-downloads - NYC.gov

https://www.nyc.gov/site/olr/health/retiree/health...

1) Forms/documents can be submitted electronically using the following link: <a href="https://nycemployeebenefits.leapfile.net">https://nycemployeebenefits.leapfile.net</a> For detailed instructions on how to submit your form/document securely through LeapFile and to view a short video, click here. Please do not submit your form/document more than once. This will only delay processing.

#### health-retiree-responsibilities - NYC.gov

https://www.nyc.gov/site/olr/health/retiree/health...

The Fall 2023 Annual Health Benefits Program Transfer Period for retirees begins November 1, 2023 and ends November 30, 2023. Health plan changes requested during the Transfer Period will be effective January 1, 2024 and the new pension deduction will begin with the retirees' pension check in January 2024, if applicable.

#### • <u>health-retiree-leapfile-instructions - NYC.gov</u>

https://www.nyc.gov/site/olr/health/retiree/health...

Welcome to the Employee Benefits Program secure file upload using LeapFILE. You can securely send forms and documents to us with no registration required. Your documents are confidential and SSL encrypted while they are being transferred to us.

#### healthbenefitshome - NYC.gov

https://www.nyc.gov/site/olr/health/healthhome.page

1) Forms and documents can be submitted electronically through LeapFILE. Before you begin, you may wish to view instructions and a short video on how to submit your forms/documents. When you are ready, use the following link to submit your forms and documents: https://nycemployeebenefits.leapfile.net

#### Office of Labor Relations - NYC.gov

https://www.nyc.gov/site/olr/index.page

The Office of Labor Relations (OLR) represents the Mayor in the conduct of all labor relations between the City of New York and labor unions representing employees of the City. In addition, OLRadministers: Labor 2021-2026 Round of Bargaining: over 84% settled (subject to Uniformed Officer Coalition and CWA Local 1180 ratification)

#### Retiree Health Benefits - New York City Employees' Retirement ...

https://www.nycers.org/post/retiree-health-benefits

Health benefits are not offered or administered by NYCERS. Please go here for videos and other information on how to apply for health benefits as a retiree, be reimbursed for Medicare Part B, and more. Step by Step Guide to Retiree Health Benefits.

#### What Retirees Need to Know to Make a Decision about their health plan

The Application/Change Form for NYC retiree health benefits through the NYC Employee Benefits Program at the NYC Office of Labor Relations is at: <a href="https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-health-benefits-application.pdf">https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-health-benefits-application.pdf</a> and the chart showing the different available plans for Medicare-eligible retirees—the bottom set of boxes ...

## 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 <a href="North-Carolina Firearms Laws">North Carolina Firearms Laws</a> 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, <a href="https://ncdoj.gov/download/98/concealed-carry-handgun/16346/firearms-publication-november-2018">https://ncdoj.gov/download/98/concealed-carry-handgun/16346/firearms-publication-november-2018</a> and our chart: <a href="https://ncdoj.gov/download/16/general-information/15406/concealed-carry-chart-october-2013">https://ncdoj.gov/download/16/general-information/15406/concealed-carry-chart-october-2013</a> 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 Alaska Arizona Arkansas Colorado Delaware Florida Georgia Idaho	Kentucky Louisiana Michigan Mississippi Missouri Montana Nebraska New Hampshire New Mexico	Pennsylvania South Carolina South Dakota Tennessee Texas Utah Virginia Washington West Virginia
0		
Indiana	North Dakota	Wisconsin
lowa Kansas	Ohio Oklahoma	Wyoming
Florida Georgia Idaho Indiana	Nebraska New Hampshire New Mexico North Dakota	Virginia Washington West Virginia Wisconsin

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.

### **NOSTALGIA**

Meet 'Deadshot Mary,' a 1930s Undercover Cop Superstar

http://www.atlasobscura.com/articles/meet-deadshot-mary-new-york-citys-1930s-undercover-cop-superstar



Mary Shanley, New York City detective, photographed in 1937. (Photo: Library of Congress/LC-USZ62-134710)

On June 20th, 1938, pedestrians near bustling Herald Square in Midtown Manhattan were treated to a scene right out of a dime store novel. A well-dressed middle-aged woman was fighting with a man, attempting to subdue him. He pushed her in the face, and she retaliated, knocking him into submission with a swing of her long strapped pocket book. The man was lucky she did not use the gun tucked carefully into the folds of her dress.

The man was a suspected jewel thief, and his captor was an undercover policewoman with the press sobriquet of "Deadshot" Mary. "Well, I got him," she told two patrolmen who had rushed to the scene to help, "and I can take him in myself."

"Deadshot" Mary Shanley was born in Ireland in 1896. Her family immigrated to America, and in 1931, the boisterous and brave Mary joined the NYPD. This was an unusual step for a woman of her time, though not unheard of.

During the first half of the 20th century, policewomen in America often worked undercover, on so-called "women's beats." "They are called upon regularly to trail or trap mashers, shoplifters, pickpockets and fortune-tellers; to impersonate drug addicts and hardened convicts, to expose criminal medical practice, find lost persons, guide girls in trouble, break up fake matrimonial bureaus and perform special detective duty," wrote the *New York Times*.

For most of her career, Mary would be assigned to the NYPD pickpocket squad. By the time of her retirement in 1957, she would be a first grade detective, with over 1,000 arrests under her belt.

Before Mary Shanley, the New York police women's reserve, 1918. (Photo: Library of Congress/LC-USZ62-53865) Mary cut her teeth on the force working undercover to catch fortune-tellers who set up storefronts in buildings all across Manhattan. Fortune-telling was illegal at the time, partially because of prejudice against the immigrant communities where it was popular, and partly because it was seen as a swindle most likely to ensnare lonely, vulnerable, white women.

Undercover policewomen would visit the fortune-tellers, and after paying for their readings, arrest them. In 1931, the *New York Times* reported on Shanley's arrest of a certain ingenious soothsayer named Princess Juniata Flynn:

Policewoman Shanley...unwrapped a striped bandanna handkerchief from the head of the "Princess," revealing a telephone head set resting snugly against her ears. The basket into which written questions were put revealed a false bottom which led to an assistant who telephoned the inquiries to the seer, who would repeat the questions, amazing her clients.

In December 1934, a change came to the NYPD. The 140 or so female police officers on the force were now required to carry guns (the practice had been voluntary before) when they prowled department stores, shopping centers, and crowded entertainment areas. They were issued 16-ounce revolvers, which were half the weight of the guns policemen carried, and were required to take target practice.

"On the practice range in headquarters' basement some of the women have proved more gun shy than others," a reporter patronizingly wrote. "But none has figured in an 'I didn't know it was loaded' mishap. Neither has any hit the bullseye ten times in a row for a perfect 100, though several have broken 80."

A few years later, Mary became the first policewoman in the history of the NYPD to use a gun during a capture and arrest, when she fired into the air while pursuing a racketeer on 53rd Street. Around this time, local papers began to report on her exploits, amazed that a five-foot-eight, 160-pound woman had the strength to subdue grown men, sometimes two at a time!



Shanley pulling a pistol from her handbag, 1937. (Photo: Library of Congress/LC-USZ62-134714)

"Mary Shanley ordered two suspicious characters, neither of them weaklings, into the lobby of the Longacre Building in Times Square shortly after 10 o'clock last night," the *New York Times* reported breathlessly. "They complied, for everything in the policewoman's mien indicated determination—even the firm grasp of her right hand on her service pistol. Searching them in the lobby and finding on them... imitation pistols, she arrested them on charges of carrying concealed weapons."

These cameos in the crime blotters earned her the enduring nickname "Deadshot Mary," as well as comparisons to the legendary sharpshooter Annie Oakley. She became a media darling, sometimes posing for pictures where she looked like a respectable middle-class matron, except for the gun she was pointing directly at the camera. In the Sunday series "Heroines of Today," illustrator Nell Brinkley depicted an idealized Shanley shooting her gun, capturing criminals, and tucked into a stylish bed reading a mystery novel and eating crackers.

Mary also gave many interviews. She told the *New York World Telegram that she* respected stick-up men, because "at least they pick out places that can afford to get robbed." Overall, she "never felt sorry" for any of the people she arrested. Speaking with the *Panama City Herald*, Mary described her typical day searching for crooks: (Continued next page......)

### **NOSTALGIA**

"Detectives assigned to the pickpocket squad aren't given leads," says Detective Shanley, who has red hair and hazel eyes and looks as though she might be a college physical education instructor, "so I start my day by dressing to suit the neighborhood I have decided to work in."

All day long, she wanders through department stores, stands in theater lines, and pushes her way into crowds. Five times a day she reports to the department by telephone. When anyone looks suspicious, she follows him or her, as the case may be. Usually it's a her, for Detective Shanley does her work where there are crowds of women.

"I can usually tell in 20 minutes whether a suspect is legitimate or not. Often when I have a hunch there is something phony about a woman, I trail her a whole day without seeing her try anything funny. If that happens, I trail her home, and then look for her picture in the police files. If I find it, I keep after the woman until I catch her at work."



"Deadshot" Mary joined the NYPD in 1931. (Photo: Library of Congress/LC-USZ62-134709)

"She could smell them I tell you," niece Mary Shanley Mullins remembered in the 2006 documentary Sleuthing Mary Shanley. "Macy's loved her. That was a great spot for pickpockets." Sometimes, the policewoman would take her niece to work with her: "I would be a decoy for her. She didn't look like a detective looking for a pickpocket, she was a mother out with her daughter." ]

In August 1939, Shanley was promoted to the rank of first-grade detective, only the fourth woman in the history of the NYPD to receive this honor. The year before, the NYPD had offered the first civil service exam for aspiring policewomen. Some 3,700 women took the exam, and 20 were accepted into the Police Academy the next year. There can be little doubt that Mary's recorded feats encouraged some women to pursue law enforcement careers.

According to Mullins, Mary "was not interested in a husband. She enjoyed her life. She had her freedom and her good salary. She was just different. She was very outspoken, very opinionated. She didn't fit in then as well as she probably would now. She was born too soon."

Mary's status as a role model was briefly tested in 1941, when she was suspended for firing her NYPD-issued gun while drinking off -duty in a bar in Jackson Heights, Queens. Mary claimed she had been under a doctor's care after surgery for a job-related injury. She had felt dizzy, ordered a whisky to steady herself and blacked out. Whatever the truth of the story, she was quickly reinstated to her beat.

As Mary got older, she didn't lose her tough edge. In 1950, she was working at a Macy's store in Queens when a 22-year-old mentally ill man burst into the store brandishing a .32 caliber automatic pistol. As customers ducked for cover behind display counters, Mary quietly approached the man from behind, gun in hand, and snapped, "Drop that gun, boy." The gun fell to the floor and the man was arrested.



Shanley being congratulated by Mayor La Guardia, 1937. (Photo: Library of Congress/LC-USZ62-134708)

Three years later, she was casing St. Patrick's Cathedral, trailing a woman and man who were stealing pocketbooks at the church altar. When she attempted to arrest them, the woman began to pull and claw at Mary so her partner could get away. Mary fired warning shots to stop the man, terrifying shoppers on Fifth Avenue. This was a signature Mary move–firing her service weapon into the air instead of maiming a fleeing person. (This was before firing into the air became illegal in most states.)

In 1955, a group of matinee theater goers were treated to a vintage Mary arrest. At a screening of a movie called *Vera Cruz* at the Capital Theater, an undercover Mary noticed a known seat-tipper (a thief who "sees a handbag on an empty seat, tips the seat from the rear with his foot and loots the bag") attempting to steal a woman's unattended purse. At first, the arrest proceeded smoothly:

The suspect accompanied Detective Shanley—she was in her Sunday best, with a pale blue hat and bright earrings lending a gay touch to her gray hair—to the rear of the orchestra. But before she could complete the arrest, the man punched her, broke away and headed down the center aisle. It was at this point that the shots from the Detective's service revolver slammed harmlessly into the floor. Meanwhile, the fugitive did not get far. A retired patrolman, John Duffy...sized up the situation. Dropping the role of spectator, Mr. Duffy grappled with the man and brought him down with no great difficulty.

After a medical check, Mary brought the perp to the station to be booked. "It's exciting," Mary told a reporter in 1937, when asked about her career. "I'd die if I had to go back to working in an office."

Mary retired from the NYPD in 1957, after more than a quarter-century on the police force. She spent the rest of her life in the state where New York Mayor Fiorello La Guardia had singled her out for demonstrating "not only keen intelligence and fine police work but also courage at a moment when courage was needed."

Policewoman "Deadshot" Mary Shanley died at the age of 93, and is buried in Long Island.

# THIS AND THAT

VENUE	ACTIVE NYPD	ACTIVE LEO	RETIRED NYPD	RETIRED LEG
AMBASSADOR THEATRE	NO	NO	NO	NO
UPDATED JULY 2022	NO	NO	NO	NO
AMERICAN MUSEUM OF NATURAL HISTORY	YES	YES	YES	YES
JPDATED JUNE 2016	TES	TES		
BARCLAYS CENTER	YES	NO	NO	NO
UPDATED JUNE 2016	DEAN ST ENTRANCE			
BRONX ZOO	YES	YES	YES	YES
UPDATED JUNE 2016	100	120	120	120
CITI FIELD	YES	YES	YES	?
JPDATED JUNE 2016	GIL HODGES GATE	GIL HODGES GATE	GIL HODGES GATE	1970
EMPIRE STATE BUILDING	YES	YES	YES	YES
UPDATED JUNE 2016	120	723	100	(120)
FORD AMPITHEATER (CONEY ISLAND)	NO	NO	NO	NO
JPDATED JUNE 2016	NO	140	NO	140
JAVITT'S CENTER	YES	YES	YES	YES
UPDATED JUNE 2016	123	123	TES	TES
KINGS THEATRE	NO	NO	NO	NO
JPDATED JUNE 2016	NO	140	140	NO
MSG	YES	NO	NO	NO
JPDATED JUNE 2016	123	140		
NASSAU COLISEUM	YES	YES	YES	YES
JPDATED JUNE 2016	123			
NBC STUDIOS	NO	NO	NO	NO
JPDATED 03/2022	140	140	NO	NO
NORTHWELL HEALTH AT JONES BEACH	NO	NO	NO	NO
JPDATED JUNE 2022	NO			
NY AQUARIUM (CONEY ISLAND)	YES	YES	YES	YES
UPDATED JUNE 2016	TES			
PRUDENTIAL CENTER	VEC	YES	YES	YES
UPDATED JUNE 2016	YES			
RADIO CITY	YES	NO	NO	NO
UPDATED DECEMBER 2022	165			
ROCKEFELLER CENTER	VEC	YES	YES	YES
JPDATED JUNE 2016	YES	TES	169	TES
STATUE OF LIBERTY & ELLIS ISLAND	YES	YES	YES	YES
JPDATED JUNE 2016	165	169	125	TES
JBS ARENA	VEC	VEC	tho:	MO
JPDATED JANUARY 2022	YES	YES	.NO.	"NO"
JSS INTREPID	vee.	VF 0	VES	VER
JPDATED JUNE 2016	YES	YES	YES	YES
NTC & 9/11 MUSEUM	NO.	NO	NO	840
IPDATED JUNE 2016	NO	NO	NO	NO
YANKEE STADIUM	YES	YES	YES	YES
UPDATED JUNE 2016	GATE 4	GATE 4	GATE 4	GATE 4

<sup>&#</sup>x27;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 <a href="https://www.webcops.org/ppfmss">https://www.webcops.org/ppfmss</a>. See the Registration Instructions found here: (How to <a href="https://www.webcops.org/ppfmss">Create a webCOPS account</a>)pdf

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

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

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

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

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

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



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

LONG ISLAND

10-13

**NE PA NYPD** 

10-13

**RALEIGH NC** 

10-13

**VILLAGES** 

10-13

WILMINGTON NC

10-13

**VERRAZANO** 

10-13

**President Larry Carito** 

ARIZONA 10-13

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

**President Frank Capograsso** 

NYPD 10-13 Club of Charleston 2937 River Vista Way, Mt. Pleasant, SC 29466

**NYPD 10-13 CLUB OF CHARLESTON** 

Phone #

Email: Charleston1013club@gmail.com Website: https://charleston1013club.com/?

fbclid=IwAR2i4YW0c5JI-

czffqPzcg8aFS9BI4Oy Hh4uefWjzqjASRIIAPxz

7B50IQ&mibextid=Zxz2cZ

**President Harvey Katowitz** 

NYPD 10-13 CLUB OF CHARLOTTE

4701 Wyndfield Lane Charlotte, N.C. 28270 PH: 704-849-9234

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

President Kathleen McLaughlin PO Box 1013

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10-13

Phone: 845-323-5938 Email:katmcbrat@aol.com

Website: www.hudsonvalley1013.com

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**President Michael Fanning** 

MYRTLE BEACH 10-13

FORT MILLS SC

10-13

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

Website: MYR1013.com

**President: Scott Hassler** 

Fort Mill, S.C.10-13 Club 1069 Angelica Lane Tega Cay, S.C. 29708 Ph #: (516) 965-9015

Email address: fortmill10-13club@hotmail.com Website: www.FortMill10-13Club.com

President Richard Bohn

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13club.com

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

**President Robert Young** 

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Email: <a href="mailto:nypd1013raleigh@gmail.com">nypd1013raleigh@gmail.com</a> Website: www.raleigh1013.com

**President Mike Powers** 

NYPD 1013

8872 SE 169th Beaufort Street

The Villages, Florida PH: 352-804-8635

Email: <u>buytimepowers@thevillages.net.</u> Website: www.villagesnypd10-13.org

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Website: https://wilmington10-13.org

**President Chris Piazza** 

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Staten Island, New York 10306

Ph#: (718) 675-9414

email: Skip4255@gmail.com website: www.vz1013.com

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

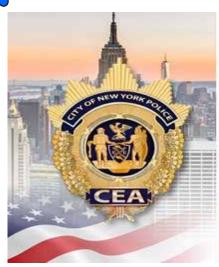


#### PERSONNEL ORDERS DIVISION

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: MI: 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			
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:	





#### DUES, CARDS AND CALENDARS CAN NOW BE ORDERED AND PAID ONLINE, http://store.nypdcea.org

Dear CEA Member,

We are seeking to move our annual mailing forward to improve the timing of your receipt of CEA cards. The dues for 2024 reflects the 19<sup>th</sup> consecutive year with no increase in the retiree dues. The target time to begin mailing CEA cards is mid-November. Last year we began taking CEA card orders through our website. We have expanded online payments for dues, membership cards, and PAC contributions, please visit the CEA store at <a href="https://store.nypdcea.org">https://store.nypdcea.org</a>

After placing your order online you will receive an e-mail that we have received your order. If you choose to pick up your order at the CEA office, another e-mail will be sent that your order is ready for pick up. Please check your junk e-mail if you do not receive either e-mail. If you place your order online, you will not receive an invoice in the mail.

If you are age 70 and older and have been a member in good standing, you are a LIFETIME MEMBER, your DUES ARE WAIVED.

The CEA expends great resources protecting the benefits our members rely upon through working relationships we have developed with legislators. For this reason, we ask that you consider submitting a Political Action Committee contribution this year in addition to your dues (on a separate check or the PAC link on the CEA store).

Once again, this year the CEA is making the calendar book insert of your choice available to you. Please indicate your preference for the thinner monthly planner, or the thicker daily planner or no planner. Separately, we have continued the feature to personalize your CEA courtesy cards. Two rank specific along with three generic CEA cards (if you order online, they will be included with your mailing and no invoice will be sent to you). You can wait to receive the forms which will be mailed to you if you do not order online and return to the CEA. These cards are one dollar (\$1.00) each. Generic courtesy cards will continue to be issued at no charge.

As in the past, the CEA is offering you the ability to receive a certificate of membership for the year 2024. This card contains a control number that is assigned to you and identifies you as an active member of the CEA. The membership card does not, and is not intended to, mimic any official document or placard prepared by the Police Department or the City of New York and does not infer that "Official Department Business" is being conducted. If you are interested in a CEA issued membership card, simply include five dollars (\$5.00) with your invoice or you can visit the CEA store at <a href="https://store.nypdcea.org">https://store.nypdcea.org</a> and it will be sent to your home address. After placing your order online you will receive an e-mail that we have received your order. If you choose to pick up your order at the CEA office, another e-mail will be sent that your order is ready for pick up. Please check your junk e-mail if you do not receive either e-mail. If you place your order online, you will not receive an invoice in the mail.

If you choose to place your order online, you will need to login to the CEA website. If you have not previously logged in, you can do so by clicking the "Login" link in the upper right corner of your screen then entering your **Tax ID** as both the "Username" and the "Password."

After your initial login, please click "My Account" in the upper right corner of the screen to immediately change your Password and verify your email address is correct then click the "Update Profile" button at the bottom of the page.

If you encounter any issues accessing the site please contact our technical support firm at (800) 399-9570.

I am looking forward to seeing everyone soon. I wish everyone a happy holiday and a healthy and happy new year.

Fraternally

Chris

### RETIRED LTS ASSOCIATION



We are forwarding this email regarding the NYC Organization of Public Service Retirees lawsuit updates

Good Morning Retirees and Retirees in Training!

The Court ruled Friday for the Retirees, once again. As our legal team always advises, they can never guarantee a win. We have surely been very lucky and grateful for such an amazing legal team!

What does this decision mean?

The Court decided the CoPay case should be certified as a "class action" which means if the Court ultimately finds for us, we would all be covered for damages if we paid co-pays.

We now move into the legal argument phase. Stay tuned! And THANK YOU to everyone that came out and filled the Court Room! Here are a few videos from the week.

Regards, The Retirees

https://www.youtube.com/watch?v=FbquqKR3ZEY

Confronting Gloria Middleton of @CWALocal-nb3ed on selling out retiree Medicare - YouTube

Comments made by DC37 regarding retirees in @POLITICO - YouTube

Your friends, and retirees in SOLIDARITY... The NYC Organization of Public Service Retirees

Donations are Needed!

#### TO DONATE TO THE ORGANIZATION

Donation Instructions to Support Our Organization and our Fight To Protect Our Retiree Healthcare:

We worked decades for our benefits! Let's make sure the City and the MLC don't take them away!

A suggested \$25 Donation\* will help start the fight to keep our current benefits.

\*Give more if you can, and/or often! If you cannot meet the minimum suggested donation, we appreciate whatever you can give towards this fight for our benefits. We also added the option to make your donation recurring (monthly) as was requested.

We are incorporated as a Non-Profit, but not tax deductible. ALL proceeds go to fund the organization and its legal challenge. Volunteer retirees are running this effort.

#### TO DONATE, HERE ARE 4 SIMPLE WAYS!

1.Zelle using email <u>NYCOrgofpublicserviceretirees@gmail.com</u> YOU CANNOT USE THE ZELLE APP! You must use Zelle via your online banking. In some cases you cannot use the Zelle via the bank app either. So if you're finding trouble, use the computer and make the payment via Zelle from your online banking.

#### 2. Make your check out to:

NYC Organization of Public Service Retirees

c/o JSH Accounting Services LLC

PO Box 143538

Fayetteville, GA 30214

(this is the organization's accounting professional)

#### 3. Or click on this Paypal link:

https://www.paypal.com/donate/?hosted\_button\_id=Q4VWJEYVJ9HTW&Z3&fbclid=IwAR0pEOc51x9xhc-CBb8vgAlkX97Bgg1Z02f1r9gQh9S3dOsVmAdob5jBbw8

4. VENMO OUR Venmo Name changed! Please take note!

VENMO is a Phone App or can be used on a PC or Tablet

You can download and install the Phone App from the Android Play Store or Apple App Store. There may be fees involved using this method.

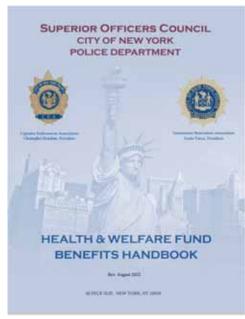
Our NEW ID is: @NYCRetirees2

If you are on this list, it is because you subscribed to hear what we are doing as an organization that represents all NYC Municipal workers in protecting their Health benefits in retirement. Currently, we have a FACEBOOK page located here: <a href="https://www.facebook.com/">https://www.facebook.com/</a> groups/888622578669131

If you are not on FACEBOOK, we will be updating you here. And Check our website for FAQ <u>www.nycretirees.org</u>Thank you for signing up for our <u>newsletter</u> and pass this to a friend to sign up too!



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. <a href="https://nypdsoc.org/">https://nypdsoc.org/</a>



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: <a href="http://nypdcea.org/wp-content/uploads/securepdfs/2022/08/soc-benefit-book-revised-220725.pdf">http://nypdcea.org/wp-content/uploads/securepdfs/2022/08/soc-benefit-book-revised-220725.pdf</a>

#### **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.



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 I Hearing Aid Part-

nership

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 I 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 I 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



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, 12<sup>th</sup> 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 <a href="https://shieldbenefits.com/lba/overview">https://shieldbenefits.com/lba/overview</a>.

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 it 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 <a href="RTRichter@Outlook.com">RTRichter@Outlook.com</a> 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 <a href="Ccantelmi@NYPD-LBA.org">CCantelmi@NYPD-LBA.org</a>. We will continue to inform our members of topical matters by e-mail in addition to posting contemporaneous comments on Twit-



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,

Vincent J. Vallelong President

Sergeants Benevolent Association



## 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 Bene fit \$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 beforwarded to:

Attn: Alyssa Carr (healthandweHare@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



The SBA Board of Trustees has made the following enhancements to the Optical Benefit administered by Davis Vision and the Pharma - ceutical 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 \$1 49.95, you will receive a frame allowance of \$125 and an ad-ditional 20% discount off the remain- 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 opt- opting for a frame outside the DavisVision Collection will receive a \$125 allow- ance, 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 locat ion or a Visionworks location will receive an evaluation, fitting, and follow-up care covered in full.

#### **Davis Vision CollectionContacts**

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 & Wel- fare 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 request ing brand medications that have an FDA approved generic equivalent or bioequivalent/ biosimilar product, where a PICA program guidelines adds a co-pay penalty, will be reimbursed by the SBA for the generic/bioequivalen / 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



#### 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 <u>no</u>. Whether you choose to utilize the new Medicare Advantage plan, or whether you choose to opt-out of the plan, it does <u>not</u> 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.pd

#### **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** - <u>express-scripts.com</u>

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

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

NYPD Payroll Section (646) 610-616



#### Dear PBA Member:

I write with news of important improvements to the benefits provided by the Health and Welfare Fund and Retiree Health and Welfare Fund of the Police Benevolent Association of the City of New York ("The Funds"). Prudent management of the Funds' assets and collective bargaining efforts, combined with our members' judicious use of benefits, has allowed us to make these improvements at a time when other benefit plans are scaling back benefits. Effective November 1, 2023, PBA Members and their families will enjoy the following improvements to the Funds' benefit plans:

#### Non-Plan Eyeglass Frame Allowance (Active and Retired Members)

As you know, Active and Retired Members and their dependents are eligible, at no out-of-pocket cost, to receive one (1) comprehensive eye examination and one (1) set of prescription eyewear, either eyeglasses or formulary contact lenses, from a participating provider in the Davis Vision Network every twelve (12) months. If you choose an eyeglass frame from the Davis Vision frame selection, there is no out-of-pocket cost for the frames; however, there is currently no allowance provided to members for nonplan frames, except for a 20% discount off the retail price of such frames.

In response to members' requests, we are pleased to announce that Active and Retired Members and their eligible dependents will now be eligible to receive an allowance of \$150.00 toward the purchase of non-plan eyeglass frames from a participating provider in the Davis Vision Network. The existing 20% discount will continue to apply to the remaining cost above \$150.00. You may use this allowance in tandem with the Funds' prescription eyeglass lens benefit to complete your eyeglasses. The Davis Vision frame collection is still available, meaning you will continue to have access to over two hundred (200) Plan Frames at no cost.

NOTE: If you go to a participating provider in the Davis Vision Network and they do not apply the 20% discount, do not continue with your purchase, and call the PBA Health & Welfare Office immediately. All participating providers must apply a 20% discount off the remaining balance after they apply the \$150 allowance.

#### Minimum Copayment Reduction for Generic Drugs (Retired Members)

To reduce the out-of-pocket cost for our Retired Members, the copayment for generic prescriptions, both at retail and mail, will be reduced from the greater of \$20.00 or 25% of the total cost of the drug to the greater of \$10.00 or 25% of the total cost of the drug. Depending on the total cost of a particular prescription, this may reduce your out-of-pocket cost by as much as \$10.00 per generic prescription every time you fill it. This is particularly beneficial to Retired Members who take multiple generic medications regularly.

#### Coverage for Disposable Insulin Pumps (Medicare-Eligible Members)

Disposable insulin pumps are a relatively new advancement in the delivery of insulin for individuals with diabetes. Many find them to be more convenient and more consistent than other traditional methods of insulin delivery. The Funds will now cover these products, subject to normal coverage rules, so that our Medicare-eligible Members and their dependents will have the option of taking advantage of this new advancement. This coverage applies to Medicare-eligible individuals only. The Funds do not cover medications and supplies for the treatment of diabetes for non-Medicare individuals as these are typically required to be covered under non-Medicare health insurance policies in New York State. Members and their dependents who are not eligible for Medicare should contact their health carrier under the City of New York Health Benefits Program for information about your coverage.

#### <u>Coverage for Shingles Vaccination (Medicare-Eligible Members)</u>

As you know, the Funds do not cover vaccinations as they are typically covered under medical insurance policies; however, based on recent feedback from Medicare-eligible Members, we have identified coverage for the shingles vaccination as a valuable improvement for our Medicare-eligible Members, primarily because Medicare Part B under Original Medicare does not currently cover it. Coverage for the shingles vaccination is currently mandated by the Affordable Care Act and is available through the employee health plans offered under the City of New York Employee Health Benefits Program to Active and Pre-Medicare Retirees who meet certain eligibility rules. Please contact your health insurance carrier for more information about coverage.

#### Important Information for Members and Dependents Enrolled in Medicare Part D Plans

If you are enrolled in a Medicare Advantage Plan that provides prescription drugs or if you have Original Medicare and have enrolled in a standalone Medicare Part D Plan, your Medicare Advantage or Part D Plan is primary for your prescription drug coverage, including disposable insulin pumps and the shingles vaccination. You may submit any remaining out-of-pocket costs to Caremark for secondary coverage reimbursement.

We are pleased to offer these benefits improvements and are hopeful we will be able to provide additional enhancements in the future. If you have any questions about the above information, please contact the Health and Welfare Office at 212-349-7560.

In Solidarity,

Patrick Hendry President

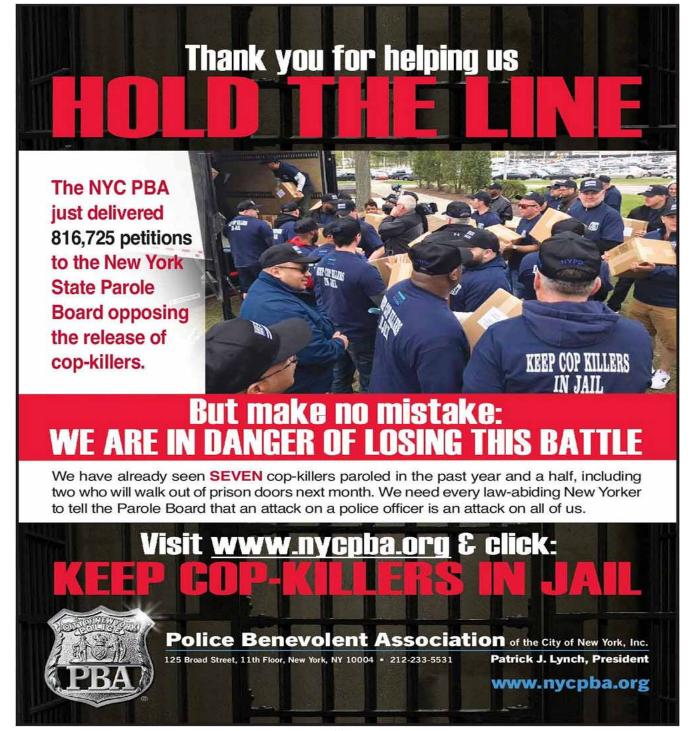
POLICE BENEVOLENT ASSOCIATION OF THE CITY OF NEW YORK, INC.

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

PATRICK HENDRY, 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 <a href="https://www.nycpba.org/community/keep-cop-killers-in-jail/">https://www.nycpba.org/community/keep-cop-killers-in-jail/</a>



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

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

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

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

Veterans can receive one of the three following exemptions:

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

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

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

#### How to Request an Exemption

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

#### **Acceptable Military Records**

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

#### Additional Assistance:

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

#### For Additional Information

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

# 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 <a href="https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf">https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf</a>

#### **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: <a href="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>



- 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 <a href="https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf">https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf</a>



- 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 <a href="https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf">https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf</a>

### This and That

#### 2025 Nypd Reunion Luncheon

Day/Date/Time:

Thursday, February 6th, 2025 (12:00-4:00pm) Location:

International Event Venue Tampa 6463 W. Hillsborough Ave Tampa, FL 33634 813-806-0026

https://internationaleventvenue.com



Please DO NOT STAPLE OR TAPE any checks.

\*Be sure to List the names, phone numbers, mailing address, and email address of each person covered by the payment. If you are not pre-paying for a table of 10, please include which command/commands/boro you prefer to be seated with.

Price includes Sit down lunch and 2 hours of beverages including Sodas, Water, Gatorades, and Coffee. 2 hours of OPEN BAR included.

Background music will be provided.

If you plan to attend, please mail checks made out to: NYPD W/E coast Florida Reunion Luncheon LLC 12765 Meadowbreeze Drive Wellington, Florida 33414

You can also Zelle payment of \$62.00/person to: 561-460-697

Once payment is received, I will then reply with "confirmed."

Cancellations: Must be submitted by January 30th, 2025

Refunds: Contact Kristina Notghi. Requests will be considered but are not guaranteed.

#### Table/Group/ Individual Reservations:

Table: 10 people to a table (Please list a MAIN contact person for your table.)

Group: If you are part of a group less than 10 and would like to sit together, include checks from each member of your party along with each individual's name, phone number, mailing address, and email addresses.

Individual: If you are not reserving a full table of 10 and are not part of a small group, you will be assigned to a table. If you wish to sit with or near a command ie: 24th Pct, Intel, PBBX, Mounted, etc... please include the command the command/boro/etc. when sending in your check. I will do my best to accommodate. Do not forget to include your phone number, mailing and email addresses.

NO Walk-ins, payment will NOT be accepted at the door. Thank you

If you have any questions regarding this event, please feel free to contact me below:

#### Kristina Notghi:

561-460-6975 (text message for quicker response).

email me at: Kristy90@msn.com

Thank You so much and I look forward to meeting all of you at our first West Coast luncheon:) It will be a blast!

# Health and Welfare

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

Name	Address/Phone	Specialty/Practice
BARRETT, ANNA REBECCA AUD	8924 BLAKENEY PROFESSIONAL DR	
See Other Locations	CHARLOTTE NC 28277	Audiology
	(704) 703-1080	
	196 CARDIOLOGY DR	
	ROCK HILL SC 29732	Cardiology
MORI, NARESH A MD	(803) 324-5135	
	196 CARDIOLOGY DR	
	ROCK HILL SC 29732	Cardiology
PATEL, VASANT BHARAT MD	(803) 324-5135	
	306 WESTWOOD AVE STE 401	
	HIGH POINT NC 27262	Cardiology, Internal Medicine
CHIU, JENYUNG A MD	(336) 802-2125	
	8019 ARDREY KELL RD	
	CHARLOTTE NC 28277	Chiropractic
LIMBANOVNOS, GEORGE A DC	(704) 321-0656	
	6580 OLD MONROE RD STE A	
	INDIAN TRAIL NC 28079	Chiropractic
DEGARAY, JENNIFER ROBIN DC	(704) 225-8686	
	6580 OLD MONROE RD STE A	
	INDIAN TRAIL NC 28079	Chiropractic
KLESSIG, BLAKE ALLEN DC	(704) 225-8686	
	6580 OLD MONROE RD	
	INDIAN TRAIL NC 28079	Chiropractic
WRIGHT, CHRISTOPHER WILLIAM DC	(704) 225-8686	
	122 GATEWAY BLVD STE 100	
	MOORESVILLE NC 28117	Chiropractic
WHITE, CURT LEE DC	(704) 799-1416	
	309 S SHARON AMITY RD STE 200	
	CHARLOTTE NC 28211	Dermatology
KENNEWEO KATHEDINE MD	(704) 344-8846	
KENNEWEG, KATHERINE MD	309 S SHARON AMITY RD	
	CHARLOTTE NC 28211	Dermatology
ENVER CHRISTOPHER ALANIMO	(704) 344-8846	Dermatology
SNYDER, CHRISTOPHER ALAN MD		
WU, SAM MD	309 S SHARON AMITY RD STE 200	_
See Other Locations	CHARLOTTE NC 28211	Dermatology
	(704) 344-8846	
	5815 BLAKENEY PARK DR STE 100	
	CHARLOTTE NC 28277	Dermatology
MCELGUNN, PATRICK S MD	(704) 542-2220	
INICELOUININ, FATRICK S INID	(101)012 2220	

HAWK, ROBERTA J MD	937 COX RD	
in titti, reservito ins	GASTONIA NC 28054	Dermatology
	(704) 898-8014	
	937 COX RD	
	GASTONIA NC 28054	Dermatology
HIGGINS, KRISTEN B MD	(704) 898-8014	
	959 COX RD	
	GASTONIA NC 28054	Dermatology
SINGLA, PARTEEK MD	(704) 866-7576	
	959 COX RD	
	GASTONIA NC 28054	Dermatology
VANOURNY, JAIME J MD	(704) 866-7576	
	649 N NEW HOPE RD	
	GASTONIA NC 28054	Dermatology
KLINE, LAURA M MD	(704) 866-4005	
	7476 WATERSIDE LOOP RD STE 600	
	DENVER NC 28037	Dermatology
MU, EUPHEMIA W MD	(704) 601-4381	
MO, EST TEMM (VI MB	7476 WATERSIDE LOOP RD STE 600	
	DENVER NC 28037	Dermatology,Internal Medicine
CEMINIADA ZAMDDZYCKA NICOLE MADIE MD	(704) 601-4381	
SEMINARA-ZAMBRZYCKA, NICOLE MARIE MD MAGEL, GEORGE DIMITRI MD	105 DELTA PARK DR	
See Other Locations	SHELBY NC 28150	Dermatology
See Other Locations	(704) 484-0464	20
	105 DELTA PARK DR	
	SHELBY NC 28150	Dermatology
NAPOLITANO, LARRY MD	(704) 484-0467	5,
TOTAL OCTATION, ELIVERY MIS	1927 3RD AVENUE LN SE	
	HICKORY NC 28602	
	(828) 328-3500	Dermatology
HUNT, DORI L MD		
	15640 DON LOCHMAN LN STE A	
	CHARLOTTE NC 28277	Family Practice
BAUER, STEVEN R DO	(704) 540-1640	
-	3627 BEATTIES FORD RD	
	CHARLOTTE NC 28216	Internal Medicine
EVIVIE, PATRICK E MD	(704) 335-0806	
KOOS, TODD D	4221 TUCKASEEGEE RD	
_	CHARLOTTE NC 28208	Internal Medicine,Physical Therapy
	(704) 392-4057	
	15640 DON LOCHMAN LN STE H	
	CHARLOTTE NC 28277	Internal Medicine
ACAMPORA, MATTHEW DANIEL MD	(704) 540-1640	
The state of the s	•	

LE, STACY C MD	13220 ROSEDALE HILL AVE	Internal Medicine
	HUNTERSVILLE NC 28078	
	(704) 766-0320	
	306 WESTWOOD AVE STE 401	
	HIGH POINT NC 27262	Cardiology - Internal Medicine
CHIU, JENYUNG A MD	(336) 802-2125	.,
CORLEY, SARAH JEAN OTR	710 E CATAWBA ST	
See Other Locations	BELMONT NC 28012	Occupational Therapy
Occ Other Eccations	(704) 954-8959	
BOSTIC-ARRINGTON, DOMINIQUE OTR	8440 PIT STOP CT NW	
See Other Locations	CONCORD NC 28027	Occupational Therapy
	(704) 960-1729	
	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
GRAGG, CHRISTIAN LEIGH OTR	(704) 960-1729	,
orates, orate may be below to	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
KINARD, MANDY PROPST OTR	(704) 960-1729	, , , , , , , , , , , , , , , , , , ,
KINARD, MANDE FROI STOTIC	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
MCLAUGHLIN, AMANDA MARIE OTR	(704) 960-1729	Coolpanonaorapj
INCLAUGHEIN, AMANDA MARIE OTT	2675 COURT DR	
	GASTONIA NC 28054	Occupational Therapy
JOYCE, SHANNON MACKENZIE OTR	(704) 824-4999	оссиранония тистиру
OTTOE, OHANNON WAOKENZIE OTK	2675 COURT DR	
	GASTONIA NC 28054	Occupational Therapy
OKODUWA, TRACEE S OTR	(704) 824-4999	,
OKODOWA, TRACEL O OTK	910 E MAIN ST	
	LINCOLNTON NC 28092	Occupational Therapy
CAUSBY, KARA OTR	(704) 748-0616	Coolpanonacrapy
DAUGET, NAINA OTT	1899 TATE BLVD SE STE 2106	
	HICKORY NC 28602	Occupational Therapy
COOK, KAYLA OTR	(828) 358-0976	
OCOK, KATEA OTK	1899 TATE BLVD SE STE 2106	
	HICKORY NC 28602	Occupational Therapy
CRANFORD, JESSICA IRVIN OTR	(828) 358-0976	Coolpanonacrapy
CITATI OND, SESSICA IIVIII OTI	2428 REIDVILLE RD	
	SPARTANBURG SC 29301	Optometry
BURNS, JEREMY ROSS OD	(864) 576-7225	,,
BOTTIO, OLIVLINIT INCOC OD		
	10616 METROMONT PKWY STE 106	Orthonodia Surran
	CHARLOTTE NC 28269	Orthopedic Surgery
PAUL, JONATHAN JAMES MD	(704) 509-6427	
	3535 RANDOLPH RD STE 208	DI
	CHARLOTTE NC 28211	Physical Medicine & Rehabilitation Pain Management (ANES)
TAUB, NEAL STEPHEN MD	(704) 442-9805	J ( = - /

	170 MEDICAL PARK RD STE 102A	
	MOORESVILLE NC 28117	Pediatrics
JAMES, MARY MARGARET M MD	(704) 663-5240	
YANEZ, MIGUEL ANGEL MD	309 S SHARON AMITY RD STE 200	
See Other Locations	CHARLOTTE NC 28211	Plastic Surgery
See Strict Essettoris	(704) 344-8846	
	959 COX RD	
	GASTONIA NC 28054	General Surgery, Plastic Surgery
BUTALA, PARAG MD	(704) 866-7576	
HUTCHINSON, LAUREN MD	959 COX RD	
See Other Locations	GASTONIA NC 28054	Plastic Surgery
	(704) 866-7576	
FREEMAN, DARRELL MD	19900 W CATAWBA AVE # B	
See Other Locations	CORNELIUS NC 28031	Plastic Surgery
	(704) 892-4878	
	315 19TH ST SE	
	HICKORY NC 28602	Plastic & Reconstructive Surgery
SICILIANO, STEVEN ANDREW MD	(828) 325-9849	
DE LA CRUZ, LUIS I MD	1529 N LIMESTONE ST STE B	
	GAFFNEY SC 29340	Pulmonary Disease
	(864) 487-9931	
	1005 THOMPSON BLVD	
	UNION SC 29379	Pulmonary Disease
BOSCIA, JOSEPH A MD	(864) 427-0278	
	151 HAROLD FLEMING CT	
	SPARTANBURG SC 29303	Pulmonary Disease - Critical Care Medicine (IM)
ERB, DAVID R MD	(864) 573-6320	
	151 HAROLD FLEMING CT	
	SPARTANBURG SC 29303	Pulmonary Disease
SIDDIQUI, FARHAN MD	(864) 573-6320	
	959 COX RD	
	GASTONIA NC 28054	General Surgery, Plastic Surgery
BUTALA, PARAG MD	(704) 866-7576	
ESKENAZI, BENJAMIN ROSS MD	959 COX RD	
See Other Locations	GASTONIA NC 28054	General Surgery
	(704) 866-7576	
	7800 PROVIDENCE RD STE 209	
	CHARLOTTE NC 28226	Vascular Surgery, General Surgery
FORD, PETER F MD	(704) 544-7535	
	1305 MATTHEWS TOWNSHIP PKWY	
	MATTHEWS NC 28105	Urgent Care Center
MINITE CLINIC	(866) 389-2727	
MINUTE CLINIC	3310 SISKEY PKWY	
	MATTHEWS NC 28105	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	(866) 389-2727	J 2 2
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MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	4100 CARMEL RD CHARLOTTE NC 28226 (866) 389-2727	Urgent Care Center
	3610 MATTHEWS MINT HILL ROAD	
	MATTHEWS NC 28105	Urgent Care Center
MINISTE CUINIC OF NORTH CAROLIN A RC	(866) 389-2727	
MINUTE CLINIC OF NORTH CAROLIN A, PC		
	2901 WESLEY CHAPEL STOUTS	
	MONROE NC 28110	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
	210 E TRADE ST # E186	
	CHARLOTTE NC 28202	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	231 NORTH GRAHAM STREET	
	CHARLOTTE NC 28202	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
	1142 N BROOME ST	
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA,	WAXHAW NC 28173	Urgent Care Center
PC	(866) 389-2727	
	9805 ROCKY RIVER RD	
	CHARLOTTE NC 28215	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	14125 STEELE CREEK RD	
	CHARLOTTE NC 28273	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	1740 HIGHWAY 160 W	
MINISTERS IN COLORES OF SOUTH CAROLINA	FORT MILL SC 29708	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC	(866) 389-2727	
	9308 KENDALL DR	
MINISTERS IN CONCESSION OF NORTH CARONI	CHARLOTTE NC 28214	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROMINUTE CLINI	(866) 389-2727	
	625 E ROOSEVELT BLVD	
	MONROE NC 28112	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	4724 CHARLOTTE HWY	
	CLOVER SC 29710	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	6750 E WILKINSON BLVD	
	BELMONT NC 28012	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	2707 CELANESE RD	
	ROCK HILL SC 29732	Urgent Care Center
MINUTE CLINIC OF SC LLC	(866) 389-2727	
	609 CHERRY RD	
	ROCK HILL SC 29732	Urgent Care Center
MINUTE CLINIC OF SC LLC	(866) 389-2727	

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

#### Winter 2022

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

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

#### **PSYCHIATRISTS - PSYCHOLOGISTS**

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

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

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

**THRIVEWORKS** 3111 Springbank Ln Ste 1 Charlotte, NC 28226

(855) 284-7483 (617) 807-0958 support@thriveworks.com

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

#### MICHAEL DAVIS LMFT

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

#### **PSYCHIATRISTS - PSYCHOLOGISTS**

#### GLENDA 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

#### 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

#### DANIELLE DONIGAN ABA

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#### **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

#### <u>AMANDA DEAN ABA</u>

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**

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#### 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

#### **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 PO

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

#### JULIANNA ELSWORTH CSW

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

#### JESSICA KOWALSKI PC

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

#### BARBARA SCOTT CSW

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#### KELLI KEYS LCSW

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#### MELINA RICE LCSW

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#### **ALICIA HALL CSW**

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(855) 284-7483 (617) 807-0958
support@thriveworks.com

#### MITZIE HOPKINS PO

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

#### ELIZABETH CHRISTENBURY CSW 2014 Old Evergreen Pkwy

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#### GAYLE BOOKOUT PC

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#### BEVERLY WRIGHT CSW

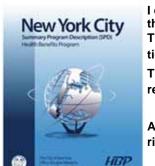
2014 Old Evergreen Pkwy Indian Trail, NC 28079 (631) 423-6809 (631) 947-0222 beverlywright710@gmail.com

#### ANUVIA PREVENTION AND RECOVERY CENT

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

#### ARMONDA RRUSTI ABA

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



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

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

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

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

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

The below information is listed on their respective websites.

#### SOC Catastrophic benefit (GHI/Emblem Health Members Only)

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

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

#### Limitations

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

#### \$1,000 SOC Catastrophic Benefit

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

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

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

#### SBA—Eligibility

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

#### **Definition of PPO and POS**

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

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

SBA GHI Catastrophic Coverage continued.....

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

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

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

#### The catastrophic coverage benefit

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

#### Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

#### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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



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

Medicare Part B 2021 Reimbursement

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

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

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

Medicare Part B 2020 Reimbursement

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

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

Medicare Part B 2019 Differential Reimbursement

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

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

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

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

Please submit this form, along with all required documents, electronically to: <a href="https://nycemployeebenefits.leapfile.net">https://nycemployeebenefits.leapfile.net</a>

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 <a href="IRMAA 2021 Reimbursement Application">IRMAA 2021 Reimbursement Application</a>, along with all required documents, electronically to: <a href="https://en.pycemployeebenefits.leapfile.net">https://en.pycemployeebenefits.leapfile.net</a>

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 <a href="IRMAA 2020 Reimbursement Application">IRMAA 2020 Reimbursement Application</a>, along with all required documents, electronically to: <a href="https://en.pycemployeebenefits.leapfile.net">https://en.pycemployeebenefits.leapfile.net</a>

IRMAA 2019 Reimbursement

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

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

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



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

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

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

Tega Cay, SC <a href="https://www.tegacaysc.org/DocumentCenter/View/12659/HR-218-Application">https://www.tegacaysc.org/DocumentCenter/View/12659/HR-218-Application</a>. 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 <a href="mailto:STimbs@tegacaysc.gov">STimbs@tegacaysc.gov</a>



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



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

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

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

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

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

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

(Hopefully Not Needed For A Long Time)

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

#### I. PREPARATIONS BEFOREHAND

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

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

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

233 Broadway, 25th Floor New York, New York 10279

**Attention: Retiree Death Benefits Unit** 

Telephone (212) 693-5607/5919

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

- Police Officers Patrolmen's Benevolent Association (PBA) at (212) 233-5531
- Detectives Detectives' Endowment Association (DEA) at (212) 587-9120
- Sergeants Sergeant's Benevolent Association (SBA at (212) 431-6555
- Lieutenants and above Superior Officers Council (SOC) at (212) 964-7500
- Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006 (212) 513-0470.
- Contact the NYPD Operations Unit located at One Police Plaza at (646) 610-5580, for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.
- 4. Contact Social Security: (800) 772-1213 (Funeral Director will usually do this for you).
- 5. Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits.

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

#### THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

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

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

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

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

#### THINGS YOU WILL NEED

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

**Pension Bureau** 

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

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

Social Security, (not necessary if surviving spouse already receiving benefits)

Veterans Administration, if a veteran.

#### LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

Motor Vehicle Bureau, if auto is in the deceased's name.

One for each bank account

Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

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

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

Veterans Administration, if a veteran

#### PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

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#### OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

Operations Desk	<u>646-610-5580</u>
NYCPD General Info	646-610-5000
Pension Section	866-692-7733
I D Card Section	646-610-5150
Employee Benefits	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	<b>212-431-6555</b>
RSA	<u>516-564-1861</u>
LBA-SOC	212-964-7500
GHI	800-358-5500
Empire Blue Cross	800-433-9592
Medicare Re-Imbursement	212-513-0470
Medicare	800-633-4227
Social Security	800-772-1213
Social Security-TTY #	800-325-0778

#### **COBRA INFO FOR SURVIVING SPOUSE**

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

COBRA health benefits for surviving spouses.

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



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

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



Dedicated to serving all N.Y.P.D. Retired and Active Members and members of other Law Enforcement Agencies

### **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 ()	- 5	CELL PHONE ()
BUSINESS PHONE ()		SPOUSE'S NAME
EMAIL ADDRESS		

Make Check Payable To: 10-13 Club of Charlotte, NC, Inc. MEMBERSHIP Dues is \$30.00

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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LAST NAME	FIRST	2	MI
ADDRESS		CITY	
STATE ZIP CO	DDE	MALE ( ) FEMAL	E ()
HOME PHONE ()	CELL PH	IONE ()	
BUSINESS PHONE ()	SPOUSE	'S NAME	
EMAIL ADDRESS			
BIRTH DATE LAW ENF	ORCEMENT AGENCY		
TAX # APPOINTMENT DA	TERI	ETIREMENT DATE	
VESTED ( )	LAST RANK HELD		
PREVIOUS COMMANDS			
declare my desire for membership in the membership fee and regularly subscribe member in good standing. I attest that I	my renewal fee by the	15t of January each year to	remain
SIGNED	DATE	D	
Make Check Payal	ble To: 10-13 Club of C	harlotte, NC, Inc.	

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

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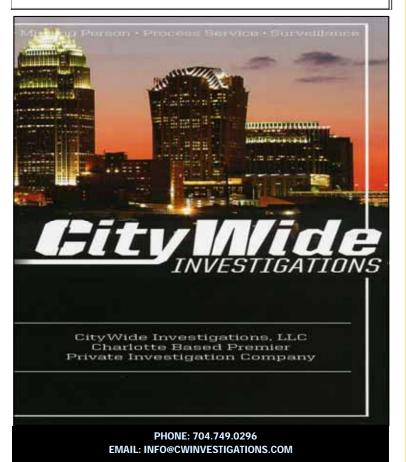
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Charlotte, NC 28209-3651

Web site: <a href="http://www.sboyarcpa.com/scottboyarcpa.html">http://www.sboyarcpa.com/scottboyarcpa.html</a>

You can reach Scott Boyar, CPA, PLLC. by our e-mail form to ensure the Most prompt response to your inquiries:

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NYPD 10-13 Club of Charlotte Chaplain

### Rev. Mr. Rich McCarron Deacon

dcnrich@gmail.com church: 704.948.0231 cell: 732.406.2917

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

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