



NYPD 10-13 CLUB of Charlotte, NC Inc.

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



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

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

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



Club Officers

Volume 14 Issue 12

10-13

December 2022

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PRESIDENT'S MESSAGE

Hi all,

I want to thank our club members who answered the 10-13 email that I sent for club member Kayvan Hazrati.

For those of you who may have missed the email, Kayvan is in need of assistance with meals.

For those who don't know Kayvan, he has been a member of our club since 2008. He is a former CMPD Officer who was shot in the head serving a warrant in 2006. Since being shot, he has battled colon cancer and two back surgeries. The back surgeries have limited his mobility which makes it difficult for him to get around.

Retired CMPD Captain Michelle Hummel has organized a Meal Train to assist Kayvan

Click on the following link, <https://www.mealtrain.com/trains/o0ry81> to see all the details, including dates you can provide him with a meal. You can also donate a Grubhub gift card through the link.

It's that time of the year when club dues are payable. I want to thank the 237 members who have already paid their dues.

Next week we will be mailing dues notices to club members who have not yet paid their 2023 dues. I will also be emailing everyone an updated roster. Please review your information on the roster to make sure is correct.



Congratulations to honorary club member Matt Osman on being elected Mecklenburg County Superior Court Judge 26B.

Since taking the bench in 2011 as a District Court Judge, he has worked diligently to keep our communities safe and will continue to do so in his new position.

FOP Lodge #9 is raffling an Xbox Series X-1TB. Go to the following link to purchase a raffle(s):

<https://go.rallyup.com/ncfop9xbox/Campaign/Details>

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

PRESIDENTS MESSAGE

Good news for Medicare eligible retirees.

On Tuesday, November 22, 2022, the N.Y.S. Supreme Court Appellate Division has rendered a **unanimous** decision against the Office of Labor Relations (OLR) /Municipal Labor Committee (MLC) sponsored Appeals Court petition appealing the decision made by the Honorable Lyle E. Frank back on March 3, 2022. The ruling upholds the position supported by the NYC Organization of Public Service Retirees and was voted on with all five Justices in agreement (no dissenters). This decision reaffirms that Judge Lyle Frank's decision was legal, the retiree's case was meritorious, and the basis of the OLR/MLC case for appeal was unsupported.

Some of the verbiage from this groundbreaking decision:

"Nothing in the statutory text or history supports respondents' interpretation that the provision is satisfied so long as they pay for the costs of one of the health insurance plans offered to retirees, which they have determined to be the Medicare Advantage Plus Plan." "Respondents' contention that they are not required to pay the full cost of \$192 per month for the retiree petitioners' current plan, Senior Care, because that cost exceeds the full cost of H.I.P.-H.M.O. "on a category basis" is improperly raised for the first time on appeal." "We have considered respondents' remaining arguments and find them unavailing."

A key part of that plan broke the law, the ruling said.

"The city will pay the entire cost of health insurance coverage for city employees, city retirees, and their dependents, not to exceed one hundred percent of the full cost of H.I.P.-H.M.O. on a category basis," the judge ruled.

For more information on the fight to preserve our health benefits go to the NYC Organization of Public Service Retirees website at: <https://www.nyc retirees.org/>

Additionally the Organization of Public Service Retirees has filed a \$55 million dollar lawsuit against the City of NY Office of Labor Relations, the City of NY, Emblem Health and GHI for Co-pays that are unlawfully charged to Medicare eligible retirees. Below is part of the basis for the lawsuit.

On January 1, 2022, the City and Emblem/GHI began to impose a \$15 copay on these Retirees every time they saw a healthcare provider or received a test, procedure, treatment, or therapy. The imposition of these co-pays is unprecedented: in the decades-long history of Senior Care, no such co-pays had ever been imposed. It is also: (i) a breach of the contract governing Senior Care (of which the Retirees are third-party beneficiaries); (ii) in defiance of a Court Order that specifically prohibits the City from passing along any costs of Senior Care to Retirees; and (iii) deceptive, misleading, and in violation of numerous statutory and common law duties.

These illegal co-pays have collectively cost Retirees over \$55 million to date. They have also caused irreparable harm. The Retirees are all senior citizens and/or disabled. Many require frequent medical attention and live on relatively small pensions (e.g., less than \$1,500 per month). Accordingly, many cannot afford the co-pays, which have now been accumulating for months. As a result, they have had to forego medical care and reduce spending on necessities such as food, housing, medicine, home health aides, heat, electricity, and transportation. In addition, they have suffered severe emotional and psychological distress due to their precarious financial and medical circumstances.

To read the entire lawsuit go to: <https://iapps.courts.state.ny.us/nyscef/ViewDocument?docIndex=iiATYhfpRHuUmS57JINjGA==>

On the following 2 pages are the registration/hole sponsor form and the donation request letter for the 2023 Jimmy LaRossa Memorial Golf Tournament fundraiser. Please assist us in making this fundraiser a success by participating in the tournament, sponsoring a hole and/or soliciting businesses/restaurants that you frequent to sponsor a hole or donate a prize for our raffle tournament.

From the entire 10-13 Club Board



We Wish You and Your Family

A Happy, Healthy and Blessed New Year.

Fidelis Ad Mortem, stay healthy, stay safe!

Fraternally,

Harvey Katowitz

Harvey Katowitz



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

2023
JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT
Fundraiser for Charlotte-Mecklenburg FOP Lodge #9 and Foundation
WHERE: OLDE SYCAMORE GOLF PLANTATION
7500 Olde Sycamore Drive, Charlotte, NC 28227

Phone: 704-573-1000

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

8:00am Registration

\$125/Player - \$500/Team

Captain's Choice

Hot Breakfast

Luncheon & awards ceremony

CAPTAIN: _____ Phone _____ Email _____

PLAYER 2: _____ Phone _____ Email _____

PLAYER 3: _____ Phone _____ Email _____

PLAYER 4: _____ Phone _____ Email _____

Please make check payable to NYPD 10-13 Club of Charlotte, NC

ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,
PLEASE DETACH THIS FORM AND REMIT PAYMENT TO

NYPD 10-13 Club of Charlotte, NC
4701 Wyndfield Lane
Charlotte, NC 28270

☐ \$100.00 - SMALL SIGN

☐ \$250 - LARGE SIGN

☐ \$500 - BANNER

SPONSOR _____ EMAIL _____ PHONE _____

Please indicate what you want on your sponsor sign/banner: _____

For more information contact Bob Fee

rtfvs@yahoo.com

704-220-8400



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



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

HARVEY KATOWITZ
PRESIDENT

BERNARD ROE
VICE PRESIDENT

December 1, 2022

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

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

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

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

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

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

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

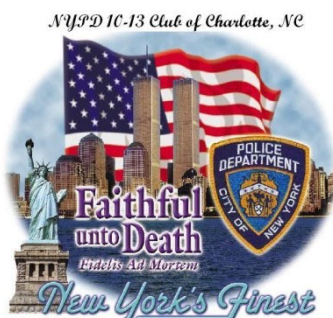
All donations will be acknowledged in our monthly newsletter that is distributed to over 10,000 people nationwide, including over 1,000 people in the Charlotte metropolitan area. Hole sponsors will also have a sign/banner identifying them prominently displayed on the golf course.

We appreciate any help you can provide us.

Sincerely,

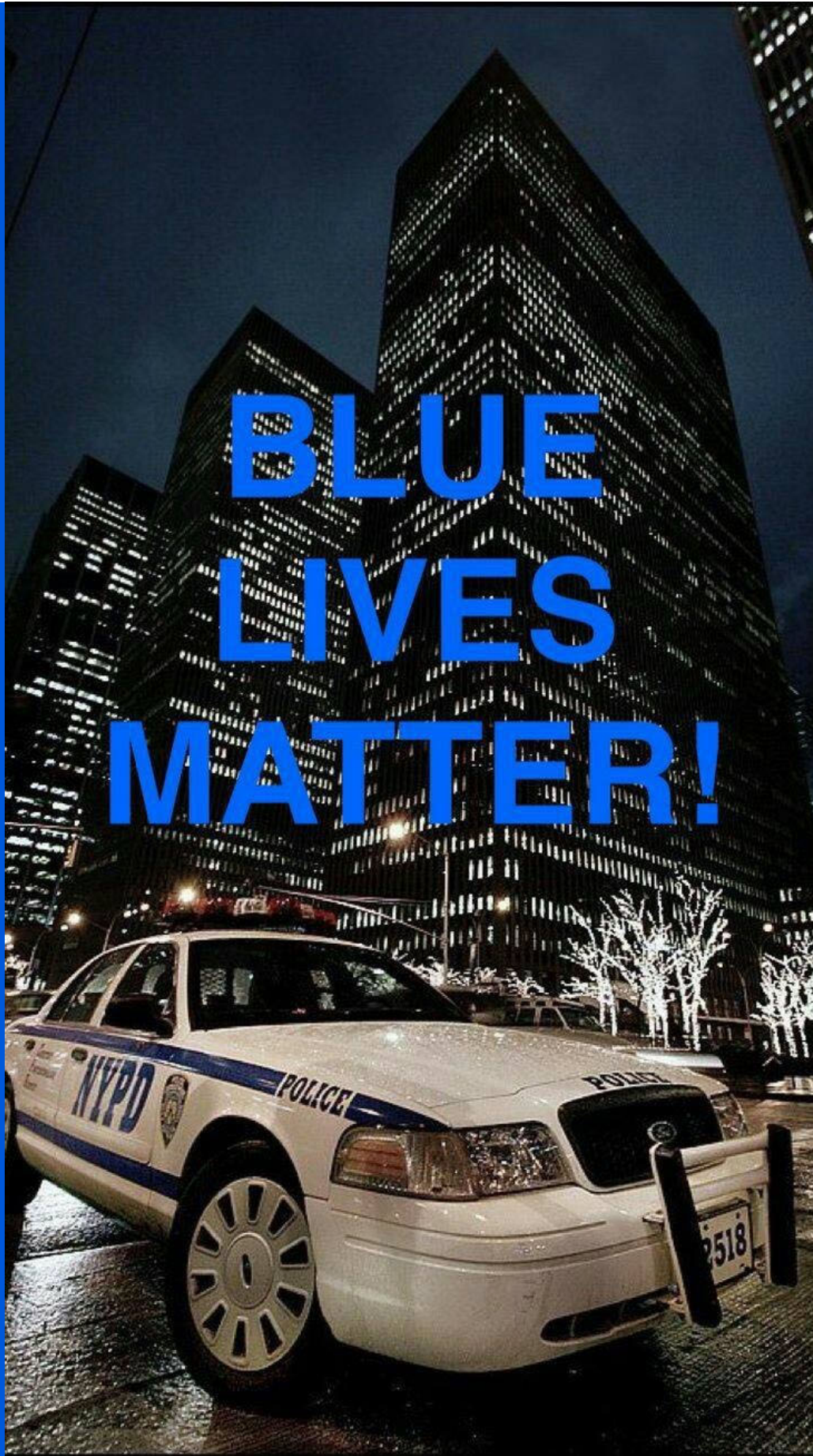
Harvey Katowitz
President

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[704-849-9234](tel:704-849-9234)



THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Sgt. Morales passed away as a result of brain cancer stemming from his assignment to the World Trade Center site, following the terrorist attacks on September 11, 2001.

At that time he was part of the New York Police Department. He had a seizure 20 years later. His kids found him, and called 911.

Sergeant Morales joined the NYSP on February 14th of 2005 and was assigned to Troop T.

He entered into disability retirement from the New York State Police after 17 years of service on October 20, 2022, because of his 9/11 service related illness.

Until recently, his wife, Kristi Morales, did not know the kind of work her husband did at Ground Zero. He was assigned to sort body parts from rubble.

Mrs. Morales got a call from Nurse Memorial Sloan Kettering in New York City on October 28, where her husband was being treated, saying he was nearing the end.

She quickly packed a bag to head to the cancer center, but she didn't get there in time. Sgt. Morales died a short time after that phone call. He was 42.

Sgt. Morales has two children – Demetrios, 15, and Civana, 13.

Sgt. Morales loved the Yankees. His son is quite the baseball player. He told his mom, now dad won't miss any of his games, he'll be watching from heaven

Always in our minds and hearts
Gone but never forgotten.....

THEY MUST NEVER BE FORGOTTEN



[Lt. Kristina Zell](#)
Niagara Falls PD
EOW: Mon. Nov. 7, 2022
Cause: COVID19



[Marine Interdiction Agent Michael O. Maceda](#)
US Customs and Border Protection
EOW: Thurs. Nov. 17, 2022
Cause: Gunfire



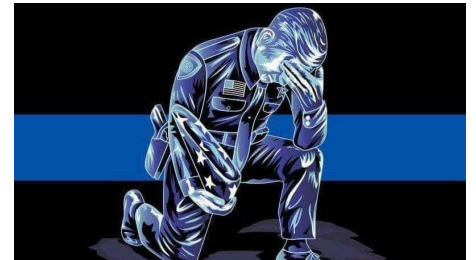
[Deputy Sheriff Christopher Taylor](#)
Charlotte Co., FL Sheriff's Office
EOW: Tues., Nov. 22, 2022



[P.O. Brandon Tsai](#)
Grand Prairie, TX PD
EOW: Mon. Nov. 14, 2022
Cause: Vehicle pursuit



[P.O. Jordan Jackson](#)
Bellevue, WA PD
EOW: Mon. Nov. 21, 2022
Cause: Motorcycle crash
ause: Vehicular assault



REST IN PEACE



YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

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

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

Always in our minds and hearts

Gone but never forgotten.....



Membership Meeting Minutes
November 8, 2022

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

This was followed by the invocation, reading of the names of the 7 law enforcement officers who died in the line of duty since last month's membership meeting and a moment of silence.

Roll Call of Officers

President: Harvey Katowitz
Vice President: Bernard Roe
Rec. Secretary: Scott Hickey
Corres. Sec: Bob Fee
Treasurer: Chris Russo
Trustee: Dennis Cirillo - Excused
Trustee: Kevin Gribbon
Trustee: Frank Irrizary
Trustee: Ian McGrouther
Trustee: John Randazzo
Sgt. at Arms: Rich Doyle
Historian: Jim Rochford - Absent
Chaplain: Donald Sanchez - Excused
Chaplain: Deacon Rich McCarron - Excused

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

Sickness & Distress: Club member Ed Nell, father of club member Marc Nell passed away on October 29.

Guest Speaker(s): None

Communications and Correspondence: The Nov. 7 Daily News Op-Ed Article by Attorney Steve Cohen "**Save money on health care — but do it fairly**" was discussed

Report of officers

President:

- The board members who served tonight's dinner were acknowledged and thanked.
- The club is looking for someone to take over as historian. Duties include taking photos at membership meetings and club events and documenting and preserving the history and events of the club.
- Club dues are payable now. Payment can be made via Zelle at hkatowitz@charlotte10-13.com, at a meeting or by mail.

Vice President: Nothing to report.

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

Recording Secretary: Nothing to report.

Corresponding Secretary: Nothing to report

Continued next page....

Trustees: Nothing to report

Sgt. At Arms: Nothing to report

Historian: Absent

Committee Reports

- Membership: 459.
- Socials:
 1. Family fun bowling at Bowlero Lanes in Matthews Sunday afternoon, Feb. 19.
 2. Mystery dinner theater – Saturday March 25 or April 22, 2023
 3. Spring Fling - TBD
 4. Night at the Knights Baseball Game – Friday, May 19, 2023
 5. Jimmy LaRossa Memorial Golf Tournament – Monday, May 22, 2023
 6. Lake Norman Lunch Cruise - TBD

Old Business: None

New Business: Being that the entire board is running unopposed, so Scott Hickey cast 1 vote for the election of the present board.

Good of the Club

- New Members:
 1. Ret. NYPD Officer Jack Hipper
 2. Ret. NYPD Officer John Brienza, Jr.
 3. Honorary member Ret. NYCDOC Court Clerk Almanette Martin

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

- 50/50 was won by Joe Davis

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

Next Meeting
Tuesday December 13, 2022, 1 PM

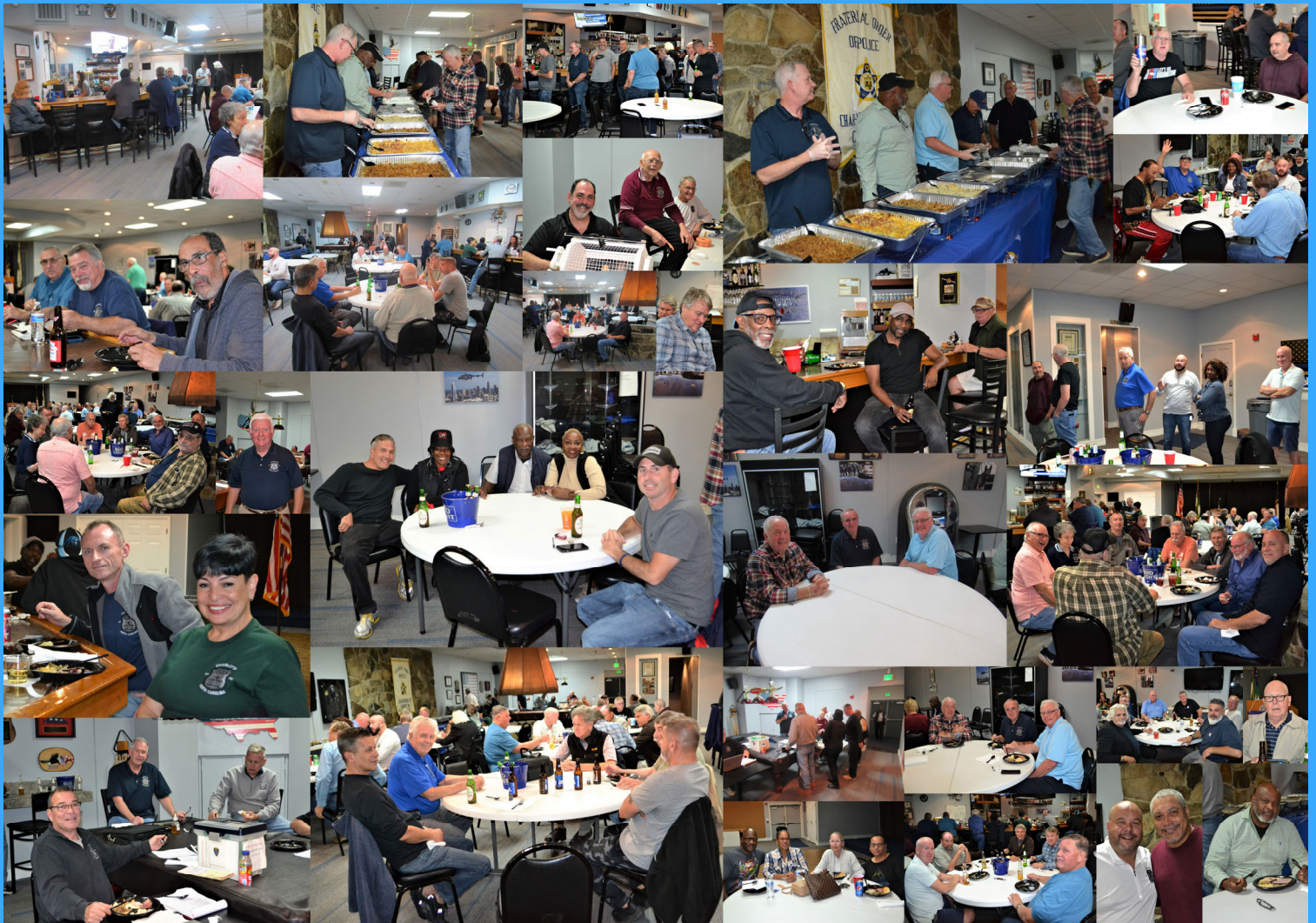


OCTOBER MEMBERSHIP MEETING

November meeting photos can be accessed at: <https://harveykatowitz.smugmug.com/November-2022-Membership-Meeting/>



L-R Trustee Ian McGrouther-V.P.Bernard Roe-Corr. Secretary Bob Fee-Trustee Frank Irizarry Club photographer, trustee Kevin Gribbon



THIS AND THAT

Changes to Medicare Premium

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

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

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

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

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

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

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

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

PART B DEDUCTIBLE LOWER

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

PART A COSTS INCREASE

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

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

WTC NOTICE OF PARTICIPATION EXTENSION

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



Citizens for the Extension of the James Zadroga Act

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

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

November 30, 2022 — *Senator Kirsten Gillibrand* — [Gillibrand Pushes To Close \\$3.6 Billion Funding Gap In 9/11 World Trade Center Health Program In End-Of-Year Spending Bill](#)

Senator Gillibrand is pushing to include the bill in any upcoming legislative vehicle, including the omnibus spending bill or any end-of-year funding package.

<https://www.gillibrand.senate.gov/news/press/release/gillibrand-pushes-to-close-36-billion-funding-gap-in-9/11-world-trade-center-health-program-in-end-of-year-spending-bill>

November 22, 2022 — *NY Daily News* — [CDC keeps contract with Managed Care Advisors-Sedgwick as it struggles to provide medical services to 9/11 responders](#)

The CDC has no plans to terminate a contract with a company that is struggling to provide medical services for 9/11 responders, and the agency is declining to say what penalties the firm could face.

<https://www.nydailynews.com/news/politics/us-elections-government/ny-cdc-managed-care-advisors-sedgwick-medical-services-911-responders-20221122-36bjs3xzo5b6rewgyspz7safgm-story.html>

November 16, 2022 — *The Intercept* — [Chuck Schumer Quietly Moving Lame-Duck \\$3 Billion Payout to Families of 9/11 Victims](#)
Schumer's attempt at a rapid passage through unanimous consent would bypass debate on a payout using PPP money, angering families of Marines killed in the 1983 Beirut bombing.

<https://theintercept.com/2022/11/16/september-11-victims-compensation-bill/>

November 16, 2022 — *NY Daily News* — [What Congress must accomplish: Some must-dos in the waning days of the 117th session](#)
Unless more money is added soon, care for these responders and survivors, the heroes and victims of 9/11, will have to be rationed. No one opposes plugging the hole, but it still hasn't happened yet.

<https://www.nydailynews.com/opinion/ny-edit-lame-duck-20221116-froiusccnfhfjeo2vo64updde-story.html>

November 15, 2022 — *NY Daily News* — [9/11 advocacy group asks CDC to reconsider contract with Sedgwick for health services due to 'nonperformance'](#)

The letter identifies numerous instances where Sedgwick still needs to live up to the contract's requirements, which called for a system of providers to be in place and ready to go in May.

<https://www.nydailynews.com/news/politics/us-elections-government/ny-911-health-cdc-sedgwick-contract-20221115-rb2fy4bqarcgpo6kjinu66rxk24-story.htm>

November 9, 2022 — *Mount Sinai* — [CDC Awards Funding for Mount Sinai World Trade Center \(WTC\) Health Program Clinical Center of Excellence](#)

New contract provides eight years' support for vital WTC-related health care for 9/11 workers and volunteers.

November 7, 2022 — *NY Daily News* — [9/11 health program users plagued with problems using new medical providers](#)

A change in the companies managing health care for more than 118,000 people sickened by the 9/11 attacks has proven a nightmare for many enrolled in the program.

<https://www.govtech.com/em/safety/sick-9-11-responders-facing-nightmare-of-problems>

November 5, 2022 — *NY Daily News* — [Retired NYC firefighter with ALS fights for 9/11 pension; gets help from fallen NYPD cop's lawsuit](#)

Firefighter Robert Olsen claims he suffered asthma resulting from Lou Gehrig's Disease as a result of 30 days he breathed in the toxic air while aiding rescue and recovery efforts.

<https://www.nydailynews.com/new-york/ny-lawsuit-911-retirement-disability-lou-gehrigs-disease-fdny-20221105-4qxb5ge22vds5eymyzxepqbjj-story.html>

November 3, 2022 — *NY Daily News* — [What Congress owes 9/11 first responders now](#)

Cuts are unacceptable; cuts to this program are insulting.

<https://www.nydailynews.com/opinion/ny-oped-what-congress-owes-911-first-responders-20221103-mp736g37kfg3pizoc4m3pjz6fa-story.html>

MEMBERSHIP



2022 Monthly Meeting Dates

December 13



Fortunately, nothing to report.



SICK DESK UPDATE

Fortunately, nothing to report

Welcome To The Club

The following members joined our club in October

1. Ret. NYPD Officer Jack Hipper
2. Ret. NYPD Officer John Brienza, Jr.
3. Honorary member Ret. NYCDOC Court Clerk



We presently have 459 members, 335 from the NYPD and the remainder from 57 other law enforcement agencies.

REMEMBER

2023 dues are payable now.

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

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

Seasons Greetings



Happy Birthday!

DECEMBER

Hansen, Bob	RIP 10/16/17	1
Morey, Pedro		1
Erker, John,		2
Jackson, Brian		2
Sheppard, Al	RIP 5/13/19	2
Kenary, Michael		4
Holloman, Norris		5
Brody, Victor		6
Cole, Peter		6
Walker, Gerard		7
Katowitz, Harvey		8
Randazzo, John		8
Jordan, Brenda		9
Goodman, Eric		9
Davis, Joseph		10
Galanos, Glenn		10
Knight, Tasheil		11
Francis, Cynthia		13
Busby, Waverly		13
Christian, Donna		14
Nakelski, Stephen		14
Dorn, Steve		15
Marchello, Milan		15
Peterson, George	RIP 11/19/19	15
Nau, Ed		16
Matthews, Michael		18
Hickey, Scott		19
Gennis, Brian		20
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TRUSTEE'S



10-13 Club of Charlotte

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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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



THIS AND THAT

North Carolina Concealed Handguns Reciprocity

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

Other States' Permits Honored Here

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

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

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

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

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

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

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

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

Permits Honored in Other States

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

States with North Carolina Agreements

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

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

HEALTH AND WELFARE

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

Gentlemen,

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

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

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

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

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

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

On the member CBP page we posted,

Nominate Your Providers!

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

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

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

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

Joining EmblemHealth HIP and GHI

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

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

Member Self Service - webCOPS

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

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

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

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

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

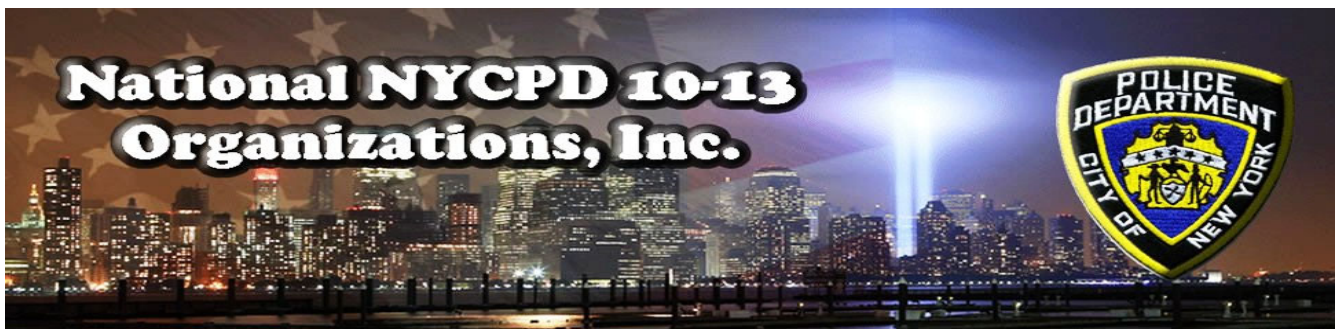
If you need help or have questions, please contact our Call Center at (646) 905-5596

Police Pension Fund - Documents & Requests Center

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

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

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



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

**ARIZONA
10-13**

President Larry Carito

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

**NE PA NYPD
10-13**

President Juan (John) Adams

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

**NYPD 10-13 CLUB
OF CHARLOTTE**

President Harvey Katowitz

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

**NORTHEAST FLORIDA
10-13**

President Marty Syken

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

**HUDSON VALLEY
10-13**

President John Briganti

101 Gedney Street, Apt. 2D,
Nyack, New York 10960.
Cell Phone: 386-871-5941
Email: Johnny@Briganti.org
Website: www.hudsonvalley1013.com

**RALEIGH NC
10-13**

President Robert Young

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

**JERSEY SHORE
10-13**

President Salvatore V. Pepitone

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

**VILLAGES
10-13**

President Mike Powers

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

**MYRTLE BEACH
10-13**

President Michael Fanning

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

**WILMINGTON NC
10-13**

President Chuck McLiverty

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

**FORT MILLS SC
10-13**

President: Scott Hassler

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

**VERRAZANO
10-13**

President Chris Piazza

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

**LONG ISLAND
10-13**

President Richard Bohn

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



NATIONAL NYCPD 10-13 ORG.



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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

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

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

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

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

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

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

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

Address package to:

Larry Kelly
392 Colon Avenue
Staten Island, NY 10308

You can contact him at Immkj392@verizon.net/(347-582-6885

Please allow for up to a 30 day turnaround time.

Please do not deviate from the above instructions

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

NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

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

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

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

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

Home Address: _____ **Apt.** _____

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

RETIREE INFORMATION ONLY

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

Tax # _____ **Shield #** _____

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

Signature

Date

FOR OFFICE USE ONLY

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

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

☐ **Approved**

☐ **Disapproved**

Authorizing Supervisor Rank/Name

Signature

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


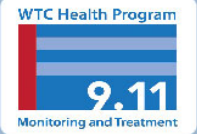
AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ **Signature:** _____

SEPTEMBER 11TH VICTIMS COMPENSATION FUND



September 11th Victim Compensation Fund

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

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

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

9/11 Resources

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

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

LINE ORGANIZATIONS



Dear CEA Member,

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

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

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

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

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

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

Medicare Reimbursement, IRMMA

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

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

Moving/Change of Address

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

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

Cost of Living Increase

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

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

STUDENT PROOF

Student proof is no longer needed.

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

SOC

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

SHINGLES SHOT

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

LINE ORGANIZATIONS



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

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

Who to Notify

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

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

Call Captains Endowment Association (212) 791-8292

40 Peck Slip
New York N.Y. 10038

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

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

40 Peck Slip
New York N.Y. 10038
Inquiries regarding:

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

Call NYC Deferred Compensation Plan (212) 306-7760

22 Courtland Street
New York N.Y. 10007

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

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

Regarding beneficiaries' benefits:

- To Surrender Member's Firearms, **for NYC residents**, contact the License Division's Cancellation Unit, at (646) 610-5871, inform them that you would like to surrender the firearms of a recently deceased Member of the Service, and they will provide you with information and instruction regarding the matter. For those members residing out of the confines of NYC, please contact your local precinct or municipality to ascertain how to properly surrender the weapons.
- NYC Health Benefits Section: (212) 513.0470 (Due to heavy call volume it is very difficult to get through by phone, we suggest you submit notifications/requests via US mail, Certified) 22 Cortlandt Street, 12th Floor New York, NY 10007 (Request "COBRA for Life" application; **refer to "Survivor's Health Benefits" contained in this article.**)
- Social Security Administration / Social Security: (800) 772.1213A surviving spouse or child may receive a special lump-sum death payment of \$255 if they meet certain requirements. In most cases, the funeral home will report the person's death to Social Security. If you want them to do that, you will need to give the deceased's Social Security Number to the funeral director so he or she can make the report.

If a veteran, notify the Veterans Administration. Call Toll-Free 1 (800) 827-1000 or Visit the Web Site at <http://www.va.gov>. The decedent may be entitled to Burial and Plot-Interment allowance, a VA National Cemetery Burial, a Headstone and Marker, a Presidential Memorial Certificate, and Burial Flag. Often times the Funeral Director will make this notification.

Continued next page.....

LINE ORGANIZATIONS



Documents You Will need.

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

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

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

Marriage Certificates with Official Raised Seal for:

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

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

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

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

Armed Services Discharge Papers — DD 214 (if applicable)

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

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

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

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

Copies of Paid Funeral Bill for:

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

Continued next page.....

LINE ORGANIZATIONS



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

Gather Assets:

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

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

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

Notify Companies the Person Did Business With:

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

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

Survivor's Health Benefits

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

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

Benefits Payable on Behalf of Deceased Member

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

The covered member's:

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

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

Continued next page.....

LINE ORGANIZATIONS



Qualified dependents are defined as your spouse, or qualified Domestic Partner and eligible dependent children. **Eligible children** include natural children, legally adopted, stepchildren (rules apply) and children for whom you have court appointed guardianship or legal custody and who live with you permanently. For the purpose of the **Dental and Optical Benefit**, **eligible dependent children** are covered to the last day of the month of their 19th or up to 23rd birthday (full time student). For the **Prescription Plan dependent children** who were previously enrolled in the Optional Prescription Drug Rider will be covered until December 31st of the year they reach the age of 19 or 23 years (full time student) or until they graduate.

Medicare Reimbursement Affidavit

Medicare Part B Reimbursement:

When the decedent, or one of their dependents became eligible for Medicare at age 65 (and thereafter) or through special provisions of the Social Security Act for the Disabled, their first level of health benefits was provided by Medicare. In order to maintain maximum health benefits, the decedent (and all retired NYC workers) was mandated to accept Medicare Part A (Hospital Insurance) **and** Part B (Medical Insurance). If the decedent was receiving a Social Security check, the premium for Medicare Part B was deducted from that check monthly. If the decedent was not receiving a Social Security check, they were billed on a quarterly basis by the Social Security Administration. **The decedent must have been receiving a City pension check and been enrolled as the contract holder for City health benefits in order to receive reimbursement for Part B premiums.**

NOTE: Spouses/Domestic Partners of members whose deaths are directly attributable to an injury/illness related to their receiving an Accident Disability Pension continue to receive the Medicare Reimbursement. This is due to the City continuing to pay for their health insurance at a reduced Medicare rate.

The City of New York reimburses retirees for the monthly premium for Medicare Part B, as well for their eligible dependents on Medicare. The Medicare Part B reimbursement is issued each April for the prior calendar year (January through December; i.e. Medicare reimbursement checks are issued in April 2014, reimburse Medicare deductions from 2013). **You will only receive the reimbursement for the period of time that the decedent was enrolled in Medicare Part B and covered by a City of New York health plan as a retiree; Medicare Reimbursement ceases with the death of the member.** (Retirees who reside outside of the United States are NOT eligible for the Medicare Part B reimbursement since Medicare is not your primary insurer).

In order to receive a "Medicare Reimbursement Affidavit" to claim Medicare reimbursement monies owed to the decedent and, if applicable, their eligible dependent(s) you must notify the Health Benefits Program of the members death, in writing, including the retiree's name, Social Security number, your name, your address, and a copy of the death certificate. Send the request for the affidavit form to the Retiree Health Benefits Section, **Attn: Medicare Unit**, 22 Cortlandt Street, 12th Floor, New York, NY 10007. If the survivor relocates, they must notify the Retiree Health Benefits Section, Medicare Unit, of the new address to ensure that they receive the reimbursement.

Please be aware that it will take several months for the Retiree Health Benefits Section to forward the reimbursement check, which will be in payment of the previous calendar year, and in some cases a second check will be issued for the months that the retiree was alive in the year of death.

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

- NYPD Pension Section (212) 693-5100
- Retired Employees Health Benefits Section (212) 513-0470
- Health Plan (GHI, HIP, Aetna, etc.)
- Health and Welfare Fund, CEA SOC 212 964-7500 Option 1 (Health & Welfare, Annuity Fund)
- Captains Endowment Association Office (212) 791-8292 (update email address)
- NYC Deferred Compensation Plan (212) 306-7760
- Personal Investment companies (Vanguard, Principal, Fidelity etc.)
- Social Security Administration 1 (800) 772-1213
- Veterans Administration 1 (800) 698 2411 <https://www.va.gov/>
- United States Postal Service


LINE ORGANIZATIONS




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



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



<First Name> <Last Name>
<Address1>
<Address2>
<City>, <State> <Zip>



SCAN ME

app helps you find prescription discount points at pharmacies nationwide. It's free for both iOS and Android users.

Why not put this FREE card in your wallet today? It can save the average person \$150.00¹ annually.

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

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




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

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

The cards are FREE, start saving today.

How to use the cards:

Each time you fill a prescription:

-  Bring these cards to any of the over 64,000 pharmacies that accept the card.
-  Give the pharmacist your card and see discounts of up to 80%² off your medications.
-  Show your card every time you fill a prescription for more discounts. The card doesn't expire.

Questions?
Learn more.

Visit us at <Client URL>

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

LINE ORGANIZATIONS



SOC SUPERIOR
OFFICERS
COUNCIL
CITY OF NEW YORK POLICE DEPARTMENT



SOC SUPERIOR
OFFICERS
COUNCIL
CITY OF NEW YORK POLICE DEPARTMENT



Prevent shingles with the Shingrix vaccine

Dear SOC Member,

Your risk of Shingles increases as you age. Shingrix[®] is a two-dose vaccine that protects against shingles and complications from the disease. The SOC Trustees have elected to improve your benefits regarding the Shingrix Vaccine.

From January 1 - December 31, 2022 eligible members 65 years and older can get the vaccine at a \$25 copay per shot.

How do I get the vaccine?

OptumRx contracts with many national pharmacy chains so you can easily get vaccinated. Most vaccinations are available on a walk-in basis by presenting the OptumRx ID card at the time of service.

We're here to help.

If you have any questions or to find a network pharmacy, please call 1-877-559-2955 or visit optumrx.com.

Captains Endowment Association

President Chris Monahan
Vice President Johnny Ramirez

Lieutenants Benevolent Association

President Louis Turco
Vice President John Beattie

optumrx.com

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LINE ORGANIZATIONS

Sergeants Benevolent Association

155 Franklin Street
New York, NY 10013
Phone: (212) 226-2180



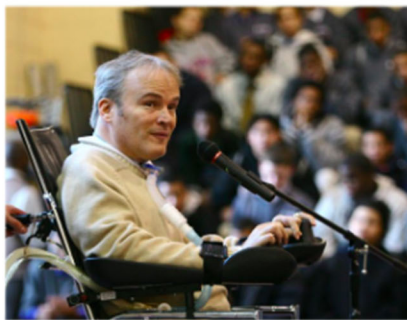
**The Toughest Job
in the World!**

Vincent J. Vallelong
PRESIDENT

Edmund J. Small
VICE PRESIDENT



NYPD WITH ARMS WIDE OPEN 2023 Detective Steven McDonald Memorial Scholarship



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

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

For further details and application materials, please visit:

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

ALL APPLICATION MATERIALS DUE FRIDAY, FEBRUARY 3, 2023!

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

LINE ORGANIZATIONS

Sergeants Benevolent Association

155 Franklin Street
New York, NY 10013
Phone: (212) 226-2180



The Toughest Job
in the World!

Vincent J. Vallelong
PRESIDENT

Edmund J. Small
VICE PRESIDENT



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

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

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

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

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

- 1.) Is a student of the special needs community*
- 2.) Is the sibling of an individual with special needs*
- 3.) Has dedicated his or her community service to the special needs community

* Special needs must be a documented physical, medical, developmental or learning disability.

- ALL COMPLETED APPLICATIONS MUST BE RECEIVED BY FRIDAY, FEBRUARY 3, 2023 -

LINE ORGANIZATIONS

SBA WALL OF HONOR

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

NAME	DATE	COMMAND	CAUSE
Foster, Michael	1851/08/02	Office of Chief of Police	Fire
McGivern, James	1876/07/24	17 Precinct (9 Precinct)	Stabbed
Gallagher, Thomas (Roundsman)	1882/11/06	23 Precinct	Assaulted during arrest
Comisky, Richard (Roundsman)	1883/06/11	2 Precinct (108 Precinct)	Shot
Montgomery, Robert	1887/01/11	25 Precinct (19 Precinct)	Shot
Rheinhardt, Oscar	1897/04/24	31 Precinct (44 Precinct)	Thrown from Horse
McNierney, Joseph	10/3/1913	29 Precinct (17 Precinct)	Stabbed
Montgomery, Robert	1887/01/11	25 Precinct (19 Precinct)	Shot
Rheinhardt, Oscar	1897/04/24	31 Precinct (44 Precinct)	Thrown from Horse
McNierney, Joseph	10/3/1913	29 Precinct (17 Precinct)	Stabbed
Hodgins, John	10/7/1914	Manhattan	Auto Accident
McIntyre, Peter	10/10/1922	56 Precinct (47 Precinct)	Bicycle accident
Gibbons, Neil	10/15/1924	Marine Division	Explosion
Cantor, Benjamin	6/4/1927	Detective Division	Shot (died 10/19/1924)
Weckesser, Joseph	6/16/1927	71 Precinct	Fire
Barry, James	8/7/1928	9A (Midtown Precinct North)	Auto accident
OShaughnessy, William	6/9/1931	28 Precinct	Shot
Murphy, Timothy	9/14/1931	8 Precinct (6 Precinct)	Shot
Werdann, Theodore	5/12/1932	87 Precinct	Injuries on patrol
Monahan, Eugene	2/4/1933	34 Precinct	Shot
Nadler, George	2/1/1935	Emergency Service Unit	Explosion
Gayne, William	4/20/1936		Complications from surgery for line of duty injury
Kilpatrick, David	1/28/1938	40 Precinct	Shot
McCormick, Matthew	9/19/1943	120 Precinct	Cause: Auto accident
Price, Isaac	7/5/1946	28 Precinct	Heart attack
Brooks, Paul	2/28/1952	Grand Central Pkwy (Highway 3)	Motorcycle accident
Starett, Saul	9/2/1953	50 Precinct	Electrocution
Wiseman, Donald	4/25/1955	107 Precinct	Auto accident
Johnson, Edward	1/8/1960	5 Precinct	Cause: Stabbed
Henninger, Edward	6/9/1969	Accident Investigation Squad	Heart attack
McGowan, Cornelius	8/17/1969	114 Precinct	Heart attack
Tustin, Henry Jr.	11/9/1970	32 Precinct	Shot
Morabito, Joseph	8/26/1971	1st Detective Division	Shot
Reddy, Frederick	9/16/1975	9 Precinct	Shot
Russell, Michael	8/2/1979	75 Precinct	Shot
McCormick, John	4/27/1988	Bronx Narcotics	Shot
Levine, Keith	12/28/1991	Communications Division	Shot while off-duty and attempting to thwart a robbery
McFadden, George	5/2/1998	113 Precinct	Heart attack
Name: Curtin, Michael	9/11/2001	Emergency Service Squad 2	Responding to the World Trade Center attack
Gillis, Rodney	9/11/2001	Emergency Service Squad 8	Responding to the World Trade Center attack
Roy, Timothy	9/11/2001	Traffic Control Unit, Bus Unit	Responding to the World Trade Center attack
Coughlin, John	9/11/2001	Emergency Service Squad 4	Responding to the World Trade Center attack
Ferguson, Keith	1/31/2004	ESS 7	Heart attack on duty
Zoll, Dean	5/28/2004	PBBS Task Force	9/11 Related Ailments
Hanrahan, Claire (Ret.)	8/28/2007	Narcotics Division	9/11 related ailments
Ryan, Michael	11/5/2007	Warrant Section	9/11 related ailments
Thompson, Edward	3/9/2008	6 Precinct	9/11 related ailments
Baez, Alex (Ret.)	11/21/2008	84 Precinct	9/11 related ailments
Clark, Charles (Ret.)	11/7/2009	Housing Bureau, PSA 7	9/11 related ailments
Smith, Harold (Ret.)	3/5/2011	Staten Island Narcotics	9/11 related ailments
Danza, Garrett (Ret.)	7/11/2012	Communications Division	9/11 related ailments
Divers, Patrick	2/1/2013	Brooklyn North Narcotics	Heart attack on duty
OLeary, Donald Jr.	3/26/2014	Transit District 11	9/11 Related Ailments
Murphy, Patrick (Ret.)	8/20/2014	Emergency Service Squad 5	9/11 Related Ailments
Ferrara, Paul	8/28/2014	110 Precinct	9/11 Related Ailments
Scalza, Stephen (Ret.)	10/1/2014	OCID	9/11 Related Ailments
Murnane, Francis	3/15/2015	Major Case Squad	Heart Attack
Conniff, Donald	12/12/2015	9 Precinct	Auto Accident
Tuozzolo, Paul	11/4/2016	43 Precinct	Shot

LINE ORGANIZATIONS



Dear Member:

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

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

Retiree Medicare Advantage Update
November 30, 2022

On November 22, 2022, the Appellate Division, First Department, affirmed the prior decision by Judge Lyle Frank preventing the City from "charging up" for any optional retiree plans up to the full cost of an active plan. As you will recall, a group of retirees initially challenged the MLC's ability to bargain healthcare and the City's ability to adopt a Medicare Advantage plan. While Judge Frank affirmed the MLC's role and the implementation of the Medicare Advantage plan, he read the Administrative Code to preclude offering optional retiree pay-up plans until the cost surpassed that of the active plan.

The Appellate Court read the statute on its face and declined to consider the argument that Medicare eligible retirees were a different category, because the Federal Government provides the first 80% of their coverage, finding that the claim needed to have been brought before the lower court in the first instance. Now the issue will be whether the optional retiree plans will continue to be offered, where the City is pressing that they not be. As you know, the DEA and other New York City police unions recently voted to protect members and their health insurance coverage by maintaining administrative code 12-126 (b)(1). This code provides that "the City will pay the entire cost of health insurance coverage for City employees, City retirees and their dependents, not to exceed 100% of the full cost of HIP-HMO or a category basis."

On November 29, 2022, the same group of retirees who challenged the City's ability to adopt a Medicare Advantage plan filed a \$55-million class action lawsuit regarding the \$15 medical co-pays that went into effect in January of 2022.

The Sergeant Benevolent Association (SBA) supports our retirees and welcomes the Supreme Court Appellate Division's decision. The SBA is on record voting against the mandatory implementation of this Medicare Advantage (MA) plan. The SBA has consistently voted against all past dealings and measures ex: 2014 Health Agreement, 2018 Health Agreement, that produced the hostile environment that has led to the application of these severe actions that are so destructive to our oldest and sickest members. Sadly, the fight is not over. Members should expect the assault to continue with subsequent proceedings and actions to re-script Administrative Code 12-126 to circumvent the ruling of Judge Frank and the five Appeals Court Justices.

We will continue to keep our members informed of any other updates or changes.

DEA President Quoted in Post Article Regarding Criminal Recidivism
November 29, 2022

DEA President Paul DiGiacomo was quoted in this recent *New York Post* article about the recidivist problem in New York and the need to hold repeat offenders in prison.

<https://nypost.com/2022/11/28/nypd-brass-rip-bail-reform-cite-yet-another-outrageous-case-of-recidivist/>

NY Post Features DEA Member in POPPA Coverage

November 3, 2022

The October 31, 2022 edition of the *NY Post* ran an extensive article about POPPA (Police Organization Providing Peer Assistance) and suicide prevention for members of the service. "Hats off" to DEA member retired Det. First Grade Louis Yero for sharing his story to help his fellow Officers in need. Read the article by clicking on the pdf link below:

<https://www.nycdetectives.org/wp-content/uploads/2022/11/POPPA-Article-NYPD-Blues-NY-Post-10-31-22001.pdf>

LINE ORGANIZATIONS



In the News

November 29, 2022 **Mayor and PC praise subway rescue cops; Pat Lynch says, pay them**

The PBA president is quoted on [CBS 2 News](#) and in the [Daily News](#) and the [NY Post](#): "Like all New York City police officers, they are overworked and underpaid. They deserve a competitive salary that will reverse the current NYPD staffing emergency. Press conferences and mayoral proclamations will not stop cops from quitting in droves. If our city doesn't immediately fix our low pay and brutal work schedule, there may not be a hero police officer available to help the next time a New Yorker is in distress in the subway."

<https://www.nycpba.org/news-items/post/2022/new-york-s-finest-hero-cops-recall-subway-rescue>

November 28, 2022 **PBA STATEMENT ON PROCLAMATION FOR 25 PRECINCT SUBWAY HEROES**

Mayor Eric Adams, Police Commissioner Keechant Sewell and MTA Chair and CEO Janno Lieber presented a proclamation today to NYPD 25 Precinct Police Officers Brunel Victor and Taufique Bokth, who saved a man who had collapsed onto the subway tracks:

<https://twitter.com/NYCMayor/status/1597230228098588672>

PBA President Patrick J. Lynch said:

"Police Officers Victor and Bokth deserve far more than praise for their heroism. Like all New York City police officers, they are overworked and underpaid. They deserve a competitive salary that will reverse the current NYPD staffing emergency. Press conferences and mayoral proclamations will not stop cops from quitting in droves. If our city doesn't immediately fix our low pay and brutal work schedule, there may not be a hero police officer available to help the next time a New Yorker is in distress in the subway."

November 8, 2022 **Lynch Slams Congestion Charges for Cops**

On [Fox 5 News](#), Lynch says: "It would be yet another burden on the already underpaid and overworked cops who are quitting the NYPD in droves."

<https://www.nycpba.org/news-items/fox-5-news/2022/lynch-resolute-in-opposition-to-congestion-charges-for-cops/>

November 2, 2022 **NYC PBA PUSHES RED WAVE IN CONGRESS**

Union backs six Republicans in key House races, including Lawler and Schmitt in Hudson Valley, Stefanik in North Country

The Police Benevolent Association of the City of New York (NYC PBA), the nation's largest municipal police union, today announced its endorsement of **Mike Lawler** for New York's 17th Congressional District and **Colin Schmitt** in the 18th Congressional District, as well as its support for the re-election of **Rep. Elise Stefanik** in the 21st Congressional District.

These homestretch endorsements follow the union's previously announced support for Republicans **Rep. Nicole Malliotakis** in the 11th Congressional District, **Rep. Andrew Garbarino** in the 2nd Congressional District, and **Anthony D'Esposito** in the 4th Congressional District.

PBA President Patrick J. Lynch said:

"New York City police officers know better than anyone that one-party rule is making our neighborhoods less safe. In both Washington and Albany, total Democratic control has allowed the party's most radical members to push policies that make our job more difficult and dangerous. This anti-police environment has driven many of the Finest away from the NYPD at a time when we need them most. The candidates we have endorsed for Congress represent different communities in different parts of our state, but they all have one thing in common: they are not only committed to supporting and protecting police officers while we are on duty – they have pledged to help us support and protect our families, as well."

The NYC PBA's Congressional endorsements complement its [endorsements](#) of 20 Republicans and 13 common-sense Democrats for the New York State Senate and Assembly, where Democrats currently hold a veto-proof majority in both houses. The union has also supported its goal of a more balanced and rational state legislature with significant financial contributions to a variety of campaigns and committees, including a \$100,000 contribution to the Senate Republican Campaign Committee.

Veterans Property Tax Relief

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

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

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

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

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

Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

1. Alternative Veterans' Exemption

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

2. Cold War Veterans' Exemption

- Available only on residential property of a Veteran who served during the Cold War period
- Counties, cities, towns, and villages have the option to offer this exemption to qualified Veterans
- Extra tax reductions available for United States Dept. of Veterans Affairs service-connected disabilities
- Check with your assessor or clerk to see whether the Cold War Veterans' exemption is offered

3. Eligible Funds Exemption

- Provides a partial exemption
- Applies to property that a Veteran or certain other designated person purchases. Such owners must purchase the property with pension, bonus, or insurance monies
- May be available for school district and other taxes
-

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

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

How to Request an Exemption

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

Acceptable Military Records

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

Additional Assistance:

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

For Additional Information

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

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



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

Purchase at Entrance

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

Pass for Veterans

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

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

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



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

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



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

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

LINE ORGANIZATIONS

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

PBA
News Clips



www.nycpba.org

Patrick J. Lynch, President



Keep Cop-Killers in Jail

In multimedia ad campaigns launched last May the PBA is thanked every New Yorker who helped us deliver over 800,000 petitions against the parole of cop-killers to the Parole Board in Albany. The PBA is encouraging the public to keep up the support by using the [Keep Cop-Killers In Jail](#) tool on this website.

Thank you for helping us
HOLD THE LINE

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



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

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

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



Police Benevolent Association of the City of New York, Inc.

125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531

Patrick J. Lynch, President

www.nycpba.org

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

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

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

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

Health and Welfare

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

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MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	4100 CARMEL RD CHARLOTTE NC 28226 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	3610 MATTHEWS MINT HILL ROAD MATTHEWS NC 28105 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	2901 WESLEY CHAPEL STOUTS MONROE NC 28110 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	210 E TRADE ST # E186 CHARLOTTE NC 28202 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	231 NORTH GRAHAM STREET CHARLOTTE NC 28202 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, PC	1142 N BROOME ST WAXHAW NC 28173 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	9805 ROCKY RIVER RD CHARLOTTE NC 28215 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	14125 STEELE CREEK RD CHARLOTTE NC 28273 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC	1740 HIGHWAY 160 W FORT MILL SC 29708 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, MINUTE CLINIC	9308 KENDALL DR CHARLOTTE NC 28214 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	625 E ROOSEVELT BLVD MONROE NC 28112 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	4724 CHARLOTTE HWY CLOVER SC 29710 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	6750 E WILKINSON BLVD BELMONT NC 28012 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF SC LLC	2707 CELANESE RD ROCK HILL SC 29732 (866) 389-2727	Urgent Care Center
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MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC	333 LANCASTER BYP E LANCASTER SC 29720 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	127 SOUTH MAIN STREET PO BOX 279 DAVIDSON NC 28036 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	559 RIVER HWY MOORESVILLE NC 28117 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	1403 E MAIN ST LINCOLNTON NC 28092 (866) 389-2727	Urgent Care Center
CORAM ALTERNATE SITE SERVICES	9401-J SOUTHERN PINE BLVD CHARLOTTE NC 28273 (828) 258-1150	Visiting Nurse Service, Home Health Care

Winter 2022

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

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

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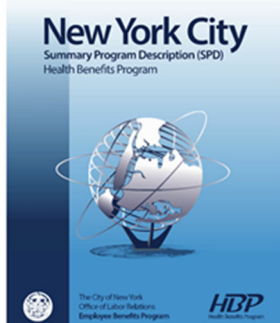
[ANUVIA PREVENTION AND RECOVERY CENT](#)

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

Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC Catastrophic benefit (GHI/Emblem Health Members Only)

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

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

Limitations

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

\$1,000 SOC Catastrophic Benefit

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

Health and Welfare



NYC Health Benefits Program City Coverage for Medicare-Eligible Retirees

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

Medicare Enrollment

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

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

Medicare Part B Reimbursement

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

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

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

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

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

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

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

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

RMAA Medicare Part B Reimbursement

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

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

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

Medicare Part B 2021 Reimbursement

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

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

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

Continued next page.....

Health and Welfare



2019 Medicare Part B Premium Reimbursement

ANSWERS TO FREQUENTLY ASKED QUESTIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Question: What if my bank account information changes?

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

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

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

THIS AND THAT



HR-218 Qualifications

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

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

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

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



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

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

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

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

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

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



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



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

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

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

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

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

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

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THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section

Att: Linda Harris (**Cobra for Life**)

40 – Rector Street – 3rd Floor

New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

Continued next page.....

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OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

NOSTALGIA

POLICE-MEN NEWS

Transfers-Appointments

News pertaining to those in blue

7 December 1906

Grafting Reporter and Policeman Sentenced

Charles R. PRICE, for years Police Headquarters' reporter for the "Daily News" and Policeman John J. BRYAN, formerly attached to the Leonard street station, were sentenced to-day in the Court of Special Sessions, Manhattan, to pay a fine of \$250 each or twenty days in the Tombs prison on the charge of a violation of Section No, 53 of the Penal Code in having made a corrupt bargain, the object of which was to make Policeman James A. DONOHUE, a roundsman for \$200.

The courtroom was crowded with policemen who were interested chiefly because Third Deputy Police Commissioner MATHOT was the complainant. He broke into a room occupied by PRICE at 299 Mulberry street, on May 31, and after a chase caught BRYAN.

District Attorney JEROME made a plea for clemency for both men, saying that in the case of BRYAN he had served fifteen years on the police force, saved human life and won a medal of honor. In PRICE's case he said that the wife and children of the defendant and his aged mother were the main sufferers of his guilt.

The accused will appeal.

Retired Policeman Drops Dead in Home

Michael BOWE, 54 years old, of 344 Thirteenth street, was found dead this morning by his wife, who discovered him lying on the floor in the rear parlor of their home. Death was the result of apoplexy, from which he has been a sufferer for two years. BOWE was a retired policeman. He had an excellent record.

10 December 1906

O'KEEFE STIRS UP POLICE CAPTAINS

Deputy Police Commissioner Arthur J. O'KEEFE blossomed out as an energetic orator when he addressed the captains of Brooklyn and Queens at the State street headquarters. Mr. O'KEEFE was very much in earnest and told the captains a few plain facts which didn't make them feel any better. The Deputy made it plain he wanted them to attend more strictly to their duties, and pointed out some of the evils which he wanted to remedy right away.

Mr. O'KEEFE's recommendations were as follows:

First - Captains must be more courteous to citizens in general.

Second - They must pay attention to reports and complaints.

Third - They should look over their precincts at frequent intervals.

Fourth - They should be on the watch for prize-fighting.

Fifth - They should see that theatres do not violate the law, especially as to Sunday concerts.

Sixth - They should suppress rowdyism.

Seventh - They must make fuller and more complete reports to him and a recommendation or two wouldn't be amiss.

Eighth - They must be just in the matter of Sunday closing of stores.

Ninth - They must be on the lookout for gambling.

Tenth - They should not plead that they cannot accomplish work without the assistance of plain-clothes men, who are not known to the persons in the precinct whom the police are after when they never ask for such men to be assigned to them.

Continued next page.....

NOSTALGIA

Continued.....

11 December 1906

POLICE TRIALS

-Peter J. REILLY, a policeman at the Flatbush avenue station, who on Nov. 7 walked into the station house and laid his shield on the desk before the sergeant, saying he was going to resign was before Deputy Commissioner O'KEEFE this morning in the trial room at Police Headquarters. O'REILLY was asked by the Commissioner what he meant by resigning from the force one day and returning two days after. Not receiving a satisfactory answer he fined O'REILLY three days pay.

-Officers Christopher F. RYAN and James H. LIDDY were charged with being off their posts and in a saloon. Each was fined ten days' pay.

-Patrolmen Thomas E. HULBERT, of the Astoria station, had his sentence suspended after O'KEEFE learned he had performed meritorious acts of the time of the SLOCUM disaster. HULBERT was charged with being absent three hours after roll call.

-Although William STEVENS, of the Liberty avenue station has only been on the police force since May he has had six complaints made against him. He was in the court to-day for being absent from duty for twenty-six hours. O'KEEFE reserved decision, and his dismissal from the force is expected.

-When F. E. BUCKLEY, of the Richmond Hill station, was asked why he had failed to discover a broken fire box he presented a diagram of his beat to the Commissioner. It showed that his beat was over four miles long and over fifty fire boxes were located in his territory. After the Commissioner had carefully perused the diagram he remarked to BUCKLEY: "The only way to cover your beat is to be a bird and fly around it. I dismiss the complaint. You may return to your station."

13 December 1906

BROOKLYN MEN LAND IN SERGEANTS JOBS

Police Commissioner BINGHAM today announced that he had promoted to the rank of sergeant Roundsmen, James CLARE, of the Amity street station, and Detective George H. BUSBY, of the local headquarter's staff. CLARE'S name has been on the eligible list for more than a year, but it was said that because he had never reported a patrolman, MCADOO refused to appoint him. CLARE explained this morning that his district was small and that they men under him were especially capable patrolmen. He was sent to the Staggs street station. Sergeant BUSBY was assigned to the Parkville station.





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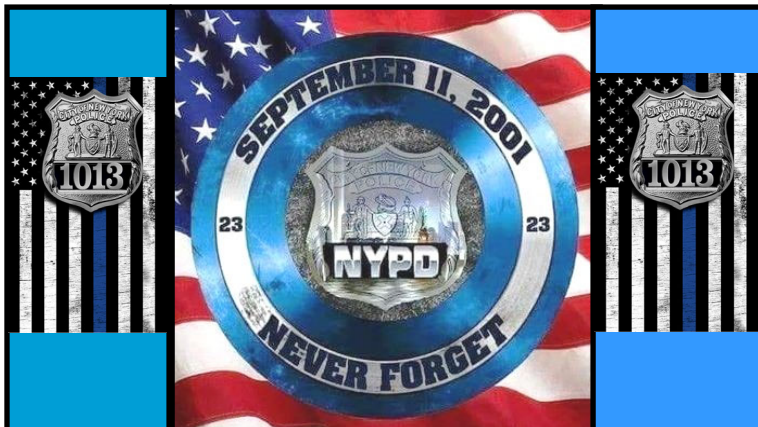
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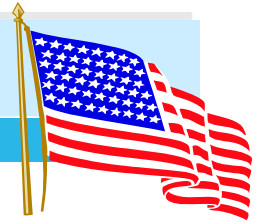
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