



NYPD 10-13 CLUB of Charlotte, NC Inc.

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



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

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

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



Board Members

Volume 15 Issue 12

10-13

December 2023

PRESIDENT/EDITOR
HARVEY KATOWITZ
704-849-9234

hkatowitz@charlotte10-13.com

VICE PRESIDENT

Bernard Roe

704-241-8002

b.eph.roe@gmail.com

RECORDING SECRETARY

SCOTT HICKEY

516-318-4814

sfhick@icloud.com

CORRESPONDING SECRETARY

BOB FEE

704-220-8400

rtfvs@yahoo.com

TREASURER

CHRIS RUSSO

347-886-2449

maddogcr@msn.com

1st SGT. at ARMS

Rich Doyle

704-737-9681

richdoyle2001@yahoo.com

2nd SGT. at ARMS

VALERIE HARGROVE

646-515-6614

valadyvh1@aol.com

TRUSTEES

DENNIS CIRILLO

516-318-1707

denniscirillo@gmail.com

KEVIN GRIBBON

803-493-3024

kgribbo@outlook.com

Frank Irizarry

917-494-1752

frankirizarry10@gmail.com

Ian McGrouther

917-952-7427

ianlizmc@hotmail.com

John Randazzo

704-770-1461

eightpointid@carolina.rr.com

CHAPLAIN S

DEACON RICH McCARRON

732-406-2917

dcnrich@gmail.com

DONALD SANCHEZ

704-654-2694

desanchez@carolina.rr.com

PRESIDENT'S MESSAGE

Hi all,



Club member, Charlotte Mecklenburg Police Department hero Kayvan Hazrati attended our November membership meeting and took the microphone to thank our club for the support we gave him throughout the years while he was recuperating from being shot in the head, undergoing chemotherapy and recovering from back surgery.

That is what our club is all about, assisting each other and all active and retired law enforcement officers.

Additionally, it was great to see club member Liz Irizarry at the meeting. She is doing remarkably well in her recovery from a stroke.



Her husband Frank, Iredell Co. trustee, thanked club members for the cards, prayers and well wishes Liz received.

On December 14, board members will be meeting to place addresses and stamps on envelopes and insert them with dues notices and return envelopes for members who have not paid their 2024 dues by that date.

Board members spend a great deal of time and effort serving our members. Please assist in making their job easier by paying your 2024 prior to December 14.

2024 dues can be paid via Zelle at hkatowitz@charlotte10-13.com, at our December 12 membership meeting, or via mail using the dues renewal form on page 55 of this newsletter.

During our November board meeting the board chose the following events to host in 2024.

- After holiday dinner party on January 20, 2024. A flyer will be emailed to members later this week.
- Family Fun Bowling - date TBD
- Night at the Knights Baseball Game - date TBD
- Jimmy LaRosa Memorial Golf Tournament on May 20, 2024.
- Charlotte Salute To Heroes Hockey Game - date TBD
- Mystery dinner theater - date TBD

If you have a suggestion for an event that you would like our club to host, please bring it to the attention of a board member.

There may be good news on the horizon for those of us living in NC. In January of this year, **NC House Bill #14** was enacted to study the cost and benefit of excluding law enforcement retirement pay from the state individual income tax. A report and recommendation will be presented to the General Assembly when they reconvene in 2024.

Short Title: **Back the Blue Act of 2023.**

Sponsors: Representative Moss (Primary) Biggs, Clampitt, Cleveland, Faircloth, Hardister, Humphrey, Ller, Kidwell; McNeely; Penny; Pike; Strickland; Wheatley; White; Willis.

Continued next page.....

Next Membership Meeting
Tuesday, December 12, 2023 6:00 PM at
Charlotte-Mecklenburg FOP Lodge #9
1201 Hawthorne Lane, Charlotte NC 28205
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

A BILL TO BE ENTITLED AN ACT REQUIRING THE REVENUE LAWS STUDY COMMITTEE TO STUDY THE COST AND BENEFIT OF EXCLUDING LAW ENFORCEMENT RETIREMENT PAY FROM THE STATE INDIVIDUAL INCOME TAX.

The General Assembly of North Carolina enacts:

SECTION 1. The Revenue Laws Study Committee (the "Committee") shall study the costs and benefits reasonably anticipated from excluding from State income tax liability the retirement pay received by members of law enforcement with at least five years of creditable service, including increased sufficiency of retirement benefits of law enforcement retirees and State revenue losses.

The Committee shall report its findings, together with any recommended legislation, to the 2024 Regular Session of the 2023 General Assembly upon its convening.

SECTION 2. This act is effective when it becomes law

Many of you will be traveling to New York to spend the holidays. Please beware!



Automated Speeding Tickets Begin for I-84 and I-87 in New York

If you're not following the posted speed limit on several New York State Roads you could soon be surprised by an automated ticket beginning Monday, Nov. 20, 2023.

A new initiative from the New York State Department of Transportation uses technology to detect everyone going over the speed limit in specific locations and automatically send them a speeding ticket.

Many New York drivers are unaware that automated speeding tickets are even legal on highways, but a law legalizing the process was quietly passed in 2021 and is now being implemented in the Hudson Valley and other areas around the state.

According to the NYS Department of Transportation, the system identifies vehicles traveling over the posted speed limit using a camera triggered by radar. When a speeding vehicle is detected, a series of photos show the distance, the time of travel and the license plate.

A NYS Certified Technician will review all violations to confirm that the information is correct. Once it's determined that the vehicle was speeding, the registered owner of the vehicle will be sent a Notice of Liability in the mail.

First-time violations will result in a \$50 fine. A second violation within 18 months will bring an additional \$75 fine. If someone is sent an automated speeding ticket three or more times in an 18-month period they will be fined \$100. Any unpaid fines may result in a registration hold.

Unfortunately, since the automated system can't identify who was behind the wheel at the time of the infraction, the registered owner will be responsible for all tickets, fines, and penalties.

The New York State Department of Transportation says that these infractions will not result in points on your license and information will not be sent to insurance companies. Because the automated speeding infraction is a civil offense, there are no criminal implications.

The automated tickets are currently only being generated at select construction zones throughout the state. While the locations change, a list of the newest spots has been released for Thanksgiving week. They include several locations on I-84, I-87 and I-495 as well as other major New York State Roadways.

With the increase of cybercriminals trying to part you with your money, especially during the holiday season when many people purchase items on-line, now would be a good time to take steps to protect yourself from identity fraud.

Instead of signing up for expensive services that monitor your credit records for identity theft, do it yourself for free. You can get a free copy of your credit reports <https://www.annualcreditreport.com/> from each of the three bureaus (Equifax, Experian and TransUnion) every 12 months. Stagger your requests with each of the three bureaus so you get one report every four months. Review each one carefully for errors or unauthorized charges.

As a consumer you can place a "credit freeze" on your credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans and services from being approved in your name without consent. However, you should be aware that using a credit freeze to take control over who gets access to information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage. Pursuant to federal law, you cannot be charged to place or lift a freeze on your credit report.

Should you wish to place a credit freeze, please contact the three major credit bureaus below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800

Here are other steps that you can take to prevent on-line fraud:

- **Do business with reputable vendors** – Before providing any personal or financial information, make sure that you are interacting with a reputable, established vendor. Some attackers may try to trick you by creating malicious websites that appear to be legitimate, so you should verify the legitimacy before supplying any information.

Continue next page.....

PRESIDENTS MESSAGE

- **Make sure your information is being encrypted** – Many sites use secure sockets layer (SSL) to encrypt information. Indications that your information will be encrypted include a URL that begins with "https:" instead of "http:" and a padlock icon. If the padlock is closed, the information is encrypted. The location of the icon varies by browser; for example, it may be to the right of the address bar or at the bottom of the window. Some attackers try to trick users by adding a fake padlock icon, so make sure that the icon is in the appropriate location for your browser.
- **Be wary of emails requesting information** – Attackers may attempt to gather information by sending emails requesting that you confirm purchase or account information. Legitimate businesses will not solicit this type of information through email. Do not provide sensitive information through email. If you receive an unsolicited email from a business, instead of clicking on the provided link, directly log on to the authentic website by typing the address yourself.
- **Use a credit card** – There are laws to limit your liability for fraudulent credit card charges, but you may not have the same level of protection for your debit cards. Additionally, because a debit card draws money directly from your bank account, unauthorized charges could leave you with insufficient funds to pay other bills. You can minimize potential damage by using a single, low-limit credit card to make all of your online purchases. Also use a credit card when using a payment gateway such as PayPal, Google Wallet, or Apple Pay.

Check your shopping app settings – Look for apps that tell you what they do with your data and how they keep it secure. Keep in mind that there is no legal limit on your liability with money stored in a shopping app or on a gift card. Unless otherwise stated under the terms of service, you are responsible for all charges made through your shopping app.

- **Check your statements** – Keep a record of your purchases and copies of confirmation pages, and compare them to your bank statements. If there is a discrepancy, report it immediately.
- **Check privacy policies** – Before providing personal or financial information, check the website's privacy policy. Make sure you understand how your information will be stored and used.



Tis the season for giving.

Krispy Kreme Doughnuts For a Cause is back!

Support Charlotte Salute to Heroes. Purchase a dozen donuts through the link below and redeem your dozen at any participating Krispy Kreme in the United States.

Last holiday season, we sold 134 dozen Krispy Kreme's Original Glazed doughnuts and raised \$1,005 for Salute to Heroes Charlotte Foundation. www.charlottesalutetoheroes.com

Now through December 15, we hope to sell 500 dozen Krispy Kreme Original Glazed Doughnuts partnering with GroupRaise.

Half of the proceeds from every dozen sold benefits Salute to Heroes Charlotte Foundation and will directly benefit First Responder Families in need this holiday season.

Click this link to make your purchase: <https://www.groupraise.com/offer-campaigns/15976-salute-to-heroes-charlotte-krispy-kreme-digital-dozens>

Please join us at this month's membership meeting where we will be honoring our 2023 Club Member(s) of the Year.



Fidelis Ad Mortem, stay healthy, stay safe!

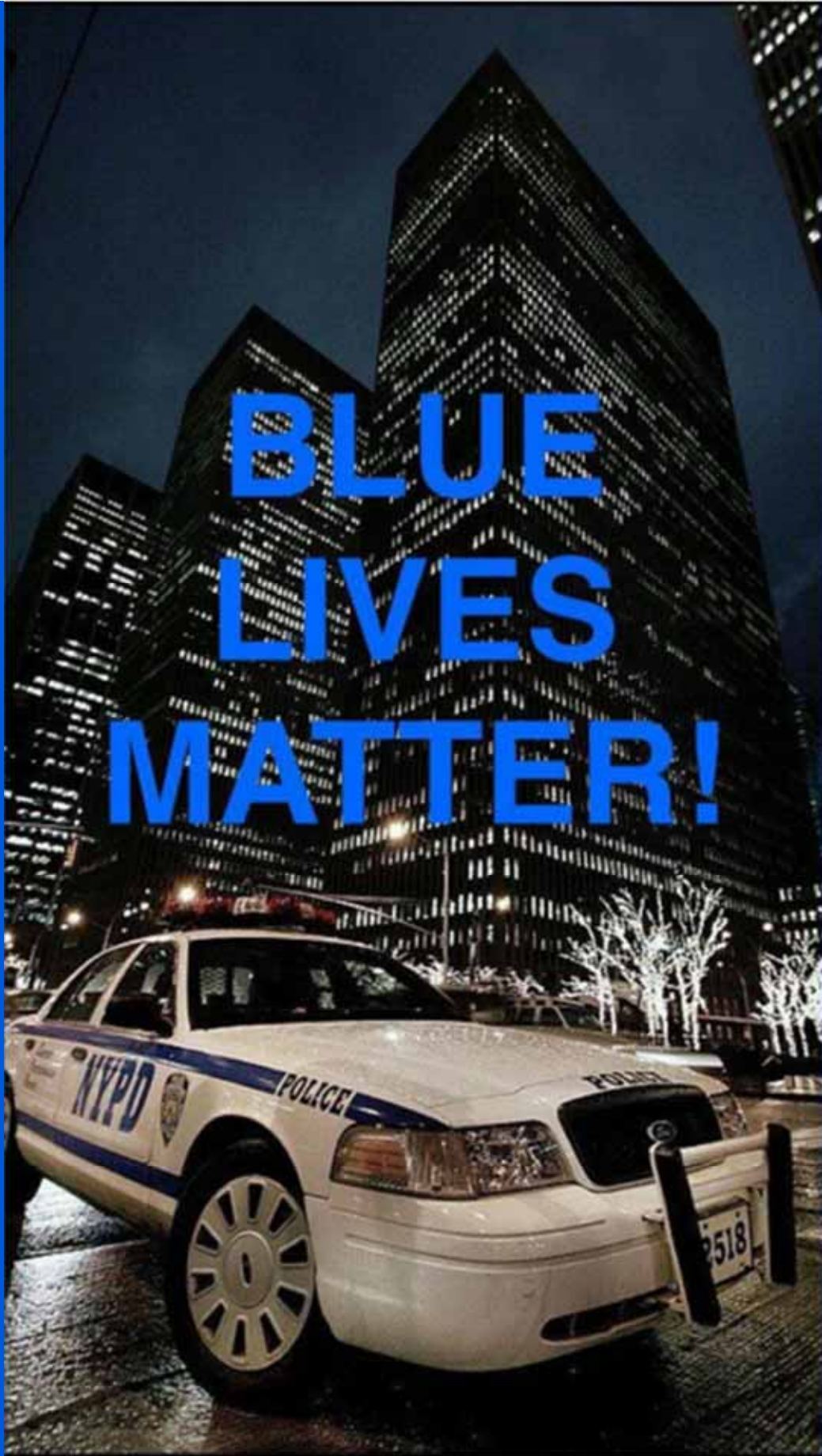
Fraternally,

Harvey Katowitz

Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN

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



Det. James Michael Lett
Benton, AR PD
EOW: Wednesday, November 8, 2023
Cause: Automobile crash



Sgt. Michael Moran
Cortez, CO PD
EOW: Wednesday, November 29, 2023
Cause: Gunfire



Senior Police Officer Jorge Pastore
Austin, TX PD
EOW: Saturday, November 11, 2023
Cause: Gunfire



Sgt. Michael Abbate
Nevada Highway Patrol
EOW: Thursday, November 30, 2023
Cause: Struck by hit and run drunk driver



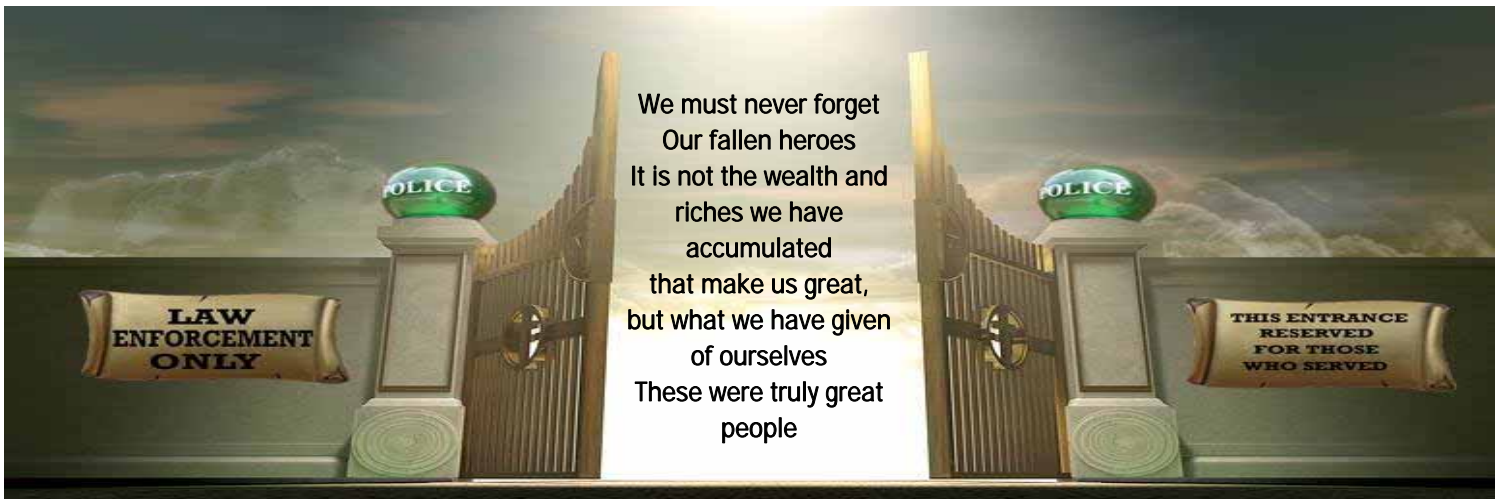
Correctional Officer III Jovian Motley
Texas Dept. of Criminal Justice
Correctional Institutions Division
EOW: Monday, November 13, 2023
Cause: Restraining an inmate



Trooper Alberto Felix
Nevada Highway Patrol
EOW: Thursday, November 30, 2023
Cause: Struck by hit and run drunk driver



Border Patrol Agent Freddy Ortiz
US Dept. of Homeland Security - Border Patrol
EOW: Tuesday, November 14, 2023
Cause: Automobile crash



THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

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

** Died of a 9/11 related illness

Always in our minds and hearts

Gone but never forgotten.....



**Membership Meeting Minutes
November 14, 2023**

The meeting was called to order by the president at 7:30pm with the pledge of allegiance and the invocation. There were 67 members, 3 new members, and 5 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 5 law enforcement officers who died in the line of duty since last month's meeting and a moment of silence.

Roll Call of Officers

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

Review of October minutes: Available in November newsletter

Sickness & Distress: Rich Doyle's son is undergoing cancer treatment.

Guest Speaker(s): None

Communications and Correspondence:

• **PBA new benefits.**

1. Active and Retired Members and their eligible dependents will now be eligible to receive an allowance of \$150.00 toward the purchase of non-plan eyeglass frames from a participating provider in the Davis Vision Network. The existing 20% discount will continue to apply to the remaining cost above \$150.00. You may use this allowance in tandem with the Funds' prescription eyeglass lens benefit to complete your eyeglasses. *.NOTE: If you go to a participating provider in the Davis Vision Network and they do not apply the 20% discount, do not continue with your purchase, and call the PBA Health & Welfare Office immediately. All participating providers must apply a 20% discount off the remaining balance after they apply the \$150 allowance.*

2. Minimum Copayment Reduction for Generic Drugs (Retired Members)

Copayment for generic prescriptions, both at retail and mail, will be reduced from the greater of \$20.00 or 25% of the total cost of the drug to the greater of \$10.00 or 25% of the total cost of the drug. Depending on the total cost of a particular prescription, this may reduce your out-of-pocket cost by as much as \$10.00 per generic prescription every time you fill it.

3. Disposable insulin pumps are a relatively new advancement in the delivery of insulin for individuals with diabetes. Many find them to be more convenient and more consistent than other traditional methods of insulin delivery. The Funds will now cover these products, subject to normal coverage rules, so that our Medicare-eligible Members and their dependents will have the option of taking advantage of this new advancement. This coverage applies to Medicare-eligible individuals only.

Report of officers

President:

- Club member Alan Ostoits and his wife Jean who were visiting from The Villages, FL. were acknowledged
- The following members who set up and served dinner were acknowledged: Valerie Harper, Bill Johnson, Brenda Jordan, Scott Hickey and John Randazzo.
- Line organization Catastrophic Coverage was explained
 1. DEA - \$4K out of pocket DEA reimburses \$3K. 2K-4K DEA reimburses the amount between 2K & 4K.
 2. SBA- Reimbursed any amount above \$2K.
 3. SOC -Any amount out of pocket over \$3K is reimbursed and SOC reimburses \$1K.
- Last month's membership meeting was discussed. Members were reminded to treat guest speakers as if they were guests in their home.

- Club events for 2024 were discussed.
- Three board members were chosen to do a by-laws review
- Members were asked to assist in cleaning up the lodge after the meeting.

Vice President: Nothing to report.

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

Recording Secretary: Nothing to report.

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

Trustees:

- Dennis Cirillo: Excused
- Kevin Gribbon : Nothing to report.
- Frank Irizarry: Frank thanked the members for the get well cards, prayers and well wishes for his wife after her stroke.
- Ian McGrouther: Excused
- John Randazzo: Nothing to report.

Sgt. At Arms:

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

Committee Reports

- Membership: 491
- Socials: Our after holiday dinner party will take place on Saturday, January 20, 2024.

Old Business: None

New Business: None

Good of the Club

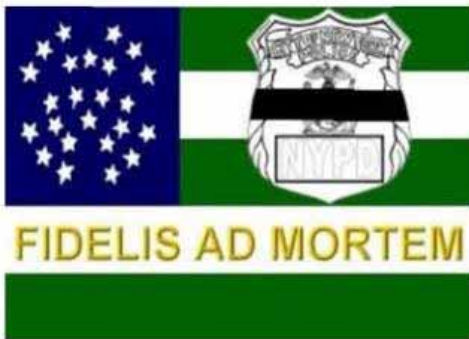
- New Members:
 1. Ret. NYPD Lt. Khadafi Balgahoom
 2. Ret. NYPD P.O. Mandy Marino
 3. Ret. NYCDOC Warden Anastasia Henderson-Blackmon

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

- 50/50 - \$205 was won by Liz Irizarry.

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

Next Meeting
Tuesday, December 12, 2023, 6pm



NOVEMBER MEMBERSHIP MEETING PHOTOS

November's photos can be accessed at: <https://www.smugmug.com/app/organize/Nov-2023-Membership-Meeting>




CMPD Hero, Club Member Kayvan Hazrati




Club member Alan Ostoits and his wife Jean visiting from The Villages, FL




MEMBERSHIP



2023 Monthly Meeting Dates
December 12

IN MEMORIAM
Fortunately, nothing to report



SICK DESK UPDATE
Fortunately, nothing to report


Welcome To The Club



Welcome!

The following members joined our club in October

1. Ret NYPD Lt. Khadafi Balgahoom
2. Ret. NYPD P.O. Mandy Marino
3. Ret. NYCDOC Warden Anastasia Henderson-Blackmon



We presently have 494 members, 360 from the NYPD and the remainder from 60 other law enforcement agencies.

REMEMBER

2024 dues are payable now.
You can make payments to the club via Zelle at:
hkatowitz@charlotte10-13.com
or by mail to
NYPD 10-13 Club of Charlotte
5922-5 Weddington Rd, Suite 11
Wesley Chapel, NC 28104



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
Madouros, Georgia		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
Lehecka, Gerald		9
Marano, Anthony		9
Davis, Joseph		10
Galanos, Glenn		10
Knight, Tasheil		11
Stagliano, James		12
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
Gworek, Joe		21
O'Connor, John		21
Albert, Richard		23
Heitman, Jack		24
Jones, Michael		25
Ponicia, Christopher		26
Shekian, John		26
Aquilone, Frank		27
Doody, Daniel		27
Krohn, John	RIP 6/15/23	27
Mazzie, Ronald		27
Wexler, Jason		27
Williams, Leon		27
Earls, Paul	RIP 5/29/19	28
Torres, Hector		28
Rochford, James		30
Sammut, Joseph		31

TRUSTEE'S



10-13 Club of Charlotte

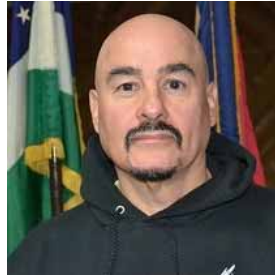
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned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



HEALTH AND WELFARE

Medicare Is Raising Its Part B Premium And Deductible For 2024

Expect to see Medicare grow slightly more expensive following last year's unusual price drop. In January 2024, most U.S. residents enrolled in Original Medicare (Part A and Part B) or a Medicare Advantage plan will pay a standard Part B monthly premium of \$174.70 and face a Part B annual deductible of \$240—a premium increase of \$9.80 (5.9%) and a deductible increase of \$14 (6.2%) compared to 2023. (The increase in premiums will be reimbursed by the City)

Furthermore, beneficiaries with income over a set amount will pay a Part B premium surcharge known as an income-related monthly adjustment amount (IRMAA). For full coverage in 2024, IRMAAs range from \$69.90 to \$419.30. About 8% of Medicare Part B beneficiaries are subject IRMAAs, according to the Centers for Medicare and Medicaid Services (CMS).

Why Is the Part B Monthly Premium and Annual Deductible Increasing?

These higher rates are mostly the result of a rise in projected health care spending. What is more, Medicare also must reimburse certain hospitals for underpayments that occurred from 2018 to 2022.

The increases follow 2023's unusual drop in the Part B premium. The dip, occurring for the first time in a decade, was caused by lower-than-expected spending on Aduhelm, a new drug designed to treat Alzheimer's disease. Premiums increased by almost 15% in 2022 in anticipation of a spike in spending for the drug, but Aduhelm's manufacturer Biogen later cut the price, and CMS limited its coverage of the drug to people in clinical trials.

What Is Medicare Part B?

Medicare Part B is one of the two main sections of Original Medicare. While Medicare Part A provides coverage for hospitalizations and some home health care and hospice expenses, Part B covers the diagnosis and treatment of health conditions, along with preventive care, such as flu shots and doctor checkups.

Medicare Part B also covers:

- Ambulance services
- Clinical research
- Durable medical equipment
- Limited outpatient prescription drugs
- Mental health care

If you're enrolled in Medicare Part B, you may also choose to sign up for a Medicare Part D prescription drug plan for additional coverage of medications you might need. Alternatively, you can enroll in a Medicare Advantage plan, which can bundle the benefits of Part A, Part B and Part D with other benefits like vision, dental and hearing care through a private insurance provider.

When Can You Enroll in Medicare Part B?

Medicare's open enrollment period opened on **Oct. 15, 2023, and runs through Dec. 7, 2023**. During this time, U.S. adults already enrolled in Medicare can evaluate their current coverage and amend their Original Medicare, Medicare Advantage and Medicare Part D enrollment.

If you're first becoming eligible for Medicare (typically at age 65), you aren't confined to this open enrollment period. You can apply for benefits in the three months before your birthday, during your birthday month and in the three months following your birthday. You can sign up by filling out a form on the Social Security Administration's website, by calling 800-772-1213 or by visiting a Social Security office in person.

Depending on your situation or where you live, you might be eligible for a special enrollment period as well. Contact your local Medicare office to learn more.

Sign up for Medicare: <https://www.ssa.gov/medicare/sign-up>

Medicare is our country's health insurance program for people age 65 or older. You'll sign up for Medicare Part A and Part B through Social Security, so you can make both retirement and Medicare choices and withhold any premiums from your benefit payments.

Other ways to complete this task:

Call us Call [+1 800-772-1213](tel:+18007721213)

Available in most U.S. time zones Monday – Friday 8 a.m. – 7 p.m. in English and other languages.

Tell the representative you want to sign up for Medicare Parts A and B, or Part A only.

HEALTH AND WELFARE

Retiree Health Benefits Office of Labor Relations Health Benefits Program

- [health-retiree-medb-irmaa - NYC.gov](https://www.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page)
<https://www.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page>
Please submit the IRMAA 2022 Reimbursement Application, along with all required documents, electronically to: <https://nycemployeebenefits.leapfile.net>.
- [health-retiree-forms-and-downloads - NYC.gov](https://www.nyc.gov/site/olr/health/retiree/health...)
<https://www.nyc.gov/site/olr/health/retiree/health...>
1) Forms/documents can be submitted electronically using the following link: <https://nycemployeebenefits.leapfile.net> For detailed instructions on how to submit your form/document securely through LeapFile and to view a short video, click here. Please do not submit your form/document more than once. This will only delay processing.
- [health-retiree-responsibilities - NYC.gov](https://www.nyc.gov/site/olr/health/retiree/health...)
<https://www.nyc.gov/site/olr/health/retiree/health...>
The Fall 2023 Annual Health Benefits Program Transfer Period for retirees begins November 1, 2023 and ends November 30, 2023. Health plan changes requested during the Transfer Period will be effective January 1, 2024 and the new pension deduction will begin with the retirees' pension check in January 2024, if applicable.
- [health-retiree-leapfile-instructions - NYC.gov](https://www.nyc.gov/site/olr/health/retiree/health...)
<https://www.nyc.gov/site/olr/health/retiree/health...>
Welcome to the Employee Benefits Program secure file upload using LeapFILE. You can securely send forms and documents to us with no registration required. Your documents are confidential and SSL encrypted while they are being transferred to us.
- [healthbenefitshome - NYC.gov](https://www.nyc.gov/site/olr/health/healthhome.page)
<https://www.nyc.gov/site/olr/health/healthhome.page>
1) Forms and documents can be submitted electronically through LeapFILE. Before you begin, you may wish to view instructions and a short video on how to submit your forms/documents. When you are ready, use the following link to submit your forms and documents: <https://nycemployeebenefits.leapfile.net>
- [Office of Labor Relations - NYC.gov](https://www.nyc.gov/site/olr/index.page)
<https://www.nyc.gov/site/olr/index.page>
The Office of Labor Relations (OLR) represents the Mayor in the conduct of all labor relations between the City of New York and labor unions representing employees of the City. In addition, OLR administers: Labor 2021-2026 Round of Bargaining: over 84% settled (subject to Uniformed Officer Coalition and CWA Local 1180 ratification)
- [Retiree Health Benefits - New York City Employees' Retirement ...](https://www.nycers.org/post/retiree-health-benefits)
<https://www.nycers.org/post/retiree-health-benefits>
Health benefits are not offered or administered by NYCERS. Please go here for videos and other information on how to apply for health benefits as a retiree, be reimbursed for Medicare Part B, and more. Step by Step Guide to Retiree Health Benefits.
- [What Retirees Need to Know to Make a Decision about their health plan](https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-health-benefits-application.pdf)
The Application/Change Form for NYC retiree health benefits through the NYC Employee Benefits Program at the NYC Office of Labor Relations is at: <https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-health-benefits-application.pdf> and the chart showing the different available plans for Medicare-eligible retirees—the bottom set of boxes ...

THIS AND THAT

North Carolina Concealed Handguns Reciprocity

Since 1995, North Carolina has allowed qualifying residents of the state to obtain a permit to carry a concealed handgun from the sheriff of the applicant's home county. The permit is valid for five years unless it is revoked. Please see [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.

NOSTALGIA



The History Behind the Present Rank Structure in the NYPD & The "Slaughter of 1907"

Introduction

For months, rumors that Police Commissioner (PC) Theodore A. Bingham (1906-1909) was working on an amendment to the Charter of Greater New York that would forever change the department spread from Police Headquarters, located at 300 Mulberry St., Manhattan. Within one week of April 20, 1907, a legislative bill passed in the New York State Capital at Albany and was signed into law. Word quickly reached New York City about the potential impact of the bills on the Police Department of the City of New York (PDNY or NYPD). One newspaper's headline read "Police Shake-Up Coming Soon!" The bill was informally referred to as the "Bingham Police Bill" after PC Bingham. The eye of the storm had formed and the upheaval that played out over April 19th and 20th was remembered by generations of officers as "**The Slaughter of April 1907.**"

Based on the bill that amended the City Charter, on April 19, 1907, PC Bingham issued three General Orders (G.O.) which took effect on April 20th. On the evening of the 19th, a newspaper described the scene at headquarters as follows: "Police headquarters was a busy place...in the Detective Bureau, in the corridors, in Mulberry Street, and standing around the corners were hundreds of Lieutenants, Sergeants, and others who while waiting for orders formed what they called "The Know Nothing Squad." Officers in outlying precincts received orders delivered by telephone directing them to report to headquarters "forthwith."

Background

PC Bingham's efforts were made due to his well-founded belief that the PC did not have enough control over the upper echelon of officers, particularly the Inspectors. PC Bingham's concern was shared by the mayor, civic groups, and the public. The concern was that the politically-appointed Inspectors were the core of the systemic graft and corruption, and as a whole stood in the way of any direction by the PC. In essence, and practice, they and their corrupt political backers were referred to as "the system."

One newspaper described the situation this way "Commissioners come and go every four years or less. But the cabal of Inspectors who make the system goes on forever, bending captains and sergeants to its will by reasons of the long tenure of the men who administer the system and the pressure which they can exert without the knowledge of the commissioner."

PC Bingham had other concerns including: the inefficiency of the Central Office (Headquarters) Detective Bureau, the few Precinct Detectives who were under control of the precinct Captains, and the very rank structure of the department itself.

Prior to the Bingham Bill, the rank structure was (1904, for example): Patrolman, Roundsman, Sergeant, Detective Sergeant, Captain, Inspector, Chief Inspector. After the Bill, the rank structure was, and largely remains: Patrolman, Sergeant, Lieutenant, Captain, Inspector, Chief of Police. [Note: Today there are Deputy Inspectors, Deputy and Assistant Chiefs, Bureau Chiefs and Chief of Department, however, these are detailed ranks. With cause, any officer in rank above Captain may be demoted to Captain, the highest Civil Service rank, which emanates from the Bingham Bill.]

PC Bingham had a military background (he was a General) and wanted a military rank structure in the department. To accomplish what he wanted, a change to the NYC Charter would be required, and that meant that legislation by NYS was required.

Opposition to the Bingham Bill

The "system" fought the legislation as it threatened the system of graft that was permitted by the politically-backed inspectors who collect graft and ordered their men not to take enforcement action against certain bars, brothels and gambling houses.

One of the police organizations opposed to the bill was the Policemen's Benevolent Association (PBA) which heavily lobbied Albany's legislators. After an investigation conducted by New York County District Attorney William Travers Jerome and PC Bingham, investigators found \$74,000 in cash belonging to the PBA in safety deposit boxes, and \$8,000, wrapped in an old shirt, in the home of a Past-President of the PBA. The source of the money was a 1906 levy by the PBA of \$20 per member, ostensibly for a "Mortuary Fund." The \$74,000 was kept in a vault near Grand Central Station "where the train starts for Albany." The PBA lobbyists were known as the "Black Cavalry."

The Liquor Dealers Association lobbied against the bill as did the corrupt Democrat Party institution that was "Tammany Hall."

Proponents of the bill included several citizens groups including the "Citizen's Police Committee of the New York Bureau of City Betterment for the Conduct of Research." As providence would have it, the author of the report was Arthur Woods, who as a result of the Bingham Bill, would, pursuant to G.O. 43, dated July 24, 1907, be appointed Fourth Deputy Commissioner in charge of the newly formed Detective Bureau.

The Bingham Bill

Once the bill was signed by the Governor of New York State, PC Bingham promulgated a series of three General Orders based on the bill. Ranks were created and abolished. Some officers were promoted, others demoted. Men in the upper echelon of the department, who had received the order, reported to headquarters to learn their fate. Few men were spared. Those that "took a hit" were eight Inspectors and "unnumbered" Detective Sergeants in the Central Office's Detective Bureau, who had recently been granted the rank of Lieutenant under a new law.

Inspectors, who supervised Captains in more than one adjoined precinct, were reduced to the rank of Captain and assigned as Commanding Officers of a single precinct. The Lieutenants, who were previously Detective Sergeants, were removed from the centralized Detective Bureau and cast about to precincts throughout the city. The Police Inspectors' Association of the City of New York feared the loss of the permanency of the rank.

The Inspectors who were demoted and transferred were a veritable "Who's Who" of the turn of the century department. As remains the practice to this day, the transfers were punitive in that they sent the transferee from one part of the city (generally located near their residence) to a precinct far away from their residence. Remember that public transportation amounted to the limited subway lines (the subway first opened in 1904), horse-drawn and mechanized omnibuses, ferries, and various other means powered by the horses or engines. The only bridge crossing the East River was the New York and Brooklyn Bridge.

Continued next page.....

NOSTALGIA

G.O. 20, Issued on April 19, 1907

The three General Orders issued on April 19, 1907, were as follows:

General Order 20 – Entitled An Amendment to the Greater New York Charter, as re-enacted by Chapter 466 of the Laws of 1901, relative to the NYPD.

In sum and substance, G.O. 20 promulgated the directives:

That for the total number of men on the force (7,839) there be one Captain (maximum of 150), four Lieutenants, and four Sergeants per every fifty Patrolmen (except in the “rural parts of the city”) “in addition to the number detailed to act as Inspectors, as hereinafter provided.”

That the Deputy Chiefs “who shall have been in said office prior to” April 22, 1901, “shall become captains of police, with the salaries of deputy chiefs, and the rights granted to deputy chiefs with respect to the relief pension fund.”

That “the rank or grade of inspector of police is hereby abolished and the inspectors of police who hold such office...shall become captains.”

Prior to the passage of the Bingham Bill, the rank of Inspector was a product of civil service.

That “those members of the police force who have heretofore been designated as sergeants...shall hereafter be designated as lieutenants.”

Acts of meritorious service performed by a candidate for promotion were to be considered by the civil service commission by way of points added to the candidates examination score.

That Sergeants were to be promoted from patrolmen and only demoted to Patrolman “after due trial upon charges;” that Lieutenants were to be selected from sergeants with two years in title and may be similarly reduced to previous rank; and that Captains were to be selected from lieutenants who had three years in title.

That the PC had the discretion to select nineteen Captains to serve as Inspectors at a salary of an additional \$750 per annum, “and at his pleasure may revoke any or all such details.” (New to the law.)

This part of the bill was viewed as a blow to the “system” which took advantage of the appointment of a man to the rank of Inspector by holding the recipient hostage to those politicians that placed him in the rank. With the detail to the rank of Inspector now at the discretion of the PC, the influence of politically appointed Inspectors was broken.

That “the central office bureau of detectives” and “the rank or grade of detective sergeant...are hereby abolished. But the persons holding the position of detective sergeants when this act takes effect shall remain members of the force with the rank of lieutenants of police.”

That the PC “shall organize and maintain a bureau for detective purposes to be known as the detective bureau;” that the PC may detail, and revoke the detail of, any number of men to the bureau as he may deem necessary.

Prior to the passage of the Bingham Bill, the rank of Detective was a product of civil service.

That the Commanding Officer of the Detective Bureau receive the salary of a Captain; that 150 men be detailed to the new grade of “First Grade Detective” with a salary equal to that of Lieutenant; that the bureau operate out of headquarters; and that a branch office be established in Brooklyn, with others established when deemed necessary elsewhere.

G.O. 20 set forth ranks and salaries as follows:

Rank	Salary	Years in Service
Inspectors	\$3,500	
Captain	\$2,750	
Lieutenant	\$2,000	
Sergeants	\$1,500	
1st Grade Patrolman	\$1,400	> 5
2nd Grade Patrolman	\$1,350	4-5
3rd Grade Patrolman	\$1,250	3-4
4th Grade Patrolman	\$1,150	2-3
5th Grade Patrolman	\$1,000	1-2
6th Grade Patrolman	\$900	< 1

General Order 21 – Pursuant to Chapter 160 of the Laws of 1907, set forth: That “Captains of Police are detailed to act as Inspectors with the title while so acting, of Inspectors of Police”...are ‘chargeable with and responsible for the discipline and efficiency of the force’ under their command”...”and are assigned to command of districts as follows.”

New York. April 9, 1907

General Order No. 21

1. In accordance with Chapter 160, Laws of 1907, received this day and published in General Order #20, current series, the following Captains of Police are detailed to act as Inspectors, with the title while so acting. Of Inspectors of Police, and are assigned to the command of districts as follows:

Moses W. Cortright	Ch. Insp.	James E. Hussey	8th District
John F. Flood	Boro Insp., Bklyn.	George Holahan	9th District
Henry Burfeind	1st District	Sylvester Baldwin	10th District
John H. Russell	2nd District	John J. O'Brien	11th District
Joseph Burns	3rd District	James J. Nally	12th District
Richard Walsh	4th District	William G. Hogan	13th District
James E. Dillon	5th District	Max Schmittberger	14th District
Denis Sweeney	6th District	Patrick J. Harkin	15th District
James Thompson	7th District	George F. Titus	Bur. Of Repairs

NOSTALGIA

The first detailed Inspectors of the NYPD

By September 1908, the hierarchy of detailed Captains included Chief Inspector, Borough Inspector, District Inspector, and Inspector.

General Order 22 – Pursuant to Chapter 160 of the Laws of 1907, Relating to Detectives , set forth:

“That members of the Police Force doing detective duty at 8 p.m., on April 19, 1907 will continue on such duty until further orders, except as otherwise provided in this and other orders.”

That “Lieutenant James McCafferty is temporarily assigned to command the Detective Bureau, and will report forthwith to the Police Commissioner for instructions.”

It was necessary for McCafferty to be promoted to Captain before he could be made Acting Inspector and continue to serve as Commanding Officer of the new Detective Bureau.

McCafferty replaced William W. McLaughlin, who had long served as “Chief of Detectives.” McLaughlin was transferred to the 38th Precinct, known as the “Westchester Precinct” because it was in the former Village of Westchester, in the County of Westchester, prior to annexation by New York City in 1895. A transfer to a Bronx precinct was said to have cast the man “among the goats.”

Another Inspector who was demoted to Captain was transferred from his district at Coney Island, Brooklyn to command a precinct at City Island, the Bronx. City Island was described by one newspaper as “one of the suburban places whence Captains have been wont to retreat to eat humble pie.”

The order then remanded to uniformed duty twenty-seven Lieutenants who were previously assigned to Detective work as well as six Patrolmen.

The order then detailed four Lieutenants, one Sergeant, and eleven Patrolmen from uniformed patrol to the Detective Bureau.

Uniform, Emblem and Insignia Changes

The new Lieutenants wore a single gold gilt bar on their sleeve and collar. In May 1907, new shields for Lieutenants and Detectives were issued. The shields for Lieutenants had a large panel bearing the shield number of the officer. Richard E. Enright, President of the LBA, fought to have the numerals removed and won. The resulting starburst design, absent any numerals, remains to this day. The Detectives’ shield changed slightly over time, but the original style remains largely unchanged .

Pursuant to General Order 23, issued on April 23, 1907, the new Sergeants wore three chevrons on their sleeve. New Shields for Sergeants were ordered. The style remains largely unchanged.



A Sergeant of the era

POLICE DEPARTMENT
CITY OF NEW YORK
300 MULBERRY STREET

New York, April 23, 1907

GENERAL ORDER NO. 23.

The last sentence of the second paragraph of subdivision “I” of Rule 30 of the Rules and Regulations of this Department is hereby amended to read as follows, to take effect May 1, 1907:

“Chevrons for Sergeants will be worn above the point of the elbow, in the form of three V-shaped bars of light-blue cloth, sewed on a body of dark-blue cloth, the bars to be 5-16 of an inch wide, and separated 3-16 of an inch, piped white silk chain stitch. The chevrons will be worn with points up, midway between the elbow and the shoulder. Chevrons for mounted sergeants shall be of yellow. The insignia for the various Squads will be placed 1/2 of an inch below the lower angle of the chevron.”

Theo. A. Bingham

Police Commissioner

THIS AND THAT

NY VENUE RULES ON CONCEALED CARRYING

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

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

Member Self Service - webCOPS

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

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

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

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

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

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

Police Pension Fund - Documents & Requests Center

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

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

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

National NYCPD 10-13 Organizations, Inc.



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

ARIZONA 10-13

President Larry Carito

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

LONG ISLAND 10-13

President Richard Bohn

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

NYPD 10-13 CLUB OF CHARLESTON

President Frank Capograsso

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

NE PA NYPD 10-13

President Juan (John) Adams

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

NYPD 10-13 CLUB OF CHARLOTTE

President Harvey Katowitz

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

NORTHEAST FLORIDA 10-13

President Marty Syken

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

HUDSON VALLEY 10-13

President Kathleen McLaughlin

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

RALEIGH NC 10-13

President Robert Young

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

JERSEY SHORE 10-13

President Salvatore V. Pepitone

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

VILLAGES 10-13

President Mike Powers

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

MYRTLE BEACH 10-13

President Michael Fanning

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

WILMINGTON NC 10-13

President Chuck McLiverty

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

FORT MILLS SC 10-13

President: Scott Hassler

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

VERRAZANO 10-13

President Chris Piazza

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



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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

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

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

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

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

Home Address: _____ **Apt.** _____

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

RETIREE INFORMATION ONLY

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

Tax # _____ **Shield #** _____

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

Signature

Date

FOR OFFICE USE ONLY

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

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

Approved

Disapproved

Authorizing Supervisor Rank/Name

Signature

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

AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ **Signature:** _____

NATIONAL NYCPD 10-13 ORG.



CAPTAINS ENDOWMENT ASSOCIATION



Chris Monahan,
President

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

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

Dear CEA Member,

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

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

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

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

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

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

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

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

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

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

Fraternally

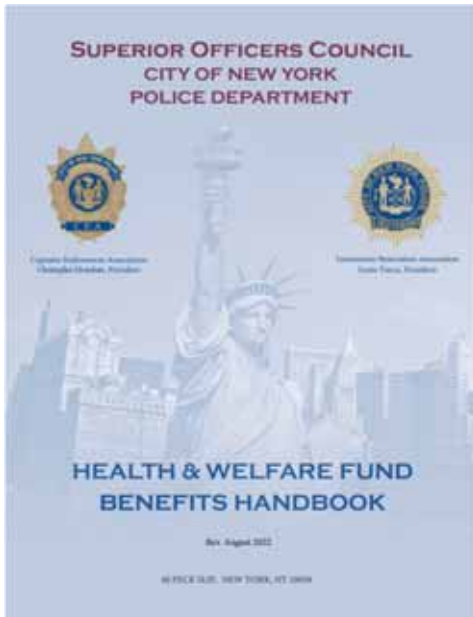
Chris

LINE ORGANIZATIONS



#

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



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

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

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

OPTUMRX

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

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

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

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

Q: How do I obtain a prior authorization?

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

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

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

Q: What if my prior authorization is denied?

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

LINE ORGANIZATIONS



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



VISIONWORKS/DAVIS VISION

www.visionworks.com

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



EMPIRE BLUECROSS BLUESHIELD | Dental

www.ebcbs.com

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

Dental:

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



HEALTHPLEX

www.healthplex.com

Claims Department:

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

Customer Service:

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

Corporate Offices:

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



STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

www.starthearing.com/partners/SOC

Number: (888) 660-1854



HUMANA | Comp Benefits

www.Humana.com

Group: 21099

Exclusive to Florida Residents

Phone: (800) 342-5209



OPTUMRx

www.optumrx.com

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



PRINCIPAL FINANCIAL GROUP

www.Principal.com

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



Express Scripts | PICA Prescription Program

www.express-scripts.com

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

Freedom Fertility Pharmacy:

www.freedomfertility.com

Number: 800-660-4283

LINE ORGANIZATIONS



November 29, 2023

Dear Lieutenant:

The Career Criminal Revenge Board (CCRB), to placate the Democratic Socialist and Progressive Democrats, has now gone overboard in emboldening those who threaten the safety of all New Yorkers. This non-transparent New York City agency recently concluded that they were “Unable to Determine” if one of our fellow Lieutenants acted within Department guidelines when he determined that an individual should be taken into custody and brought for psychiatric evaluation. Here are the details behind this unfounded and unjust determination by CCRB.

On April 8, 2022, our Lieutenant responded to a 911 call involving a disorderly resident of a men’s shelter in Brooklyn. The resident, later identified as Darnell Burgess had fled the shelter, but staff members advised the lieutenant that in addition to acting irrationally, they believed that Burgess was collecting materials to make an explosive device. The Lieutenant viewed the material, and based on his experience determined that the material was in fact capable of being used to construct an explosive device. The lieutenant broadcast an alarm for police to canvas the area for Burgess. The canvas was successful in locating Burgess. After interviewing Burgess, the Lieutenant determined that he needed psychiatric evaluation and ordered that he be removed to the hospital. Based on the totality of the circumstances it is undisputed that our Lieutenant acted properly.

Based on the highly unusual circumstances facing the officers, and the possibly life-and-death consequences of making the wrong decision, the decision for the removal was reasonable, made in good faith, and well within NYPD guidelines. The fact that the medical professionals at Brookdale Hospital not only concurred with the Lieutenant’s decision, but in fact continued to hold Burgess for several weeks, is perhaps the clearest evidence that Lieutenant’s actions were within Department guidelines.

On August 16th, 2023, the LBA sent a communication to CCRB petitioning them to reevaluate their initial finding. On October 2nd, we received a reply from CCRB stating that “The Board Panel that initially considered this matter reconvened and was presented with your [the LBA’s] letter. The Board Panel determined to keep its determination that it was ‘Unable to Determine’ if LT ... was misconduct.” (a copy of this communication is attached).

On October 3rd, one day after CCRB reiterated that they were “Unable to Determine” to determine if our Lieutenant acted within Department guidelines, the NY Daily News published an article, “Brooklyn man who tried to build bomb in homeless shelter expected to get 25 months”. The article reports that “A mentally ill homeless man who tried to build a bomb in a Brooklyn men’s shelter is expected to get 25 months behind bars for the potentially explosive act.” The federal judge handling the case stated that “I’m driven in the end by my assessment ... that the defendant presents some risk, some meaningful risk to the public.” The judge was also set to sentence Burgess to three years’ supervised release, which includes mandatory mental health treatment. Burgess’ past also weighed into the judge’s decision — in 2017, he made a call to a special education school in Long Island threatening to “shoot the place up” and targeting three specific students. Burgess’ defense attorney even argued that her client required mental health attention.

So three jurists, after taking into consideration a totality of the evidence, agreed that this individual who possessed bomb making materials, who had made terroristic threat against a special education school, who downloaded bomb-making instructions and the NYPD’s active shooter manual, who regularly researched school shootings, suicide bombings and police killings, who tried to get friends and family to buy him bomb materials while on Rikers and after his release, and who sent threatening messages to two women on Facebook, describing himself as the “GMK” — which prosecutors believe to mean the “Glenmore killer,” definitively came to the conclusion that this person was mentally ill and guilty of terrorist activity. However, the anonymous and nontransparent members of the Career Criminal Revenge Board concluded that they were “Unable to Determine” if our Lieutenant acted within Department guidelines by removing Burgess to a hospital for psychiatric evaluation.

The baseless and arbitrary decisions by this nontransparent and anonymous Board jeopardize the safety of all New Yorkers. The erroneous actions of this City agency continue to embolden not only career criminals but now they will embolden terrorists. The bias of this City agency against members of the NYPD is made more apparent with every ridiculous decision they make emboldening criminality and jeopardizing the safety of all New Yorkers.

Fraternally,

Lou Turco

President

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

RETIRED SGTS. ASSOCIATION



Dear Retired Sergeant,

RSA Florida General Membership Meeting January 24, 2024

On Wednesday, January 24, 2024, the RSA will hold its 2024 Florida general membership meeting in Punta Gorda. The RSA has negotiated "room blocks" at a discounted rate of \$179/night, which includes breakfast at the **Four Points by Sheraton Punta Gorda**.

If you plan to attend the meeting and stay at the Four Points by Sheraton Hotel, please make your arrangements as soon as possible. We have been notified by the hotel that our room blocks are nearing capacity. Upon our request, the hotel stated that they will increase our room blocks at the discounted rate once the initial room blocks are filled. However, they stated that this should be done as soon as possible while the hotel still has availability.

Hotel information:

Four Points by Sheraton Punta Gorda

[941-637-6770](tel:941-637-6770)

Mention: Retired Sergeants Assn or CODE: RE1683

Meeting Information:

Wednesday, January 24, 2024

12:00 PM

Charlotte Harbor Conference Center

75 Taylor St

Punta Gorda, FL 33950

We appreciate your continued support and membership.

RSA-Keeping Retirees Informed!

LINE ORGANIZATIONS

Sergeants Benevolent Association

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



The Toughest Job in the World!

Vincent J. Vallelong
PRESIDENT

Edmund J. Small
VICE PRESIDENT

Dear Fellow Sergeant,

As we embark on the holiday season, our primary goal is finalizing a new contract and addressing a key problem that is unique to SBA members. At issue is the fact that in some instances newly promoted Sergeants are making less money than the Police Officers and Detectives they supervise.

This inexplicable and unacceptable pay disparity is the result of a ludicrous practice called "attrition bargaining." This occurs when the City uses the reduction of the workforce, among other things, to make future hiring plans and predict future costs of collective bargaining agreements. This chicanery makes New York City the only municipality where a law enforcement promotion comes with a decrease in pay.

Making this situation even more appalling is the fact that the Department is losing personnel in huge numbers. Morale is at historical lows, while crime is rampant and there is no political support for law enforcement at a time when it is so greatly needed.

Many Police Officers are retiring after a few years, and scores of Sergeants are leaving at the 20-year mark, resulting in a depleted and inexperienced workforce. With all the global unrest that directly impacts New York, this is especially unsettling. I assure you that rectifying the pay disparity is our top priority.

November 4th will mark the 7-year anniversary of the line of duty death of active Sgt. Paul Tuozzolo, the 43 Precinct Delegate, who was shot and killed while attempting to arrest a paroled career criminal for terrorizing his family. Another Sergeant was shot and wounded in this tragic incident.

Sgt. Tuozzolo's wife and two sons, as well as their extended family, have carried on amid unrelenting heartbreak. They have become an integral part of the SBA family, and despite their unfathomable grief serve as inspirations to us all.

Please take a moment to reflect on the legacy of Sgt. Tuozzolo, as well as all the brave men and women of law enforcement who have sacrificed so much in the name of public safety.

This includes retired Sgts. Theresa Foiles, Leonard Davis, and Wanda Negron, all of whom lost valiant battles with 9/11 related illnesses since late September. These Sergeants served the NYPD and the SBA with utmost dedication and commitment, and it is crucial that we never forget their service or their sacrifice.

On a happier note, the SBA's annual Holiday Delegate/Membership Luncheon will be held on Friday, December 22, 2023, at Russo's on the Bay in Queens. As is customary, the drawing for the annual Car Raffle will be held at the joyous event.

The proceeds from the Raffle enable the SBA to provide Health and Welfare benefits to surviving spouses and children of SBA members. We now have over 500 survivors who receive such benefits, so we ask that you contribute to this worthy cause.

Raffle tickets are available from Delegate or Directors, as well as at the SBA office or through the mail or the SBA website: www.sbanyc.org

Please be safe and vigilant as you continue to perform your duties in exemplary fashion. Thanks for your tremendous efforts on behalf of the SBA, NYPD, and the people of the City of New York, and best wishes for a happy and healthy holiday season.

The next contract negotiation date is November 6, and we will keep you apprised of any developments.
Fraternally,

Vincent J. Vallelong

President
Sergeants Benevolent Association

LINE ORGANIZATIONS

Sergeants Benevolent Association

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



The Toughest Job in the World!

Vincent J. Vallelong
PRESIDENT

Edmund J. Small
VICE PRESIDENT

Dear fellow Sergeant,

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

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

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

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

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

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

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

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

Fraternally,

Vincent J. Vallelong
President
Sergeants Benevolent Association

LINE ORGANIZATIONS



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

Hearing Aid Reimbursement Guidelines

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

\$5 00.00 stipend per device

Maximum Benefit \$1000.00 Every
four (4) years

Eligible Dependent Children

\$1,000 .00 stipend per device

Maximum Bene fit \$20 00.00 Every
two (2) years .

BENEFIT GUIDELINES

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

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

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

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

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

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

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

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

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

Attn: Alyssa Carr (healthandweHare@sbanyc.org)

S.B.A. Health and Welfare Office.

Retired Sergeants - Important Telephone Numbers

Sergeants Benevolent Association NYPD

155 Franklin Street, NY, NY 10013

Union: (212) 226-2180

Health & Welfare: (212) 431-6555

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

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

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

LINE ORGANIZATIONS



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

Optical Benefits: Eyeglasses

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

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

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

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

Contact lens-in lieu of Glasses

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

Davis Vision Collection Contacts

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

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

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

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

Retiree Plan A members and their dependents are eligible to use the Optical Benefit every 24 months. If you go out-of-network, you pay the provider at the time of service, then submit a claim to Davis Vision for reimbursement.

You are now reimbursed up to the following amounts: Eye exam: \$41.60 Materials: \$74.56

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

PHARMACEUTICAL BENEFIT PLAN

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

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

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

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

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

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

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

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

LINE ORGANIZATIONS



Meeting With Police Commissioner Regarding CCRB

On November 13, 2023, the leadership of all five police unions, along with our respective attorneys, attended a meeting in the Police Commissioner's Office to discuss ongoing legal issues with the CCRB. CCRB, with the assistance of the NYC City Council, continues to try and expand its powers, including pushing for legislation giving the CCRB unfettered access to the Department's body worn camera footage. DEA President Paul Digiacommo made clear the time to stop CCRB's push is **now**. They are a threat to public safety and do nothing but handcuff our members in the performance of their duties. We need the Department to help us in the fight against CCRB. The unions cannot do it alone. Although we are winning the vast majority of cases against the CCRB in the Trial Room, charges should not have been brought in most of these cases to begin with. We shared our ideas regarding how to combat CCRB, and there will be more meetings moving forward in which we will be pushing the Department to adopt changes and policies to counter this aggression by CCRB.

Court Decision in the Diaphragm Compression Lawsuit

November 21, 2023

The DEA has been vigorously challenging New York City's Diaphragm Compression Law — NYC Administrative Code section 10-181 — since the law went into effect in July of 2020. Although our initial lawsuit before the NYS Supreme Court was successful in getting the law struck down, the Appellate Division, First Department reversed the lower court and reinstated the law. We therefore took the fight to the highest court in our state, the NYS Court of Appeals.

Unfortunately, in an Opinion and Order dated November 20, 2023, the Court of Appeals has affirmed the Appellate Division's decision and has upheld this misguided and dangerous law.

Although the DEA is disappointed and frustrated with the decision, Members of the Service must understand that the law is now a permanent part of their rules and regulations. It is now a misdemeanor offense for a Police Officer, in the course of effecting or attempting to effect an arrest, to *"restrain an individual in a manner that restricts the flow of air or blood by compressing the windpipe or the carotid arteries on each side of the neck, or sitting, kneeling, or standing on the chest or back in a manner that compresses the diaphragm."* The law is vague, but this is the way it is written; and consequently, **members should be guided accordingly and take all precautions to protect your own safety and the safety of your partners.** When making an arrest, proceed with extreme caution.

The DEA, as always, will do everything in its power to protect you from any legal challenge or charges.

The Trustees are pleased to provide you with this Comprehensive Benefits Booklet which describes your benefits through the Detectives' Endowment Association Health Benefits Fund. Please keep it available so that you can refer to it in the future. If you have any questions, please contact the Fund Office at 212.587.9120

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

Medicare Advantage

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

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

Retired DEA members are covered for dental under the DEA's Cigna Dental Plan.
Retired DEA members are covered for prescription drugs under our Express-Scripts prescription drug plan.
Retired DEA members are covered for their optical needs through Davis Vision and Vision Screening.
The DEA also has a Hearing Aid allowance.

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

Important Phone Numbers

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

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

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

Davis Vision (800) 999-5431
(you will need your DEA ID number)
www.Davisvision.com
Vision Screening (800) 652-0063
www.Vscreening.com
Cigna Dental DEA Designated Hotline
(888) 735-3715
Express Scripts Customer Service number
at (877) 882-3343 - express-scripts.com

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

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

NYPD Payroll Section (646) 610-616

LINE ORGANIZATIONS



Dear PBA Member:

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

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

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

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

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

Minimum Copayment Reduction for Generic Drugs (Retired Members)

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

Coverage for Disposable Insulin Pumps (Medicare-Eligible Members)

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

Coverage for Shingles Vaccination (Medicare-Eligible Members)

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

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

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

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

In Solidarity,

Patrick Hendry
President

LINE ORGANIZATIONS



Keep Cop-Killers in Jail

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

A photograph showing a large group of police officers in blue uniforms and caps. Many of the officers have 'KEEP COP KILLERS IN JAIL' printed on their backs. They are standing in a line, holding cardboard boxes, suggesting they are participating in a petition drive or a 'hold the line' protest.

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

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 (VETS/NYS), where you may also schedule an appointment with one of our Veterans Benefits Advisors.

For Additional Information

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

Senior, Military, Access or Other Passes

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



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

Purchase at Entrance

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

Pass for Veterans

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

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

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



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

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



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

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

This and That

2025 Nypd Reunion Luncheon

Day/Date/Time:

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

Location:

International Event Venue Tampa

6463 W. Hillsborough Ave

Tampa, FL 33634

813-806-0026

<https://internationaleventvenue.com>



Cost: \$62 per person (Must prepay by check OR you can Zelle payment.) PAYMENT WILL NOT BE ACCEPTED AT THE DOOR.

Please DO NOT STAPLE OR TAPE any checks.

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

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

Background music will be provided.

If you plan to attend, please mail checks made out to:

NYPD W/E coast Florida Reunion Luncheon LLC

12765 Meadowbreeze Drive

Wellington, Florida 33414

OR

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

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

Cancellations: Must be submitted by January 30th, 2025

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

Table/Group/ Individual Reservations:

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

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

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

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

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

Kristina Notghi:

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

OR

email me at: Kristy90@msn.com

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

Health and Welfare

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

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

Health and Welfare

HAWK, ROBERTA J MD	937 COX RD GASTONIA NC 28054 (704) 898-8014	Dermatology
HIGGINS, KRISTEN B MD	937 COX RD GASTONIA NC 28054 (704) 898-8014	Dermatology
SINGLA, PARTEEK MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
VANOURNY, JAIME J MD	959 COX RD GASTONIA NC 28054 (704) 866-7576	Dermatology
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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Winter 2022

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

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

PSYCHIATRISTS - PSYCHOLOGISTS

LAURIE SAUBER CSW

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

MERRILYN GILL CSW

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

SHANIQUA BURNETTE PC

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

HALBREONDA HOLLOWAY CSW

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

LEEANNE THOMPSON-FORTE CSW

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

MICHAEL DAVIS LMFT

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

Health and Welfare

PSYCHIATRISTS - PSYCHOLOGISTS

GLEND VINSON-NNAJI PC

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

PAULINA CHIN CSW

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

JEAN AYERS CSW

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

ARMONDA RRUSTI ABA

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

MELLANIE PAGE ABA

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

MARLEN GOMEZ BCBA

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

MALLIN OLSON ABA

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

DANIELLE DONIGAN ABA

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

BRITTANY HUYSER ABA

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

STEPHEN HALL ABA

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

BRYANNE DEMBISKY ABA

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

SUSANA CACERES ABA

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

KATHERINE RAUSCHER ABA

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

ASHANTI PEPPERS ABA

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

AMANDA DEAN ABA

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

BRITTANI SUTTON ABA

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

AMBER BIRD ABA

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

JENNIFER DUCLOS ABA

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

COREY AKINS ABA

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

GRISELLE NAZARIO ALBINO CP

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

DAMON DAY ABA

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

Health and Welfare

PSYCHIATRISTS - PSYCHOLOGISTS

RENFREW CENTER OF NORTH CAROLINA

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

ROBERT GREEN PHD

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

MARY MOORE PC

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

JULIANNA ELSWORTH CSW

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

JESSICA KOWALSKI PC

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

BARBARA SCOTT CSW

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

KELLI KEYS LCSW

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

MELINA RICE LCSW

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

ALEXANDRA LATTA PC

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

ALICIA HALL CSW

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

MITZIE HOPKINS PC

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

ELIZABETH CHRISTENBURY CSW

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

JENNIFER WILLIAMS LCSW

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

GAYLE BOOKOUT PC

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

MOLLY MCDONNELL CSW

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

STEPHANIE PIERRENOEL CSW

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

LAUREN VANDEMORRE PC

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

VANESSA JORDAN PC

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

BEVERLY WRIGHT CSW

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

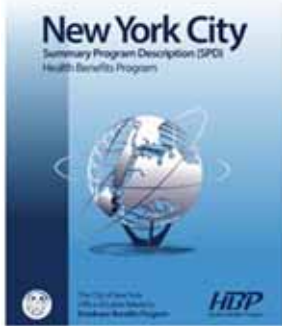
ANUVIA PREVENTION AND RECOVERY CENT

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

ARMONDA RRUUSTI ABA

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

Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC Catastrophic benefit (GHI/Emblem Health Members Only)

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

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

Limitations

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

\$1,000 SOC Catastrophic Benefit

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

Health and Welfare



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

Medicare Part B 2021 Reimbursement

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

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

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

Medicare Part B 2020 Reimbursement

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

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

Medicare Part B 2019 Differential Reimbursement

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

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

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

- For those retirees/eligible dependents who are not eligible for IRMAA, Medicare Part B 2019 differential payments up to \$318 will be issued once the Medicare Part B and IRMAA payments are processed in calendar year 2020.

Those retirees/eligible dependents who are eligible for 2019 Medicare Part B differential reimbursements must submit the [Medicare Part B 2019 Reimbursement Differential Request Form](#), along with required documentation.

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

IRMAA 2021 Reimbursement

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

Medicare-eligible retirees and their Medicare-eligible dependents can submit an IRMAA application if they paid above the standard amount of \$148.50 per month. If you did not pay more than the standard amount then you are not eligible for IRMAA.

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

Please submit the [IRMAA 2021 Reimbursement Application](#), along with all required documents, electronically to: <https://nycemployeebenefits.leapfile.net>

IRMAA 2020 Reimbursement

IRMAA 2020 reimbursements were issued in October 2021.

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

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

IRMAA 2019 Reimbursement

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

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

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

THIS AND THAT

HR-218 Qualifications



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

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

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

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



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

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

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

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

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

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



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

NYC Green Book

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

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

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

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

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

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

Retired Employees Benefits Section

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

40 – Rector Street – 3rd Floor

New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

Continued next page.....

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



NYPD 10-13 CLUB OF CHARLOTTE, NC, INC

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



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

Dues Renewal



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

LAST NAME _____ FIRST _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

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

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



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



5922-5A WEDDINGTON RD. SUITE 11
WESLEY CHAPEL, NC 28104



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

MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

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

BUSINESS PHONE (____) _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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

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

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

Patronize Our Sponsors

The guy's from
Brooklyn.
He knows what
he's doing.
You'll be happy.
'Nuff said.



 **Scott Boyar, CPA, PLLC.**
CERTIFIED PUBLIC ACCOUNTANT

Phone: (704) 527-2725
Fax: (888) 286-0916
5200 Park Road
Suite 122
Charlotte, NC 28209-3651
Web site: <http://www.sboyarcpa.com/scottboyarcpa.html>

You can reach Scott Boyar, CPA, PLLC. by our e-mail
form to ensure the Most prompt response to your inquiries:
<https://www.sboyarcpa.com/contactus.html>

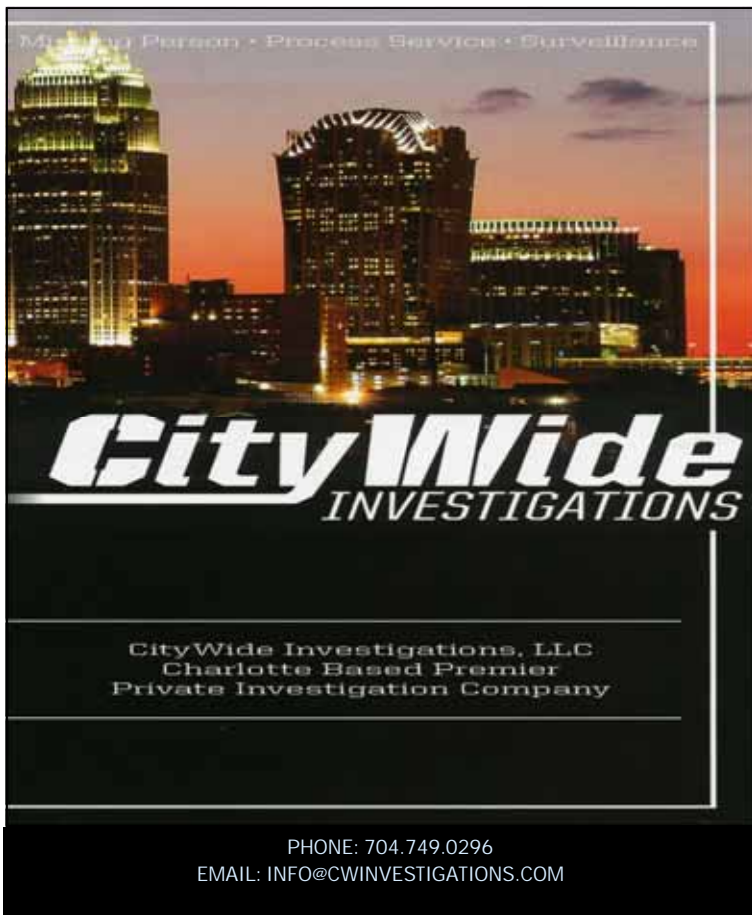


brian j burchill
COO/ Co-Founder
445 South Main Street #440
Davidson NC 28036
Phone: 704-997-5471
Fax: 704.892.3248
burchillbrian@gmail.com | toastcafeonline.com



MICHAEL KATOWITZ 704.516.0292
mdk.powerguy@gmail.com
10% labor discount to 10-13 club members
Electrical Services - Security & Automation Services

Mission: Person • Process Service • Surveillance



CityWide
INVESTIGATIONS

CityWide Investigations, LLC
Charlotte Based Premier
Private Investigation Company

PHONE: 704.749.0296
EMAIL: INFO@CWINVESTIGATIONS.COM

Wright Destinations
wrightdestinations.com



Kelley Wright
Waxhaw, NC
Owner/ Lead Vacation planner
Spouse of retired NYPD Detective
kelley@wrightdestinations.com
www.wrightdestinations.com
551-208-3605

I specialize in Disney, Sandals/ Beaches, All-inclusive resorts, and cruises for couples and families. I enjoy assisting with every step of the planning process even after you arrive. **My services are at No cost to you!** Let me help make your vacation as stress-free as possible!!! Contact me today.

Affiliated with KHM Travel Group
CST# 2089491-50/FLA #5T37113/HI #TAR 7231/IA#960/WA UBI#602775122

Patronize Our Sponsors



Karen's Hair For You
 704-243-1919
 Salon Lofts Suite #25
 9904 Sandy Rock Place
 Charlotte, NC 28277
 karenshairforyou@gmail.com
Karen DeMasi

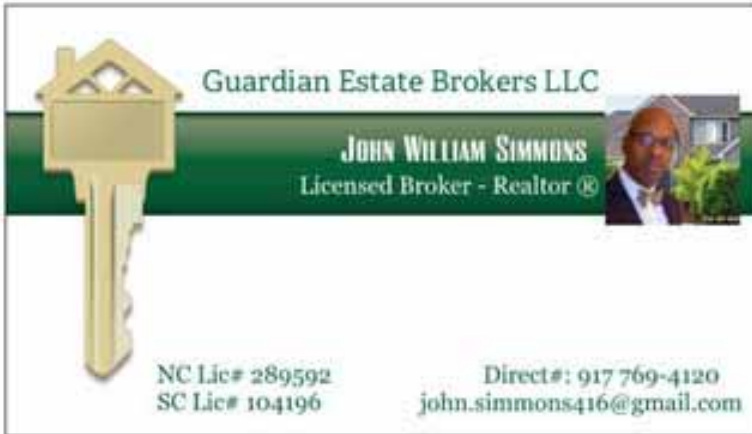
JAMES P. CRONIN, P.C.
 ATTORNEY AT LAW
 4 West Gate
 Farmingdale, N.Y. 11735
 516-756-5100
 jcroninlavelleelawoffices.com
 NYPD 10-13 Club of Charlotte Member



Dan McKenna Retired NYPD-NCPD
 REALTOR® / NC & SC BROKER
 CERTIFIED LUXURY HOME MARKETING SPECIALIST®
 Specializing in Waxhaw, Marvin, Weddington, Huntersville, Mooresville, NC
 & Fort Mill, Indian Land, SC
Direct: (516) 754 - 2242 Office: (704) 441 - 4556
Email: danmckenna@kw.com DanMcKennaHomes.com
 Recipient of the Keller Williams
 Leader and Top Producer Award in 2015-2016-2017-2018-2019-2020-2021-2022
 Keller Williams Top 10 Carolinas Region in 2019
 Keller Williams Top 20 Carolinas Region in 2020
 Ballantyne Area Market Center
 3430 Toringdon Way, Suite 200, Charlotte, NC 28277



Stacey Stoeckert
 REALTOR®
 Cell: 631.235.1071
 Fax: 704.799.8518
 sstoeckert@kw.com
 staceystoeckert.YourKWagent.com
kw LAKE NORMAN MOORESVILLE
KELLERWILLIAMS
 118 Morlake Drive #100
 Mooresville, NC 28117
 Each Office is Independently Owned and Operated
 Spouse of Retired NYPD Detective



Guardian Estate Brokers LLC
JOHN WILLIAM SIMMONS
 Licensed Broker - Realtor®
 NC Lic# 289592
 SC Lic# 104196
 Direct#: 917 769-4120
 john.simmons416@gmail.com



Waxhaw Family Counseling
 Confidential and Affordable
Phyllis Rosen, LMSW
 Individual & Family Therapist
 familysupport@cfrc.com
 Waxhaw Family Counseling
 4712 Linda Kay Drive
 Waxhaw, NC 28173
 704-604-8265
 www.waxhawfc.com

Kudzu Valley Honey
 Fresh honey. From my hives to you

Dave & Lynne Conrad
 7901 Woodhill Cove
 Denver, NC 28037
 (704) 430-8496



"Helping Your Family Lead A Healthy Life"
Toringdon Market
 3419 Toringdon Way, Suite 104
 Charlotte, NC 28277
 Phone: 704.544.8881
 Fax: 704.544.2882
Dr. Jeff Zitel
 www.zitelfamilychiropractic.com
Zitel Family Chiropractic

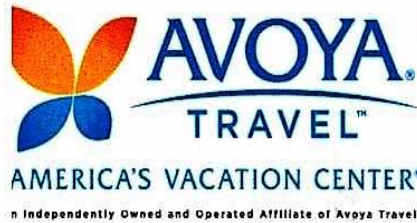
Patronize Our Sponsors



Christopher W. Wasulko, D.M.D.

704-849-0822 ♦ Fax: 704-849-0219 ♦ www.weddingtontdental.com
 Weddington Corners ♦ 13721 Providence Road ♦ Weddington, NC 28104

20% discount to 10-13 members and their family



Alan F. Willms
Travel Works For Me, LLC
 Personal Vacation Planner

616 Oyster Bay Drive Sunset Beach, NC 28468

TEL 1-910-575-3840 or 845-355-3370 or 1-888-609-1727
 (Cell or Text) 1-845-742-0658
 WEB www.AVOYATRAVEL.COM/EXPERT/ALANWILLMS
 EMAIL Alan.Willms@AvoyaTravel.com

Retiring and Moving to
North Carolina or South Carolina?



Allow me to be your Real Estate Broker

As a Buyers Agent
 Experienced in negotiating
 the Offer to Purchase and Closings
 Knowledge of the area
 (Native Charlottean)

Associate Member
 Lodge 9 Fraternal Order of Police
 (I understand your needs)

MOST IMPORTANT

I'll have your back in all transactions!

Meba Thompson
 Real Estate Broker
 Allen Tate Company
 Phone 704-661-0699

Henry J. Dobson

914-261-4312

bigdog054@carolina.rr.com

NRA Certified Instructor

NC Concealed Carry Handgun Permit Instructor

Lessons are Private & Confidential



Dr. Steven R. Bauer

Board Certified Family Medicine
 & Osteopathic Medicine

Sub Specialty Anti-Aging &
 Regenerative Medicine



**Ballantyne
 Medical**

ASSOCIATES

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

Sabrina DeGuzman-Simmons
 Retiree Markets Account Director

6807 Token Valley Rd
 Manassas, VA 20112

SimmonsS@aetna.com
 703-791-5371 T
 703-531-7614 M



Patronize Our Sponsors







NYPD 10-13 Club of Charlotte Chaplain

Rev. Mr. Rich McCarron
Deacon

dcnrich@gmail.com
church: 704.948.0231
cell: 732.406.2917

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

SAINT MARK Catholic Church

14740 Stumptown Road, Huntersville, NC 28078 • stmarknc.org    



Go Pro Investigations

A Professional Private Investigations Company

Call us today! 980-389-1280

Visit us! www.goproinvestigations.com

Email us!
goproinvestigations@gmail.com

"Go Pro Investigations LLC is a professional private investigations company based in Denver, N.C. but also serves the greater Lake Norman and Charlotte area. Founded by retired NYPD Detective Squad Sergeant Gregory Pekera, the company prides its self on providing top notch investigative services in all fields of private investigations. Our motto, "Confidentiality, Professionalism & Results"

Dave's Handyman Service



- Carpentry
- Electrical Repairs
- Plumbing Repairs
- Pressure Washing
- Lawn Mower Repairs

704-430-8496



RENE MAXWELL
REALTOR® SC/NC

(615) 218-9353

RENE@MAXFORYOURHOME.COM
RENEMAXWELL.RINEHARTREALTY.COM
[FB.COM/RENEYOURFRIENDLYREALTOR](https://fb.com/RENEYOURFRIENDLYREALTOR)



Ret. P.O., wife of club member Gregory Maxwell



SOMETIMES THERE'S JUSTICE
SOMETIMES THERE'S JUST US