



# NYPD 10-13 CLUB of Charlotte, NC Inc.

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



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

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

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



Club Officers

Volume 15 Issue 3

10-13

March 2023

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## PRESIDENT'S MESSAGE

Hi all,

We held our February 13th membership meeting at the Lawson Community Assoc. Club House in Waxhaw. to accommodate the 107 club members who live in Waxhaw, many who have school age children making it difficult for them to attend meetings in Charlotte.

A big shout-out and thanks to club member Dan Divers for arranging the use of the clubhouse.

Over 80 members attended the meeting, including 7 new members, many who thanked me for holding the meeting in Waxhaw.

Due to the large turnout, we have scheduled our October membership meeting there.

I want to thank those in attendance for answering the 10-13 call for CMPD officer Brandy Casperson who was seriously injured 2+ years ago by a drunk driver. We collected \$1,457 at the meeting which included \$365 from the clubs' portion of the 50/50. An additional \$220 was donated by members who could not be at the meeting.

Unfortunately, law enforcement officers in NC do not have the same line of duty benefits that we had with the NYPD.

To continue receiving their full salary they have to use all of their sick and vacation time, after which they receive 2/3's of their salary as per the NC Workmen's Compensation Act.

On October 2, 2020, Officer Brandy Casperson, pictured to the right with her children, was struck by a drunk driver while she was blocking the road with her police vehicle for another crash on I-485.

Officer Casperson who suffered injuries to her neck and back has had several surgical procedures and will have bone fusion surgery in the upcoming months.

While recovering she has exhausted her sick leave and vacation hours to supplement her worker's comp pay. After that was gone, her pay dropped to 2/3's. She is a single mom of 2 teenagers. She has accrued medical bills due to her injuries that workers comp refuses to pay.



The NYCPD 10-13 Org. Inc. welcomed it's 14th chapter into its fold in February. Congratulations to retired NYPD Sgt. Frank Capograsso for organizing, forming and leading the Charleston, SC 10-13 Club. We wish him and his members much success.

Our golf tournament is 2 months away. **Please help us** make it a success by copying the donation request letter and golf registration form on pages 4 and 5 and give them to the owner/manager of stores and restaurants you frequent.

Continued next page.....

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

# PRESIDENTS MESSAGE

There is good news for those of you have not yet reached the age where you are required to take distributions from your IRA's.

The SECURE 2.0 Act, signed into law by President Biden in December 2022, includes dozens of changes to provisions related to tax-advantaged retirement accounts. Among the most important changes is a provision, which took effect Jan. 1 of this year, that delays until age 73 when account holders must start taking required minimum distributions (RMDs) from their 401(k) or IRA. The act also schedules more RMD delays over the next 10 years.

RMD is the amount of money you are required to take out of your retirement accounts each year when you reach a certain age. Because you do not pay taxes on the money in your IRA or 401(k) when you put it in, you are required to pay taxes when you withdraw the funds in retirement. The money will be taxed according to your current tax bracket in retirement. This is beneficial if you are in a lower tax bracket in retirement than you were when you first earned the money.

If you were to leave all of your money in your IRA, it would eventually become eligible to be passed on as inheritance and perhaps end up un-taxed, something the IRS makes sure does not happen. The RMD forces you to take out some money while it can still be taxed.

Before the SECURE 2.0 Act, was signed into law, you had to take RMDs following the year you turn 72 or 70.5 if you were born before July 1, 1949.

As of Jan. 1, 2023, the age at which you must start taking RMDs has increased. The newly enacted law provides that if you are turning 72 in 2023 you now have until April 2025 to make your first withdrawal. If you are turning 73 in 2023 you have April 2024 to begin withdrawing from your account. The act also provides that the age rises to 74 in 2029 and rises to 75 beginning in 2033.

These changes apply to most 401(k) and 403(b) plans, traditional IRAs, SEP IRAs, SIMPLE IRAs and, rollover IRAs

**EFFECTIVE MAY 1, 2023** members of the of the Superior Officers Council will have new dental plans through UnitedHealthcare. Member should have recently received a mailing containing information about the three (3) plans to be offered and the Dental Enrollment Form.

Members are encouraged to visit <https://www.whyuhc.com/nypdsoc> to view the three plan choices to make the most informed decision for their and their family's dental needs; the website includes links to listings of in-network providers.

**THE COMPLETED DENTAL ENROLLMENT FORMS MUST BE RETURNED TO THE SOC NO LATER THAN MARCH 15, 2023.**

**MEMBERS WHO DO NOT RETURN AN ENROLLMENT FORM WILL BE AUTOMATICALLY ENROLLED IN THE UNITEDHEALTHCARE NATIONAL PREFERRED PROVIDER PPO 10 PLAN.**

Any further questions regarding the plan can be directed to the UnitedHealthcare Dental Open Enrollment customer service team at [888-679-8925](tel:888-679-8925).

Any specific questions for the SOC regarding the new plan can be directed to the following e-mail: [Dental.Info@NYPDSOC.com](mailto:Dental.Info@NYPDSOC.com). An SOC representative will respond to your email as soon as possible.

## **The following are the NYC Concealed Carry Permit renewal requirements for retirees who reside in NYC's 5 boroughs**

Retirees who separated from service prior to September 1, 2017, and who receive their Concealed Carry Weapon (CCW) permit from the NYPD License Division, must satisfy the following requirements to successfully renew their permit:

- Attend a sixteen (16) hour Gun Safety Course and a two (2) hour Live Ammo Shooting Course – This is currently a once in a lifetime attendance requirement; OR
- Possess proof of attending at least one HR 218 course (ID Card) between the periods of September 1, 2017, through August 31, 2022; OR
- Proof of having attended any other Gun Safety related course during the periods of September 1, 2017, through August 31, 2022. (check with pistol license of the course is acceptable)

**Retirees who retired between September 1, 2017, through August 31, 2022:** As per the stipulations spelled out in the New York State Division of Criminal Justice Services, retirees who separated from service during this time period are NOT required to provide any additional proof (training or HR 218) to renew their Concealed Carry Weapon Permit.

**Retirees who retired on or after September 1, 2022:** If they were employed/Active between September 1, 2017, through August 31, 2022, are NOT required to provide any additional proof (training or HR 218) to renew their Concealed Carry Weapon Permit.

**If a retired member** who resides in New York City and who receives their Concealed Carry Weapon permit from the NYPD License Division **does not satisfy the renewal mandates stipulated above**, the likely results are as follows:

IF RETIREE POSSESSES A:

**Retired ID Card, Expired Concealed Carry Permit, Does NOT Have a Valid HR 218** = License Division will eventually attempt to confiscate and safeguard your weapons. License Division will usually allow approximately six (6) months after the members current permit expires for member to renew application for Concealed Carry permit.

**Retired ID Card, Expired Concealed Carry Permit, VALID HR 218** = Allowed to retain and carry weapon(s). However, will be unable to purchase ammunition and buy/sell gun(s) in New York State. The License Division may eventually contact you to ascertain if you wish to renew Carry or convert to **Premise Permit**.

Continued next page.....

# PRESIDENTS MESSAGE

**Retired ID Card, Expired Concealed Carry Permit, Valid HR 218, Valid Premise Permit:** Allowed to retain and carry weapon(s). **Premise Permit** also allows you to purchase ammunition and to buy/sell gun(s) in New York State.

**\*\*Please note that a valid HR 218 is a key requirement in retaining and carrying your weapon** when you do not satisfy the CCW renewal requirements and therefore do not have a CCW Permit issued by the NYPD License Division.\*\*

Routinely, retired members will receive a mailed notice from the NYPD License Division, three (3) months prior to their current CCW Permit expiring advising them how to apply for their renewal and what requirements are mandated to successfully renew their CCW. If a member switches from a Concealed Carry Weapon Permit to a Premise Permit, the member may switch back to a CCW permit if they can now satisfy the requirements. However, this conversion cannot take place until the next scheduled permit renewal date (usually three years).

If you are a retiree who receives your CCW Permit from the NYPD License Division and have additional question regarding this matter, please contact 646-610-5872.

## **Medicare Part B 2022 Reimbursement**

Medicare-eligible retirees and their Medicare-eligible dependents will be reimbursed annually for the standard Medicare Part B amount of \$170.10 per month ( $\$170.10 \times 12 \text{ months} = \$2,041.20$ ), excluding any penalties and late enrollment fees, and subject to be pro-rated.

2022 Medicare Part B reimbursements will be issued in April 2023. 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 2021 Reimbursement**

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

2021 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.

## **IRMAA 2022 Reimbursement**

The 2022 IRMAA Medicare Part B Reimbursement Application will be available in May 2023, after the 2022 Medicare Part B Reimbursement is issued.

On February 19, we held our first Family Fun Bowling event. 40 bowlers participated in the 3 hour event and I was told that it was a rousing success. Unfortunately, I had to miss it due to a family member becoming ill the morning of the event.

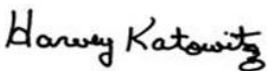
Our next event will be the Salute to Heroes Hockey game at Coliseum on Saturday, April 15, 5pm. CMPD and MCSO vs. CMFD and Charlotte Medic. Tickets are \$10 and parking is free.

If you plan on attending the game, please respond to the evite that will be sent shortly.

Daylight savings begins this month. Remember to set your clocks ahead 1 hour before you go to bed on Sunday, March 12.

Fidelis Ad Mortem, stay healthy, stay safe!

Fraternally,



Harvey Katowitz





# NYPD 10-13 CLUB OF CHARLOTTE NC, INC



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

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

**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

March 1, 2023

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

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

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

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

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

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

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

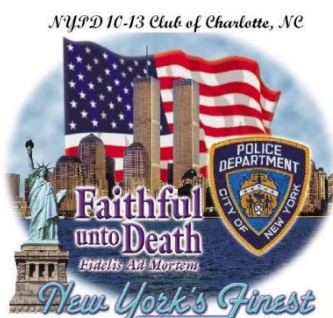
All donations will be acknowledged in our monthly newsletter that is distributed to over 10,000 people nationwide, including over 1,000 people in the Charlotte metropolitan area. Hole sponsors will also have a sign/banner identifying them prominently displayed on the golf course.

We appreciate any help you can provide us.

Sincerely,

Harvey Katowitz  
President

[hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com)  
[704-849-9234](tel:704-849-9234)





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

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

Phone: 704-573-1000

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

8:00am Registration

\$125/Player - \$500/Team

Captain's Choice

Hot Breakfast

Luncheon & awards ceremony

CAPTAIN: \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

PLAYER 2: \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

PLAYER 3: \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

PLAYER 4: \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

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

ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,  
PLEASE DETACH THIS FORM AND REMIT PAYMENT TO  
NYPD 10-13 Club of Charlotte, NC  
4701 Wyndfield Lane  
Charlotte, NC 28270

\$100.00 - SMALL SIGN

\$250 - LARGE SIGN

\$500 - BANNER

SPONSOR \_\_\_\_\_ EMAIL \_\_\_\_\_ PHONE \_\_\_\_\_

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

For more information contact Bob Fee  
rtfvs@yahoo.com  
704-220-8400

# CLUB SCHOLARSHIPS



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

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



**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

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

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

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

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

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

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

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

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

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

**Application must be received by May 1, 2023**





# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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

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



**HARVEY KATOWITZ**  
PRESIDENT

**BERNARD ROE**  
VICE PRESIDENT

## 2023 College Scholarship Application

Sponsor's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_

Relationship to Sponsor: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

High School Attending: \_\_\_\_\_

College Attending: \_\_\_\_\_

Address: \_\_\_\_\_

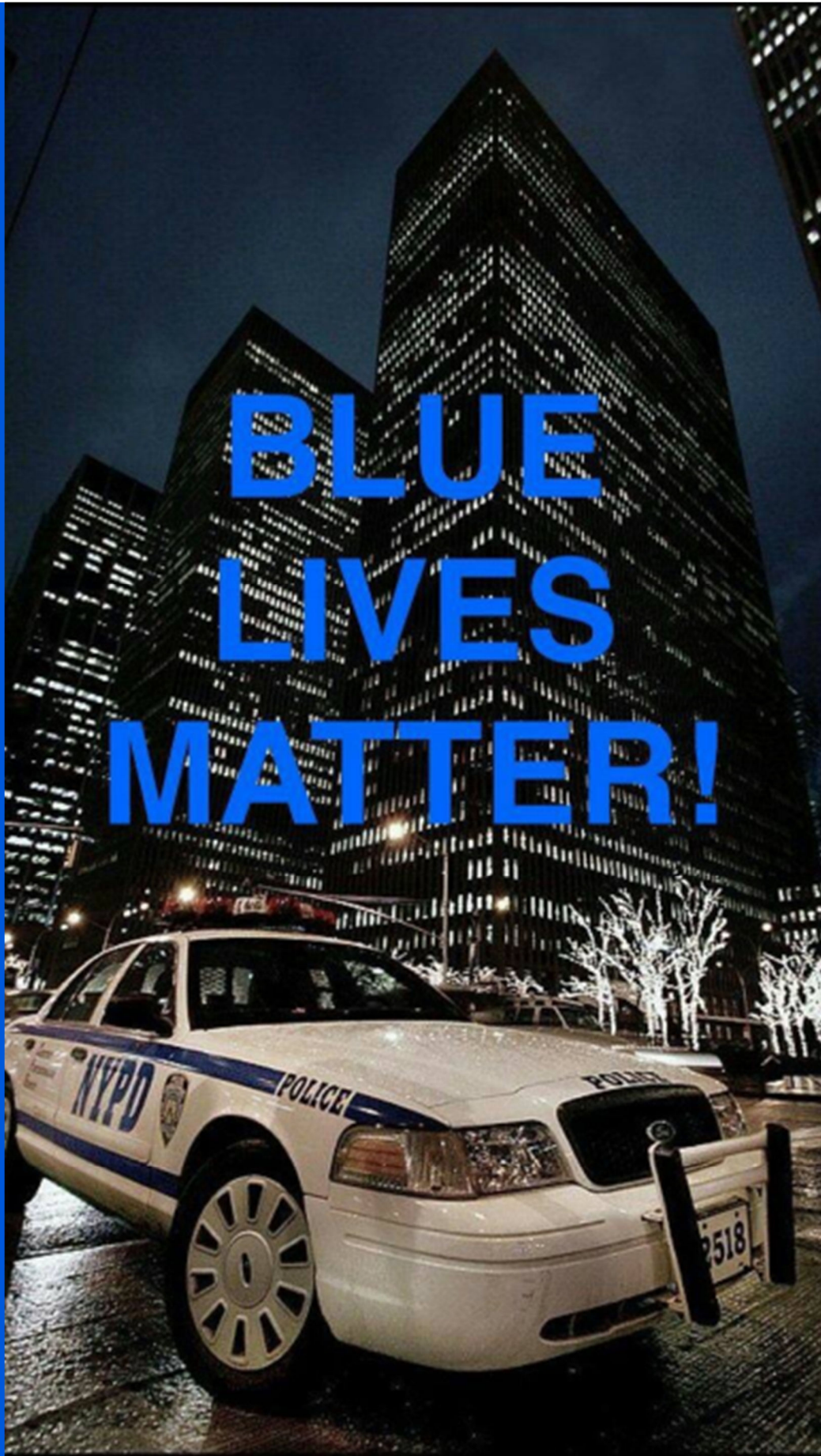
City \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Application must be received by May 1, 2023**



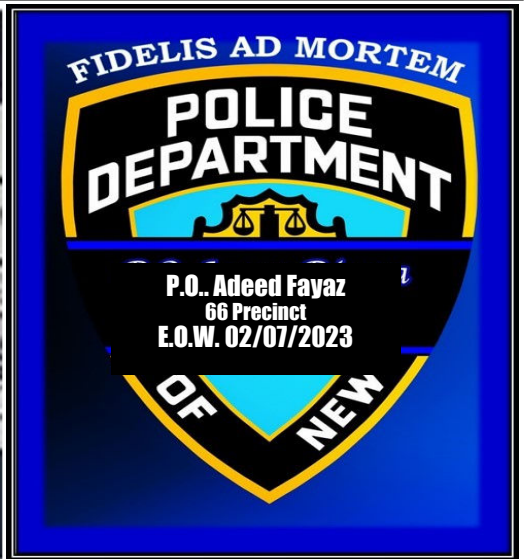
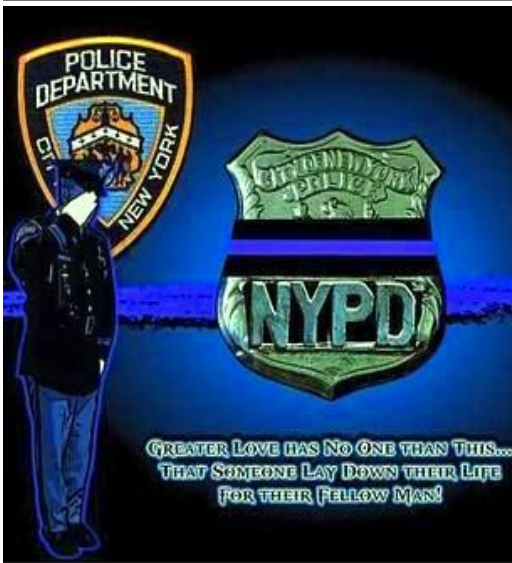
THEY MUST NEVER BE FORGOTTEN

**BLUE  
LIVES  
MATTER!**





# THEY MUST NEVER BE FORGOTTEN



NYPD Officer Adeed Fayaz was shot in the head while off duty on February 4, 2023 during an attempted robbery.

Fayaz was a five-year police veteran and a married dad of two.

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



P.O. Sean L. Sluganski  
McKeesport P.D., PA  
EOW: Mon., Feb. 6, 2023  
Cause: Gunfire



P.O. Julian Becerra  
Fountain P.D., CO  
EOW: Sat., Feb. 11, 2023  
Cause: Fall



Sgt Christopher D. Fitzgerald  
Temple University, PA. P.D.  
EOW: Sat., Feb. 18, 2023  
Cause: Gunfire



P.O. Peter E. C. Jerving  
Milwaukee P.D., WI  
EOW: Tues., Feb. 7, 2023  
Cause: Gunfire



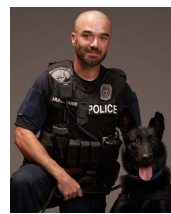
Corr. Officer Jay Miller  
Washington State  
Dept of Corrections  
EOW: Sat., Feb. 11, 2023  
Cause: COVID19



P.O. Geoffrey Redd  
Memphis, TN P.D.  
EOW: Sat., Feb. 18, 2023  
Cause: Gunfire



P.O. Charles Herring  
Pembroke Pines P.D., FL  
EOW: Thurs., Feb. 9, 2023  
Cause: Motorcycle crash



P.O. James Muhlbauer  
Kansas City, MO P.D.,  
EOW: Weds., Feb. 15, 2023  
Cause: Automobile crash



Detention Officer  
Kenneth Fowler  
Pontotoc Co., OK  
Sheriff's Office  
EOW: Sun., Feb. 19, 2023  
Cause: Fall

# THEY MUST NEVER BE FORGOTTEN

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

|                               |                   |                                  |                   |
|-------------------------------|-------------------|----------------------------------|-------------------|
| <b>JOHN APT</b>               | <b>04/08/2014</b> | <b>ROLAND "SKIP" HEPBURN</b>     | <b>12/03/2018</b> |
| <b>BOB ANDRETA</b>            | <b>10/19/2011</b> | <b>RAYMOND HICKEY</b>            | <b>12/18/2021</b> |
| <b>KAREN BERNARD</b>          | <b>07/24/2021</b> | <b>JAMES HOUSTON</b>             | <b>01/27/2015</b> |
| <b>LOUIS BIAGETTI</b>         | <b>01/21/2022</b> | <b>**PAUL JOHNSON</b>            | <b>07/22/2018</b> |
| <b>GREGORY BROWN</b>          | <b>05/29/2015</b> | <b>ALBERT KENNEDY</b>            | <b>09/11/2013</b> |
| <b>DARCY CALLAHAN</b>         | <b>01/18/2023</b> | <b>JAMES LAROSSA</b>             | <b>04/10/2012</b> |
| <b>RICHARD CLARK</b>          | <b>04/10/2017</b> | <b>FREDERICK "RAY LANE"</b>      | <b>04/18/2021</b> |
| <b>ELLIOTT CUFF</b>           | <b>03/14/2021</b> | <b>JAMES "ANDY" MARTIN</b>       | <b>06/15/2011</b> |
| <b>WES DAILY</b>              | <b>09/27/2019</b> | <b>**EDWARD MCGREAL</b>          | <b>10/13/2017</b> |
| <b>DENNIS D'ALESSIO</b>       | <b>04/06/2020</b> | <b>JOSEPH MONICO</b>             | <b>03/18/2018</b> |
| <b>PUL EARLS</b>              | <b>05/29/2019</b> | <b>EDWARD NELL</b>               | <b>10/29/2022</b> |
| <b>ROBERT EILENBERG</b>       | <b>10/27/2016</b> | <b>GEORGE PETERSON</b>           | <b>11/19/2019</b> |
| <b>JOHN EVRARD</b>            | <b>11/22/2021</b> | <b>WILLIAM ROLLAND</b>           | <b>11/10/2015</b> |
| <b>TOM FLANNAGAN</b>          | <b>03/06/2008</b> | <b>TIMOTHY RUSS</b>              | <b>12/23/2015</b> |
| <b>**ROBERT "BUTCH" FOLEY</b> | <b>02/07/2021</b> | <b>**AL SHEPPARD</b>             | <b>05/13/2019</b> |
| <b>**THOMAS GALLO</b>         | <b>10/31/2020</b> | <b>WADE SIMUEL</b>               | <b>01/22/2022</b> |
| <b>ROBERT GARRETT</b>         | <b>09/04/2020</b> | <b>JOHN STADELMAN</b>            | <b>05/28/2011</b> |
| <b>ED GILMURRAY</b>           | <b>06/19/2018</b> | <b>JOHN VIGILANTE</b>            | <b>07/03/2022</b> |
| <b>LAWRENCE GOFFREDO</b>      | <b>02/14/2016</b> | <b>**JAMES WARD</b>              | <b>01/19/2022</b> |
| <b>MICHAEL GOULD</b>          | <b>01/03/2022</b> | <b>**THOMAS WEIL</b>             | <b>07/09/2019</b> |
| <b>ROBERT HANSEN</b>          | <b>10/15/2017</b> | <b>ED WEIR</b>                   | <b>02/22/2019</b> |
| <b>**EDWARD HENDRICKSON</b>   | <b>01/29/2022</b> | <b>THOMAS WOODS</b>              | <b>10/05/2014</b> |
| <b>JOHN HENNESSY</b>          | <b>01/23/2019</b> | <b>WALTER "BUDDY" WUNDERLICH</b> | <b>04/17/2019</b> |

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

Always in our minds and hearts

Gone but never forgotten.....



### Membership Meeting Minutes February 13, 2023

Call to order by the President at 7:30 pm with the pledge of allegiance. There were 81 members, 10 new members and 1 guest present.

This was followed by the invocation and the reading of the names and circumstances of the death of the 7 law enforcement officers who died in the line of duty since last month's meeting:

#### Roll Call of Officers

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

Review of Jan's minutes available in Feb's newsletter. A motion to waive the reading of January's minutes was made by Rich Doyle, seconded by Dennis Cirillo and passed.

#### Sickness & Distress:

- Jeff Dito is recovering from diabetic seizures.
- Joe Sprowls will be undergoing a heart catheterization tomorrow.

**Guest Speaker(s):** Club accountant Scott Boyar discussed tax law changes and answered questions from members.

He was thanked for making a \$500 donation to the club.

#### Communications and Correspondence

- Job opening, part time or full time, for people with prior law enforcement to work armed school security in the Clover and Fort Mill school districts. Uniforms, firearm and Sled card paid for by Defender Services. No heavy lifting. Starting hourly wage \$20 an hour. Work school days only and no weekends. Please contact club member Jimmy Martin at 516-884-1888, Lt at Defender Services.
- Assembly Bill A3768 - Summary  
Prohibits the diminution of health insurance benefits of public employee retirees and their dependents or reducing the employer's contributions for such insurance; defines employers to include the state, municipalities, school districts, and public authorities and commissions.
- Feb. 3, 2023 - The IRS is aware of questions involving special tax refunds or payments made by states in 2022, and are working with state tax officials as quickly as possible to provide additional information and clarity for taxpayers. There are a variety of state programs **including SC** that distributed these payments in 2022 and the rules surrounding them are complex. The IRS expect to provide additional clarity for as many states and taxpayers as possible next week.

For taxpayers uncertain about the taxability of their state payments, the IRS recommends they wait until additional guidance is available or consult with a reputable tax professional. For taxpayers and tax preparers with questions, the best course of action is to wait for additional clarification on state payments rather than calling the IRS. The IRS also do not recommend amending a previously filed 2022 return.

- A Go-fund me page was set up for CMPD officer Brandy Casperson who was struck by a DUI driver 2 years ago. She has had several procedures on her neck and is scheduled to have a fusion. Due to NC Workmen's Compensation Act she only collects 2/3 of her salary while out sick. She is the single parent of 2 children. A collection was taken for Brandy and members donated \$1,312.

A motion was made by Chris Russo, seconded by Dennis Cirillo and unanimously approved to donate the club's portion of \$365 from our monthly 50/50.

## Report of officers

President:

- Members were asked to verify email's before forwarding them to prevent erroneous information from circulating.
- MLC/NYC and AETNA are close to finalizing a City Medicare Advantage Plan. Unknown how that will affect spouses of members who are not on Medicare.
- Club Scholarships 1K – 911 & Bob Andretta Memorial \$500 Jim Houston Memorial Due date 5/1/23, Newsletter has info about the REMA, CEA & SBA Scholarships
- Jimmy LaRossa Memorial Golf Tournament – May 22.
- The Catastrophic Coverage provided by the SOC, SBA & DEA was discussed. The information is included in the club's monthly newsletters

Treasurer: A motion to accept the Treasurer's report was made by Rich Doyle, seconded by Bob Fee and unanimously passed.

Recording Secretary: Excused

Corresponding Secretary: Bob Fee discussed the golf tournament

Trustees:

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

Sgt. At Arms: Nothing to report.

## Committee Reports

- Membership: 470/343 NYPD
- Socials:
  1. Family fun bowling – Sunday Feb 19 1-4pm - \$25, children under 18 free. Pizza provided by the club.
  2. Salute to Heroes Hockey Game – April 15. \$10
  3. Night at the Knights – 80 box seats reserved Friday May 19. \$22. Included \$2 voucher to spend inside the ballpark.

Old Business: None

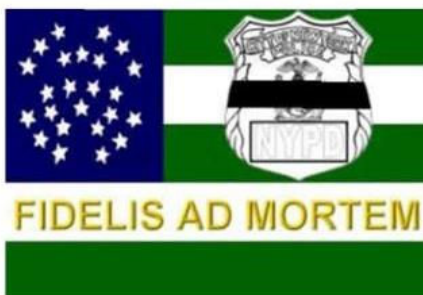
New Business: None

## Good of the Club

- New Members:
  1. Returning member Ret. NYPD Sgt. Frederica Murray
  2. Returning member Ret. NYPD Lt. Dan Divers
  3. Returning member Ret. NYPD Det. Ann Hawley-Divers
  4. Active NYPD Sgt. Peter Lavezzo III
  5. Ret. NYPD Sgt. David Diaz
  6. Ret. NYPD Sgt. Daniel Doody
  7. Ret. NYPD P.O. Chris Gallagher
  8. Ret. NYPD P.O. Gerald Lehecka Jr.
  9. Ret. Rockland Co., NY Sheriff Patrick Gallagher
  10. Ret. NYCDOC Inv. Anthony Marano
- 50/50 of \$365 was won by John Sarlo. He donated \$65 of his winnings to Brandy Casperson

**Next month's Meeting  
Tuesday March 14, 2023**

*NYPD 10-13 Club of Charlotte, NC*



# FEBRUARY MEMBERSHIP MEETING PHOTOS

February meeting photos can be accessed at: <https://www.smugmug.com/app/organize/NYPD-10-13-Club-of-Charlotte-Feb-13-2023>



# FEBRUARY MEMBERSHIP MEETING PHOTOS



# MEMBERSHIP

## 2023 Monthly Meeting Dates



|          |          |              |
|----------|----------|--------------|
| March 14 | June 13  | September 12 |
| April 11 | July 11  | October 10   |
| May 9    | August 8 | November 14  |
|          |          | December 12  |

Happy Birthday!

## MARCH

|                            |      |
|----------------------------|------|
| Jeffrey Felipe             | 3/1  |
| Tony Fisher                | 3/1  |
| William Ruggiero           | 3/1  |
| Vincent Morelli            | 3/2  |
| Joe Calderon               | 3/4  |
| Christopher Lee            | 3/4  |
| Robert Cotumaccio          | 3/5  |
| Mike Lambert               | 3/5  |
| Errol Wedra                | 3/5  |
| Richard Berkowitz          | 3/6  |
| Mario Erotokritou          | 3/6  |
| Phil Lombardo              | 3/7  |
| Chris Gallagher            | 3/8  |
| Charles Rice               | 3/8  |
| Timothy Danahey            | 3/9  |
| Dwayne Lee                 | 3/9  |
| Skip Hepburn RIP 12/3/18   | 3/10 |
| Brian Hassett              | 3/11 |
| Angel Badillo              | 3/12 |
| William "Harpo" Sylvestri  | 3/12 |
| Patrick Gallagher          | 3/18 |
| Ed Watkins                 | 3/18 |
| Jim Kennedy                | 3/20 |
| Jeff Ferrara               | 3/20 |
| Michel Green               | 3/21 |
| Michael O'Brien            | 3/22 |
| Darcy Callahan RIP 1/18/23 | 3/23 |
| Glenn Moses                | 3/26 |
| Felix Sermeno              | 3/27 |
| Jack Hipper                | 3/29 |
| Sal Pirrello               | 3/29 |
| Jim O'Brien                | 3/29 |
| Sam Reiver                 | 3/29 |
| Dave Schultheis            | 3/29 |
| Brian Cropper              | 3/30 |
| Bobby Shepherd             | 3/?? |

IN MEMORIAM

Fortunately nothing to report

### SICK DESK UPDATE



Evan Smelley is starting stem cell therapy to treat a 9/11 related cancer .

## Welcome To The Club

The following members joined our club in February

Returning member Ret. NYPD Sgt. Frederica Murray  
 Returning member Ret. NYPD Lt. Dan Divers  
 Returning member Ret. NYPD Det. Ann Hawley-Divers  
 Active NYPD Sgt. Peter Lavezzo III  
 Ret. NYPD Sgt. David Diaz  
 Ret. NYPD Sgt. Daniel Doody  
 Ret. NYPD P.O. Chris Gallagher  
 Ret. NYPD P.O. Gerald Lehecka Jr.  
 Ret. Rockland Co., NY Sheriff Patrick Gallagher  
 Ret. NYCDOC Inv. Anthony Marano

MEMBERSHIP

We presently have 478 members, 350 from the NYPD and the remainder from 57 other law enforcement agencies.

### SPRING FORWARD

DAYLIGHT SAVINGS TIME BEGINS

SUNDAY, MARCH 12

## REMEMBER

2023 dues are past due.  
 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

 **MARK YOUR CALENDARS!**

April 15 - Salute to Heroes Hockey Game

May 19 - Night at the Knights Baseball Game

May 22 - Jimmy LaRossa Memorial Golf Tournament

# TRUSTEE'S



2013 Club of Charlotte

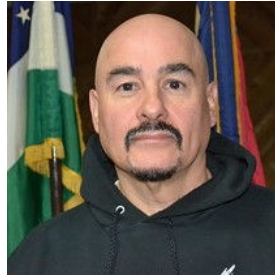
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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





# 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.

## 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](mailto:Larry.carito@gmail.com)  
Website: [www.Arizona10-13.org](http://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](mailto:RLBOHN66@gmail.com)  
Website [WWW.LONGISLAND10-13club.com](http://WWW.LONGISLAND10-13club.com)

## NYPD 10-13 CLUB OF CHARLESTON

### President Frank Capogrosso

NYPD 10-13 Club of Charleston  
2937 River Vista Way,  
Mt. Pleasant, SC 29466  
Phone #  
Email: [Charleston1013club@gmail.com](mailto:Charleston1013club@gmail.com)  
Website: [https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffqPzcg8aFS9B14Oy\\_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ](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](mailto:jadams067@gmail.com)  
Website: [www.nepa1013.com](http://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](mailto:hkatowitz@windstream.net)  
Website: [www.charlotte10-13.com](http://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](mailto: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](mailto:katmcburat@aol.com)  
Website: [www.hudsonvalley1013.com](http://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](mailto:nypd1013raleigh@gmail.com)  
Website: [www.raleigh1013.com](http://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](mailto:salvatorepepitone@comcast.net)  
Website: [www.jerseyshore10-13.com](http://www.jerseyshore10-13.com)

## VILLAGES 10-13

### President Mike Spalding

NYPD 1013  
8872 SE 169th Beaufort Street  
The Villages, Florida  
PH: 352-804-8635  
Email:  
Website: [www.villagesnypd10-13.org](http://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](mailto:hntsgt@gmail.com)  
Website: [MYR1013.com](http://MYR1013.com)

## WILMINGTON NC 10-13

### President Chuck McLiverty

6224 Sweet Gum Drive  
Wilmington NC 28409-6201  
Email: [ret2ncbeach@gmail.com](mailto: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](mailto:fortmill10-13club@hotmail.com)  
Website: [www.FortMill10-13Club.com](http://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](mailto:Skip4255@gmail.com)  
website: [www.vz1013.com](http://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 2<sup>nd</sup> floor at 1PP, opposite the Operations Unit.**

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

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

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

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

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

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

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

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

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

# 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](mailto: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:** \_\_\_\_\_

9/11

TELL CONGRESS:

**“REMEMBER 9/11” SHOULD BE  
MORE THAN A BUMPERSTICKER**

CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT

February 28, 2023

**Statement from Citizens for the Extension of the James Zadroga Act on the introduction of the Bipartisan “9/11 Responder and Survivor Health Funding Correction Act of 2023”**

WASHINGTON, DC—Today, the Citizens for the Extension of the James Zadroga Act, Inc. applauded the introduction of the “9/11 Responder and Survivor Health Funding Correction Act of 2023” which addresses the impending funding shortfall facing the World Trade Center Health Program (WTCHP).

This bipartisan legislation—introduced by Reps. Andrew Garbarino (R-NY), Jerrold Nadler (D-NY), Anthony D’Esposito (R-NY), Dan Goldman (D-NY), and nearly the entire New York Congressional delegation along with Members of Congress from other States and U.S. Senators Kirsten Gillibrand (D-NY) and Charles Schumer (D-NY) in the Senate—would close the budget gap in the WTCHP so that it can continue serving more than 120,000 responders and survivors impacted by the toxins at Ground Zero, the Pentagon, and the Shanksville crash site.

The “9/11 Responder and Survivor Health Funding Correction Act of 2023” will address the impending budget shortfall in the program that is being caused by the precipitous rise in overall medical costs and in cancer rates that the program has experienced, which is leading to a shortfall in funding in the coming years.

The World Trade Center Health Program has stated that unless Congress acts, they would have to close the program to new enrollees by 2028 and cut medical treatment services that injured and ill responders and survivors are receiving.

The new bill also includes language which would also ensure that all responders to the Pentagon and Shanksville, active duty military and civilians could join the health program and get medical monitoring and treatment.

“It’s unconscionable that once again 9/11 responders and survivors are left wondering if the vital healthcare they are counting on and that they undeniably need and deserve will be there for them in the future. Congress did the right thing when the program was passed and extended in 2015. Now Congress has a moral obligation to fix this once and for all by passing legislation that will address the impending budget shortfall and make much needed corrections to the program. Thank you, Senator Gillibrand and Senator Schumer, and Representatives Garbarino, Goldman, D’Esposito, and Nadler for leading this critical effort.” - Ryan Delgado, President of Citizens for the Extension of the James Zadroga Act and New York State AFL-CIO Chief of Staff.

“The budget shortfall is predictable, and Congress can—and should—fix it,” said Benjamin Chevat, Executive Director of Citizens for the Extension of the James Zadroga Act. “The sponsors today have kept faith with the pledge to ‘Never Forget’ and their action today is a testament to their determination, ensuring that those injured and dealing with the impact of the toxins at Ground Zero continue to be cared for. We urge everyone who wants to make sure the country does NOT forget to call their member of Congress and urge them to join in this effort.”

Unless Congress acts, the program will have to stop taking new enrollees and will have to cut back medical services to 9/11 responders and survivors, and some responders will continue to be excluded from the WTCHP.

The lead sponsors of the “9/11 Responder and Survivor Health Funding Correction Act of 2023” were joined in introducing the bill by: Representatives: Andrew Garbarino (R-NY), Jerrold Nadler (D-NY), Anthony D’Esposito (R-NY), Dan Goldman (D-NY), Nick LaLota (R-NY), Gregory Meeks (D-NY), Grace Meng (D-NY), Nydia Velazquez (D-NY), Yvette Clarke (D-NY), Nicole Malliotakis (R-NY), Adriano Espaillat (D-NY), Ritchie Torres (D-NY), Mike Lawler (R-NY), Pat Ryan (D-NY), Marc Molinaro (R-NY), Paul Tonko (D-NY), Elise Stefanik (R-NY), Brandon Williams (R-NY), Nick Langworthy (R-NY), Claudia Tenney (R-NY), Joe Morelle (D-NY), Donald M. Payne, Jr. (D-NJ), John Larson (D-CT), Eleanor Holmes Norton (D-DC), Bonnie Watson Coleman (D-NJ), Josh Gottheimer (D-NJ), Jan Schakowsky (D-IL), Bill Pascrell (D-NJ), Sean Casten (D-IL), Nanette Diaz Barragan (D-CA).

Senators: Kirsten Gillibrand (D-NY), Charles Schumer (D-NY), Cory Booker (D-NJ), Robert Menendez (D-NJ), Richard Blumenthal (D-CT)

As the members of Congress stated in their press release: <https://www.gillibrand.senate.gov/news/press/release/gillibrand-schumer-garbarino-booker-menendez-nadler-desposito-goldman-iaff-general-president-edward-kelly-john-feal-and-9-11-advocates-announce-bipartisan-bill-to-close-funding-gap-i/>

“Once again, I’m introducing a bill to close the funding shortfall in the World Trade Center Health Program to guarantee care for all those still suffering from 9/11-related illnesses. We promised to never forget the heroes, but we will fall short until the WTCHP is fully funded and every responder is covered,” said **Senator Gillibrand**. “I am proud to lead the bipartisan 9/11 Responder and Survivor Health Funding Correction Act with Congressman Garbarino, Leader Schumer, and this strong bipartisan coalition. Our heroes should be focusing their time and energy on their health, not lobbying the halls of Congress. We must get this done.”


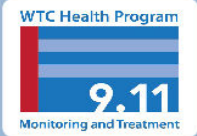
“Before the smoke even cleared on 9/11, our brave first responses leapt into action. Police officers, firefighters, construction workers, and everyday folks made a sacrifice on that day – and in the months that followed – that honored their country. Last Congress, despite GOP opposition, we fought hard for—and delivered—an additional one billion dollars to help sustain the World Trade Center Workers’ Health Program. And today we are working to make sure this program never runs out of the dollars it needs to ensure our Ground Zero heroes receive the treatments they need and the healthcare they deserve.” -**Majority Leader Schumer**

“More than 20 years ago, we experienced the worst terrorist attack on U.S. soil in history. Today, tens of thousands of 9/11 survivors and responders are living with the ramifications of that day,” said **Congressman Garbarino**. “When Congress first established the World Trade Center Health Program, a promise was made to care for those Americans, but now a looming funding gap threatens their access to healthcare for 9/11 related illnesses and injuries. The bipartisan bicameral 9/11 Responder and Survivor Health Funding Correction Act is our chance to fulfill our promise – once and for all – to Never Forget by closing the funding gap and ensuring the WTCHP is equipped to care for those who need it for years to come. I thank Senator Gillibrand for her partnership in this effort and I look forward to continuing to work together to get this done.”

# SEPTEMBER 11TH VICTIMS COMPENSATION FUND



## September 11th Victim Compensation Fund

| How the Programs Differ                                      | <br>September 11th<br>Victim Compensation Fund | <br>WTC Health Program<br>Monitoring and Treatment |
|--|---|---|
| Illnesses Covered  | Physical Only   | Physical and Psychological  |
| Geographic Zone – <i>where</i> were you?                     | For “presence at the site”:<br>(Manhattan only South of Canal Street)   | For exposure:<br>South of Houston Street and parts of Brooklyn  |
| Presence/Exposure Timeframe – <i>when</i> were you there?    | September 11, 2001 – May 30, 2002   | September 11, 2001 – July 31, 2002  |
| Presence/Exposure Duration – <i>how long</i> were you there? | No minimum time required – just need to have been in the zone during the timeframe  | Minimum time requirements apply   |

While the VCF and the WTC Health Program work together very closely, they are two separate programs with several important distinctions, some detailed here. It is important to note that an individual must **register with the VCF** and **enroll in the WTC Health Program** separately.

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

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

### 9/11 Resources

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

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



# RETIRED LIEUTENANTS ASSOC. NYPD



We thank the member who sent us this article. Several NY State legislators are sponsoring bills to prohibit the diminution of retiree health benefits.

## BILLS - PROHIBIT DIMINUTION OF HEALTH BENEFITS

**DID YOU EMAIL OR TEXT THE MEMBERS IN THE SENATE AND ASSEMBLY? ASK THEM TO COSPONSOR A3768 IN THE ASSEMBLY AND S2728 IN THE SENATE! OR JUST SIT BACK AND LET SOMEONE ELSE DO IT.**

### ASSEMBLY BILL A3768 - SUMMARY

2023-02-07 Assembly referred to governmental employees.

SPONSOR- Stacy Pheffer Amato [D]

Prohibits the diminution of health insurance benefits of public employee retirees and their dependents or reducing the employer's contributions for such insurance; defines employers to include the state, municipalities, school districts, and public authorities and commissions.

Assembly Member Email | New York State Assembly ([nyassembly.gov](http://nyassembly.gov))

Senate Bill S2728

2023-2024 Legislative Session

### SUMMARY OF PROVISIONS:

Section one provides that the level of health insurance benefits, and the employer contributions made toward such health insurance, for certain retired firefighters, police officers, and their dependents shall not be diminished below the benefits, and contributions in place as of May 1, 2008.

S2728 ([nysenate.gov](http://nysenate.gov)) [member-directory-1-31-2023-updated.pdf\(nysenate.gov\)](http://member-directory-1-31-2023-updated.pdf(nysenate.gov))

SPONSORED BY CURRENT BILL STATUS -In Senate Committee Civil Service And Pensions Committee

Sponsors

Name Type Sponsorship District Financial Encyclopedia Biography

Senator James Sanders [D] Primary Sponsored Bills SD-010

Senator Leroy Comrie [D] Cosponsor Sponsored Bills SD-014

Senator Peter Harckham [D] Cosponsor Sponsored Bills SD-040

Senator Shelley Mayer [D] Cosponsor Sponsored Bills SD-037

Senator Dean Murray [R] Cosponsor Sponsored Bills SD-003

Senator James Skoufis [D] Cosponsor Sponsored Bills SD-042

Senator Kevin Thomas [D] Cosponsor Sponsored Bills SD-006

Senator William Weber [R] Cosponsor Sponsored Bills SD-038

Senator Alexis Weik [R] Cosponsor Sponsored Bills SD-008

2023-2024 Regular Sessions

IN SENATE

January 24, 2023

Introduced by Sens. SANDERS, COMRIE, HARCKHAM, MAYER, SKOUFIS, THOMAS, WEIK -- read twice and ordered printed, and when printed to be committed to the Committee on Civil Service and Pensions AN ACT in relation to affecting the health insurance benefits and contributions of certain retired public employees. The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. On and after the effective date of this act, a public employer shall be prohibited from diminishing the health insurance benefits provided to retirees and their dependents or the contributions such employer makes for such health insurance coverage below the level of such benefits or contributions made on behalf of such retirees and the dependents by such employer as of the effective date of this act.

For the purpose of this act, (1) "public employer" shall mean the following: (i) the state; (ii) a county, city, town or village; (iii) a school district, board of cooperative educational services, vocational education and extension board or a school district as enumerated in section 1 of chapter 566 of the laws of 1967, as amended; (iv) any governmental entity operating a college or university; (v) a public improvement or special district including police or fire districts; (vi) a public authority, commission or public benefit corporation; or (vii) any other public corporation, agency, instrumentality or unit of government which exercises governmental power under the laws of this state; and (2) "retiree" shall mean a retiree of the New York state and local police and fire retirement system or the New York state and local employees' retirement system who retires from police service or fire service that qualifies under subdivision 11 of section 302 of the retirement and social security law or a retiree of the New York city fire department pension fund who was represented by the collective bargaining unit of Local 854, I.A.F.F. §

2. Nothing contained in this act shall supersede or diminish the terms of a collective bargaining agreement. § 3. This act shall take effect immediately.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets [ ] is old law to be omitted.

# LINE ORGANIZATIONS



## CEA Scholarship Program:

### High School Scholarship 2023:

Once again the CEA will offer the opportunity for a **High School Scholarship** examination. We are currently working on a date and will send out the details as soon as we have the information.

CEA members who are parents, or grandparents, of 8<sup>th</sup> grade students should register by sending me an email [aresnick@nypdcea.com](mailto:aresnick@nypdcea.com) or by telephone at 212-791-8292, to secure a seat. The exam is given on one date with no make up if unable to attend.

### College Scholarship 2023:

The CEA College Scholarship program is open to children of active members and retirees in good standing, with awards that range from \$1,000 to \$3,000. The college scholarship is based upon top SAT or ACT scores, with additional random winners drawn at our June membership meeting. To enter your child, forward a copy of your child's SAT/ACT results to the CEA by **June 1st**.

Submissions can be directed to me by fax (866) 226-8330 or at [aresnick@nypdcea.com](mailto:aresnick@nypdcea.com)

This program is open only to **CHILDREN not grandchildren** of CEA members that are **currently high school seniors** entering college in Fall 2023.

Please feel free to contact me with any questions.

REMINDER: February CEA general membership meeting will take place Wednesday February 1st, 1000 hrs at Villa Barone Manor.

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

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

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

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

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

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

### Medicare Reimbursement, IRMMA

Members who turn 65 years of age must apply for Medicare, Part A covers hospital stays, hospice care, rehabilitation facilities, and skilled nursing. Learn More » <https://nypdcea.org/portfolio/medicare-reimbursement-irmma/>

### Moving/Change of Address

Have you moved or plan to move? The list below can serve as a reference to retired CEA members on whom to notify upon a change of address. Learn More » <https://nypdcea.org/portfolio/moving-change-of-address/>

### Cost of Living Increase

A retiree becomes eligible for COLA at age 62 if retired for at least five years, or at age 55 if retired for at least ten years, and all disability retirees are eligible for COLA after being retired for five year. Learn More » <https://nypdcea.org/portfolio/cost-of-living-increase/>

# LINE ORGANIZATIONS



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

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

### Who to Notify

Call NYPD Operations Unit (646) 610-5580

One Police Plaza  
New York N.Y. 10038

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

### Call Captains Endowment Association (212) 791-8292

40 Peck Slip  
New York N.Y. 10038

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

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

40 Peck Slip  
New York N.Y. 10038

Inquiries regarding:

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

### Call NYC Deferred Compensation Plan (212) 306-7760

22 Courtland Street  
New York N.Y. 10007

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

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

Regarding beneficiaries' benefits:

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

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

# LINE ORGANIZATIONS



## Documents You Will need.

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

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

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

### Marriage Certificates with Official Raised Seal for:

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

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

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

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

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

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

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

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

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

#### Copies of Paid Funeral Bill for:

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

# LINE ORGANIZATIONS



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

### Gather Assets:

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

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

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

### Notify Companies the Person Did Business With:

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

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

### Survivor's Health Benefits

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

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

### Benefits Payable on Behalf of Deceased Member

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

#### The covered member's:

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

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

Continued next page.....

# LINE ORGANIZATIONS



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

## Medicare Reimbursement Affidavit

### Medicare Part B Reimbursement:

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

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

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

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

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

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

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

# LINE ORGANIZATIONS



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



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

**SOC SUPERIOR OFFICERS COUNCIL**

<First Name> <Last Name>  
<Address 1>  
<Address 2>  
<City> <State> <Zip>

**SCAN ME**

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

Why not put this FREE card in your wallet today? It can save the average person \$150.00<sup>1</sup> annually.

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

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

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

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

**The cards are FREE, start saving today.**

**How to use the cards:**

Each time you fill a prescription:

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

**Questions? Learn more.**

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

# LINE ORGANIZATIONS

**Sergeants  
Benevolent  
Association**

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



**The Toughest Job  
in the World!**

Vincent J. Vallelong  
PRESIDENT

Edmund J. Small  
VICE PRESIDENT

Dear Fellow Sergeant,

I am happy to announce the SBA will begin accepting applications for the 2023 College Scholarships. The 2023 Scholarship is for those students commencing their college career in the fall of 2023. Applicants must be a dependent child of an Active Sergeant or Lifetime member. The \$2,500.00 scholarship will be awarded to those receiving the top twenty scores plus ties.

The Scholarship Committee will accept scores from either the SAT or the ACT tests. The Committee has decided to accept the ACT test scores because many colleges are no longer requiring applying students to submit SAT scores. The committee will publish a conversion chart that will equate the ACT scores to the SAT scores. To be eligible for the Scholarship you must submit scores from either of these tests.

Since the ACT score is a composite based on multiple sections with differing weights, ONLY the composite score will be considered when submitting ACT results for scholarship consideration.

Please read the enclosed application completely. Complete the application and enclose a copy of the scores you are submitting. Applicants may submit scores from both tests. If scores from more than one test are submitted the committee will select the score to be utilized. Applications should be submitted to Donald Kipp, Chairman, Scholarship Committee, 155 Franklin Street, New York, NY 10013, or email to [dkipp@sbanyc.org](mailto:dkipp@sbanyc.org). Applications must be received by April 28, 2023.

Fraternally,

Vincent J. Vallelong  
President

The 2023 scholarship application can be accessed at <https://private.sbanypd.nyc/scholarship-application-2023/>

The SBA Spring 2023 Student Certification Form can be accessed at : <https://private.sbanypd.nyc/spring-2023-dependent-student-certification/>

The SBA remembers Sgt. George Nadler of the ESS 7, who was killed by an explosion during an investigation of leaking gas at Livingston and Hoyt Streets in Brooklyn on 2/1/1935. We owe him a debt of gratitude that can never be repaid.





# LINE ORGANIZATIONS

## SBA WALL OF HONOR

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

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

# LINE ORGANIZATIONS



Dear Member:

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

[https://www.nycdetectives.org/wp-content/uploads/2022/02/DEA\\_Benefit-Guide\\_Retiree\\_2022.pdf](https://www.nycdetectives.org/wp-content/uploads/2022/02/DEA_Benefit-Guide_Retiree_2022.pdf)

## DEA Lawsuit Against CCRB

February 15, 2023

The Appellate Division, First Department has placed the DEA lawsuit, *DiGiacomo v. CCRB*, on the docket for its **March 2023 term**. The DEA sued the CCRB over several of its 2021 rules changes in which they are deeming numerous alleged violations to be an "abuse of authority" under their jurisdiction. Some of the expansions that the DEA are challenging is their deeming a failure to provide a business card an "abuse of authority," and "biased-based policing." Unfortunately, Supreme Court, New York County, denied our challenge. We therefore appealed to the First Department where the case is now on for the **March 2023 term**. Our briefs have been filed, and we will keep you apprised of the date of the argument as well as of any developments in the case.

## Meeting With CCRB Executive Director

February 15, 2023

On February 7, 2023, Paul DiGiacomo, Paul Morrison, Jim Moschella, as well representatives from the other unions, met with CCRB Executive Director Jon Darche to discuss several issues of importance to our members, including, but not limited to, the issue of **protecting informants during investigations**, and **biased based policing policies**. In November 2022, CCRB issued a memo to its investigators setting forth a policy in regard to what CCRB will do in cases which involve incidents which implicate the use of informants by members.

The DEA had immediately and very vocally opposed this new policy as we believed it would potentially endanger informants and/or Undercover Officers. Based on our objections, CCRB has agreed to rescind the November 2022 memo and instead issue new guidelines to its Investigators which will ensure the safety of both informants and Officers. Specifically, where a member is called down to CCRB on an incident and has concerns about questions which may implicate an informant's or Undercover's safety, such concerns will be discussed *off the record* with the Deputy Chief of Investigations (not the CCRB Investigator himself/herself) and the fact that enforcement action was based on information from an informant will **not** be placed on the record or made part of CCRB's file. This will ensure that if their file is FOI'ed in the future, there will be no information in the file which could be used to identify or implicate our informants.

We also discussed another important issue to our members, namely, the stigma that attaches to our members' records when they are the subject of bias based policing allegations. Specifically, CCRB is formulating a policy whereby if a complaint of sexual misconduct or bias based policing is unsubstantiated or exonerated by CCRB, that allegation will not be part of members' CCRB online records. We are ever-vigilant regarding the many ways in which CCRB may attempt to trample on our members' rights, and will continue to monitor these issues to ensure our members are protected. As always, please keep us and our attorneys informed of any particular cases that come to your attention.

## Important Telephone Numbers:

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

DEA Health Benefits FAX (212) 587-9149  
[www.nycdetectives.org](http://www.nycdetectives.org)

NYPD Pension Section (212) 693-5100  
[www.nyc.gov/nycppf](http://www.nyc.gov/nycppf)

Davis Vision (800) 999-5431  
(you will need your DEA ID number)  
[www.Davisvision.com](http://www.Davisvision.com)

Vision Screening (800) 652-0063  
[www.Vscreening.com](http://www.Vscreening.com)

Cigna Dental DEA Designated Hotline  
(888) 735-3715

Express Scripts Customer Service number  
at (877) 882-3343—[express-scripts.com](http://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](http://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

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

# PBA UPDATE

[www.nycpba.org](http://www.nycpba.org)

Patrick J. Lynch *President*



## PBA in the News

February 21, 2023

**Pat Lynch slams early release from federal prison of cop-killer Lorenzo ("Fat Cat") Nichols**

The PBA president is quoted in the **Daily News**: "Not even a millisecond should have been shaved off this murderous drug lord's sentence. Our hero brother P.O. Eddie Byrne and Parole Officer Brian Rooney are not coming home any time soon. This cop-killer must not be sent home, ever."

<https://www.nycpba.org/news-items/daily-news/2023/queens-drug-kingpin-lorenzo-fat-cat-nichols-gets-early-release-from-federal-prison/>

February 18, 2023

**DC-37 settles contract with City; Pat Lynch stresses need for city to settle with PBA**

The PBA president is quoted in the **NY Post**: "PBA members are stretched well past our breaking point. Far too many police officers have left for better pay and better quality of life in other policing jobs. The NYPD's ongoing staffing emergency is impacting public safety for all New Yorkers. The PBA has been working intently with the city and state arbitrators to reach a resolution that improves our members' pay and working conditions. That resolution must come soon – not only for our sake but for the sake of the city we serve."

<https://www.nycpba.org/news-items/post/2023/eric-adams-hands-nyc-union-dc-37-44b-deal-that-includes-16-pay-hikes-work-from-home/>

February 7, 2023

**Pat Lynch criticizes CCRB report on alleged police misconduct during George Floyd protests**

The PBA president is quoted in the **NY Post**, "We are still awaiting 'accountability' for the city leaders who sent us out with no plan and no support, and for the criminals who injured more than 400 of our brothers and sisters."

<https://www.nycpba.org/news-items/post/2023/dozens-of-nypd-cops-off-the-hook-for-misconduct-during-george-floyd-protests/>

February 7, 2023

**In the wake of PBA lawsuit win, mayor says Covid-19 vaccines now optional for city workers; Pat Lynch says that's not enough**

The PBA president is quoted on **NY Post**. "We are glad that the City has decided to stop fighting against our court victory overturning this unjust and illogical mandate. However, the job is only half done. We call on the City to ensure that our members who were fired or had their employment unfairly impacted are reinstated, with back pay and without condition."

<https://www.nycpba.org/news-items/post/2023/eric-adams-lifts-covid-vax-mandate-for-nyc-workers-but-what-of-the-1-780-fired/>

February 6, 2023

**As manhunt continues for gunman who critically wounded NYPD officer, coverage continues of Pat Lynch's remarks at hospital press conference**

The PBA president is quoted in **AMNY**: "For some time now, we have been listening to our legislators talk about crime as if it is a fantasy, it's not real —talking about it as if it is just numbers on a page when in reality it is human lives. We have asked for help before, we are asking and demanding help now. You are living in a fantasy world. Want to see reality? Look at the devastation that those rounds caused to that young man's body."

<https://www.nycpba.org/news-items/am-new-york/2023/manhunt-continues-for-suspect-who-critically-shot-off-duty-officer-in-east-new-york/>

February 5, 2023

**Gunman critically wounds off-duty NYPD officer; Pat Lynch accuses light-on-crime pols of "living in a fantasy world"**

The PBA president is quoted in the **NY Post**: "You want to see the reality? Look at the devastation those rounds caused to that young man's body. Listen to the cries of the wife, the father, the mother, their children."

<https://www.nycpba.org/news-items/post/2023/off-duty-nypd-officer-shot-in-the-head-during-apparent-nyc-robbery/>

February 3, 2023

**Pat Lynch joins widow, NYPD officials, elected leaders and others opposing parole of killer of Officer Gerard Carter in 1998**

The PBA president is quoted in **S.I.live**: "While Assembly member (Mike) Reilly and his colleagues work on the parole reforms we desperately need, we need every New Yorker to speak up and send a message to the parole board. There's no parole for our murdered hero, and there should be no parole for his killer, either."

<https://www.nycpba.org/news-items/staten-island-advance/2023/gerard-carter-s-widow-nypd-local-elected-officials-rally-on-staten-island-to-oppose-parole-of-cop-killer/>

## 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>

# LINE ORGANIZATIONS

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

**PBA**  
News Clips



[www.nycpba.org](http://www.nycpba.org)

Patrick J. Lynch, President



Keep Cop-Killers in Jail

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

## Thank you for helping us **HOLD THE LINE**

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



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

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

Visit [www.nycpba.org](http://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](http://www.nycpba.org)

# Health and Welfare

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

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

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



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

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

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

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| MINUTE CLINIC OF NORTH CAROLINA, PC            | 6150 BAYFIELD PKWY<br>CONCORD NC 28027<br>(866) 389-2727                | Urgent Care Center                       |
| MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, PC  | 442 S HIGHWAY 27<br>STANLEY NC 28164<br>(866) 389-2727                  | Urgent Care Center                       |
| MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC | 333 LANCASTER BYP E<br>LANCASTER SC 29720<br>(866) 389-2727             | Urgent Care Center                       |
| MINUTE CLINIC OF NORTH CAROLINA, PC            | 127 SOUTH MAIN STREET PO BOX 279<br>DAVIDSON NC 28036<br>(866) 389-2727 | Urgent Care Center                       |
| MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC   | 559 RIVER HWY<br>MOORESVILLE NC 28117<br>(866) 389-2727                 | Urgent Care Center                       |
| MINUTE CLINIC                                  | 1403 E MAIN ST<br>LINCOLNTON NC 28092<br>(866) 389-2727                 | Urgent Care Center                       |
| CORAM ALTERNATE SITE SERVICES                  | 9401-J SOUTHERN PINE BLVD<br>CHARLOTTE NC 28273<br>(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  |
|---|---------------|---------------------|--|
| <b>Routine Clinical Laboratory Services</b> |               |                     |  |
| Labcorp                                     | All Plans     | <b>855-522-2677</b> | <a href="http://Labcorp.com">Labcorp.com</a>                   |
| Quest Diagnostics, Inc.                     | All Plans     | <b>866-697-8378</b> | <a href="http://questdiagnostics.com">questdiagnostics.com</a> |

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# Health and Welfare

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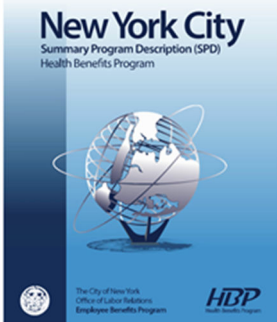
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# Health and Welfare



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.

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## **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.**

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## SBA GHI Catastrophic Coverage continued.....

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

### Services or charges not covered by the catastrophic benefit

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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



# Health and Welfare



## NYC Health Benefits Program City Coverage for Medicare-Eligible Retirees

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

### Medicare Enrollment

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

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

### Medicare Part B Reimbursement

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

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

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

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

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

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

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

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

### RMAA Medicare Part B Reimbursement

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

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

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

### Medicare Part B 2021 Reimbursement

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

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

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

Continued next page.....

# Health and Welfare



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**: [wrtlawg@yahoo.com](mailto:wrtlawg@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](mailto: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/](https://www.usconcealedcarry.com/resources/ccw_reciprocity_map/)



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



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

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

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

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

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

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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 – 3<sup>rd</sup> Floor  
New York, NY 10006

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

### **LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:**

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

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

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

### **PAID FUNERAL BILLS:**

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

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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

# NOSTALGIA

## WHEN DID LAW ENFORCEMENT BEGIN IN NEW YORK CITY?

The first law-enforcement officer began to patrol the trails and paths of New York City when it was known as New Amsterdam, and was a Dutch settlement and fort in the year 1625. This lawman was known as a "Schout – fiscal" (sheriff – attorney) and was charged with keeping the peace, settling minor disputes, and warning colonists if fires broke out at night. The first Schout was a man named Johann Lampo.

---

## WHAT WAS THE RATTLE WATCH?

The Rattle Watch was a group of colonists during the Dutch era (1609 - 1664) who patrolled from sunset until dawn. They carried weapons, lanterns and wooden rattles (that are similar to the ratchet noisemakers used during New Year celebrations). The rattles made a very loud, distinctive sound and were used to warn farmers and colonists of threatening situations. Upon hearing this sound, the colonists would rally to defend themselves or form bucket-brigades to put out fires. The rattles were used because whistles had not yet been invented. The Rattle Watchmen also are believed to have carried lanterns that had green glass inserts. This was to help identify them while they were on patrol at night (as there were no streetlights at that time). When they returned to their Watch House from patrol, they hung their lantern on a hook by the front door to show that the Watchman was present in the Watch House. Today, green lights are still hung outside the entrances of Police Precincts as a symbol that the "Watch" is present and vigilant.

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## WHEN DID THE NEW YORK CITY POLICE DEPARTMENT ACTUALLY START?

When the High Constable of New York City, Jacob Hays retired from service in 1844, permission was granted by the Governor of the state to the Mayor of the City to create a Police Department. A force of approximately 800 men under the first Chief of Police, George W. Matsell, began to patrol the City in July of 1845. They wore badges that had an eight-pointed star (representing the first 8 paid members of the old Watch during Dutch times). The badges had the seal of the City in their center and were made of stamped copper.

---

## WHERE DID THE TERM "COPS" COME FROM?

When the first police force began to patrol in the summer of 1845, they only badges on their civilian clothing. The badges were 8 pointed stars with the seal of the City at the center and were made of stamped copper. The newspapers of the time referred to the new force as the "Star Police" but people seeing the shiny copper shields began to call the new force "Coppers" which was later shortened to "Cops."

There is also a British police term; Constable On Patrol which may account for the term "cops" in England as well.

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## WHY ARE THERE GREEN LIGHTS OUTSIDE THE ENTRANCES OF POLICE PRECINCT BUILDINGS?

It is believed that the Rattle Watchmen, who patrolled New Amsterdam in the 1650's, carried lanterns at night with green glass sides in them as a means of identification. When the Watchmen returned to the watch house after patrol, they hung their lantern on a hook by the front door to show people seeking the watchman that he was in the watch house. Today, green lights are hung outside the entrances of Police Precincts as a symbol that the "Watch" is present and vigilant.

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## WHEN DID POLICE OFFICERS START USING WHISTLES?

Whistles began to be used because police officers needed a way to signal other officers on near-by posts. Carved wooden whistles were used as early as 1854, and by 1860, the "pea" whistle (a cast lead casing with a small dried pea inside to give a "warble" sound) was in use. Up until that time, signaling was done by hitting a curbstone, wall or ash can lid with the nightstick, or even firing off a pistol shot. Around 1889, the tubular whistle used by the British "Bobbies" came into use by the N.Y.P.D. because it was very loud and had a distinctive sound. The tubular whistle was retired from Department use in 1959 because improved electronic communications available to police officers made it unnecessary. However, the "traffic" whistle was retained in service and is the one and only whistle used by the N.Y.P.D. today.

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## WHY ARE "NIGHT-STICKS" CALLED BY THAT NAME?

Police Officers used to carry two kinds of sticks or batons. The first was called a day-stick and was approximately 11 inches long. The second was called a night-stick and was approximately 26 inches long. Both sticks were made of wood, typically oak or mahogany, and had a leather thong or lanyard through the handle so that it could be carried or hung from the officer's hand while on patrol. The night-stick was longer because it afforded extra protection when carried by officers at night. Today, the night stick is carried by officers on all tours.

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## WHAT DOES THE BARS AND STARS ON THE NYPD FLAG STAND FOR?

The Police flag that flies outside Precincts and other Police Department buildings was first created in 1919. It bears five alternating green and white bars, representing the five boroughs of New York City; Manhattan, Brooklyn, Queens, Staten Island and the Bronx. There are 24 white stars on a field of blue in the left corner of the flag. The blue field represents the Police Department. Twenty-three of the stars represent the separate towns and villages that became part of New York City under the Consolidation that took place in 1899. The 24th star represents the City itself. Of those towns and villages that became part of New York City in 1899 (creating "Greater New York"), 18 had separate police departments that became part of the N.Y.P.D.

# NOSTALGIA

## WHAT DO THE SYMBOLS ON THE NYPD SHOULDER PATCH AND POLICE OFFICER'S SHIELD MEAN?

The N.Y.P.D. patch was adopted on July 1, 1971. Both the patch and Police Officer's shield are modeled after the seal of New York City. In the center of the patch are the scales of justice balanced on a bundle of rods or sticks with an ax-blade at the top, all of which are tied together. This bundle is called a "fasces" and was carried by ancient Roman magistrates as a symbol of their official powers. Beneath this symbol is an inverted "V," or chevron, that has five stars representing the five boroughs of the City. Beneath the chevron appears the seal of the Police Department.

The Department seal appears on both the shoulder patch and the police officer's shield. Two figures appear on the left and right of the center. On the left side is the image of a British sailor (representing the English influence on New York's history). The sailor is holding a "sounding-lead" on a rope. This device was used to test the depth of the river while navigating ships. The figure on the right of the center of the shield is a native-American, holding a bow. This figure represents the natives that lived in the New York area when the Dutch colonists first arrived in the 16th century. In the center of the seal is a shield-shape with the crossed arms of a windmill on it that represents the Dutch heritage of the City. Between the crossed arms of the windmill appear two beavers and two barrels. These represent the native animals and plant products (like corn and tobacco) of the region that supported the new colonists. Above the central shield-shape appears an eagle, representing the federal government of America established with the declaration of independence in 1776. The Eagle rests upon a hemisphere that represents the "New World."

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## SPRING 3100 IS THE NAME OF THE N.Y.P.D.'S MAGAZINE. WHAT DOES THE NAME MEAN?

When the N.Y.P.D. decided to create and publish a magazine in 1930, they held a competition to name it. The winning entry was the telephone exchange number for the old Police Headquarters building on Centre Street. This number has become a symbol not only of the magazine but also of the N.Y.P.D. As such, it is sometimes used when a photograph of a shield, squad car or other piece of equipment is shown in Department publications.

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## THE N.Y.P.D. OFFICIAL MOTTO IS "FIDELIS AD MORTEM." WHAT DOES IT MEAN?

The N.Y.P.D. official motto (translated from Latin) is "Faithful Unto Death." The motto first appeared on the Flag of Honor that was presented to the N.Y.P.D. by the grateful citizens of New York City in 1872 for preserving the peace of the City and suppressing the Civil War draft riots in 1863, as well as the religious/political Orange Riot in 1871.

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## WHEN WAS THE FIRST PATROL GUIDE ISSUED?

When the N.Y.P.D. was officially created in July of 1845, the first Chief, George W. Matsell, wrote and published a guide for the new force entitled, "Rules and Regulations of the Day and Night Police of the City of New York with Instructions as to the Legal Powers and Duties of Policemen." This small 75 page book that policemen kept in their back pocket listed numerous laws and ordinances and described how to protect life and property in various situations. The Regulations also instructed policemen to suppress crime before it occurred by being vigilant at all times. This was the first publication of its kind and evolved to its present form.

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## WHEN DID AFRICAN-AMERICANS FIRST ENTER THE N.Y.P.D.?

In 1891, the City of Brooklyn Police appointed Wiley G. Overton as the first pre-consolidation African-American policeman.

In 1911, the N.Y.P.D. appointed Samuel J. Battle as the first African-American policeman.

In 1920, the N.Y.P.D. appointed Lawon R. Bruce as the first African-American policewoman.

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## WHEN DID THE N.Y.P.D. FIRST APPOINT HISPANIC POLICE OFFICERS?

In 1896, George Garcia was appointed as the first Hispanic police officer.

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## WHEN DID THE FIRST WOMEN ENTER THE N.Y.P.D.?

On October 6, 1891, in response to requests from reform groups to have personnel to transport and search female arrestees and prisoners, the N.Y.P.D. appointed the first four Police Matrons. In 1918, the title of Policewoman was created and the first six officers were appointed.

---

## HOW MANY N.Y.P.D. POLICE OFFICERS HAVE BEEN KILLED IN THE LINE-OF-DUTY?

The first recorded police officer's death in the line-of-duty was in 1854. Currently, over 834 police officers have been killed in the line-of-duty.

---

## HOW MANY POLICE COMMISSIONERS HAVE THERE BEEN?

In 1901, a single Police Commissioner began to be appointed. Prior to that time, a board of up to four Commissioners were appointed to oversee Department operations. Police Commissioner Keechant Sewell is the 44th Police Commissioner of the City of New York.



# NOSTALGIA

## WHEN WERE DETECTIVES FIRST APPOINTED BY THE N.Y.P.D.?

In 1882, the Detective Bureau was formally created. Prior to that time, the Department used undercover officers, dressed in civilian clothes called "shadows" to infiltrate crowds at parades and public events and arrest pickpockets and cutpurses.

## WHEN DID THE N.Y.P.D. WEAR THOSE "KEYSTONE COPS" TYPE HELMETS?

The helmets, gray for the summer and blue for winter use, were in use from approximately 1880 to 1912. They were replaced by a round cap that was less likely to be lost when riding in an open truck or car, or on a bicycle.

## WHY DOES A POLICE OFFICER'S HAT HAVE 8 POINTS ON THE TOP?

The N.Y.P.D. eight-point hat, which has been in use since 1928, is symbolic of the eight original members of the first Watch, in Dutch colonial New Amsterdam.

## WHEN DID POLICE OFFICERS BEGIN TO CARRY GUNS?

Police Officers have been officially carrying firearms while on duty since 1887, Rule 503 of the "Manual of Rules and Regulations" stated: "In addition to the ordinary baton of the patrolman each member of the Police Force shall be armed while on duty with a revolving pistol of pattern and caliber approved by the board."

In 1895 a school of Police Pistol Practice opened. Pistol practice officially started on December 30, 1895.

On June 3, 1896 the Police Board resolved to adopt a standard revolver. A .32 caliber double action 4 inch barrel Colt revolver became the standard weapon.

In 1901 the department rule changed to "each, member of the patrol force shall be armed on duty with a revolving pistol of .38 caliber... stamped with a number corresponding to the shield number of the officer." Officers of the force were exempt from the new rule and allowed to continue carrying their .32 caliber revolver.

The service revolver remained the primary weapon of Police Officers until 1993 when the Department started to equip new officers with 9mm semi-automatic pistols. The 9mm is the current service weapon of NYC Police Officers with most officers having transferred over from the old .38 caliber revolvers.

## WHEN DID THE N.Y.P.D. START USING BICYCLES FOR PATROL?

In 1895, the N.Y.P.D. Bicycle Squad was formed. Consisting of 29 men on high speed bikes, the "Scorcher" Squad (known for their smoking wheels) made over 1300 arrests in their first year of operation.

## WHEN DID THE N.Y.P.D. BEGIN TO USE MOTORCYCLES?

In 1911, the N.Y.P.D. created the Motorcycle Squad. By 1912, the Department had 25 "Indian" motorcycles in use in the City to deal with traffic problems.

## WHEN DID THE N.Y.P.D. FIRST BEGIN USING RMP'S (RADIO MOTOR PATROL CARS)?

The first patrol car was used in 1917. Later when radios were installed, the radio inside the vehicle could only receive messages. This required the officers to pull over to a call box and acknowledge the messages when received. In 1937, technology had improved and two-way radiotelephones were installed in RMPs. It wasn't until 1950 that all police cars had two-way radios.

## WHEN DID THE N.Y.P.D. BEGIN TO USE FINGERPRINTING?

In 1906, N.Y.P.D. Police Commissioner McAdoo sent Det. Sgt. Joseph Faurot to London to obtain information of the process of fingerprinting, where it had been in use for several years. Det. Sgt. Faurot returned with samples of the first fingerprint cards, at which time the Department began to implement this new crime fighting technique. In 1908, a murder case was the first case solved by the N.Y.P.D. utilizing this technology.

## WHEN WERE THE "TRANSIT" AND "HOUSING" POLICE DEPARTMENTS CREATED?

The N.Y.C. Housing Authority was created in 1934. At that time, the Housing Authority hired security guards to patrol the developments. These guards were later specially trained and became the first officers when the Housing Authority Police was officially created in 1952.

In 1936, Mayor LaGuardia created the post of "Special Patrolman" on the subway system. The Transit Authority Police Department was officially created in 1953.



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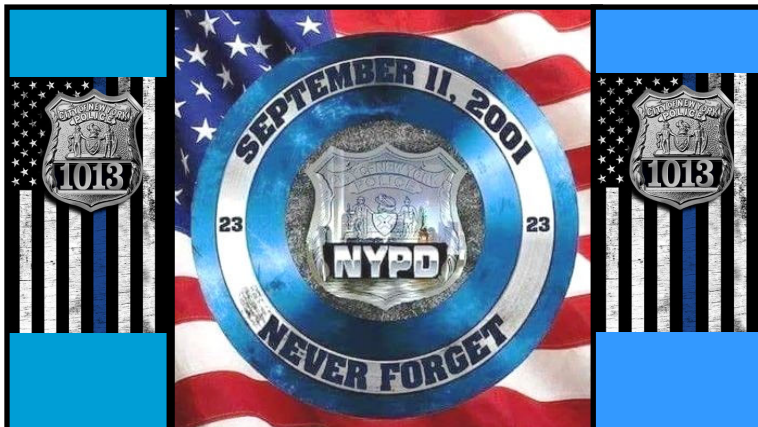
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
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