

NYPD 10-13 CLUB of Charlotte, NC Inc.

nc.

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



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

http://www.nationalnvcpd1013.org/home.htm

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



Club Officers

Volume 15 Issue 4

10-13

April 2023

PRESIDENT/EDITOR

PRESIDENT/EDITOR
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PRESIDENT'S MESSAGE

Hi all,

Over the past 5 years seven of our club members have died of 9/11 related illnesses. Only two of those members reached out to our club for assistance, one who died shortly afterwards, before we could be of help to him and his family.

Presently, I know of three club members who are dealing with 9/11 cancers and I am sure there are several others.

During our law enforcement careers we were the ones that responded when people called who were in distress and needed help. Now that we are retired many of us may find it difficult to reverse that role and ask for help when we are dealing with a serious illness or issue.

In an effort to be of assistance to club members or their family members who are ill or recovering from an illness or an injury, we are in the process of creating a committee that will be chaired by club trustee Ian McGrouther.

The function of this committee will be to reach out and stay in contact with club members or their family members when we learn that they may need assistance now or in the future.

If you would like to be on this committee please contact lan. Additionally, if you know of a club member who is dealing with health issues please let a board member know.

While I am on the topic of health issues, please keep the following members in your thoughts and prayers. Rick Gundacker has recently been diagnosed with Non-Hodgkin Lymphoma. Larry Walker is undergoing rehab in Myrtle Beach after suffering a stroke. Honorary member Valerie Sabato, wife of club member John Sabato is scheduled to have quadruple by-pass surgery on Apr. 4. And club member Kayvan Hazrati is scheduled to have surgery on April 10, to remove a cancerous growth on his lung.

It is official, Mayor Adams signed off on a contract on March 30 that will move all Medicare eligible retirees and their Medicare eligible dependents into an Aetna Medicare Advantage Plan on September 1, 2023.

The Mayor has touted this as a premium free plan that offers a lower deductible and a cap on out-of-pocket expenses. While that may be true for some retirees, those of us in the Carolinas and Florida who are enrolled in the present Aetna Medicare Plan did not have to pay a deductible or co-pay and did not have out-of-pocket expenses.

Beginning September 1, 2023, under the new contract we will now have a \$50 co-pay for an emergency room visit, \$15 co-pay for urgent care, physician specialist visits, all radiology diagnostic tests, lab tests, hearing exams, physical, occupational and speech therapy, podiatry services, chiropractic services, acupuncture, & telehealth services. We will have a 20% copay for private duty nursing.

Beginning in 2024 there will be a \$150 yearly deductible, \$300 co-pay for a hospital stay, inpatient mental health or substance use.

Eligible family members of Medicare retirees will be enrolled in Emblem Health/GHI CBP

Next Membership Meeting
Tuesday, April 11, 2023 6:00 PM at
Charlotte-Mecklenburg FOP Lodge #9
1201 Hawthorne Lane
Charlotte, NC 28205
http://www.charlotte10-13.com/

PRESIDENTS MESSAGE

Please contact your senators and representatives and ask them to support <u>Law Enforcement Officer Safety Reform Act (H.R. 354)</u> This act would continue to clarify the intent of Congress for LEOSA by stating that LEOSA-qualified off-duty and retired law enforcement officers can legally carry in gun-free school zones, on common carriers (buses, trains, and boats), in National Parks, and in certain federal facilities such as courts. It would also clarify the qualification requirements so that LEOSA-qualified officers aren't forced, as they are in some states, to complete SWAT-level qualifications to carry in retirement.

Congress has sought to clarify and increase the breadth and scope of LEOSA by amending it in 2010 with the <u>LEOSA Improvements Act</u>, which clarified issues like the carry of any ammunition not prohibited by the National Firearms Act; and in 2013 in the National Defense Authorization Act, ensuring DOD components were included in LEOSA.

Despite these clarifications, states and some law enforcement agencies have continued to ignore the law or create obstacles for retired officers who want to qualify under LEOSA. One of the most blatant is the state of New Jersey, which recently lost a federal law-suit filed by the Federal Law Enforcement Officers Association and the National Fraternal Order of Police (https://casetext.com/case/fed-law-enft-officers-assn-v-grewal). That suit was filed over New Jersey's egregious preemption of LEOSA by requiring state permits, banning certain ammunition, and enacting active duty qualification and age standards. All of these anti-LEOSA measures violated the federal law, a federal district judge ruled.

New Jersey has since asked for a stay of the federal ruling and was denied. It is now appealing before the federal Third Circuit Court of Appeals, and oral arguments for the <u>appeal</u> are scheduled for March 30.

New Jersey isn't alone, other states also violate LEOSA.

In the original House Judiciary Committee hearing for LEOSA, the record shows that the Congressional intent was for the "Law Enforcement Officers Safety Act of 2003" to override state laws and mandate that retired and active police officers could carry a concealed weapon anywhere within the United States." Consequently, states that try to preempt LEOSA are breaking this federal law.

Yet despite the clear language and intent from Congress, some states opted to either ignore or enact preemption statues, barring those that would be considered qualified under the federal statute their full LEOSA rights.

Which is why the LEOSA Reform Act has been reintroduced in this Congress. The LEOSA reform bill, as written and sponsored by Rep Donald Bacon of Nebraska, would clarify some of the federal statutory language and add some clarity that states will not be able to ignore. This will not only help LEOSA-qualified law enforcement officers but also the public, who in many jurisdictions continue to be victimized by crime emboldening policies.

EFFECTIVE March 29, 2023, any person seeking to purchase or transfer a handgun in North Carolina is <u>no longer required to apply to the sheriff for a pistol purchase permit.</u> All pistol purchase permitting laws in North Carolina have been eliminated by the enactment of Senate Bill 41, *Guarantee 2nd Amend Freedom and Protections*.

Any person seeking to purchase a handgun through a firearms dealer will undergo the National Instant Criminal Background Check System (NICS) criminal background check required under current law and either be sold the handgun or denied sale if a criminal history search indicates the person is disqualified from possessing a firearm.

For private transfers of handguns (such as a gift or inheritance), while no National Instant Criminal Background Check System (NICS) criminal background check is required under current law prior to making a private transfer, criminal penalties still apply to any person that knowingly transfers a handgun to a person who may not lawfully possess the firearm.

The repeal of the State's pistol purchase permitting laws does not have any impact on NC laws governing the application for and issuance of concealed handgun permits by the sheriff. Sheriffs will continue to process concealed handgun permit applications in the same manner as before the enactment of Senate Bill 41.

There is a new procedure for NYC Housing and Transit PD retirees to renew their ID cards.

The cards are still being issued by Transit Bureau but there is no longer a need to appear in person at Transit Bureau HQ in Brooklyn.

At least one month before your card is due to expire (or if your card has already expired) call Housing Bureau at 212-432-2680 or 212 432-2461, or Transit Bureau at 718-610-4660, Inform the PAA that you're calling to obtain a new HPD or TPD ID card. The PAA will ask you a series of questions and ask for a contact telephone number.

About a month later you will receive a call from Transit Bureau ID card section. You will have to email them a copy of your driver's license, your current ID card, and a digital photo of yourself from the waist up in front of a neutral colored background (no hats or sunglasses please).

After processing, a new ID card will be mailed to you via certified mail. If you have any questions, contact Transit Bureau at 718-610-4660 or email them at: TBHQPERSONNEL@NYPD.org.

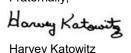
Note: The Transit Bureau ID card section also issues the HPD ID cards

The last day to reserve tickets for our Night at the Knights May 25 baseball game is Friday April 15.

I will have tickets for members who signed up to attend the Charlotte Salute to Heroes Hockey game at our April membership meeting.

Fidelis Ad Mortem, stay healthy, stay safe!

Fraternally,





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 tournement, 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

Harvey Katowitz President

hkatowitz@charlotte10-13.com 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	<u>Email</u>		
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				
SPONSOREMAILPHONE				
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

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

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 <u>accredited four-year college</u> 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 <u>accredited Community College</u> or a <u>post-secondary program</u> <u>for students with intellectual and developmental disabilities at an accredited four-year college</u> 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





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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

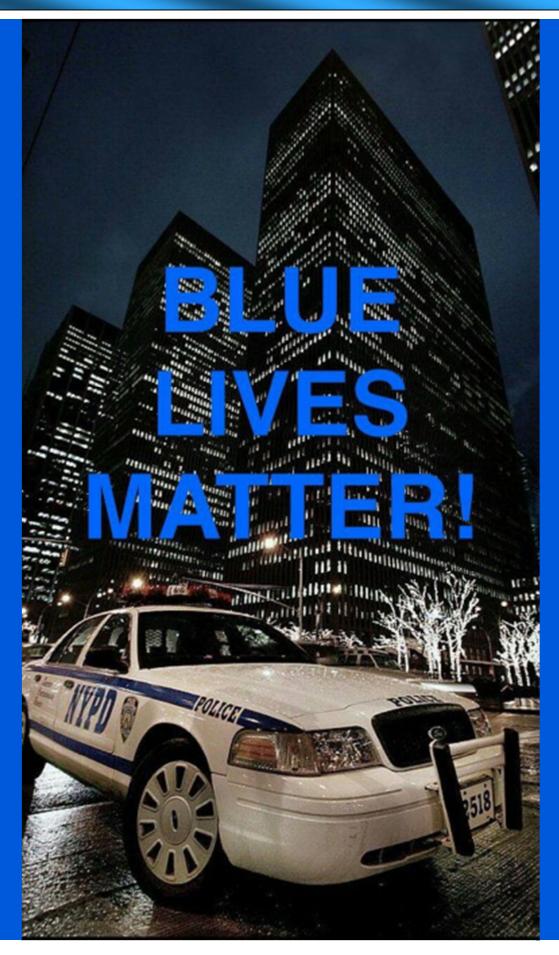
2023 College Scholarship Application

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



THEY MUST **NEVER** BE FORGOTTEN

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



P.O. Andres M. Vasquez Lasso Chicago, IL PD EOW: Wednesday, March 1, 2023 Cause: Gunfire



Master Trooper James R. Bailey Indiana State Police EOW: Friday, March 3, 2023 Cause: Vehicular assault



Det. Sgt. Mason Griffith Hermann, MO PD EOW: Sunday, March 12, 2023 Cause: Gunfire



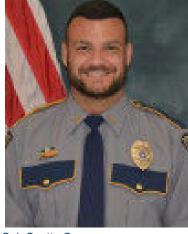
Deputy Sheriff Jeremy McCain Oklahoma Co., OK Sheriff's Office EOW: Monday, March 20, 2023 Cause: Automobile crash



Ptl. Joseph Barlow McAlester, OK PD EOW: Monday, March 20, 2023 Cause: Automobile crash



Sgt. David Poirrier
Baton Rouge, LA PD
EOW: Sunday, March 26, 2023
Cause: Aircraft accident



Cpl. Scotty Canezaro
Baton Rouge, LA PD
EOW: Sunday, March 26, 2023
Cause: Aircraft accident



P.O. Garrett Crumby
Huntsville, AL PD
EOW: Tuesday, March 28, 2023
Cause: Gunfire



P.O. Tim Unwin Springfield Township, OH PD EOW: Friday, March 31, 2023 Cause: Automobile crash

THEY MUST **NEVER** BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

JOHN APT	04/08/2014	ROLAND "SKIP" HEPBURN	12/03/2018
BOB ANDRETA-SECRETARY	10/19/2011	RAYMOND HICKEY	12/18/2021
KAREN BERNARD	07/24/2021	JAMES HOUSTON-TRUSTEE	01/27/2015
LOUIS BIAGETTI	01/21/2022	**PAUL JOHNSON	07/22/2018
GREGORY BROWN	05/29/2015	ALBERT KENNEDY	09/11/2013
DARCY CALLAHAN	01/18/2023	JAMES LAROSSA	04/10/2012
RICHARD CLARK	04/10/2017	FREDERICK "RAY LANE"	04/18/2021
ELLIOTT CUFF	03/14/2021	JAMES "ANDY" MARTIN	06/15/2011
WES DAILY	09/27/2019	**EDWARD MCGREAL	10/13/2017
DENNIS D'ALESSIO	04/06/2020	JOSEPH MONICO	03/18/2018
PUL EARLS	05/29/2019	EDWARD NELL	10/29/2022
ROBERT EILENBERG	10/27/2016	GEORGE PETERSON	11/19/2019
JOHN EVRARD	11/22/2021	WILLIAM ROLLAND	11/10/2015
TOM FLANNAGAN	03/06/2008	TIMOTHY RUSS	12/23/2015
**ROBERT "BUTCH" FOLEY	02/07/2021	**AL SHEPPARD	05/13/2019
**THOMAS GALLO	10/31/2020	WADE SIMUEL	01/22/2022
ROBERT GARRETT	09/04/2020	JOHN STADELMAN	05/28/2011
ED GILMURRAY	06/19/2018	JOHN VIGILANTE	07/03/2022
LAWRENCE GOFFREDO	02/14/2016	**JAMES WARD	01/19/2022
MICHAEL GOULD	01/03/2022	**THOMAS WEIL	07/09/2019
ROBERT HANSEN-PAST V.P.	10/15/2017	ED WEIR	02/22/2019
**EDWARD HENDRICKSON	01/29/2022	THOMAS WOODS	10/05/2014
JOHN HENNESSY	01/23/2019	WALTER "BUDDY" WUNDERLICH	04/17/2019
	44 Dind of - 0/1	t related illness	







Membership Meeting Minutes March 14, 2023

Call to order by the President at 7:30 pm with the pledge of allegiance. There were 58 members, 2 new members, 1 returning member and 2 guests 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
Rec. Secretary: Scott Hickey
Corres. Sec: Bob Fee – Excused
Treasurer: Chris Russo – Excused

Trustee: Dennis Cirillo—Excused
Trustee: Kevin Gribbon
Trustee: Frank Irrizary
Trustee: lan McGrouther
Trustee: John Randazzo

Sgt. at Arms: Rich Doyle
Chaplain: Donald Sanchez –Excused
Chaplain: Deacon Rich McCarron -Excused

Review of Feb's minutes available in March's newsletter. A motion to waive the reading of February's minutes was made by , seconded by and passed.

Sickness & Distress:

- Evan Smelley is undergoing stem cell treatment for a 9/11 related cancer.
- Susan McCarron, wife of club chaplain Rich McCarron is undergoing new rounds of chemotherapy

Guest Speaker(s): None

Communications and Correspondence

- 2022 Medicare Part B reimbursements will be issued in April. 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.
- New Aetna Medicare Advantage: Beginning in Sept. 1 2023, we will have a \$50 co-pay for an emergency room visit, \$15 co-pay for urgent care, physician specialist visits, all radiology diagnostic tests, lab tests, hearing exams, rehab, podiatry services, chiropractic services, acupuncture, & telehealth services. 20% copay for private duty nursing. Beginning in 2024 there will be a \$150 yearly deductible and a \$300 co-pay for a hospital stay.

Report of officers

President:

- Bernard Roe was acknowledged and thanked for arranging tonight's dinner and the board members who served tonight's dinner were acknowledged and thanked.
- Last month we collected \$1,667 to donate to CMPD officer Brandy Casperson.
- There were 81 members, 3 returning members and 7 new members at our Feb. membership meeting in Waxhaw.
- The October, 2023 membership meeting will be in Waxhaw in the Larson Community Club House.
- 40 participants had an enjoyable afternoon at our Fun Family Bowling event.
- 20 members will be removed from the club for failing to pay 2023 dues.
- Please verify email's before forwarding them to prevent erroneous information from circulating.
- Club accountant Scott Boyar donated \$500 to the club.
- Members were reminded to request donations for the Jimmy LaRossa MemorialGolf Tournament.
- Club Scholarships 1K 911 & Bob Andretta Memorial, \$500 Jim Houston Memorial. Due date for submission of application is 5/1/23. March newsletter has info about line organization Scholarships.
- Catastrophic Coverage SOC: (**GHI/Emblem Health Members Only**). The GHI Catastrophic Rider was established to assist members and their eligible dependents (includes spouses, registered domestic partners, and eligible dependent children; full-time students ages 19–23) to defray some of the non-covered medical and surgical expenses incurred for services rendered by non-participating or out-of-network providers and to provide coverage for catastrophic illness. Members must incur out-of-pocket expenses of more than \$3,000 per year. (Out-of pocket expenses are those medical and hospital charges that are considered reasonable and customary by GHI and are not reimbursed by either the City Health Plan or private insurers).

Members must produce a statement of services, Explanation of Benefits Form (EOB) and cancelled checks for expenses sub mitted.

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.

SBA: 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.

DEA: 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.

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.

Treasurer: Excused - Report given by president Harvey Katowitz. A motion to accept the Treasurer's report was made, seconded by and unanimously passed.

Vice President: Noting to report.

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

Recording Secretary: Nothing to report

Corresponding Secretary: Excused

Trustees:

Dennis Cirillo: Excused

Kevin Gribbon: Nothing to report.

Frank Irrizary: Nothing to report.

Ian McGrouther: Nothing to report.

john Randazzo: Nothing to report.

Sgt. At Arms: Nothing to report.

Committee Reports

- Membership: 478/350 NYPD
- Socials:
 - 1. Salute to Heroes Hockey Game April 15. \$10
 - 2. 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:

- Ret. NYPD Officer Bill Eames
- Returning member Ret. NYPD Officer Dan Wood
- Ret. NYCDOC Officer Virginia Palmer
- 50/50 of \$180 was won by Joe Derby

Next month's Meeting Tuesday April 11, 2023

MARCH MEMBERSHIP MEETING PHOTOS

March meeting photos can be accessed at: https://harveykatowitz.smugmug.com/March-2023-Membership-Meeting/







L-R lan McGrouther, Bill Johnson, Frank Irrizary Bernard Roe and John Randazzo served corned beef & cabbage dinner to our members









MEMBERSHIP

2023 Monthly Meeting Dates



April 11 May 9 July 11 August 8

October 10 November 14

June 13

September 12

December 12



Fortunately nothing to report

SICK DESK UPDATE



Honorary member Valerie Sabato, wife of club member John Sabato is scheduled to have quadruple by-pass surgery on Apr. 4.

Club member Kayvan Hazrati is scheduled to have surgery on April 10, to remove a cancerous growth on his lung.

Club member Richard Gundacker has been diagnosed with Non-Hodgkin Lymphoma

Welcome To The Club

The following members joined our club in March

Returning member Ret. NYPD Officer Daniel Woods Ret. NYPD Officer Bill Eames

Ret. NYCDOC Officer Virginia Palmer



We presently have 466 members, 342 from the NYPD and the remainder from 57 other law enforcement agencies.



April 15 - Salute to Heroes Hockey Game

May 19 - Night at the Knights Baseball Game

May 22 - Jimmy LaRossa Memorial Golf Tournament









APRIL

Elaine Cuff	4/4
Vinnie Esposito	4/4
Floyd Wright	4/5
Chris Burack	4/6
Michael Gould (RIP)	4/6
Bob Hart	4/6
Tim McCaffrey	4/6
John Borusso	4/7
James Martin	4/7
Ed Moran	4/11
Holmes Shindon	4/12
Brian Vega	4/12
Joe Sprowls	4/13
Kerrie Anne Nelson	4/14
Peter Cappuccilli	4/15
Dan DeLay	4/15
Steve Naegele	4/16
John Sabato	4/16
Thomas Vairo	4/18
Regina Robinson-Adams	4/20
Gary Milner	4/22
Jorge Obregon	4/22
Amado Batista	4/23
Ron Nicastro	4/24
Larry Walker	4/25
Timothy Russ (RIP)	4/27
Ray Hickey (RIP)	4/28
Allan Peranio	4/28
Jacqueline Rochford	4/30



TRUSTEE'S



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











Dennis Cirillo

Kevin Gribbon

Frank Irizarry

Ian McGrouther

John Randazzo

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



NOSTALGIA

Curator's Corner – On this Day April 12, 1909: Funeral of Lt. Joseph Petrosino - The body of Lieutenant Joseph Petrosino was returned to Manhattan on Friday, April 9th of 1909 for preparation for a state funeral, which was held on April 12. The viewing, which was held at the Petrosino home at 233 Lafayette St. was visited by over 4000 people. Funeral services were performed at Old St. Patrick's in Little Italy and interment followed at Calvary Cemetery. Over 200,000 New Yorkers solemnly lined the streets for his funeral procession. The New York Times called it "the highest tribute ever paid to a New York policeman," and that "if Petrosino had died a President or an Emperor no deeper or truer show of feeling could have been manifested." Lieutenant Petrosino is the only member of the New York City Police Department to be killed in the line of duty on foreign soil. "heverforget"



FIRST BRONX N.Y.P.D. POLICE OFFICER KILLED IN THE LINE OF DUTY

Roundsman Oscar Rheinhardt - 31st Precinct

The unusual cold weather of winter had been hanging around Morrisania all month, coming to a climax on the morning of April 20, 1897, when the thermometer dropped to a record frosty 24 degrees. As members of the 33rd Precinct* (Mounted) NYPD busily prepared to turn out for the day tour, Ptl. George Williams checked his gear for what would probably be the most eventful tour of his entire life. George, normally assigned to mounted patrol, had a foot post this morning--Post 14, 3rd Avenue from 156th Street to 163rd Street. For on a chilly April morning in the rural north side, as the sleepy Bronx was known back then, things were not supposed to happen.

The entry in the Blotter read, 3rd Section inspected, "Uniforms, Fire Keys, Horses and Equipments" all in good order. All police officers were present and accounted for, and the 33rd Precinct's 19 horses were healthy and ready to patrol. For cops, who put in over 90 hour weeks, the day tours in bucolic Morrisania were not reputed to be eventful.

Francisco Squilla, an illiterate junk dealer from 2194 First Avenue in Manhattan, was happily having the same thoughts about 10 a.m. as he was busily removing \$5 worth of Mrs. Mary McGreal's "iron garden railing" at 848 Vanderbilt Avenue, until he was spotted by Ptl. Williams and reality set in.

The chase was on. Squilla jumped in his horse-drawn junk wagon as Ptl. Williams commandeered the first of several horse drawn wagons. Driving hard to escape, Squilla beat his horse with an iron rod instead of a whip until it was covered with blood. Ptl. Williams, "pressed into service two wagons and also used a trolley car, besides keeping up the chase a considerable distance on foot." Up Park Avenue they went from 166th Street to 169th Street and then to Franklin Avenue. Then across to Boston Road, the junkman continuing to beat his horse bloody. South to Union Avenue and then on to Southern Boulevard and 149th Street, the chase ensued.

<u>NOSTALGIA</u>

After the chase and unknown to Ptl. Williams, one of Williams' old "side partners," Roundsman Oscar Rheinhardt of the "Highbridge Mounted Police", the 31st Precinct** (Mounted) NYPD, was found unconscious after being thrown from his horse at Birch and Jerome Avenues. Roundsman Rheinhardt's horse, threw him off while galloping, fracturing his skull, and then stepped on him, breaking three of his ribs. "Rheinhardt's shield was bent almost double, and upon it was the mark of the horse's shoe." Unconscious, he was removed to Fordham Hospital where he died 4 days later.

The New York Times reported that Roundsman Rheinhardt, who was forty-three years old when he died, was born in Wurtemberg, Germany, coming to this county when he was fifteen. After working on a farm for a few months to learn English, he joined the 6th U.S. Cavalry at West Point, which would enable him to get his citizenship and become a police officer. After spending 5 years at West Point, Rheinhardt was sent to Arizona, where he participated in several Indian campaigns.

He returned to New York, where he was appointed to the NYPD in 1882. He spent his first year and a half assigned to the 18th Precinct, (today's 13th Precinct) 325 East 22nd Street. From there he was transferred to what today would be the 42nd Precinct in Morrisania. He was then promoted and assigned to the 31st Precinct (today's 44th Pct.) The Times also reports that he received "Honorable Mention" several times, one time for saving the life of a young child on the corner of 125th Street and 3rd Ave. by "snatching it from in f/o a cable car at the risk of his own life."

Roundsman Rheinhardt lived at 969 Cauldwell Avenue and had a wife and a fifteen year old son. He was buried at Flushing, L.I.

The Aftermath:

For Francisco Squilla, the illiterate junkman - He was removed to the Morrisania Police Court at 158th Street and 3rd Avenue, where he was held on \$300 bail for suspicion of being concerned in a theft and \$100 bail for Cruelty to Animals. On May 13, 1897, he was released by Judge Jacobs, Court of Special Sessions with time served and a \$25 fine.

For Oscar Rheinhardt - He was given a Police Inspectors Funeral and then forgotten for the next 100 plus years.

- * Today's 42 Precinct
- ** Today's 44 Precinct

Roundsman - Today's Rank of Sergeant

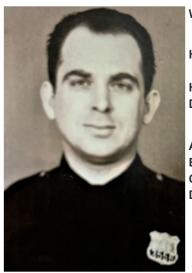
Sources 33rd Precinct Blotter April 20, 1897; other various 33 Precinct Blotters from the mid 1880's to 1897 establish the close relationship of Ptl. Williams and Rheinhardt - at the Huntington Free Library by appointment, 9 Westchester Square, Bronx, New York.

N.Y. Times April 21, 1897 - page 3, col. 5

N.Y. Times April 25, 1897 - page 4, col. 5

Bronx Police History

Ret. NYPD Sgt. Michael E. J. Bosak



Who is this rookie officer?

He began his career in the 60's and retired in the 80's.

He worked in the 48 pct., 22 sqd., 25 sqd, 48 sqd., Bx Burglary & Larceny, and 9th Homicide Division

- A. Sam Reiver
- B. Jim Burchill
- C. Joe Kozlowski
- D. None of the above

C. Joe Kozlowski

THIS AND THAT

50 YEAR REUNION FOR ALL 1973 CLASSES

SEPTEMBER 28, 2023

MARINA DEL REY
1 MARINA DRIVE BRONX, NEW YORK

5 PM TO 9 PM

OPEN BAR FULL BUFFET SERVICE

\$100_{pp}

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ANNEMARIE KING-BURKE LBI21@aol.com
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CONNIE MONTANARO skiconisail@aol.com
ANNEMARIE PASTORE abpastore@optonline.net
ANNETTE SPELLEN als1025@yahoo.com

PLEASE CONTACT ANY OF THE COMMITTEE MEMBERS AT THE EMAILS LISTED SUBJECT "50 YEAR REUNION"

FACEBOOK - NYPD 1973 REUNION

SEND CHECKS PAYABLE TO NYPD 1973 REUNION PO BOX 691 POINT LOOKOUT, NY 11569

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 Alaska Arizona Arkansas Colorado Delaware Florida	Kentucky Louisiana Michigan Mississippi Missouri Montana Nebraska	Pennsylvania South Carolina South Dakota Tennessee Texas Utah Virginia
Georgia	New Hampshire	Washington
Idaho	New Mexico	West Virginia
Indiana	North Dakota	Wisconsin
lowa	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.

NYPD NEWS

Member Self Service - webCOPS

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

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

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

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

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

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

Police Pension Fund - Documents & Requests Center

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

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

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



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

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ARIZONA 10-13

11445 E Via Linda, suite 2-183, Scottsdale Arizona, 85259 PH: 917-604-2137

E-Mail: Larry.carito@gmail.com Website: www.Arizona10-13.org

President Frank Capograsso

NYPD 10-13 Club of Charleston 2937 River Vista Way,

Mt. Pleasant, SC 29466 NYPD 10-13 CLUB Phone #

OF CHARLESTON

Email: Charleston1013club@gmail.com

Website: https://charleston1013club.com/?

fbclid=IwAR2i4YW0c5JI-

czffqPzcg8aFS9BI4Oy Hh4uefWjzqjASRIIAPxz

7B50IQ&mibextid=Zxz2cZ

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NYPD 10-13 CLUB OF CHARLOTTE

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

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RALEIGH NC

10-13

VILLAGES

10-13

WILMINGTON NC

10-13

VERRAZANO

10-13

NE PA NYPD

10-13

LONG ISLAND

10-13

10-13

Cell Phone: 904-461-7381 Email: martins0004@yahoo.com Website: https://www.nefl1013.com

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Email: nypd1013raleigh@gmail.com Website: www.raleigh1013.com

President Mike Spalding

NYPD 1013

8872 SE 169th Beaufort Street

The Villages, Florida PH: 352-804-8635

Website: www.villagesnypd10-13.org

President Chuck McLiverty

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

Website: https://wilmington10-13.org

President Chris Piazza

NYCPD Verrazano 10-13 Association, Inc.

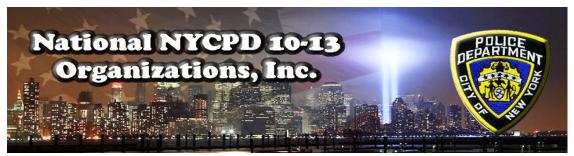
P.O. Box 061725

Staten Island, New York 10306

Ph#: (718) 675-9414

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

NATIONAL NYCPD 10-13 ORG.



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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Please allow for up to a 30 day turnaround time.

Please do not deviate from the above instructions

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

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: 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.			
is true and complete. If I am applying for a retiree identification card, I further certify that since			
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.			
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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			

Signature: Name:

TELL CONGRESS:

"REMEMBER 9/11" SHOULD BE MORE THAN A BUMPERSTICKER

CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT

Below are summaries with URLs to March 2023 news articles on the effort to ensure that the World Trade Center Health Program is fully funded. An archive of past articles year by year can by found on the Citizens for the Extension of the James Zadroga Inc. website here.

March 27, 2023 — NY Daily News — AWOL for 9/11 heroes and victims: Congress must fully fund the World Trade Center Health Program https://www.nydailynews.com/opinion/ny-edit-awol-for-911-heroes-and-victims-20230327-l6myjz6rjze5ph73t6hjfn2pyj-story.html

A promise and threat to hound every member of Congress from New York, New Jersey and Connecticut until they sponsor the 9/11 Responder and Survivor Health Funding Correction Act of 2023.

March 20, 2023 — FOX19 Now — Family of Tri-State 9/11 first responder appealing for community's help https://www.fox19.com/2023/03/20/family-tri-state-911-first-responder-appealing-communitys-help/?emci=c18520e0-66cd-ed11-a8e0-00224832e811&ceid=1010225

A long-time Hillsboro resident who was a first responder during 9/11 is battling stage 4 lung cancer and he says the medical costs are becoming too much for his family to afford.

March 10, 2023 — *U.S. Department of Justice* — Justice Department Announces Allison Turkel as Special Master of the September 11th Victim Compensation Fund

https://www.justice.gov/opa/pr/justice-department-announces-allison-turkel-special-master-september-11th-victim-compensation

Turkel, who has served in the Justice Department for over 14 years, most recently in the Office for Victims of Crime, will assume her new position effective March 12, 2023.

March 6, 2023 — The Hill — Some in Congress are forgetting the lingering health issues from the 9/11 attacks https://thehill.com/opinion/congress-blog/3887026-some-in-congress-are-forgetting-the-lingering-health-issues-from-the-9-11-attacks/

Even 20 years later, the health issues associated with the 9/11 attacks continues to evolve and grow.

March 2, 2023 — Fox News — Sen. Gillibrand: Changes to 9/11 aid would cover first responders in Pennsylvania and Pentagon https://www.foxnews.com/video/6321583183112

Sen. Kirsten Gillibrand, D-N.Y., and Rep. Andrew Garbarino, R-N.Y., join 'Your World with Neil Cavuto' to discuss bipartisan efforts to boost 9/11 health program aid.

March 1, 2023 — Work-Bites — Never Forget?!? 9/11 Heroes Are Still Fighting For Healthcare Following Gov't Lies https://www.work-bites.com/view-all/never-forget-911-heroes-are-still-fighting-for-healthcare-following-govt-lies

New York labor unions are in the forefront of the latest drive to secure permanent funding for the 9/11 World Trade Center Health Program, which is set to run out of funding without Congressional action.

March 1, 2023 — NY Daily News — Help for the 9/11 ailing: Congress can't stall in passing bill for WTC responders and survivors https://www.nydailynews.com/opinion/ny-edit-help-for-the-911-ailing-20230301-3osigtaq2vdh7lzjjjyd4bjhmm-story.htm

There was \$1 billion added during the waning moments of last year by Congress, but that only put off the problem for a few years and the cuts now loom in 2027.

SEPTEMBER 11TH VICTIMS COMPENSATION FUND



How the Programs Differ	September 11th Victim Compensation Fund	WTC Health Program 9.11 Monitoring and Treatment
Illnesses Covered	Physical Only	Physical and Psychological
Geographic Zone – where were you?	For "presence at the site": (Manhattan only South of Canal Street)	For exposure: South of Houston Street and parts of Brooklyn
Presence/Exposure <u>Timeframe</u> – <i>when</i> were you there?	September 11, 2001 – May 30, 2002	September 11, 2001 – July 31, 2002
Presence/Exposure <u>Duration</u> – <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

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 a general overview of the program, who can apply, and how to apply. https://www.vcf.gov/general-information/vcf-info-sheet
- VCF Just the Facts a great resource that clarifies some common misconceptions about the VCF. https://www.vcf.gov/sites/vcf/files/resources/VCF JusttheFacts.pdf
- <u>Claim Filing Deadlines</u> a detailed guide on the registration deadlines for various victim scenarios. https://www.vcf.gov/deadlines
- 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. https://www.vcf.gov/general-information/vcf-overview
- Forms and Resources page https://www.vcf.gov/formsandresources
- FAQ: 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/
- 9/11 Health Watch: http://www.911healthwatch.org/
- FealGood Foundation: http://fealgoodfoundation.com/
- Voices of September 11th: http://voicesofsept11.org/
- WTC Health Program Unsure of the difference between the WTC Health Program and the VCF? Check out this useful WTC
 Fact Sheet for key differences between the two programs: https://www.vcf.gov/wtc-health-program/wtc-health-program/stc-health-program-factsheet

RETIRED LIEUTENANTS ASSOC. NYPD



We received this update from the Cross -Union retiree organization from a member and we are forwarding this as a different point of view for your information

Cross-union Retirees Organizing Committee crocnyc22@gmail.com

On March 9, the Municipal Labor Committee (MLC) voted to accept Aetna's Medicare Advantage PPO plan. The majority of City unions voted no, abstained, or did not even show up for the vote, but since voting in the MLC is weighted in favor of the two biggest unions, DC37 (Henry Garrido) and the UFT (Michael Mulgrew), the Yes vote carried. The Aetna contract (about 200 pages) has been posted on the City's OLR website. It will be finalized by April 1. What does this mean for us?

The City will now offer only two health plans to retirees: the existing VIP/HIP HMO plan for New York City residents; and the new Aetna Medicare Advantage plan.

If you do not want to be enrolled in the Aetna MA plan, you must opt out between May 1 and June 30, 2023. After that date, you will be enrolled in Aetna MA automatically.

The plan will go into effect on September 1, 2023, for most people. For some groups it may not go into effect until January 1, 2024.

Anyone who is not enrolled in the Aetna plan will no longer be considered a "covered employee" by the City and will no longer be eligible for IRMAA/part B reimbursement, premium-free medigap insurance (aka Senior Care),

If you choose to stay on Medicare, you will be responsible for purchasing your own medigap and you will not be reimbursed for the Medicare monthly premium that is currently deducted from your Social Security. This will cost as much as \$6,000 per person, double that for a retiree and dependent spouse or child.

How do we fight back?

Litigate. The NYC Organization of Public Service Retirees (OPSR) will undoubtedly be litigating this newest agreement. Stay in touch with developments and donate to the retirees legal fund at www.nycretirees.org

Legislate. NYC Council Councilwoman Amanda Farias has tried to introduce legislation designed to protect our right to the Medicare/ medigap health care coverage that we now have. Unfortunately, she has not been able to move that legislation onto a committee, let alone out onto the floor of City Council. The roadblock appears to be Speaker Adrienne Adams' office. We urge you to call your own City Councilmember to find out how to move this legislation.

Organize. Talk to any active members you can, including the leadership of your old union, because this is their health care too. Get others to sign up with CROC as we plan our next moves. And stay tuned for information about a major demonstration. Our demand, as always:

Give us Medicare, not Moneycare! We earned it, we deserve it, And we will fight for it until we win!

RETIRED SERGEANTS ASSOC. NYPD



Dear Retired Sergeant,

On March 09, 2023, the Municipal Labor Committee, dominated by the United Federation of Teachers (UFT) and District Council 37 (DC 37), voted to dramatically change how health benefits are provided to our most senior members*.

As described in The Chief March 9, 2023:

*"The MLC's 102 member unions together represent about 635,000 current and retired city workers — 250,000 retirees and roughly 385,000 active members. The United Federation of Teachers, which likely voted in favor, alone represents 190,000 members, while District Council 37, while comprising a number of locals, altogether represents 240,000 members..." "It's unclear how many unions participated in the vote. A message left for MLC lawyer Harry Greenberg was not returned. But according to the committee's bylaws, the vote was weighted in favor of the largest municipal unions, with participating unions getting one vote for every 250 members, Nespoli said."

This vote mandates our most vulnerable plan participants to be forcibly switched from a government administered traditional Medicare Program to a commercial, for profit, Medicare Advantage Plan. The reason for this scandalous act, imposed on our oldest and sickest members, was allegedly to financially stabilize the MLC Stabilization Fund, an entity that will be obsolete soon. In reality it is a move to conceal the root of this financial catastrophe, the plundering in 2014 and 2018 of the Stabilization Fund by the greedy U.F.T. in collaboration with then Mayor Bill DeBlasio.

This all said, absent of continual and successful legal actions by The NYC Organization of Public Service Retirees or divine intervention, most members are subject to be involuntarily enrolled in the new Aetna Medicare Advantage PPO.

The Medicare Advantage Plan becomes effective September 1, 2023.

Plan choice will be limited to only the Aetna Medicare Advantage PPO and the Emblem Health HIP-VIP HMO Plan.

All other Medicare plans previously provided by NYC Office of Labor Relations (OLR) will be ended and plan participants will automatically be disenrolled from their current Medicare plans and re-enrolled in the new Aetna Medicare Advantage PPO.

Medicare qualified plan participant requesting "to move to" Emblem Health HIP-VIP will need to prepare a "Health Benefits Program Retiree Application/Change Form" (www.nyc.gov/olr).

80% of the standard Aetna plan "Prior Authorizations" have been waived (this is negotiable every two years) at a cost to NYC-OLR of \$15.00 per participant per month. This along with a zero (0) premium cost to OLR for participants benefit outlines their total benefits' cost obligations. A significant savings from the \$191.00 PMPM (per member per month) under GHI-Senior Care. This arrangement provides future value for UFT and DC 37 to barter for future Collective Bargaining Agreements.

Any plan participant opting out of the new Aetna MA plan or HIP VIP or waiving OLR coverage, will not be eligible to receive the annually Medicare Part B reimbursement or the IRMAA from OLR.

Members are strongly encouraged to go on the OLR website and review the "Evidence of Coverage: Your Medicare Health Benefits and Services as a Member of Aetna Medicare Advantage PPO Plan" (https://www.nyc.gov/assets/olr/downloads/pdf/rfp/ma-hearing/cony-ma-eoc-soc-02102023.pdf). This document gives you the fine details about the Aetna Medicare Advantage PPO Plan coverage from September 1, 2023 – December 31, 2023. Ironically, this document only covers the implementation period although the term of the OLR-Aetna contract spans five (5) years and four (4) months expiring December 31, 2028. What changes are planned after the initial honeymoon period after December 31, 2023???????

RSA, Keeping Retirees Informed!

Fraternally,

Bobby Cotumaccio, President Tony Amato, Vice President Retired Sergeants Association



CAPTAINS ENDOWMENT ASSOCIATION











Chris Monahan, President

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

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 8th grade students should register by sending me an email 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

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/



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

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 (or whichever line organization deceased belonged to) 40 Peck Slip

New York N.Y. 10038

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

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

40 Peck Slip

New York N.Y. 10038 Inquiries regarding:

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

Call NYC Deferred Compensation Plan (212) 306-7760

22 Courtland Street New York N.Y. 10007

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

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

- To Surrender Member's Firearms, for NYC residents, contact the License Division's Cancellation Unit, at (646) 610-5871, inform
 them that you would like to surrender the firearms of a recently deceased Member of the Service, and they will provide you with information and instruction regarding the matter. For those members residing out of the confines of NYC, please contact your local
 precinct or municipality to ascertain how to properly surrender the weapons.
- NYC Health Benefits Section: (212) 513.0470 (Due to heavy call volume it is very difficult to get through by phone, we suggest you submit notifications/requests via US mail, Certified)22 Cortlandt Street, 12th 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.

Continued next page.....



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



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.....



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.

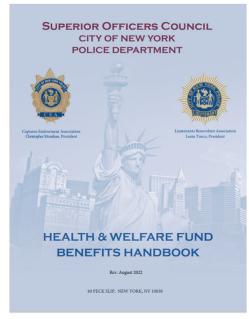
Please be aware that it will take several months for the Retiree Health Benefits Section to forward the reimbursement check, which will be in payment of the previous calendar year, and in some cases a second check will be issued for the months that the retiree was alive in the year of death.

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



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



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

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

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

OPTUMRX

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

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

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

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

Q: How do I obtain a prior authorization?

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

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

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

Q: What if my prior authorization is denied?

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



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



VISIONWORKS/DAVIS VISION

www.visionworks.com

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



EMPIRE BLUECROSS BLUESHIELD | Dental

www.ebcbs.com

Active Group: 280500 | Retired Group: 285052

Phone: (800) 722-8879

Dentall:

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



HEALTHPLEX

www.healthplex.com

Claims Department:

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

Customer Service:

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

Corporate Offices:

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



STARKEY TECHNOLOGIES PROGRAM I Hearing Aid Partnership

www.starthearing.com/partners/SOC

Number: (888) 660-1854



HUMANA | Comp Benefits

www.Humana.com

Group: 21099

Exclusive to Florida Residents Phone: (800) 342-5209



OPTUMRX

www.optumrx.com

Specialty Pharmacy: (866) 218-5445 Website Tech Support: (800) 788-4863

TTY: 711

Claims Department:

2300 Main Street Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



PRINCIPAL FINANCIAL GROUP

www.Principal.com

Retirement Plan Participants: (800) 547-7754 Principal Life Insurance Company Des Moines, IA 50306-9394



Express Scripts I PICA Prescription Program

www.express-scripts.com

General: (800) 660-4283 Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

Prior Authorization: (866) 374-5549 | Fax: (866) 374-5547 Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

Freedom Fertility Pharmacy:

www.freedomfertility.com

Number: 800-660-4283



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. 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/

With respect, admiration & much sadness, the SBA offers its deepest condolences to all members of the #NYPD88Pct on the passing of their beloved colleague, Sgt. Marilyn Vetter. The Lord kept her fighting for four amazing years to raise her newborn son. Unfortunately she was called home on March 18th, 2023.







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				des were assigned at the time of their deaths.
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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

10-13 for Det. Daniela Rizzo & P.O. Nikaurys Martinez Posted: March 23, 2023

On March 14, 2023, Detective Daniela Rizzo of the Office of the Chief of Patrol, and her domestic partner P.O. Nikaurys Martinez of PSA 9, were displaced from their home after a fire decimated their apartment and killed their young cat. All of their belongings — a lifetime of memories — were destroyed. Friends set up a "Go Fund Me" page to help them relocate and rebuild. Anything you can contribute to these two wonderful law enforcement Officers will be greatly appreciated. Thank you.

https://www.gofundme.com/f/nick-daniela-get-back-on-their-feet

News

Medicare Advantage Update as of March 31, 2023

The City has now signed the Medicare Advantage contract with Aetna. We are posting some additional information to continue to answer any questions you may have about this health benefits program. https://www.nycdetectives.org/news/medicare-advantage-update-as-of-march-9-2023/

Update Regarding Diaphragm Compression Lawsuit

Taking Matter to New York State Court of Appeals The Court of Appeals previously granted our petition to review the Appellate Division decision reinstating the Diaphragm bill. In short, this means that the Court agreed that the case presents a question of substantial Constitutional significance and our efforts to overturn the law will progress. https://www.nycdetectives.org/news/update-regarding-diaphragm-compression-lawsuit/

2023 Contract Negotiations

Our contract expired May 31, 2022; and the DEA, SBA, LBA, CEA, UFA, UFOA, COBA, CCA, and Deputy Wardens had informal talks with the City regarding the next round of contract negotiations https://www.nycdetectives.org/news/2023-contract-negotiations/

Reinstatement to the Police Department

The City has rescinded the COVID-19 Vaccine Mandate and being vaccinated is no longer a condition of employment with the NYPD. Because of this recent development, we are advising all DEA members who have retired within the last 12 months because of the Vaccine Mandate (with either a service retirement or a vested retirement) that you have the option, and the right, to apply for reinstatement to the New York Police Department. https://www.nycdetectives.org/news/reinstatement-to-the-police-department/

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

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

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

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

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

Cigna Dental DEA Designated Hotline (888) 735-3715

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

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

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

NYPD Pavroll Section (646) 610-616

LINE ORGANIZATIONS



PBA in the News

March 30, 2023

Cop-Killer denied parole this time; Pat Lynch urges that he never be released

The PBA president is quoted in <u>Sllive</u>: "This three-time killer will unfortunately get another shot at freedom very soon, and we have numerous other cop-killers coming up for parole in the months ahead. We need our lawmakers to take action to fix the broken parole system, and we need every New Yorker to visit the PBA website and send a message to the parole board that Shatiek Johnson and every other cop-killer must remain behind bars." https://www.nycpba.org/news-items/staten-island-advance/2023/killer-who-gunned-down-beloved-staten-island-nypd-officer-gerard-carter-denied-parole/

March 29, 2023

NYPD Commissioner announces new, computerized volunteer overtime system; Pat Lynch is grateful but says a generous new contract would solve workload problems

The PBA president is quoted in **Newsday**: "PBA members are stretched well past our breaking point...We thank Commissioner Sewell for hearing our concerns and taking this step to lighten the workload for our members. However, everyone recognizes that this is not a permanent solution to the NYPD's staffing emergency." Officers have been working without a new contract for close to six years and they need a new pact that pays them a competitive salary, he added. https://www.nycpba.org/news-items/newsday/2023/nypd-commissioner-keechant-sewell-says-department-is-rolling-out-new-computerized-ot-system

March 27, 2023

The City Council needs to support NYC's police: Stop imposing more restrictions and limitations on NYPD cops

Pat Lynch publishes op-ed piece in the **Daily News**. https://www.nycpba.org/news-items/daily-news/2023/the-city-council-needs-to-support-nyc-s-police-stop-imposing-more-restrictions-and-limitations-on-nypd-cops/

March 17, 2023

Pat Lynch blasts report that accuses police commissioner of letting statute of limitations lapse on misconduct cases

The PBA president is quoted in **Newsday** and the blasting the Legal Aid report for going on "a quest to strip away [Sewell's] disciplinary authority and weaken the NYPD as a whole." https://www.nycpba.org/news-items/newsday/2023/the-pba-president-is-quoted-in-newsday-blasting-the-legal-aid-report-for-going-on-a-quest-to-strip-away-sewell-s-disciplinary-authority-and-weaken-the-nypd-as-a-whole/">https://www.nycpba.org/news-items/newsday/2023/the-pba-president-is-quoted-in-newsday-blasting-the-legal-aid-report-for-going-on-a-quest-to-strip-away-sewell-s-disciplinary-authority-and-weaken-the-nypd-as-a-whole/

March 9, 2023

Pat Lynch slams state senator's proposal to directly elect NYPD commissioner

The PBA president is quoted in the **NY Post**: "The last thing we need is to inject more politics into the management of the NYPD. Police commissioners already serve at the pleasure of a democratically elected mayor. We need them to be law enforcement professionals who are fully focused on protecting our city, not running for office." https://www.nycpba.org/news-items/post/2023/ny-democrat-s-push-to-directly-elect-nypd-commissioner-blasted-as-worst-idea-ever/

March 9, 2023

Judge unseals trial record of off-duty cop acquitted in off-duty incident; Pat Lynch calls it a "double standard"

The PBA president is quoted in the <u>Daily News</u>: "The absurd double standard in this case proves once again that CCRB doesn't care about justice, only their anti-cop agenda. Wayne Isaacs should have been afforded the same rights as every other New Yorker who has been acquitted at trial." https://www.nycpba.org/news-items/daily-news/2023/brooklyn-judge-unseals-trial-records-in-case-of-man-shot-dead-by-off-duty-nypd-cop/

March 4, 2023

'There's no parole for Gerard, and there should be none for his killer,'

NY1 News cover the press conference with the family of PSA 1 P.O. Gerard Carter moments before they went before the parole board to deliver their victim impact statements opposing his killer's release. See full PBA-recorded video https://www.nycpba.org/news-items/pba-video/2023/there-s-no-parole-for-gerard-and-there-should-be-none-for-his-killer/

March 3, 2023

Pat Lynch mourns the loss of another NYPD Officer by suicide

The PBA president is quoted in AMNY: "The loss of our brother is both heartbreaking and infuriating. New York City police officers are under incredible stress: not just the stress of the job, but stress from the Job. Our city and NYPD leaders already know what they need to change. The heartbreak won't stop until they do." https://www.nycpba.org/news-items/am-new-york/2023/burden-of-the-badge-staten-island-cop-takes-own-life-adding-to-disturbing-suicide-trend/

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 spoues** 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 releif N.C.G.A 105.277.1C.

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

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

Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

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

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

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

How to Request an Exemption

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

Acceptable Military Records

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

Additional Assistance:

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

For Additional Information

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

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



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

Purchase at Entrance

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

Pass for Veterans

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

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

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



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

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



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

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

LINE ORGANIZATIONS



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.



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

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

HAWK, ROBERTA J MD 937 COX RD GASTONIA NC 28054 (704) 898-8014 937 COX RD GASTONIA NC 28054 Dermatology HIGGINS, KRISTEN B MD (704) 898-8014 959 COX RD GASTONIA NC 28054 Dermatology (704) 898-8014 959 COX RD GASTONIA NC 28054 Dermatology	
(704) 898-8014 937 COX RD GASTONIA NC 28054 Dermatology (704) 898-8014 959 COX RD GASTONIA NC 28054 Dermatology GASTONIA NC 28054 Dermatology	
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HIGGINS, KRISTEN B MD (704) 898-8014 959 COX RD GASTONIA NC 28054 Dermatology	
959 COX RD GASTONIA NC 28054 Dermatology	
959 COX RD GASTONIA NC 28054 Dermatology	
(704) 966 7570	
SINGLA, PARTEEK MD (704) 866-7576	
959 COX RD	
GASTONIA NC 28054 Dermatology	
VANOURNY, JAIME J MD (704) 866-7576	
649 N NEW HOPE RD	
GASTONIA NC 28054 Dermatology	
KLINE, LAURA M MD (704) 866-4005	
7476 WATERSIDE LOOP RD STE 600	
DENVER NC 28037 Dermatology	
MU, EUPHEMIA W MD (704) 601-4381	
7476 WATERSIDE LOOP RD STE 600	
DENVER NC 28037 Dermatology,Internal Medicine	
CELLA COLLARA	
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MAGEL, GEORGE DIMITRI MD 105 DELTA PARK DR See Other Locations SHELBY NC 28150 Dermatology	
(704) 484-0464	
105 DELTA PARK DR	
SHELBY NC 28150 Dermatology	
NAPOLITANO, LARRY MD (704) 484-0467	
1927 3RD AVENUE LN SE	
HICKORY NC 28602	
(828) 328-3500 Dermatology	
HUNT, DORI L MD	
15640 DON LOCHMAN LN STE A	
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3627 BEATTIES FORD RD	
CHARLOTTE NC 28216 Internal Medicine	
EVIVIE, PATRICK E MD (704) 335-0806	
KOOS, TODD D 4221 TUCKASEEGEE RD	
CHARLOTTE NC 28208 Internal Medicine, Physical Thera	ру
(704) 392-4057	
15640 DON LOCHMAN LN STE H	
CHARLOTTE NC 28277 Internal Medicine	
ACAMPORA, MATTHEW DANIEL MD (704) 540-1640	

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	HUNTERSVILLE NC 28078	
	(704) 766-0320	
	306 WESTWOOD AVE STE 401	
	HIGH POINT NC 27262	Cardiology,Internal Medicine
CHIU, JENYUNG A MD	(336) 802-2125	
CORLEY, SARAH JEAN OTR	710 E CATAWBA ST	
See Other Locations	BELMONT NC 28012	Occupational Therapy
	(704) 954-8959	
BOSTIC-ARRINGTON, DOMINIQUE OTR	8440 PIT STOP CT NW	
See Other Locations	CONCORD NC 28027	Occupational Therapy
	(704) 960-1729	
	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
GRAGG, CHRISTIAN LEIGH OTR	(704) 960-1729	
	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
KINARD, MANDY PROPST OTR	(704) 960-1729	
THIN ITE, WIND I I NOT OT OTH	8440 PIT STOP CT NW STE 140	
	CONCORD NC 28027	Occupational Therapy
MCLAUGHLIN, AMANDA MARIE OTR	(704) 960-1729	,
MOLAGOTILIN, AMANDA MARIE OTT	2675 COURT DR	
	GASTONIA NC 28054	Occupational Therapy
JOYCE, SHANNON MACKENZIE OTR	(704) 824-4999	17
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	GASTONIA NC 28054	Occupational Therapy
OKODUWA, TRACEE S OTR	(704) 824-4999	
CROBOWA, TIVIOLE O OTT	910 E MAIN ST	
	LINCOLNTON NC 28092	Occupational Therapy
CAUSBY, KARA OTR	(704) 748-0616	
CACOBT, IVIIVI OTA	1899 TATE BLVD SE STE 2106	
	HICKORY NC 28602	Occupational Therapy
COOK, KAYLA OTR	(828) 358-0976	, , , , , , , , , , , , , , , , , , , ,
COOK, NATE A CITA	1899 TATE BLVD SE STE 2106	
	HICKORY NC 28602	Occupational Therapy
CRANFORD, JESSICA IRVIN OTR	(828) 358-0976	
CIVILI OND, BEGGIOTHIVIN OTH	2428 REIDVILLE RD	
	SPARTANBURG SC 29301	Optometry
BURNS, JEREMY ROSS OD	(864) 576-7225	,
BOTATO, BEITEINTI TOOG OD		
	10616 METROMONT PKWY STE 106	Orthopaedic Surgery
	CHARLOTTE NC 28269	Orthopaculo outgety
PAUL, JONATHAN JAMES MD	(704) 509-6427	
	3535 RANDOLPH RD STE 208	Physical Medicine & Rehabilitation,Pain
	CHARLOTTE NC 28211	Management (ANES)
TAUB, NEAL STEPHEN MD	(704) 442-9805	

	170 MEDICAL PARK RD STE 102A	Pediatrics	
JAMES, MARY MARGARET M MD	MOORESVILLE NC 28117 (704) 663-5240	redictios	
VANEZ MICHEL ANCEL MD	309 S SHARON AMITY RD STE 200		
YANEZ, MIGUEL ANGEL MD See Other Locations	CHARLOTTE NC 28211	Plastic Surgery	
See Other Locations	(704) 344-8846		
	959 COX RD		
	GASTONIA NC 28054	General Surgery,Plastic Surgery	
BUTALA, PARAG MD	(704) 866-7576		
HUTCHINSON, LAUREN MD	959 COX RD		
See Other Locations	GASTONIA NC 28054	Plastic Surgery	
	(704) 866-7576		
FREEMAN, DARRELL MD	19900 W CATAWBA AVE # B		
See Other Locations	CORNELIUS NC 28031	Plastic Surgery	
	(704) 892-4878		
	315 19TH ST SE		
	HICKORY NC 28602	Plastic Surgery,Plastic & Reconstructive Surgery	
SICILIANO, STEVEN ANDREW MD	(828) 325-9849		
DE LA CRUZ, LUIS I MD	1529 N LIMESTONE ST STE B		
	GAFFNEY SC 29340	Pulmonary Disease	
	(864) 487-9931		
	1005 THOMPSON BLVD		
	UNION SC 29379	Pulmonary Disease	
BOSCIA, JOSEPH A MD	(864) 427-0278		
	151 HAROLD FLEMING CT		
	SPARTANBURG SC 29303	Pulmonary Disease, Critical Care Medicine (IM)	
ERB, DAVID R MD	(864) 573-6320		
	151 HAROLD FLEMING CT		
	SPARTANBURG SC 29303	Pulmonary Disease	
SIDDIQUI, FARHAN MD	(864) 573-6320		
	959 COX RD		
	GASTONIA NC 28054	General Surgery,Plastic Surgery	
BUTALA, PARAG MD	(704) 866-7576		
ESKENAZI, BENJAMIN ROSS MD	959 COX RD		
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	(704) 866-7576		
	7800 PROVIDENCE RD STE 209		
	CHARLOTTE NC 28226	Vascular Surgery,General Surgery	
FORD, PETER F MD	(704) 544-7535		
I OND, I ETERT MID	1305 MATTHEWS TOWNSHIP PKWY		
	MATTHEWS NC 28105	Urgent Care Center	
MINUTE CLINIC	(866) 389-2727		
WINTO TE OLINIO	3310 SISKEY PKWY		
	MATTHEWS NC 28105	Urgent Care Center	
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	(866) 389-2727	5 5 5	
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MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA PC	4100 CARMEL RD CHARLOTTE NC 28226 (866) 389-2727	Urgent Care Center
	3610 MATTHEWS MINT HILL ROAD	
	MATTHEWS NC 28105	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
Name of Service of North Sandelina, is	2901 WESLEY CHAPEL STOUTS	
		Urgent Care Center
	MONROE NC 28110	orgent care center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
	210 E TRADE ST # E186	
	CHARLOTTE NC 28202	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	231 NORTH GRAHAM STREET	
	CHARLOTTE NC 28202	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLIN A, PC	(866) 389-2727	
	1142 N BROOME ST	
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA,	WAXHAW NC 28173	Urgent Care Center
PC	(866) 389-2727	
	9805 ROCKY RIVER RD	
	CHARLOTTE NC 28215	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	14125 STEELE CREEK RD	
	CHARLOTTE NC 28273	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	1740 HIGHWAY 160 W	
MINISTERS IN COLORES OF COLUMN CARDOLINA	FORT MILL SC 29708	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC	(866) 389-2727	
	9308 KENDALL DR	
WWW.TEOLINGS DIAGNOSTIC OF NORTH CAROLI	CHARLOTTE NC 28214	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROMINUTE CLINI	(866) 389-2727	
	625 E ROOSEVELT BLVD	
	MONROE NC 28112	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	4724 CHARLOTTE HWY	
	CLOVER SC 29710	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	· ·
	6750 E WILKINSON BLVD	
	BELMONT NC 28012	Urgent Care Center
MINUTE CLINIC	(866) 389-2727	
	2707 CELANESE RD	
	ROCK HILL SC 29732	Urgent Care Center
MINUTE CLINIC OF SC LLC	(866) 389-2727	<u>-</u>
THE SERVICE OF SOCIED	609 CHERRY RD	
	ROCK HILL SC 29732	Urgent Care Center
MINITE CLINIC OF SCILIC		<u> </u>
MINUTE CLINIC OF SC LLC	(866) 389-2727	

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

Winter 2022

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

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

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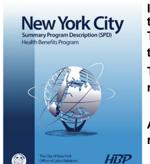
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100 Billingsley Rd Charlotte, NC 28211 (704) 376-7447 (704) 376-2172

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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 sub mitted.
- Reimbursement is based on a contract year (January December) 100% of GHI reasonable and customary charges, based on the current profile.
- The maximum lifetime benefit is \$2 million (limitations apply).

Limitations

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

\$1,000 SOC Catastrophic Benefit

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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/



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.....



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

Medicare Part B 2021 Reimbursement

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

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

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

Medicare Part B 2020 Reimbursement

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

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

Medicare Part B 2019 Differential Reimbursement

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

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

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

- For those retirees/eligible dependents who are not eligible for IRMAA, Medicare Part B 2019 differential payments up to \$318 will be issued once the Medicare Part B and IRMAA payments are processed in calendar year 2020.
- Those retirees/eligible dependents who are eligible for 2019 Medicare Part B differential reimbursements must submit the 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 <u>IRMAA 2021 Reimbursement Application</u>, along with all required documents, electronically to: https://en.pycemployeebenefits.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 <u>IRMAA 2020 Reimbursement Application</u>, 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.



HR-218 Qualifications

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

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

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

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



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

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

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

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

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

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



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



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

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

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

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

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

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

Attention: Retiree Death Benefits Unit

Telephone (212) 693-5607/5919

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

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

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

 Call: NYC Employee Benefits (212) 513-0470

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

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

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

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

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

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

Court (If probate is needed).

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

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

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

One for each bank account

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

Continued	next page
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OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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HOME PHONE (_)	CELL	. PHONE ()	
BUSINESS PHONE	· ()) SPOUSE'S NAME		
EMAIL ADDRESS				
BIRTH DATE	LAW ENFORCE	EMENT AGEN	CY	
TAX #	APPOINTMENT DATE		RETIREMENT DATE	
VESTED ()				
LAST COMMAND	LAS	ST RANK HELD		
PREVIOUS COMM	IANDS			
membership fee ar	e for membership in the 10 nd regularly subscribe my tanding. I attest that I am a	renewal fee by	the 1st of January each y	ear to remain a
SIGNED_		DA	ATED	
	Make Check Payable T	o: 10-13 Club o	of Charlotte, NC, Inc.	

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

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

The guy's from Brooklyn.

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'Nuff said.





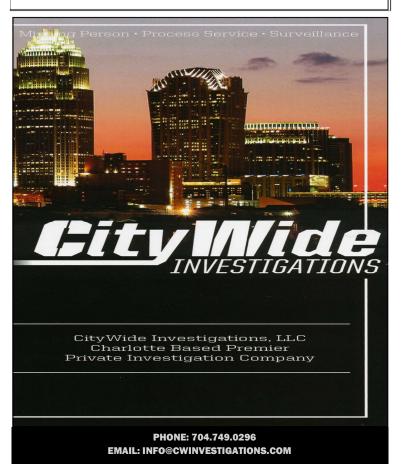
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Suite 122

Charlotte, NC 28209-3651

Web site: http://www.sboyarcpa.com/scottboyarcpa.html

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











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Spouse of retired NYPD Detective
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Sabrina DeGuzman-Simmons

Retiree Markets Account Director

6807 Token Valley Rd Manassas, VA 20112

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







NYPD 10-13 Club of Charlotte Chaplain

Rev. Mr. Rich McCarron Deacon

dcnrich@gmail.com church: 704.948.0231 cell: 732.406.2917

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

SAINT MARK Catholic Church

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





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

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