



NYPD 10-13 CLUB of Charlotte, NC Inc.

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



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

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

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



Club Officers

Volume 15 Issue 6

10-13

June 2023

PRESIDENT/EDITOR
HARVEY KATOWITZ
704-849-9234

hkatowitz@charlotte10-13.com

VICE PRESIDENT
Bernard Roe
704-241-8002
b.eph.roe@gmail.com

RECORDING SECRETARY
SCOTT HICKEY
516-318-4814
sfhick@icloud.com

CORRESPONDING SECRETARY
BOB FEE
704-220-8400
rtfvs@yahoo.com

TREASURER
CHRIS RUSSO
347-886-2449
maddogcr@msn.com

1st SGT. at ARMS
Rich Doyle
704-737-9681
richdoyle2001@yahoo.com

2nd SGT. at ARMS
VALERIE HARGROVE
646-515-6614
valadyvh1@aol.com

TRUSTEES
DENNIS CIRILLO
516-318-1707
denniscirillo@gmail.com

KEVIN GRIBBON
803-493-3024
kgribbo@outlook.com

Frank Irizarry
917-494-1752
frankirizarry10@gmail.com

Ian McGrouther
917-952-7427
ianlizmc@hotmail.com

John Randazzo
704-770-1461
eightpointid@carolina.rr.com

CHAPLAIN S
DEACON RICH McCARRON
732-406-2917
dcnrich@gmail.com

DONALD SANCHEZ
704-654-2694
desanchez@carolina.rr.com

PRESIDENT'S MESSAGE

Hi all,

During our May membership meeting the recipients of our two \$1,000 and one \$500 college scholarships were chosen from the twelve candidates who applied. As in previous years, each candidate had to write an essay on what it means to be an American.

Copies of their essays are on pages 14-18.

Congratulations to Andrew Pries, grandson of Sam Reiver on winning the 9/11 Memorial Scholarship, Mallary DiPiazza, daughter of Dan DiPiazza on winning the Bob Andretta Memorial Scholarship and Wipa Kaewkhao daughter of James Meury on winning the Jim Houston memorial scholarship.

Each of the winners have been invited to this month's membership meeting to read their essay and receive their scholarship checks.

Congratulations also to the other scholarship applicants listed below on being accepted to college.

Aidan Nasta, Lillian Nasta and Jacob Nasta, children of Rocco Nasta will be attending respectively WV Univ., the Univ. of Toledo and Appalachian State-Scholars with diverse abilities program, Christopher DiPiazza will be attending Belmont Abbey, Billy Joseph, Grandson of Sal Perillo will be attending WV Univ., Alex Dabnis, son of Curtis Dabnis, will be attending NC State, Emma Gasser, daughter of Kevin Gaser will be attending the Univ. of SC, Michael Poncia son of Chris & Christina Poncia will be attending CPCC and Tyler Goodman, son of Eric Goodman will be attending the Univ. of Charleston

We wish them all much success as they continue their education.

I am happy to report that we had 2 successful events in May.

On May 19, 65 club and family members attended a Charlotte Knights baseball game and those who stayed after the game enjoyed a colorful fireworks display. Unfortunately, there was a downside to this event; The Knights lost the game 17-4, but on the upside it was to the NY Yankees triple A farm team.

On May 22 we held the 9th Annual Jimmy LRossa Memorial golf tournament. The weather was perfect for the 91 golfers who participated in the tournament.

Thanks to the efforts of our volunteers, club members who solicited items or donated gifts for our raffle, and our hole sponsors, we had another successful golf tournament. We raised \$14,250 that will be donated to the FOP Lodge 9 Foundation.

Continued next page.....

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

PRESIDENTS MESSAGE

The Lodge #9 Foundation is a registered 501 (c)(3) non-profit committed to aiding officers and their families in times of need.

Unlike those of us who worked in NY, Charlotte-Mecklenburg officers do not have unlimited sick time. If they are out sick, even if injured in the line of duty, they have to use their sick time and vacation days in or order to receive 100% of their salary. Once that is exhausted they receive 75% of their salary.

A special thanks to Mike Libretto and Aaron Oberlin, Librettos Pizzeria for once again providing and donating a delicious lunch for the tournament and Tom Timmins for sponsoring 6 \$250 hole signs and donating \$500 to the tournament

(See pages 7 and 8 for a list of donors, hole sponsors and volunteers).

The National NYCPD 10-13 Org. National Mega Raffle is the major fund raiser for our national organization.

Proceeds from the raffle are used for the following:

- Three \$1,000 college scholarships.
- PAC funds to lobby NYS legislators to preserve and enhance retiree benefits.
- Maintain membership dues at \$1 per member.
- National membership cards

Please support the great work our national does for our members and all retirees.

Our club is allocated 35 raffle tickets.

Last year we had a \$250, \$500 & \$5,000 winner.

This was the second time we had a \$5,00 winner. And in previous years we had a member win the \$10,000 grand prize two years in a row.

Please notify Chris Russo ASAP if you want a raffle. Payment can be made via Zelle at: hkatowitz@charlotte10-13.com.

NATIONAL COLLEGE SCHOLARSHIP AWARDS

Each year at the National NYCPD 10-13 Organizations Convention, three (3) \$1,000 scholarships are awarded to the child, grandchild, great grandchild or step-child of a paid-up member of the NYCPD 10-13 Organizations. The recipient of each scholarship is determined by a lottery drawing at the Convention.


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

1. The sponsor must be a member in good standing of the National NYCPD 10-13 Organizations, or a member of one of the National NYCPD 10-13 Chapters. (The term "good standing" means the sponsor must be a paid-up member for two consecutive years, or a newly retired member in good standing if retired less than one year.
2. Applicant must be preparing to enter college as a Freshman in the year the scholarship is awarded.
3. When application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending.
4. Only one scholarship will be awarded per sponsor, per applicant.

NOTE: Click : <https://www.nationalnycpd10-13.org/scholarship.html> to download a copy of the 2023-2024 Scholarship Application Form

0450

RETIRED



**National NYCPD 10-13
Organization, Inc.
2023 Mega Prize Drawing**

Name _____

Address _____

Phone _____

Your National Chapter _____

**National NYCPD 10-13 Orgs., Inc.
2023 Mega Prize Raffle**

1st Prize (1)	\$10,000.00
2nd Prize (1)	\$5,000.00
3rd Prize (1)	\$1,500.00
4th Prize (1)	\$1,000.00
5th to 9th (5)	\$500.00 ea.
10th to 19th (10)	\$250.00 ea.

*Plus \$1,000.00 to our National Chapter that sells
1st Prize Ticket, and \$500.00 for 2nd Prize Ticket
A maximum of 400 tickets will be eligible to participate
Donation of \$100.00 per entry ticket
60% of proceeds to prizes
40% to National (less rebates and expenses)
19 Cash Prizes, plus * totaling \$24,000.00
Drawing start from 19th Prize and progress to 1st Prize
Each winning ticket returned to drum for next drawings
All tickets eligible for all prizes
Participants must be 21 years of age or older
Donations will be returned if less than 300 participate
Clearly print ticket stub and include check in exact
amount, made out to your 10-13 Local Chapter and
return using enclosed envelope
Drawing will be held
at the National Board Meeting September 2023

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Continues next page.....

PRESIDENTS MESSAGE

There is still some confusion as to whether members should opt out of the new Aetna Medicare Advantage Plan PPO.

The following information was recently sent to LBA members.

The "Opt Out" period for the Aetna Medicare Advantage PPO Plan ends on June 30th. We wanted to clarify for our members the difference between "Opting Out" of the Aetna Medicare Advantage PPO Plan and "Waiving" City coverage.

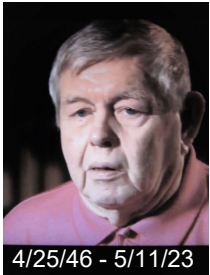
If you choose to "Opt Out" of entering into the Aetna Medicare Advantage PPO Plan, you will automatically be enrolled in the HIP VIP Plan. Please be aware that this plan only has a presence in the following service areas: Manhattan, Brooklyn, Bronx, Staten Island, Queens, Nassau, Suffolk, Westchester, Rockland, and Orange counties.

If you choose to "Waive" coverage under the Aetna Medicare Advantage PPO Plan or HIP VIP, you will be surrendering your City provided supplemental health coverage and you will also no longer receive the Medicare Part B Reimbursement.

Please visit the following link to view additional important information and what actions you may need to take depending on your choices, posted on the New York City Office of Labor Relations/Health Benefits website, regarding this matter: <https://www.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>.

Please note that we will have an Aetna representative as a guest speaker at this month's membership meeting.

If you have any unanswered questions about the Aetna Medicare Advantage PPO Plan make sure you attend this month's membership meeting.



During May we lost another long time member of our Club. Ret. CMPD Homicide Sgt. Larry Walker passed away on Thursday, May 11, 2023 after a lengthy illness.

Read and view video of how Larry saved his partners life in 1973. <https://www.wsocvtv.com/news/local/retired-cmpd-officer-recalls-day-he-nearly-lost-life-in-line-of-duty/950089377/>

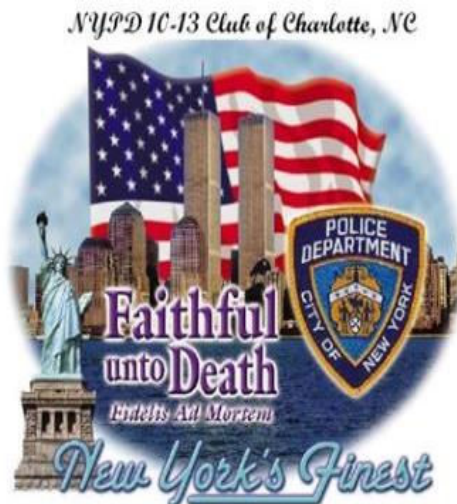
There will be a memorial service for Larry at the FOP on Saturday, June 10, 2023, 2pm.

Fidelis Ad Mortem, stay healthy, stay safe!

Fraternally,

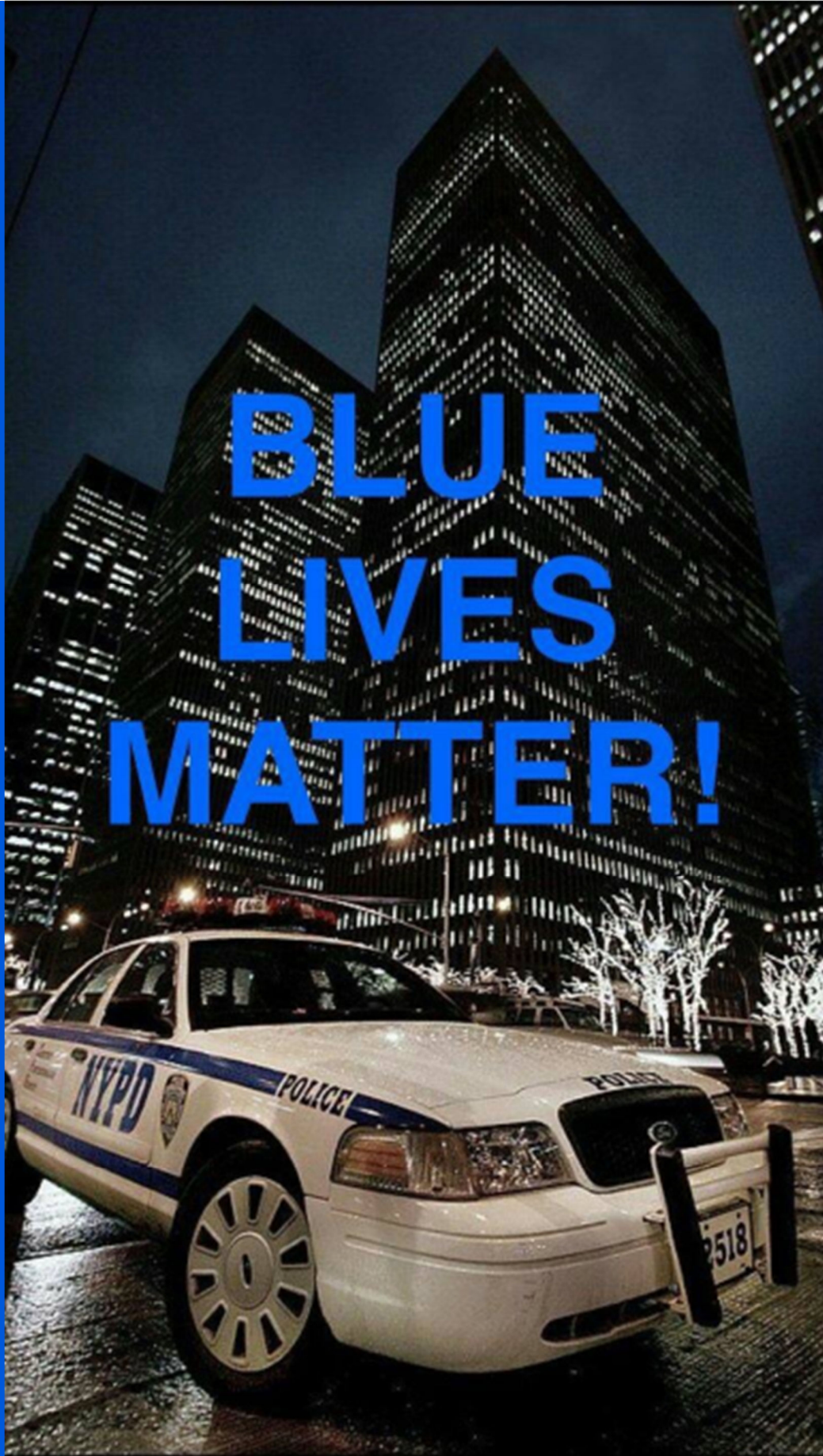
Harvey Katowitz

Harvey Katowitz



THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN

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



P.O. Aréannah M. Preston
Chicago, IL PD
EOW: Saturday, May 6, 2023
Cause: Gunfire



Det. Jacob Beu
Rutherford Co., TN Sheriff's Office
EOW: Sunday, May 7, 2023
Cause: Automobile crash



Deputy Sheriff Brett Harris
Riverside Co., CA Sheriff's Dept.
EOW: Saturday, May 13, 2023
Cause: Automobile crash



Deputy Sheriff Kaitie Leising
St. Croix Co., WI Sheriff's Office
EOW: Saturday, May 6, 2023
Cause: Gunfire



P.O. Kimberly Sickafoose
AL Port Authority Police,
EOW: Thursday, May 11, 2023
Cause: Drowned



Sgt. Michael Kunovich
St. Johns Co., FL Sheriff's Office, FL
EOW: Friday, May 19, 2023
Cause: Heart attack



P.O. Robert Shisler
Depford Township, NJ PD
EOW: Sunday, May 7, 2023
Cause: Gunfire



Sgt. Joshua Lee Clouse
Cameron, TX PD
EOW: Thursday, May 11, 2023
Cause: Gunfire



Deputy Sheriff Caleb Conley
Scott Co., KY Sheriff's Office
EOW: Monday, May 22, 2023
Cause: Gunfire



Always in our minds and hearts

Gone but never forgotten.....

THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

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

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

Always in our minds and hearts

Gone but never forgotten.....

JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



NYPD 10-13 Club of Charlotte, NC Jimmy LaRossa Memorial Golf Tournament

Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

Hole Sponsors

Ana Sotomayor

Avoya Travel - Alan Wilms

Barasch & McGarry

Bill "The Chief" Parker

Bob & Nancy Fee

Brenda Jordan

Brough Hall cul de sac

Carolina Family Chiropractic

Charlotte Salute to Heroes

Connolly's Pub - Tom Timmins

Dan McKenna

Dandelion Market - Tom Timmins

Famous Toastery

FOP Lodge #9

FOP Lodge #10

FOP Lodge #10 "In Loving Memory of Ken Shawer

FOP Lodge #10 "In Loving Memory of Lawrence Sullivan"

FOP Lodge #10 "Never forget Thomas Gallo"

FOP Lodge #10 "Never Forget Edward Hendrickson"

Fort Mill 10-13 Club

Gatekeepers - Tom Evans

Good Times Gang—Concord

Harvey & Carolyn Katowitz

Indian Land VFW Post 12136

Jeffrey Goldstein (Davis & Goldstein CPA)

Joe & Lucille Kozlowski

John & Pam Krohn

Karen's Hair For You - Karen DeMasi

Lux Eye Care

Marie Zolfo & Frank Martarella - "In memory of Richard Lowinger"

National NYCPD 10-13 Organization Inc.

NYPD 10-13 Club of Charleston

PBA of NYC

Pedro "Pete" Morey

Prohibition - Tom Timmins

Scott Boyar

The Daily - Tom Timmins

The Workman's Friend - Tom Timmins

Todd Young Insurance Agency - Mint Hill

Tyber Creek Pub - Tom Timmins

Waxhaw Masonic Lodge # 562

Weddington Dental - Dr. Christopher Wasulko

JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



NYPD 10-13 Club of Charlotte, NC

Jimmy LaRossa Memorial Golf Tournament

Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

Raffle Prizes/Food/Beverages/Cash

Adam's Beverages

Bernard Roe

Bob Fee

Char Bar 7

Charlotte Motor Speedway

Charlotte National Golf Club

Charlotte Salute to Heroes

Coca-Cola Bottling Company - Chris Couch

Dick's Sporting Goods

Dunwellz Custom Kitchen

Eagle Chase Golf Club

Edgewater Golf Club

Harris Teeter

Harvey Katowitz

Hawthorne's - Mint Hill

Hawthorne's Pizza - Rea Rd.

Honey Cuts - Frank Aquilone

John Lawrence

Lance Crackers

Librettos Pizzeria

Lisa Rosa

Olde Sycamore Golf Club

Pampered Chef BBQ

Publix

Queens So. Bar & Grill

Rory Wall, Jr

Scott Boyar

Sam Reiver

Stack's Kitchen

Tom Timmins

Total Golf - Tom Bowden

Verdict Ridge Golf Course

Valerie & John Sabato (4) \$25.00 Gift Cards

Waxhaw Yankee Candles

Wayne Lewis

Volunteers

Bob Fee

Chris Russo

Donald Sanches

Elaine Yacopino

Frank DeMassi

Frank Irrizary

Harvey Katowitz

Ian McGrouther

Ian McGrouther Jr.

James Jones

Jenny McBride

John Randazzo

Kathy Aldred

Mike Yacopino

Nancy Fee

Rich Doyle

Ryan Fee

Sally Barazunni

Scott Hickey

Valerie Hargrove

Jimmy LaRossa Memorial Golf Tournament



NYPD 10-13 Club Outing

Round 1 Leaderboard



Low Gross Scramble Foursome v. Field

Pos.	Foursome	To Par Gross	Total Gross
1	Mike Katowitz + Brian Menendez + Stanley Joy + Mike Garrett	-16	56
2	Kellen Mooney + Nicolette Zewilinski + Nicole Johnson	-15	57
3	Andy Oberer + Mike Champion + Kyle Domini + Dave Sloan	-15	57
4	Adam Mills + Josh Baswell + Shane Smith + Ryan Shields	-12	60
5	Lucius McMillon + Ray Vogel + Jeff Ferrara + Dave Clarke	-10	62
6	Dan Redford + Dan Bignall + Mark Michalec + Jimmy Michalec	-9	63
7	Jamie Welch + Mark Mauldin + Justin Spindler + Justin Sizemore	-8	64
8	Owen McKenna + Ryan Ormond + Michael Ormond + Michael Cavalarro	-6	66
9	Dan McKenna + Kevin Smith + Tim Ormand + Ted Lotti	-6	66
10	Danny Graham + Jason McNeal + Jason Ott + Derek Mooney	-6	66
11	Steve Dorn + Neil Nelson + Dave Walsh + Chris Yates	-6	66
12	Jordan Montreuil + Justin Crawley + Greg Crews + Jacob Garretsom	-5	67
13	John Sabato + Vinnie Recher + Joe Agati + Jay Prosch	-5	67
14	Jeff Peck + Sergio Centa + Dave Coates + Frank Ervin	-5	67
15	Pat Diekhouse + Jeff Zedebaum + Bryan BWiggins + Brendan Kennedy	-3	69
16	Bill Parker + Gerry Veter + Kevin Gribbon + Jim Curry	-1	71
17	Frank Aquilone + Mike Yacopino + Dominic DiSalvo + Sam Alsmadi	E	72
18	Daniel Buckley + John Reibold + Justin Kupfer + Gabe Swafford	E	72
19	Frank Capogrosso JR + Harold Donnelly + Dillion Gansrow + Tommy Bilancione	+2	74
20	John Cocchi + Joe Hoehl + Danny Sbarra + Danny Divers	+8	80
NS	Cecil Furr + Brenton Thomas + Timothy Abrano + John McGinty	-	NS
NS	Tim McCaffrey + Timmy McCaffrey + Joe Mrozinski + Jake Mrozinski	-	NS
NS	James Bucher Sr. + James Bucher Jr. + Christopher DiPiazza + Dan DiPiazza	-	NS

Longest drive—Jeff Ferrara

Closest to the pin - Jordan Montreuil

JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT TOUR PHOTOS

Link to Golf Tournament photos: <https://www.smugmug.com/app/organize/2023-Jimmy-LaRossa-Memorial-Golf-Tournament>



Winners of the golf tournament - L - R Mike Garrett, Stanley Joye, Michael Katowitz, Brian Menendez





**Membership Meeting Minutes
May 9, 2023**

Call to order by the President at 6:55 pm with the pledge of allegiance. There were 52 members, 01 honorary member, 02 new members and 4 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 8 law enforcement officers who died in the line of duty since last month's meeting and a moment of silence.

Roll Call of Officers

- President: Harvey Katowitz
- Vice President: Bernard Roe - Excused
- Rec. Secretary: Scott Hickey
- Corres. Sec: Bob Fee
- Treasurer: Chris Russo
- Trustee: Dennis Cirillo
- Trustee: Kevin Gribbon
- Trustee: Frank Irrizary
- Trustee: Ian McGrouther
- Trustee: John Randazzo
- 1st Sgt. at Arms: Rich Doyle
- 2nd Sgt. at Arms: Valerie Hargrove
- Chaplain: Donald Sanchez – Excused
- Chaplain: Deacon Rich McCarron - Excused

Review of April minutes was waived until June's meeting due to delay in sending May's newsletter

Sickness & Distress:

- A meal train has been set up for Kayvan Hazrati while he undergoing cancer treatment.
- Joe Gworek is having a hop replacement at the end of the month.

Guest Speaker(s):

- Sherry Nelson, Southern Regional Coordinators for CopLine, a crisis or non-crisis hotline for LEO's and their families made a presentation.
- June: Aetna representative

Communications and Correspondence: It is crunch time for our legislative agenda. This session of the NYS senate and assembly will be ending in early to mid-June. The National is focusing on 4 bills this session to protect public retirees from continued erosion of their retirement income due to inflation and needs our help in getting them passed.

Prohibits lowering health benefits	SENATE S5184	ASSEMBLY A5108
Raise COLA survive spouse to 100%	SENATE S5631C	ASSEMBLY A10037
COLA for older retirees	SENATE S6060C	ASSEMBLY A9994
Veterans supplement	SENATE S5110	ASSEMBLY A6468A

We need all members to call their current or past NYS Senators and Assembly members and **ask them to co-sponsor this bill**. Please urge all of your family and friends to call as well. The phone numbers can be looked up on: www.nysenate.gov nyassembly.gov To protect public retirees from continued erosion of their retirement income due to inflation.

It is very important that the senators and assembly members receive these calls. The more co-sponsors the bills have, the more likely the bill will become law.

Report of officers

- This month's newsletter will be sent shortly
- Emails - Harvey will be sending less e-mails
- Valerie Hargrove has been appointed 2nd Sgt at Arms
- A request was made for volunteers at golf outing.
- National Mega Raffle are available

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: Nothing to report

Trustees:

- Dennis Cirillo: Nothing to report.
- 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: 467
- Socials: 65 tickets to the Knights May 19 game were sold to members.

Old Business: Nothing to report.

New Business:

- A plaque presentation was made to honorary club member Tom Timmins for his continued support of the Jimmy LaRossa Memorial Golf Tournament. Tom presented a \$2,000 check to the club.
- There were 12 applicant for the club scholarships.
 1. The 9/11 Memorial Scholarship was won by Andrew Pries
 2. The Bob Andretta Memorial Scholarship was won by Mallary DiPiazza
 3. The Jim Houston Memorial Scholarship was won by Wipa Kaewkhao

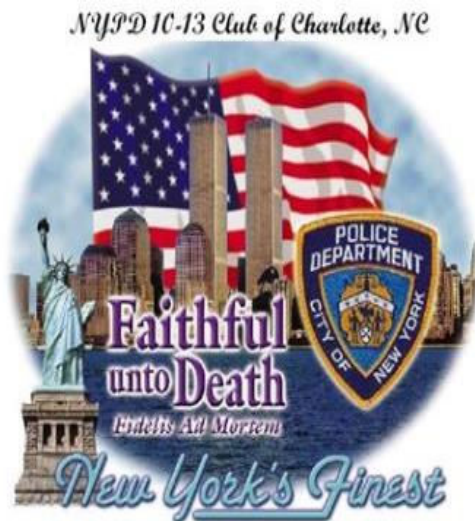
Good of the Club:

- New Member: Ret. NYPD Officer Joseph Lanzafama
- Returning Member: Ret. NYCDOC Officer Carl Perry

A motion to accept them as members was made, seconded and passed

- Lou Caputo won the 50/50 of \$140 and donated it back to the club.

**Next month's Meeting
Tuesday June 13, 2023**



MAY MEMBERSHIP MEETING PHOTOS

Link to May membership meeting photos: <https://www.smugmug.com/app/organize/May-2023-Membership-Meeting>



Guest speaker Sherry Nelson



Harvey Katowitz presenting plaque to Tom Timmins



Scholarship Essays

Mallary Di Piazza

Being an American is much more than just being born in the United States or holding citizenship. It is an identity that is shaped by the values, beliefs, and ideals that define the American way of life. To be an American means to embrace diversity, equality, freedom, and democracy.

Firstly, being an American means embracing diversity. The United States is a melting pot of different cultures, religions and ethnicities. As Americans we celebrate and value diversity that exists within our country. We recognize that our differences make us stronger and allow us to learn from one another. This diversity is reflected in our food, music, art, and is a source of pride for many Americans.

Secondly, being an American means upholding equality. The Declaration of Independence states that all men are created equal, and this belief in equality has been a cornerstone of American society. As Americans, we believe that everyone deserves equal opportunities, regardless of their race, gender, religion, or sexual orientation. We strive to create a society where everyone can thrive and fulfill their potential.

Thirdly being an American means valuing freedom. The United States was founded on the principles of liberty and freedom, and these ideals remain at the heart of American identity. Americans believe in the right to freedom of speech, religion, and expression. We also value our individual rights and freedoms, such as the right to bear arms, the right to privacy, and the right to due process. American history is filled with examples of citizens fighting for their freedom, from the American Revolution to the Civil Rights Movement.

Lastly, being American means valuing democracy. The United States is a representative democracy where citizens have the power to elect their leaders and shape the future of their country. As Americans, we believe in the importance of civic engagement and being active participants in our democracy. We value the right to vote and the ability to hold our elected officials accountable. We also believe in the rule of law and the fair and equal application of justice.

In conclusion, being an American is more than just a legal status or place of birth; It is an identity that is defined by our shared values, beliefs, and ideals. Americans embrace diversity, uphold equality, value freedom, and cherish democracy. These values have been woven **into the** fabric of American society from the beginning, and they continue to shape our national identity today. Being an American means being part of a larger community, bound together by our commitment to these shared values. It means recognizing that we are all in this together, and that our diversity and differences are our greatest strengths. Ultimately, being an American means striving to live up to the ideals that define us, and working together to build a better, more just, and more inclusive society for all.

Andrew Pries

What it Means to be an American

This is one of the easiest prompts I have had to answer over the past 12 years of schooling yet because of how much it means to me, I can dive deep into it. Being an American is one of the most overlooked and underappreciated traits you can have. I owe this country so much, for allowing me to have freedom and security on a day-to-day basis. Many people fail to see that countries have rough patches, just like something as different as marriages do. People can't expect a country to just succeed in this world. It is what America does after we hit a rough patch that sets it apart from everyone else. America has shown time and time again that when necessary, we can come together and become the best. After 9/11, our country was at its lowest point in multiple decades. Because of this, we came together to support our neighbors and give everyone a more positive outlook for our future. This is why I am so proud to be an American. In more situations than not, it is not what you do when the ball gets thrown at your head; it's how hard you throw it back.

Wipa Kaewkhao

If you would have told me five years ago that I would be living in the United States, I would not have believed you. Growing up in Thailand I only heard of America. I never thought about going to college, having a career, or even graduating high school because of where I was from. My friends and I could only dream of going to America. Well my dream actually came true.

Growing up, my mother made many sacrifices for me, including when she left Thailand and took a position with Carnival Cruise Lines in the USA while I stayed in Thailand living with my grandparents. My mom would go to the US for about 8 months and then come home for a month to see me then return to the states. Finally, my mom married my dad and they had to stay in the US for a longer period of time before traveling to Thailand. I did not see my mom for about four years but she continued to send money home to support me and my grandparents.

Finally in 2017, my mom and step dad came to Thailand to discuss with me about immigrating to the United States. They explained to me how long the process would take with the US government, and while I was frightened, I was very excited with the opportunity and immediately said "YES!"

When I first came to America in 2020 I was fifteen years old and was very excited but also very scared. I had no friends and I did not know the language, and COVID was taking hold. I started High School that September remotely and I struggled with my classes because everything was new, I didn't speak or understand english and I was sitting home on a computer attending classes. My dad and my nana helped me learn English but I still had no friends, and I missed my family in Thailand. But, when I thought of my family back home, it made me want to succeed even more.

During the time spent at home during COVID, my dad taught me how to play softball and we played in our backyard. I had never heard the word "softball" before nor knew what it was but we played a lot. Once COVID restrictions were lifted I began to attend school in person and things quickly changed for me. I joined a recreation softball league in Waxhaw and I improved every day. I tried out for my high school softball team but didn't make it my first year, but the 2nd year I did! I began to immerse myself into American culture and I quickly started to make friends and learn to speak English better. These new friends helped me along the way. The more that I went to school, the more I wanted to be there and to assimilate. It became my passion to meet new people and to learn new things.

Continued next page.....

Scholarship Essays

Wipa Kaewkhao continued.....

Next month I will graduate from Cuthbertson High School with honors and in the fall I look forward to attending South Piedmont Community College to continue on my journey. My plan is to transfer after two years to a four year state university.

Since coming to America, I have found new aspirations and ideas of what I want my future to look like. I have a newfound motivation to be the first person in my family to graduate from university. With that goal in mind, I will push myself harder and dream bigger because I know I am capable of more and I am ready to put in the hard work.

I never thought how much my life would change for the better since coming to the United States. Living in the United States has opened up countless opportunities to become successful and make my mom and dad proud of me after they sacrificed so much to get me here.

Even though it started a little rough, I can say that I am thankful to live here and that this country has accepted me unconditionally and allowed me to pursue my American dream. I feel extremely lucky to be living in the USA as I have so many friends back in Thailand who can only dream of living here. As I said earlier, my dream has come true.

I am a legal permanent resident of the United States and I must wait five years to get my citizenship which I plan to file for as soon as I am allowed. My mom received her American citizenship last year and she could not have been more proud and excited to have this honor bestowed upon her. I have learned through her what a treasured gift it is to become a citizen of the United States of America. I am now in line and awaiting my turn, I can not wait until that day comes. Thank you!

Alex Dabnis

Beyond citizenship papers or physical location, being an American has tremendous value. I have the advantage of being an American, a varied and progressive country built on the tenets of liberty, equality, and opportunity. Being an American includes the freedom to follow ambitions, engage in democracy, and advance society. It is a special fusion of individualism and collective responsibility. I shall examine the key elements that determine what it means for me to be an American in this article.

The spirit of freedom is inextricably linked with being an American. The fight for independence gave rise to the United States, and this legacy still influences how the country sees itself. As an American, I value the freedom to express myself, practice my religion openly, and hold many types of views without fear of retribution. I can express my thoughts, participate in fruitful discussions, and question the existing quo thanks to the freedom of speech, assembly, and the press. I have the freedom to control my own fate and pursue both my personal and professional goals thanks to this liberty.

America's tremendous range of cultures, nationalities, and backgrounds has led to frequent references to it as the "melting pot." Accepting and savoring this ethnic tapestry is part of what it is to be an American. The blending of many viewpoints, customs, and values promotes acceptance, tolerance, and understanding. I'm proud that America has provided immigrants with a safe haven where they may start over and contribute to the development of the nation. As a citizen of the United States, I am appreciative to live in a culture that values variety and encourages inclusiveness.

The foundation of American identity is democracy and the application of the law. I recognize the importance of supporting the values that lead our country as an American. The Constitution ensures that all citizens have fundamental rights and freedoms through its system of checks and balances. I have the honor of taking part in a democratic process that enables me to cast a ballot, express my opinions, and hold elected officials responsible. This democratic system gives me the ability to participate in group decision-making, fostering a sense of ownership and duty for the welfare of the country.

America has a long history of being connected with opportunity and the spirit of entrepreneurship. Being an American means having the liberty to pursue financial security and make aspirations come true. The nation's free-market economy offers a setting for creativity, taking chances, and building riches. Knowing that hard effort, perseverance, and talent may lead to personal achievement as well as greater national economic prosperity, as an American, I enjoy the opportunities that lay ahead.

Being an American entails a great deal of responsibility and a great deal of privilege. It entails valuing the principles of democracy, diversity, and freedom that serve as the cornerstone of the country. As an American, I seize the opportunities before me and acknowledge my duty to contribute to the development of the country and the welfare of its citizens. America continues to develop thanks to the individual contributions of people, ensuring that the American dream is preserved for upcoming generations.

What it means to be an American By Billy Joseph

Being an American to me is about pride. It is about being a part of something bigger than just yourself. When I look at the American Flag, I feel compassion for all those that sacrifice their lives for me so that I can grow up with freedom of choice.

As I sit here and write this, I know that I am safe at home, enjoying my freedom to express myself as I see fit.

When I was 12 years old, I became a Waxhaw Police Explorer. I learned what my grandfather and other law enforcement officers have to endure, how they have to interact with citizens. How, despite it all, they must protect people from danger and evil. They sacrifice their own safety to run towards danger when others are running away.

Today, I am the lieutenant and Post President of the Waxhaw Police Explorers. One of the biggest things that we do is community service. I have learned that giving back to the community is one of the biggest impacts we can have.

Helping others, that is what being an American means to me.

Continued next page.....

Scholarship Essays

Christopher DiPiazza

What it means to be an American

America has been built upon the fundamental foundations of freedom, equality, and hard work. Being an American is something that we are blessed and privileged with, by the hard work of those who work tirelessly to protect the aforementioned values of freedom and equality. To me, being an American means being prideful in this, because not everyone is as privileged as us. Some people live in countries that don't allow them to choose their career path, choose where to live, or even what haircut they have. As Americans, we must remember this because we often take advantage of the freedoms that we are allowed. We must never forget and must always honor the sacrifices made by those who have worked to protect us because without them, there would be no freedom and there would be no American identity as we know it today. It is my personal opinion that the American identity is not one specific stereotype or fitting, but rather a conglomerate of backgrounds, races, religions, personalities, and cultures. The vast array of people who make up the American identity can be summed up with the following quote by American Poet and Air Force Veteran, Abetjhani "The American identity has never been a singular one and the voices of poets invariably sing, in addition to their own, the voices of those around them."

Despite our differences in backgrounds, we all share one common thing and that is being a citizen of the greatest country in the world. As I said before, many people in foreign nations do not have the freedom to live a lifestyle optimal to them, so deep down, despite any pride and patriotism they may have they truly cannot say that they are a part of the greatest country in the world. However, I wholeheartedly believe that as Americans, we are entitled to say that we are a part of the greatest country there is. We can do what we want when we want, and how we want it, within the limitations of the law of course, which is what makes us so great as a nation. It is important to remember that being a part of such a successful country is a direct result of the sacrifices made by those who have served in the past and present to protect and maintain our freedoms and without them, America as we know it would not exist.

Aidan Nasta

What It Means to Be an American

From 1776 to the present day, July 4th has been celebrated as the birth of American independence. But in my heart, I also honor December 9th. On that day in 1926, James J. Doran, my great grandfather, arrived in America from Ireland. That day on Ellis Island, he started my family's life here and I am forever grateful.

I never had the chance to hear my great grandfather's deepest thoughts about his unique journey and his extraordinary life. But one way I can understand his character, and the character of my country, is to reflect on the idea of what it means to be an American.

First, we are the land of the free, because of the brave. Strangers that we have never even met before are willing to fight for and defend our country, so that it can remain at liberty. Brave soldiers and police officers put their lives on the line every day to protect us, to help keep us safe and free. Being an American means having many freedoms that are not enjoyed by other countries.

Next, the United States of America protects five freedoms: speech, religion, press, assembly, and the right to petition the government. In addition to these, there are other freedoms that being an American allows you to have. These include the freedom to access information, to live or travel anywhere in our nation, work at any job that you would like, marry and raise a family, receive a free education in good public schools, and join a political party, a union, and other legal groups. Being an American means you have endless opportunities to pursue your hopes, dreams and interests, whatever they may be.

Last, being an American is the greatest privilege on Earth. The freedoms guaranteed by the United States Constitution are found nowhere else in the history of the world. The capacity to read them, teach them to the next generation, exercise them freely, keep them in your heart, and defend them with your last breath is what being American really means.

Lillian Nasta

What It Means to be an American

On Tuesday, April 25, 2023, I had the privilege of singing the National Anthem at the Charlotte Knights game with my Cuthbertson High School Concert Chorus classmates. In the rush to get to the stadium on time from Waxhaw, I didn't stop and think about how lucky I was to have this opportunity to represent my family, my school, my community and America by simply singing this song. However, as soon as we arrived at Truist Field I was humbled to be taking part in something so special. Reminding me, America is truly the land of opportunity.

As we walked into the stadium gates, we were greeted by a uniformed CMPD officer. He was standing tall and smiling. He made me feel safe and welcome. He was there, along with several other CMPD officers to allow for this game and moment to take place peacefully. They treated us like we were the ones doing the important thing for the evening. Reminding me, in America we have Police who protect and serve without question.

Before we began to sing the National Anthem, the announcer asked for all Veterans to please stand and be recognized for their service to their country. It was a beautiful thing to see these men and women applauded. They are the ones who put their lives on the line so people like me can sing and watch baseball games on a Tuesday night. Reminding me, America is free because of the brave.

As we were introduced and stepped on to the field to sing, I was filled with pride. The American flag never looked so beautiful. It made me realize what a treasure the National Anthem and how lucky I am to be an American. We sang and the audience cheered loudly for us when we were finished. Reminding me again of why America is the greatest country in the world.

Continued next page.....

Scholarship Essays

What it means to be an American

My name is **Jake Nasta**. I am a triplet and currently a senior at Cuthbertson High School in Waxhaw, North Carolina where I live with my Mom, Dad, sister, Lily and brother, Aidan and I have Autism. I am proud that I have been able to balance strong academics with a job, clubs, volunteering and family responsibilities.

Being on the Autism Spectrum, I know the feelings that children with special needs go through. As the son of a NYPD Detective, I have learned what it means to be part of a larger family that helps, respects, protects all its members. I consider it an honor to be able to apply for the Jim Houston Memorial Scholarship and represent myself and my family in the process. Being able to have this opportunity is what being an American is to me. America is the Land of Opportunity and for me, people with Disabilities have protections and opportunities just like everyone else.

In America, I am free to get an education and study what interests me. I am also free to live and go to school wherever I would like to. I love to learn new stuff and look things up. I like to follow a schedule and I am always on time. I like to go to sporting events and do social things. I have been on the A Honor Roll every year in school and have a 3.9 GPA. I am in the Occupational Course of Study program at Cuthbertson. We must keep our grades up, do work study, volunteer and keep a portfolio with goals and plans. I take OCS classes and electives in regular classes. This year I am even in Honors Global Awareness. I am an Officer in the Best Buddies Club. I am involved in the Film Club and was a member of Future Farmers of America (FFA).

Also, in America, you have the right to work and make money. I work at Harris Teeter in Waxhaw. I work ten hours a week during the school year and more hours in the summer. I am a bagger. I take care of the carts in the parking lot, help bag, do propane exchanges, sweep up, clean the bathrooms and anything else my managers ask me to do. I did a job training program at Zabs Place. I was a Talent-in-Training. I learned about bookkeeping, sending business emails, pricing items, hanging clothing up, punching in and out and helping the store stay organized.

I also volunteer at Gravitare Queen City as a baker. Gravitare Queen City is a nonprofit organization in Waxhaw. We bake and sell dog treats. I also participate in Autism After 18 events.

My hobbies are watching sports, listening to music, reading, hanging out with friends and going to and watching movies. I am a NY Mets, Jets and Rangers fan and I have been working on my PS5 skills.

I plan to continue my education at Appalachian State University in the Scholars With Diverse Abilities Program. A Scholarship from NYPD 10-13 Club of Charlotte will help me to reach my goals of becoming a lifelong learner, a film editor and an entrepreneur. Being selected as a scholarship recipient will help me get access social networks, support and employment, all helping me become an independent, successful, proud American.

Thank you for giving me the opportunity to apply.

~~~~~  
**Emma Gasser**

Being an American means different things to different people. I think that being considered American is more than just having the documents and papers. For me specifically, being an American means freedom of expression. I highly value my privileges to be able to show the person I truly am. I believe the freedom of having an opinion is not something to be taken lightly and I am truly grateful that being an American allows me to do so.

I grew up believing everyone has the right to be whoever they want because that's what growing up in a free country means. While being born in the United States legally makes you American, there is so much more that goes into it. Being proud of where you come from, being able to make your dreams come true, and being thankful that you get to wake up safe everyday. I think of all the people who make this possible for me and all of those who have sacrificed everything they have so my family and I can have it.

As a young woman growing up in the 21st century, it's taken me a while to truly realize how lucky I am to be an American. There are girls fighting around the world trying to go to school or be slightly independent, while I get to vote in presidential elections. The women before me had to fight for this right of mine, but they were also allowed to protest and speak their minds on the issue without being penalized.

This great country is built completely on trials and tribulations. Taking history, teaching and talking about it to build a better stronger community is how we have come so far as a country. I still believe there are improvements that can always be made, however I think we have made so much progress and are very progressive.

As Americans, we should celebrate our differences, work together to create a more inclusive society, and continue to pursue our dreams. Dreams like being able to vote, go to college and just simply live. To me, being American is being a woman, being a student, and being free to express myself.

Continued next page.....

# Scholarship Essays

**Tyler Goodman**

Being an American is one of the most underappreciated gifts that I believe many people take for granted. American citizens can enjoy a level of freedom and opportunity that is unmatched in many parts of the world. To grow up in America, one is given the ability to pursue their dreams and achieve their goals without roadblocks placed by the government. I often imagine how different my life would be if I had been born in another country like China or Iran, where my life would be dictated by the government. In the United States of America, people really do have the rights to life, liberty, and the pursuit of happiness, just as promised in the declaration of independence.

Throughout history, the goal of the American government system has always been to protect the rights and freedoms of its citizens. By supplying Americans with individual rights like the right to bear arms, citizens like myself can feel safe and protected from domestic and global threats.

Living by these standards of freedom is what defines me as an American.

In this modern day and age, technological and military advancements are important to maintaining our position as the only global superpower. Being an American means I know that I'm safe and surrounded by some of the best tech and the strongest military in the world. I'm blessed to have been born in America, where I'm supplied with freedoms, protections, and technology that provide me with more opportunities than any other country can provide its citizens.

**Michael Poncia**

What does it mean to be American? One of if not the most iconic and famous question throughout the United States, besides in New York City where its "Why can't we hire or keep cops?" This question has for some reason become increasingly difficult or impossible to answer for many of America's youth and younger generations, even though the answer is quite simple.

## **Freedom. Opportunity. Liberty.**

All persons, regardless of gender, religion, ethnic origin, sexuality and lifestyle are all equal in America. Some may have different starting points, but not one has more or less rights than the other.

We all have the freedom of speech. We all have the freedom of movement. The freedom of thought. The freedom of opinion. Freedom of Religion. Freedom of making one's choices. We are all free to do what we wish. We are all free to choose right or wrong, right or left, up or down. We all have the opportunity to purchase a home. Acquire employment or obtain a skill/trade. Opportunity to purchase transportation, being a car, bicycle, or even an airplane if we can afford it!

We are in a place of Liberty; a place where we are not controlled in every manner by a tyrannical dictatorship. While there are some bad apples within the government, we can rest easy knowing we are at Liberty. We have government systems in place to be fair to all, good and bad. While some are themselves *bad*, can you come up or show a better one?

America may not be the greatest country in the world in every statistical category. Which is fine. Because you, me, our fellow Americans, and the rest of the world knows this: *The United States of America is the land of the free. The land of Opportunity. A place of Liberty. A place for all.* What it means to be an American, means to be whatever you want to be. It is your choice. It is your freedom. It is your right. It is to be American.





# Health and Welfare



## NYC Health Benefits Program

### Aetna Medicare Advantage PPO Plan

On September 1, 2023, the City will discontinue the GHI/EBCBS Senior Care Plan and all other retiree health plans. The health plans offered will be:

1. Aetna Medicare Advantage PPO Plan, and
2. HIP VIP

On September 1, 2023, all Medicare-eligible retirees and Medicare-eligible dependents, with the exception of HIP VIP members, will be automatically enrolled in the Aetna Medicare Advantage PPO Plan.

### **Retirees who do not wish to be enrolled in the Aetna Medicare Advantage PPO Plan can Opt Out and enroll in HIP VIP**

HIP VIP is available in the following service areas: Manhattan, Brooklyn, Bronx, Staten Island, Queens, Nassau, Suffolk, Westchester, Rockland and Orange counties.

Retirees who wish to participate in HIP VIP instead of the Aetna Medicare Advantage PPO Plan may do so by contacting Aetna at 1-855-648-0389 or by visiting Aetna's website at [CONY.AetnaMedicare.com](https://www.aetna.com) and indicating that they wish to **"opt out" of Aetna Medicare Advantage PPO Plan**. *No opt-out form will be required.* Retirees can call the Aetna NYC Retiree dedicated call center at 1-855-648-0389 (TTY: 711), Monday to Friday, 8 a.m. to 9 p.m. between May 1, 2023, and June 30, 2023 in order to opt-out of the Aetna Medicare Advantage PPO Plan and be enrolled in HIP VIP.

### **Retirees who are currently in HIP VIP and wish to enroll in the Aetna Medicare Advantage PPO Plan**

HIP VIP members who wish to leave HIP VIP and enroll in the Aetna Medicare Advantage PPO Plan must complete the **Health Benefits Program Retiree Special Enrollment/Waiver Form**. Completed forms should be returned to the NYC Health Benefits Program.

### **Retirees who are currently in HIP VIP and wish to REMAIN in HIP VIP**

Retirees who are currently enrolled in HIP VIP **do not have to do anything**. They will remain in HIP VIP and will NOT be enrolled in the Aetna Medicare Advantage PPO Plan.

### **Retirees who do not wish to be enrolled in the Aetna Medicare Advantage PPO Plan or HIP VIP can waive City health coverage**

Retirees must complete the **Health Benefits Program Retiree Special Enrollment/Waiver Form** to waive City health coverage. Completed forms should be returned to the NYC Health Benefits Program.

- Retirees who waive health coverage are not eligible for Medicare Part B reimbursement.
- Retirees who waive their City health coverage can re-enroll should they experience a loss of coverage or during the annual Retiree Transfer Period.

### **When to contact Aetna**

Contact Aetna directly, between May 1, 2023, and June 30, 2023, if you are **opting out** of the Aetna Medicare Advantage PPO Plan. You will **automatically be enrolled in HIP VIP**, effective September 1, 2023.

- Online: Once on the **Aetna website**, scroll down to the *About the Aetna Medicare Advantage PPO Plan* section and click on **"Opting Out Online"**. You will need to "Register" in order to be verified as a City of New York Retiree.
- By phone: You can also call the Aetna NYC Retiree dedicated call center at 1-855-648-0389 (TTY: 711), Monday to Friday, 8 a.m. to 9 p.m.

### **When to use the Health Benefits Program Retiree Special Enrollment/Waiver Form**

Use the **Health Benefits Program Retiree Special Enrollment/Waiver Form**, between May 1, 2023, and June 30, 2023, for any of the following reasons:

1. For current HIP VIP members who wish to enroll in the Aetna Medicare Advantage Plan
2. To add the Aetna Medicare Rx Drug Rider for prescription drug coverage if your union welfare fund is subject to a benefit maximum or you are no longer eligible for other Medicare Part D drug plans\*
3. To add the HIP VIP Rx Drug Rider for prescription drug coverage if your union welfare fund is subject to a benefit maximum or you are no longer eligible for other Medicare Part D drug plans\*
4. To waive City Health Benefits coverage

If you presently have the Rx drug rider in your current plan and wish for it to continue in the Aetna MA PPO plan, this form is not needed. It will occur automatically.

\*If you are unsure if your union welfare fund is subject to a benefit maximum, please call them.

**More Information about the Aetna Medicare Advantage PPO Plan go to** <https://www.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

<http://nypd-lba.org/wp-content/uploads/securepdfs/2020/07/RETIREMENT-GUIDE-Updated-07-07-2020.pdf>

# MEMBERSHIP

## 2023 Monthly Meeting Dates



June 13      August 8      November 14  
 July 11      September 12      December 12  
 October 10



May 11, 2023 club member Larry Walker - There will be a memorial service for Larry on Sat. June 10, 2pm at the Fop Lodge #9.

May 13, 2023 Evelyn Storch, mother of Eric Storch.

May 19, 2023 Josephine Green wife of Joe Green.

### SICK DESK UPDATE



Jim Burchill is recovering from triple bypass surgery.

Lisa Rosa is recovering from back surgery.

Joe Gworek is recovering from hip replacement surgery.



We presently have 469 members, 343 from the NYPD and the remainder from 56 other law enforcement agencies.



Happy Father's Day  
 June 18, 2023



Wednesday June 14 is Flag Day Remember to proudly fly our flag



Happy Birthday!

## JUNE

|                                 |      |
|---------------------------------|------|
| Ronn Broadway                   | 6/1  |
| Jeff Dito                       | 6/1  |
| Sirin "Smitty" Ereifej          | 6/1  |
| Kevin Serpico                   | 6/1  |
| Mike Schoonmaker                | 6/2  |
| Mark Reichel                    | 6/2  |
| Emil Deliberto                  | 6/3  |
| Frank DeMasi                    | 6/3  |
| Bill Brower                     | 6/4  |
| Elliott Cuff <b>RIP</b>         | 6/5  |
| Robert Ganley                   | 6/5  |
| Walt Kimble                     | 6/5  |
| Evan Smelley                    | 6/5  |
| Kevin Imm                       | 6/7  |
| George Anarella                 | 6/13 |
| David Forland                   | 6/14 |
| Jim Burchill                    | 6/18 |
| Luis Agostini                   | 6/22 |
| Kevin Dilberian                 | 6/22 |
| Randy Scott                     | 6/22 |
| Angela Williams                 | 6/22 |
| Joseph Derby                    | 6/24 |
| Joseph Fermaint                 | 6/25 |
| Vincent Abbene                  | 6/26 |
| Geoffrey Jahn                   | 6/26 |
| David Clarke                    | 6/28 |
| Ronald Richburg                 | 6/28 |
| Wayne Saulnier                  | 6/29 |
| Dennis D'Alessio Sr. <b>RIP</b> | 6/30 |
| Paul Johnson <b>RIP</b>         | 6/30 |





# TRUSTEE'S



20-13 Club of Charlotte

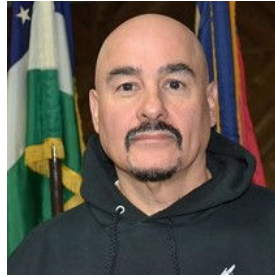
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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



# NOSTALGIA

## POLICE-MEN NEWS

Transfers-Appointments-News pertainin to those in blue

1 June 1878

### TRANSFER OF POLICE SERGEANTS

The following Police Sergeants were transfered today;  
JAMES WARD, from the 13th. to the 16th. Precinct,  
JAMES HALLETT, 13th. to 5th. Precinct,  
ASA TITUS, 5th to 13th.,  
JAMES LEAVY, 9th to 13th,  
JOHN BRENNAN, 6th to 13th,  
JACOB E. HEALEY, 13th. to 9th.

19 June 1878

### A POLICEMAN DISCHARGED

The Police Commissioners today dismissed from the force Officer THOMAS HART, of the 9th. Sub-Precinct, for playing cards in a saloon, and while under the influence of liquor committing an assault on a citizen named JAMES SMITH.

22 June 1878

### EASTERN DISTRICT

#### A MYSTERIOUS SHOOTING CASE--AN OFFICER OF THE SEVENTH PRECINCT WOUNDED.

A mysterious shooting case, in which Officer EDWARD HENNESSY , of the 7th. precinct, was wounded, occurred last night in Greenpoint. The officer stated that while he was patrolling on Greenpoint ave., below Oakland st., at about half past ten last night, a man who was about 150 yards behind him drew a pistol and shot at him, the ball taking affect in his left lower hip. On the officer's appearance at he station-house Dr. JENKINS was summoned and extracted the ball, which had inflicted but a flesh wound taking a downward course. The also stated that he chased the man through Greenpoint ave., and that he ran over the Blissville Bridge. The above story, however is not the only one told by Officer HENNESSY. and as differ so materially it is supposed that he has an object in keeping quiet the true version of the affair.

Police Surgeon LOWENSTEIN on examination this morning decided that the officer was fit for duty, but after doing duty for a short time HENNESSY reported sick and went home.

24 June 1878

Officer's EDWARD HENNESSY'S story about his alleged attempted assassination has been intirely disproved. Captain RHODES having found a man who was with HENNESSY at the time, and who states that the shooting was the result of the discharge of the officer's own pistol.



NYC Metropolitan Policeman flashing his lantern on an intoxicated Man.



# 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

## COMMITTEE

DALE RIEDEL [dbr3126@AOL.com](mailto:dbr3126@AOL.com)  
ANNEMARIE KING-BURKE [LBI21@aol.com](mailto:LBI21@aol.com)  
GINO IOCCO [gino434@optonline.net](mailto:gino434@optonline.net)  
CONNIE MONTANARO [skiconisail@aol.com](mailto:skiconisail@aol.com)  
ANNEMARIE PASTORE [abpastore@optonline.net](mailto:abpastore@optonline.net)  
ANNETTE SPELLEN [als1025@yahoo.com](mailto: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  | Kentucky      | Pennsylvania   |
| Alaska   | Louisiana     | South Carolina |
| Arizona  | Michigan      | South Dakota   |
| Arkansas | Mississippi   | Tennessee      |
| Colorado | Missouri      | Texas          |
| Delaware | Montana       | Utah           |
| Florida  | Nebraska      | Virginia       |
| Georgia  | New Hampshire | Washington     |
| Idaho    | New Mexico    | West Virginia  |
| Indiana  | North Dakota  | Wisconsin      |
| Iowa     | Ohio          | Wyoming        |
| Kansas   | Oklahoma      |                |

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



# 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                                    |

# National NYCPD 10-13 Organizations, Inc.



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

## ARIZONA 10-13

### President Larry Carito

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

## LONG ISLAND 10-13

### President Richard Bohn

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

## NYPD 10-13 CLUB OF CHARLESTON

### President Frank Capograsso

NYPD 10-13 Club of Charleston  
2937 River Vista Way,  
Mt. Pleasant, SC 29466  
Phone #  
Email: [Charleston1013club@gmail.com](mailto:Charleston1013club@gmail.com)  
Website: [https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffqPzcg8aFS9B14Oy\\_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ](https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffqPzcg8aFS9B14Oy_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ)

## NE PA NYPD 10-13

### President Juan (John) Adams

2261 Long Pond Road  
Long Pond PA , 18334.  
PH: 570-620-6913  
Email: [jadams067@gmail.com](mailto:jadams067@gmail.com)  
Website: [www.nepa1013.com](http://www.nepa1013.com)

## NYPD 10-13 CLUB OF CHARLOTTE

### President Harvey Katowitz

4701 Wyndfield Lane  
Charlotte, N.C. 28270  
PH: 704-849-9234  
E-mail: [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net)  
Website: [www.charlotte10-13.com](http://www.charlotte10-13.com)

## NORTHEAST FLORIDA 10-13

### President Marty Syken

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

## HUDSON VALLEY 10-13

### President Kathleen McLaughlin

PO Box 1013  
Pearl River, NY 10965  
Phone : 845-323-5938  
Email: [katmcburat@aol.com](mailto:katmcburat@aol.com)  
Website: [www.hudsonvalley1013.com](http://www.hudsonvalley1013.com)

## RALEIGH NC 10-13

### President Robert Young

412 Walnut Woods Drive  
Morrisville NC, 27560  
PH: 919 604 5188  
Email: [nypd1013raleigh@gmail.com](mailto:nypd1013raleigh@gmail.com)  
Website: [www.raleigh1013.com](http://www.raleigh1013.com)

## JERSEY SHORE 10-13

### President Salvatore V. Pepitone

168 Watson Road  
Fanwood, N.J. 07023-0536  
Phone: 516-375-0536  
Email: [salvatorepepitone@comcast.net](mailto:salvatorepepitone@comcast.net)  
Website: [www.jerseyshore10-13.com](http://www.jerseyshore10-13.com)

## VILLAGES 10-13

### President Mike Spalding

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

## MYRTLE BEACH 10-13

### President Michael Fanning

44 Shore Line Drive  
Pawleys Island, S.C. 29585  
PH: 843-241-7128  
E-mail: [hntsgt@gmail.com](mailto:hntsgt@gmail.com)  
Website: [MYR1013.com](http://MYR1013.com)

## WILMINGTON NC 10-13

### President Chuck McLiverty

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

## FORT MILLS SC 10-13

### President: Scott Hassler

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

## VERRAZANO 10-13

### President Chris Piazza

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





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

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

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

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

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

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

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

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

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

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

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

# NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



# NATIONAL NYCPD 10-13 ORG.



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

**PLEASE PRINT CLEARLY**

**Please Indicate:**  New Applicant  Lost ID Card  Renewal, Card # \_\_\_\_\_

**Last Name:** \_\_\_\_\_ **First Name:** \_\_\_\_\_ **MI:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_/\_\_\_\_/\_\_\_\_ **Phone Number:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ **Gender:** \_\_\_\_\_

**Home Address:** \_\_\_\_\_ **Apt.** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

## RETIREE INFORMATION ONLY

**Rank:** \_\_\_\_\_ **Retirement Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Tax #** \_\_\_\_\_ **Shield #** \_\_\_\_\_

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

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

## FOR OFFICE USE ONLY

**Member Processing Request:** \_\_\_\_\_ **Tax #** \_\_\_\_\_

**Case #** \_\_\_\_\_ **Firearms Code:** \_\_\_\_\_ **New ID Card #** \_\_\_\_\_

Approved

Disapproved

\_\_\_\_\_  
**Authorizing Supervisor Rank/Name**

\_\_\_\_\_  
**Signature**

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

## AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

**Name:** \_\_\_\_\_ **Signature:** \_\_\_\_\_

**TELL CONGRESS:**

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

**CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT**



**IF YOU NEED HELP**

9/11 Health Watch is here to help if you are having difficulties in accessing World Trade Center Health Program services, or have questions about the World Trade Center Health Program or the September 11<sup>th</sup> Victim Compensation Fund.

Go to our [webform here](#) to ask your question or explain the problem you are having, and we will contact you.

**THE 9/11 VICTIM COMPENSATION FUND HAS A MESSAGE FOR SURVIVORS: COMPLETE CLAIMS MOVE FASTER**

WSHU Public Radio | May 23, 2023

Over 50% of claims are missing necessary information according to an internal review.

<https://www.wshu.org/long-island-news/2023-05-22/the-9-11-victim-compensation-fund-has-a-message-for-survivors-complete-claims-move-faster>

**FORMER VCF SPECIAL MASTER RUPA BHATTACHARYYA AND FDNY BATTALION CHIEF AND UFOA REPRESENTATIVE SEAN MICHAEL JOIN BOARD OF DIRECTORS OF 9/11 RESPONDER AND ADVOCACY ORGANIZATION**

Citizens for the Extension of the James Zadroga Act | May 16, 2023

With the additions of Ms. Bhattacharyya and Mr. Michael, the organization will continue its mission to make sure that the legislation creating the programs is fully funded and meets the need of all 9/11 responders, survivors, and their families.

<https://www.renew911health.org/press-statement/former-vcf-special-master-rupa-bhattacharyya-and-fdny-battalion-chief-and-ufoa-representative-sean-michael-join-board-of-directors-of-9-11-responder-and-advocacy-organization-citizens-for-the-extens/>

**CONGRESS MUST FULLY FUND THE HEALTH CARE FOR 9/11 HEROES**

NY Daily News | May 8, 2023

It is unconscionable to have to continually seek support from lawmakers outside New York, and beg for funding for this essential, life-saving program, even while the numbers are clear.

<https://www.nydailynews.com/opinion/ny-oped-congress-must-fully-fund-the-health-care-for-911-heroes-20230505-wjelspg5hzejdekmejpl6yleee-story.html>

**MOM WHO GOT UTERINE CANCER FROM 9/11 FINALLY RECEIVES VICTIMS’ BENEFITS FOR HER DISEASE**

People | May 8, 2023

Karen Smith got uterine cancer from the toxic chemicals near to Ground Zero. She is one of the first women to be certified by the World Trade Center Health Program

<https://people.com/health/mom-who-got-uterine-cancer-from-911-the-first-to-get-benefits-world-trade-center-health-program/>


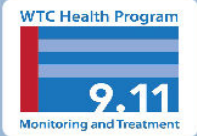




# SEPTEMBER 11TH VICTIMS COMPENSATION FUND



## September 11th Victim Compensation Fund

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

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

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

### 9/11 Resources

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

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

# RETIRED SERGEANTS ASSOC. NYPD



**ROBERT COTUMACCIO**  
PRESIDENT

**ANTHONY AMATO**  
VICE PRESIDENT



## Keeping Retirees Informed

### **ID CARD RENEWAL: PRE-MERGE HOUSING/TRANSIT PD RETIREES**

There is a new procedure for pre-merge retired HPD and TPD to renew their retired law enforcement ID card. Both 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 your appropriate Bureau:

Housing Bureau: 212-432-2680 or 212-432-2461

Transit Bureau: 718-610-4660

Inform the PAA that you're calling to renew your HPD or TPD ID card. You will be asked a series of questions and will need to provide a contact telephone number.

Approximately 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, and no hats or sunglasses please).

After processing, a new ID card will be mailed to you via certified mail.

Please direct all questions to the Transit Bureau at 718-610-4660 or email at: [TBHQPERSONNEL@NYPD.ORG](mailto:TBHQPERSONNEL@NYPD.ORG).

If you haven't already, please renew your RSA membership for 2023. You can renew via the RSA website at: <https://rsanypd.org/rsa-application/> or download the application by clicking on the application image below. The 2023 membership remains unchanged at \$25.

**Fraternally,**

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

# LINE ORGANIZATIONS



## **COLLECTIVE BARGAINING**

As you are aware the PBA has settled an eight-year deal with the city. The first three years of their contract are the same wage increases that we have already received in our last round of bargaining. The next five years of the PBA's collective bargaining agreement gives them a year one raise of 3.25%, year two 3.25%, year three 3.5%, year four 3.5% and year five is 4.0%.

The CEA has already started negotiating with the city as a coalition consisting of eleven uniformed unions. We are eager to resolve an economic package quickly and begin unit bargaining conversations. I will update you as the process continues.

## **COMMANDING OFFICERS BEING INTERVIEWED BY THE COMMUNITY**

The Office of Collective Bargaining has ruled it is not a change of working conditions but has ruled "the procedures relating to the [CO] panel interview and community meeting requirements are mandatory subjects of bargaining." We have been in contact with the Office of Labor Relations concerning this matter.

## **PAID DETAIL**

On November 1, 2022 Paid Detail was expanded (Target stores pilot program) to include uniformed members of the service in the rank of Captain, Deputy Inspector, and Inspector. The maximum Paid Detail hours allowed will be 24 hours per month and the rate is \$83 per hour. If interested please contact Captain Timothy Harrington, Commanding Officer, Paid Detail Unit at 646-610-5115.

## **TRIAL ROOM**

I would like to thank Lou LaPietra for his tireless work representing members of the CEA. He has been successful in the trial room defending our members.

## **CCRB**

CCRB has expanded their powers to include bias base policing and body worn cameras investigations. They have assembled an independent team to investigate bias policing claims, which includes attorneys, analysts, and investigators. If the policy of CCRB of posting unsubstantiated, exonerated, or unfounded complaints does not change, policing in New York City will become much more difficult.

## **LOBBYIST**

With the passing of Lou Matarazzo, we have hired Pete Patterson to replace Lou as the CEA lobbyist. He has been in Albany for decades lobbying for Nassau County PBA. He has previously served as a trustee for Nassau County PBA.

## **DIAPHRAGM BILL**

This law is **NOW ON THE BOOKS AND A NYC DISTRICT ATTORNEY CAN AUTHORIZE AN ARREST OF A POLICE OFFICER WHO THEY FEEL COMMITTED THIS OFFENSE.**

## **STUDENT PROOF**

Student proof is no longer needed.

For active members prescription drugs are covered until the end of the month your child turns 26. Dental and optical ends at the end of the month your child turns 23. For retired members prescription drugs are covered until the end of the year your child turns 23. Dental and optical ends the end of the month your child turns 23.

## **DENTAL**

The new Dental plan began May 1, 2023. If you chose the United Health Care PPO 10 plan or the DHMO plan you should have received your new dental cards. If you are remaining in the "buy up" you can continue to use the same card that you have in your possession. Any questions or issues please contact the SOC at 212-964-7500 option 1.

## **Medicare**

The new Aetna Advantage Care plan goes into effect November 1, 2023. You will automatically be enrolled in this plan if you now have GHI senior care. If you plan on opting out of the new plan it must be done by June 30, 2023. If you opt out of the new plan you will lose NYC part B and IRMMA reimbursement.

## **NEXT MEETING**

The next general membership meeting is Tuesday, June 13<sup>th</sup>, 2pm at Hillside Swim Club, 151 Signs Road, Staten Island.

Fraternally,  
*Chris*

Link to who to notify on the passing of a CEA member: <https://nypdcea.org/portfolio/information-for-family-members-upon-passing-of-a-cea-member/>



# LINE ORGANIZATIONS



## CEA Scholarship Program:

### High School Scholarship 2023:

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

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

### College Scholarship 2023:

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

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

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

Please feel free to contact me with any questions.

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

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

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

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

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

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

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

### Medicare Reimbursement, IRMMA

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

### Moving/Change of Address

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

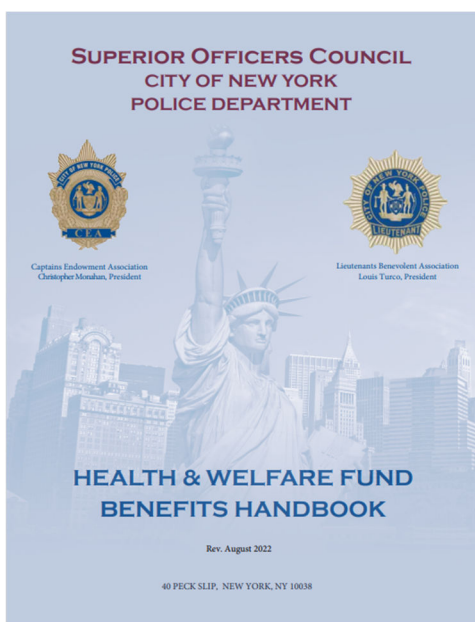
### Cost of Living Increase

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

# LINE ORGANIZATIONS



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 \(nypdsoc.org\)](http://nypdsoc.org)



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

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

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

## OPTUMRX

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

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

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

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

**Q: How do I obtain a prior authorization?**

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

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

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

**Q: What if my prior authorization is denied?**

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

# LINE ORGANIZATIONS



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



## VISIONWORKS/DAVIS VISION

[www.visionworks.com](http://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



## HUMANA | Comp Benefits

[www.Humana.com](http://www.Humana.com)

Group: 21099

*Exclusive to Florida Residents*

Phone: (800) 342-5209



## OPTUMRx

[www.optumrx.com](http://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



An Anthem Company

## EMPIRE BLUECROSS BLUESHIELD | Dental

[www.ebcbs.com](http://www.ebcbs.com)

Active Group: 280500 | Retired Group: 285052

Phone: (800) 722-8879

### Dentall:

Phone: (800) 342-5209

Group Number: 21099



## PRINCIPAL FINANCIAL GROUP

[www.Principal.com](http://www.Principal.com)

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



## Express Scripts | PICA Prescription Program

[www.express-scripts.com](http://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](http://www.freedomfertility.com)

Number: 800-660-4283



## HEALTHPLEX

[www.healthplex.com](http://www.healthplex.com)

### Claims Department:

PO Box 650629

Dallas, TX 75265-0629

Email: [info@healthplex.com](mailto:info@healthplex.com)

### Customer Service:

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

### Corporate Offices:

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



## STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

[www.starthearing.com/partners/SOC](http://www.starthearing.com/partners/SOC)

Number: (888) 660-1854



# LINE ORGANIZATIONS

Lieutenants Benevolent Association

LBA OFFICE  
40 PECK SLIP  
NEW YORK, NY 10038

EMERGENCY HOTLINE: (212) 330-0038  
(212) 964-7500  
lba@nypd-lba.org

CONTACT US

Login



May 26, 2023

Dear Lieutenant,

This email is to update you on the Tier II Pension Equity Bill. This Pension Equity Bill, if passed, would secure the same pension benefit obtained by members of the FDNY; giving members hired on or after July 1, 2000, through 2009, the option of having their pensions calculated on either their final year salary or three consecutive calendar years.

Since this legislation has a fiscal cost attached to it, the New York City Council must vote to pass a Home Rule message. The Home Rule message basically notifies the New York State Assembly and Senate that NYC is aware that this legislation comes with a monetary attachment, and they do not object to the Assembly and Senate voting on and/or passing the legislation.

The New York City Council was initially scheduled to vote Thursday May 25<sup>th</sup>, on whether or not to grant a favorable Home Rule message to be attached to NYS Senate and Assembly Bills (S6290/A6403) to provide Tier II Pension Equity.

To successfully get a Home Rule message 2/3's of the 51 NYC Council members must vote in favor of the message (approximately 34 members). If Mayor Adam's supports a Home Rule message only 1/2 of the City Council (approximately 26 members) must vote in favor of the Home Rule Message.

With this being said, we must unfortunately inform you that the City Council refused to hold a vote regarding a Home Rule message. This is the same City Council that voted unanimously, 48 to 0, in favor of a Home Rule message for the members of the FDNY to secure their Tier II Pension Equity Bill.

We will continue to petition the NYC Council to provide a Home Rule message so that we may progress forward to rectify a glaring inequity between the calculations of the pensions between members of the FDNY and NYPD.

Fraternally,

*Lou Turco*

Lou Turco  
President

<http://nypd-lba.org/wp-content/uploads/securepdfs/2020/07/RETIREMENT-GUIDE-Updated-07-07-2020.pdf>



An interesting article sent to us from a fellow retiree about the changes in Medicare and Health care.

**Corporate Giants Buy Up Primary Care Practices at Rapid Pace**  
Reed Abelson the NY Times May 8, 2023

It's no surprise that the shortage of primary care doctors — who are critically important to the health of Americans — is getting worse.

They practice in one of medicine's lowest paid, least glamorous fields. Most are overworked, seeing as many as 30 people a day; figuring out when a sore throat is a strep infection, or managing a patient's chronic diabetes.

(continued next page).....

# LINE ORGANIZATIONS

So why are multibillion-dollar corporations, particularly giant health insurers, gobbling up primary care practices? CVS Health, with its sprawling pharmacy business and ownership of the major insurer Aetna, paid roughly \$11 billion to buy Oak Street Health, a fast-growing chain of primary care centers that employs doctors in 21 states. And Amazon's bold purchase of One Medical, another large doctors' group, for nearly \$4 billion, is another such move.

The appeal is simple: Despite their lowly status, primary care doctors oversee vast numbers of patients, who bring business and profits to a hospital system, a health insurer or a pharmacy outfit eyeing expansion.

And there's an added lure: The growing privatization of Medicare, the federal health insurance program for older Americans, means that more than half its 60 million beneficiaries have signed up for policies with private insurers under the Medicare Advantage program. The federal government is now paying those insurers \$400 billion a year.

"That's the big pot of money everyone is aiming at," said Erin C. Fuse Brown, director of the Center for Law, Health & Society at Georgia State University, and an author of a New England Journal of Medicine article about corporate investment in primary care. "It's a one-stop shop for all your health care dollars," she said.

Many doctors say they are becoming mere employees. "We've seen this loss of autonomy," said Dr. Dan Moore, who recently decided to start his own practice in Henrico, Va., to have more say in caring for his patients. "You don't become a physician to spend an average of seven minutes with a patient," he said.

The absorption of doctor practices is part of a vast, accelerating consolidation of medical care, leaving patients in the hands of a shrinking number of giant companies or hospital groups. Many already were the patients' insurers and controlled the distribution of medicines through ownership of drugstore chains or pharmacy benefit managers. But now, nearly seven of 10 of all doctors are either employed by a hospital or a corporation, according to a recent analysis from the Physicians Advocacy Institute.

The companies say these new arrangements will bring better, more coordinated care for patients, but some experts warn the consolidation will lead to higher prices and systems driven by the quest for profits, not patients' welfare.

Insurers say their purchase of medical practices is a step toward what is called value-based care, with the insurer and doctor paid a flat fee to care for an individual patient. The fixed payment acts as a financial incentive to keep patients healthy, provide more access to early care and reduce hospital admissions and expensive visits to specialists.

The companies say they favor the fixed fees over the existing system that pays doctors and hospitals for every test and treatment, encouraging doctors to order too many procedures.

Under Medicare Advantage, doctors often share profits with insurers if the doctors take on the financial risk of a patient's care, earning more if they can save on treatment. Instead of receiving a few hundred dollars for an office visit, primary care doctors can be paid as much as \$14,000 a year to manage a single patient.

But experts warn these major acquisitions threaten the personal nature of the doctor-patient relationship, especially if the parent company has the authority to dictate limits on services from the first office visit to extended hospital stays. Once enrolled, these new customers can be steered toward chains of related businesses, like a CVS drugstore or Amazon's online pharmacy.

UnitedHealth Group is a sprawling example of consolidated services. It owns the major insurer that has nearly 50 million customers in the United States and oversees its ever-expanding subsidiary, Optum, which has bought up networks of doctors and medical sites. Optum can send patients from one of its roughly 70,000 doctors to one of its urgent care or surgery centers.

Senator Elizabeth Warren, Democrat of Massachusetts, is urging the Federal Trade Commission to take a closer look at some of these large deals, which regulators have so far not blocked on antitrust grounds. "I fear that the acquisition of thousands of independent providers by a few massive health care mega-conglomerates could reduce competition on a local or national basis, hurting patients and increasing health care costs," she wrote to regulators in March.

This consolidation of medical care may also run afoul of state laws that prohibit what is called corporate medicine. Such statutes prevent a company that employs doctors from interfering with patient treatment.

And experts warn of the potential harm to patients, when corporate management seeks to control costs through byzantine systems requiring prior authorization to receive care.

For example, Kaiser Permanente, the giant nonprofit health plan that also owns physician groups, settled a malpractice case for nearly \$2.9 million last year with the family of Ken Flach, a former tennis player who contracted pneumonia and died from sepsis after a Kaiser nurse and doctor would not send him for an in-person visit or to the emergency room, despite the urgent pleading of his wife. Kaiser said medical decisions are made by its providers in consultation with their patients and said its "deepest sympathy remains with the Flach family."

Doctors also chafe at oversight that does not benefit patients. "They are trying to run it like a business, but it's not a business," said Dr. Beth Kozak, an internal medicine doctor in Grand Rapids, Mich.

Her doctors' group has teamed up with Agilon Health, an investor-owned company, to work with Medicare Advantage plans. Dr. Kozak said she has to work longer hours, not to provide better care, but to supply additional diagnoses for patients, which increases federal reimbursements under the Medicare Advantage program. "It's not because I'm giving better patient care," she said. "It's all tied to the billing."

The corporate consumption of medical care keeps growing. Walgreens Boots Alliance, one of the largest U.S. pharmacy operations spent \$5 billion for a majority stake in VillageMD, a primary care group, and teamed with Cigna to buy another medical group for nearly \$9 billion. And short of an outright purchase, UnitedHealth is partnering with Walmart to offer care to older patients.

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# LINE ORGANIZATIONS

In promoting the benefits of buying Oak Street clinics to investors, Karen S. Lynch, the chief executive of CVS Health, said primary care doctors lower medical costs. “Primary care drives patient engagement and positive clinical outcomes,” she said.

Many of these companies are building chains of clinics. On a recent tour of an Oak Street clinic in Bushwick, one of 16 centers opened since October 2020 in New York City, patients were typically seen from 8 a.m. to 5 p.m., with a nurse available after hours to field questions.

Ann Greiner, the chief executive of the Primary Care Collaborative, a nonprofit group, defended the recent forays by private companies into this field of health care, saying they are infusing practices with sorely needed funds and may improve access to care for people in underserved areas.

“The salaries of the folks in those arrangements are higher,” she said. “They are providing more comprehensive care in many of those arrangements. They are providing more tech and more team-based care. That’s all investment.” But these deals also risk shifting the balance from quality treatment to profits, she said.

In recent years, some have invoked the laws banning corporate medicine to challenge these large-scale private operations. Envision Healthcare, a private equity-backed company that employs emergency room doctors, is being sued in California by a unit of the American Academy of Emergency Medicine, a professional group that supports independent practices, accusing it of violating that state’s provisions.

“Envision exercises profound and pervasive direct and indirect control and/or influence over physicians practice of medicine,” according to [the lawsuit](#). The suit maintains that Envision controls the doctors’ billing and establishes medical protocols.

While Envision would not comment on the litigation, it said it “follows an operating structure that is common across the health care sector and widely used by nonprofit, privately held and public groups as well as hospitals and insurers.”

The big insurers find doctors’ groups particularly attractive, although many have reported sizable losses. The acquisition of Oak Street, which has lost more than \$1 billion over the last three years, could help CVS’s Medicare Advantage plans improve their quality or “star” ratings and increase payments for one of its plans.

Even small numbers of patients can translate into significant revenue. One Medical, the company Amazon owns, is best known for sleek clinics. The company scooped up a practice specializing in Medicare Advantage. Only about 5 percent of One Medical’s 836,000 members are enrolled in that federal program, but roughly half of its revenue comes from that tiny slice of patients, according to its 2022 financial statements.

Regulators are already flagging questionable methods employed by some practices. In November 2021, [Oak Street disclosed that the Justice Department was investigating](#) sales ploys like free trips to its clinics and payment of insurance agents for referrals. One doctor at a center described recruiting patients with “gift cards, swag and goody bags,” according to a shareholder lawsuit against Oak Street.

The lawsuit detailed concerns that doctors were inflating the payments from the federal government by overstating how sick their patients were.

Oak Street says it has not been accused of any wrongdoing by the Justice Department and says the lawsuit is “without merit.”

These private Medicare Advantage plans have been [heavily criticized](#) for racking up enormous profits by inflating costs and exaggerating patients’ illnesses to charge the government more than they should.

Under [new rules](#), the Biden administration would eliminate some of the most problematic, overused diagnoses, and doctors and insurers could earn less.

But other pathways to profit also explain why corporations covet these deals. Unlike the caps on insurers’ moneymaking, where a Medicare Advantage insurer has to spend at least 85 cents of every dollar on patient care, there are no limits to how much profit these doctor practices and pharmacy chains can make.

It may be too soon to determine whether consolidated care will improve patients’ health. “So far, when you look across the industry, the record of these acquisitions has been mixed,” said Dr. Sachin H. Jain, the chief executive of SCAN Group, a nonprofit based in Long Beach, Calif., that offers Medicare Advantage plans.

And the investments may not halt the rapid disappearance of the doctor still sought by so many people for ordinary care, including a recent [report](#) showing fewer medical school graduates going into the field.

“We’re dealing with incredible levels of burnout within the profession,” said Dr. Max Cohen, who practices near Portland, Ore. Since the pandemic, his low-income patients have become much sicker, he said, with the level of illness “through the roof.”



# LINE ORGANIZATIONS

## Sergeants Benevolent Association

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



The Toughest Job  
in the World!

Vincent J. Vallelong  
PRESIDENT

Edmund J. Small  
VICE PRESIDENT

From pages 2 & 3 of the Spring Frontline magazine.

The summer will soon be upon us, and we are all looking forward to the nice weather and quality time we can spend with our loved ones. However, National Police Week will be held in May in Washington, D.C. It is a somber week of commemoration of all the nationwide law enforcement personnel who lost their lives as a result of the performance of their duties.

This year, 51 NYPD members, including 9 Sergeants, all of whom passed away from 9/11 related illnesses will be enshrined on the National Law Enforcement Memorial Wall.

Let us never forget the tremendous selflessness and sacrifice of any of the fallen heroes, especially Sgts. Emanuele Alongi, Hugh Bartlett Jr., James Bast, Cornelius Douglas, Thomas Fennessy, Michael Fuller, Jeremiah Hunt, Mark Smith, and Christopher Tully.

They all served the NYPD and the SBA with commitment, dedication, and integrity, and it is important that their legacies be honored in perpetuity.

It is also crucial that we regularly honor heroic police personnel for their exemplary duties in the here and now. At the March 16 delegate meeting in Queens, it was our privilege to recognize many of the sergeants and detectives who worked doggedly to identify and apprehend the killer of off-duty Police Officer Adeed Fayaz.

PO Fayaz was shot during a robbery on Feb. 4 and succumbed to his injuries three days later, the same day his killer, a career criminal who had no business being free, was apprehended in Rockland County.

This is especially important now because, despite our noblest efforts, the streets continue to get more dangerous each day. Since the "bail reforms" were enacted in January 2020, recidivism rates for felons released on low or no bail have skyrocketed. Not a day goes by that we do not read about a violent felon who should have been in custody being arrested for yet another horrendous crime.

The NYPD continues to lose personnel, many of whom are departing for better paying jobs in the New York metropolitan area, as well as in such states as Florida, California, Texas, Indiana, and Arizona, which are actively recruiting them with higher starting salaries and even signing bonuses. What is especially frustrating is they see the value of the well-trained NYPD officers, while many of our local leaders do not.

According to Salary.com, in Dallas, where the cost of living is 46.1 percent lower than in New York, the starting salary for police officers is \$79,000, which is nearly twice the \$42,000 it was in New York until the recent increase of \$10,000.

It is not just the salaries that are driving many of the youngest and brightest police prospects out of New York. The appeal of shorter work weeks, better housing, and greater political and community support is also very appealing.

It is possible that the \$10,000 increase in starting pay will keep more police officers on the NYPD in the immediate future, but plummeting morale continues to be troubling. Much of the lack of morale stems from the incessant anti-law enforcement narrative from many of our elected officials. The dearth of respect is exhaustively egregious, especially when one considers that the elected officials who are showing such public disrespect are responsible for the runaway crime epidemic but refuse to accept any responsibility for it.

On yet another somber note, lowering physical employment requirements such as the 1.5 mile run will do more harm than good in attracting top-tier police candidates. It has never been more challenging to wear a uniform, and police officers must be as physically fit as they are emotionally and mentally committed to such dangerous and daunting work.

Now that the PBA has settled its contract after seven years, it is anticipated that we will soon have a contract of our own. I assure you that we will fight for as much of a pay increase as possible, while also challenging the city's ongoing cost-saving efforts such as one-man supervisory patrols during these times of unprecedented dangers.

As I have stated before, it is a privilege and a pleasure to serve as your President. Thank you for performing your duties in such exemplary fashion, and please find a degree of comfort in knowing the SBA will always have your back.

Fraternally,

**VINCENT J. VALLELONG**  
PRESIDENT SERGEANTS BENEVOLENT ASSOCIATION

# LINE ORGANIZATIONS

## SBA WALL OF HONOR

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

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

# LINE ORGANIZATIONS



Dear Member:

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

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

## Medicare Advantage Does NOT Effect DEA Benefits

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

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

Retired DEA members are covered for dental under the DEA's Cigna Dental Plan.

Retired DEA members are covered for prescription drugs under our Express-Scripts prescription drug plan.

Retired DEA members are covered for their optical needs through Davis Vision and Vision Screening.

The DEA also has a Hearing Aid allowance.

Details about all our retiree health benefits can be found on the DEA website at [www.nycdetectives.org](http://www.nycdetectives.org)

## 2023 DEA Jack Healy Memorial Scholarships April 17, 2023

The DEA is now accepting applications for the **2023 Jack Healy Memorial Scholarships**.

The DEA will be awarding at least ten scholarships to the sons and daughters of members in good standing. Awards are \$5,000 each. If you are applying for more than one child, each child requires a separate submission.

Applications must be at the DEA no later than **Friday, September 22, 2023**. Winners will be selected at a random drawing conducted by the DEA in the fall.

Click on the application form link: it can be filled out online, and then printed out for submission along with the requested student verification form or school acceptance letter. <https://www.nycdetectives.org/wp-content/uploads/2023/04/2023-DEA-Scholarship-Form.pdf>

## Important Phone Numbers

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

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

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

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

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

Cigna Dental DEA Designated Hotline  
(888) 735-3715

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

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

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

NYPD Payroll Section (646) 610-616



# LINE ORGANIZATIONS

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

## PBA UPDATE

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

Patrick J. Lynch President



May 25, 2023 [Press Releases](#)

### POLICE OFFICERS HONOR THEIR OWN FOR BRAVERY AND COMPASSION

Thirty-eight uniformed members of the NYPD (36 Police Officers and two Sergeants) were honored by their peers today, Thursday, May 25, during the PBA's **Finest of the Finest Awards** luncheon at The Water Club in Manhattan.

The heroic deeds for which these officers are being honored involve the things New York City police officers do every day: rescues and other life-saving acts, as well as defending the lives of innocent civilians – not to mention their fellow police officers – from the violent armed criminals.

"What makes these honorees special is that they have been singled out by their fellow police officers as worthy of recognition," said **PBA President Patrick J. Lynch**. "New York City police officers are best qualified to recognize real bravery or acts of exceptional service among our ranks. We are the best at what we do, but the cops we're honoring are truly the 'Finest of the Finest.'"

One of the honorees, Police Officer Michelle White of NYPD Housing Bureau Police Service Area #1, exhibited remarkable technical skills and equally excellent investigative talent to track down a missing woman and prevent her from buying a gun with which to harm herself or her baby. Armed with scant information from the suicidal woman's mother, Officer White was able to use her cell phone to track the woman's vehicle, canvass gun shops on the vehicle's route, and have local law enforcement take her into custody at the first gun shop she walked into.

Police Officers Richard Acevedo and Deyaniris Olivero of NYPD Transit Bureau District 1 were cited for saving the life of a distraught man who attempted to grab their guns in order to kill himself. The man surprised Police Officer Acevedo from behind, putting him in a chokehold and grabbing for his firearm. When Police Officer Olivero got into the struggle, he grabbed for her gun as well, saying, "I'm not trying to hurt you. I just want to kill myself." The officers safely subdued the would-be suicide, saving him from himself.

### FULL LIST OF 2023 PBA FINEST OF THE FINEST AWARD WINNERS

|                                          |                                 |                                             |
|------------------------------------------|---------------------------------|---------------------------------------------|
| P.O. Raychel Campanella-Rivera, 120 Pct. | P.O. John Bonhomme, 34 Pct.     | P.O. Andrew Mock, 105 Pct.                  |
| P.O. Vanesa Medina, 120 Pct.             | P.O. Sumit Sulan, 32 Pct.       | P.O. Anthony Martinez, 105 Pct.             |
| P.O. Thomas Leonardo, 122 Pct.           | P.O. Carlos Delgado, 69 Pct.    | P.O. Richard Acevedo, Transit District-11   |
| P.O. Thomas Meany, Midtown South Pct.    | P.O. Gunvinder Singh, 69 Pct.   | P.O. Deyaniris Olivero, Transit District-11 |
| P.O. Frank Aliperti, Midtown South Pct.  | P.O. Theresa Haley, Highway-2   | P.O. Jose Rodriguez, KTF                    |
| P.O. Christopher Mc Laughlin, 9th Pct.   | P.O. Matthew Mellas, Highway-2  | P.O. Nelson Guillaume KTF                   |
| P.O. Liam Murphy, 9th Pct.               | P.O. Michael Ippolito, 111 Pct. | P.O. Michele White, PSA-1                   |
| P.O. Christopher Chacon, 83 Pct.         | P.O. Lauren Creighton, 111 Pct. | P.O. Erik Boyco, PSA-5                      |
| P.O. Matthew Varela, 83 Pct.             | P.O. Daniel Mirabile, 109 Pct.  | P.O. Luis Mejia, PSA-5                      |
| Sgt. Steven Joseph, 83 Pct.              | Sgt. Guy Randell, 100 Pct.      |                                             |

May 6, 2023

### PBA STATEMENT ON HOUSING MIGRANTS IN NYPD FACILITY

**PBA President Patrick J. Lynch said:**

"Yet another societal problem has landed in New York City police officers' laps, and the 'solution' is terrible for everyone involved. It is a significant security risk to house civilians in an active, working police facility, which means a large contingent of police officers will need to be posted there for both the safety of the migrants and the security of the building. It's a waste of resources and a frankly inhumane arrangement. This decision needs to be rethought."

May 4, 2023

### Pat Lynch joins police commissioner at 47 Pct. rollout of modern chart pilot program, calls event "historic"

The PBA president is quoted on [ABC 7 News](#), [WINS radio](#), and in [amny](#), WINS and "You're standing here at roll call today at a historic moment. Years from now the pictures that are being taken will be looked at—that's one of the days when the NYPD changed. This took a long time to get to, many folks said no. Most administrations wouldn't even talk about it. This administration would. This commissioner said yes. This Commissioner sat at the table and helped us figure it out. Because she understood it."

<https://www.nycpba.org/news-items/am-new-york/2023/exclusive-nypd-rolls-out-new-pilot-program-implementing-new-four-hours-and-less-work-days>

May 1, 2023

### Pat Lynch slams NYPD program designed to identify "problem" police officers before they do anything wrong

The PBA president is quoted in the [Daily News](#): "It's ironic that the NYPD claims to be caring for police officers' 'wellness and professional development' with Orwellian thought-crime programs that negatively impact their careers. If doing the job by the book won't save a cop from being put through the wringer, many will decide to quit the job altogether. The NYPD cannot afford to continue driving talented cops away to other, less stressful policing jobs."

Lynch was born and reared in Bayside, Queens and is an alumnus of St. Robert Bellarmine Parish School and Msgr. Scanlon High School. He and his wife continue to reside in Bayside. Their two sons are both New York City police officers.

## Veterans Property Tax Relief

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

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

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

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

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

## Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

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

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

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

## How to Request an Exemption

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

## Acceptable Military Records

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

## Additional Assistance:

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

## For Additional Information

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

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



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

**Purchase at Entrance**

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

**Pass for Veterans**

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

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

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



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

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



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

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



# LINE ORGANIZATIONS

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

**PBA**  
News Clips



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

Patrick J. Lynch, President



Keep Cop-Killers in Jail

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

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

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



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

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

Visit [www.nycpba.org](http://www.nycpba.org) & click:  
**KEEP COP-KILLERS IN JAIL**



**Police Benevolent Association** of the City of New York, Inc.  
125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531

Patrick J. Lynch, President

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

# Health and Welfare

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

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

# Health and Welfare

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



# Health and Welfare

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

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

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



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

## Winter 2022

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

| LABORATORY NAME                             | PLANS COVERED | PHONE NUMBER        | WEBSITE                                                        |
|---------------------------------------------|---------------|---------------------|----------------------------------------------------------------|
| <b>Routine Clinical Laboratory Services</b> |               |                     |                                                                |
| Labcorp                                     | All Plans     | <b>855-522-2677</b> | <a href="http://Labcorp.com">Labcorp.com</a>                   |
| Quest Diagnostics, Inc.                     | All Plans     | <b>866-697-8378</b> | <a href="http://questdiagnostics.com">questdiagnostics.com</a> |

## PSYCHIATRISTS - PSYCHOLOGISTS

### [LAURIE SAUBER CSW](#)

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

### [MERRILYN GILL CSW](#)

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

### [SHANIQUA BURNETTE PC](#)

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

### [HALBREONDA HOLLOWAY CSW](#)

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

### [LEEANNE THOMPSON-FORTE CSW](#)

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

### [MICHAEL DAVIS LMFT](#)

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

# Health and Welfare

## PSYCHIATRISTS - PSYCHOLOGISTS

### [GLENDA VINSON-NNAJI PC](#)

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

### [PAULINA CHIN CSW](#)

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

### [JEAN AYERS CSW](#)

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

### [ARMONDA RRUSTI ABA](#)

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

### [MELLANIE PAGE ABA](#)

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

### [MARLEN GOMEZ BCBA](#)

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

### [MALLIN OLSON ABA](#)

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

### [DANIELLE DONIGAN ABA](#)

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

### [BRITTANY HUYSER ABA](#)

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

### [STEPHEN HALL ABA](#)

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

### [BRYANNE DEMBISKY ABA](#)

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

### [SUSANA CACERES ABA](#)

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

### [KATHERINE RAUSCHER ABA](#)

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

### [ASHANTI PEPPERS ABA](#)

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

### [AMANDA DEAN ABA](#)

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

### [BRITTANI SUTTON ABA](#)

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

### [AMBER BIRD ABA](#)

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

### [JENNIFER DUCLOS ABA](#)

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

### [COREY AKINS ABA](#)

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

### [GRISELLE NAZARIO ALBINO CP](#)

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

### [DAMON DAY ABA](#)

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

# Health and Welfare

## PSYCHIATRISTS - PSYCHOLOGISTS

### [RENFREW CENTER OF NORTH CAROLINA](#)

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

### [ROBERT GREEN PHD](#)

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

### [MARY MOORE PC](#)

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

### [JULIANNA ELSWORTH CSW](#)

447 S Sharon Amity Rd Ste 105  
Charlotte, NC 28211  
(980) 299-7436 (980) 226-5507  
acrowder@amandaklcsww.com  
[www.amandaklcsww.com](http://www.amandaklcsww.com)

### [JESSICA KOWALSKI PC](#)

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

### [BARBARA SCOTT CSW](#)

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

### [KELLI KEYS LCSW](#)

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

### [MELINA RICE LCSW](#)

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

### [ALEXANDRA LATTA PC](#)

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

### [ALICIA HALL CSW](#)

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

### [MITZIE HOPKINS PC](#)

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

### [ELIZABETH CHRISTENBURY CSW](#)

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

### [JENNIFER WILLIAMS LCSW](#)

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

### [GAYLE BOOKOUT PC](#)

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

### [MOLLY MCDONNELL CSW](#)

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

### [STEPHANIE PIERRENOEL CSW](#)

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

### [LAUREN VANDEMORRE PC](#)

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

### [VANESSA JORDAN PC](#)

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

### [BEVERLY WRIGHT CSW](#)

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

### [ANUVIA PREVENTION AND RECOVERY CENT](#)

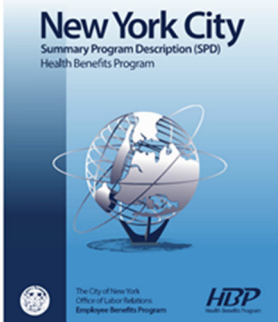
100 Billingsley Rd  
Charlotte, NC 28211  
(704) 376-7447 (704) 376-2172

### [ARMONDA RRUUSTI ABA](#)

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



# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

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

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

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

## **Limitations**

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

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

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

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

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

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## **SBA—Eligibility**

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

## **Definition of PPO and POS**

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

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

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

# Health and Welfare



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

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

### Medicare Enrollment

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

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

### Medicare Part B Reimbursement

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

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

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

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

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

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

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

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

### RMAA Medicare Part B Reimbursement

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

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

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

### Medicare Part B 2021 Reimbursement

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

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

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

Continued next page.....



# Health and Welfare



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

## Medicare Part B 2021 Reimbursement

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

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

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

## Medicare Part B 2020 Reimbursement

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

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

## Medicare Part B 2019 Differential Reimbursement

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

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

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

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

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

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

## IRMAA 2021 Reimbursement

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

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

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

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

## IRMAA 2020 Reimbursement

**IRMAA 2020 reimbursements were issued in October 2021.**

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

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

## IRMAA 2019 Reimbursement

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

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

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

# THIS AND THAT

## HR-218 Qualifications



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

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

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

The completed forms and copy of credentials need to be emailed to **SPO Steven Timbs** at [STimbs@tegacaysc.gov](mailto:STimbs@tegacaysc.gov)



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

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

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

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

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

Concealed Carry Reciprocity Map & Gun Laws By State - [https://www.usconcealedcarry.com/resources/ccw\\_reciprocity\\_map/](https://www.usconcealedcarry.com/resources/ccw_reciprocity_map/)



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



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

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

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

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

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....



# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

### Police Officers & Firefighter surviving spouses are to follow this procedure

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

### **PAID FUNERAL BILLS:**

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

Continued next page.....

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



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



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

## MEMBERSHIP APPLICATION

LAST NAME \_\_\_\_\_ FIRST \_\_\_\_\_ MI \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ MALE ( ) FEMALE ( )

HOME PHONE (\_\_\_\_) \_\_\_\_\_ CELL PHONE (\_\_\_\_) \_\_\_\_\_

BUSINESS PHONE (\_\_\_\_) \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

BIRTH DATE \_\_\_\_\_ LAW ENFORCEMENT AGENCY \_\_\_\_\_

TAX # \_\_\_\_\_ APPOINTMENT DATE \_\_\_\_\_ RETIREMENT DATE \_\_\_\_\_

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

VESTED ( )

LAST COMMAND \_\_\_\_\_ LAST RANK HELD \_\_\_\_\_

PREVIOUS COMMANDS \_\_\_\_\_

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

SIGNED \_\_\_\_\_ DATED \_\_\_\_\_

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

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

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



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**Scott Boyar, CPA, PLLC.**  
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Suite 122  
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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:  
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**brian j burchill**  
COO/ Co-Founder  
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Davidson NC 28036  
Phone: 704-997-5471  
Fax: 704.892.3248  
[burchill.brian@gmail.com](mailto:burchill.brian@gmail.com) | [toastcafeonline.com](http://toastcafeonline.com)

**MICHAEL KATOWITZ** 704.516.0292  
[mdk.powerguy@gmail.com](mailto:mdk.powerguy@gmail.com)

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Missing Person · Process Service · Surveillance

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CityWide Investigations, LLC  
Charlotte Based Premier  
Private Investigation Company

PHONE: 704.749.0296  
EMAIL: [INFO@CWINVESTIGATIONS.COM](mailto:INFO@CWINVESTIGATIONS.COM)

**Wright Destinations**  
[wrightdestinations.com](http://wrightdestinations.com)

**Kelley Wright**  
Waxhaw, NC  
Owner/ Lead Vacation planner  
Spouse of retired NYPD Detective  
[kelley@wrightdestinations.com](mailto:kelley@wrightdestinations.com)  
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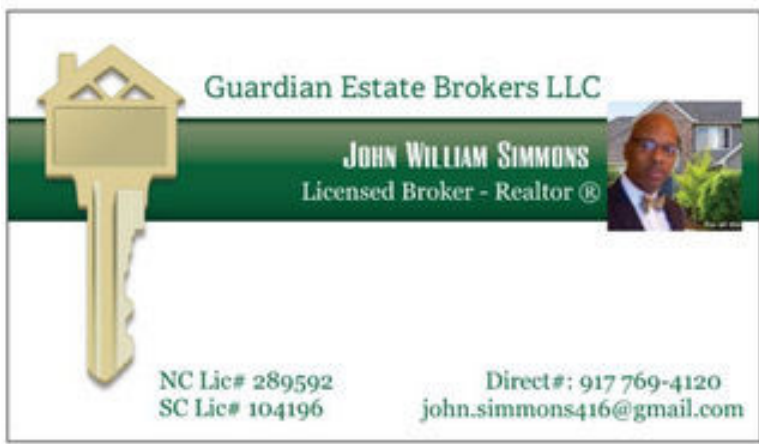


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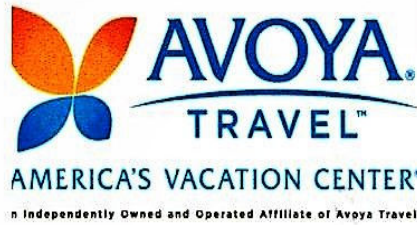
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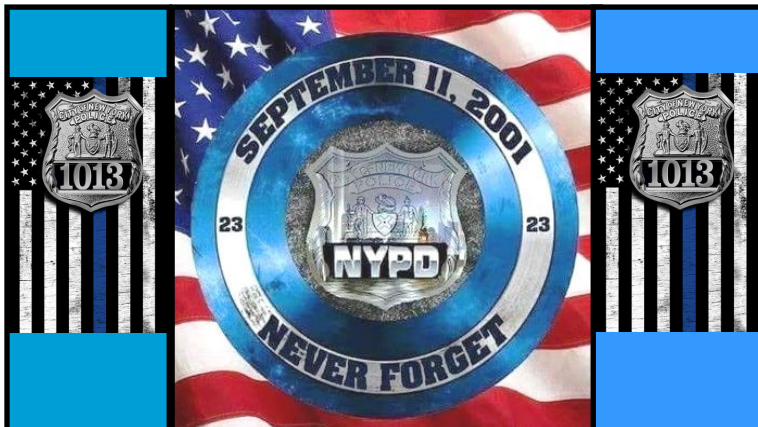
ASSOCIATES

15640 Don Lochman Lane, Suite A Charlotte, NC, 28277  
 Phone: 704 540 1640 Fax: 704 540 1639 [ballantynemedical.com](http://ballantynemedical.com)

**Sabrina DeGuzman-Simmons**  
 Retiree Markets Account Director

6807 Token Valley Rd  
 Manassas, VA 20112

[SimmonsS@aetna.com](mailto:SimmonsS@aetna.com)  
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