



NYPD 10-13 CLUB of Charlotte, NC Inc.

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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



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Volume 15 Issue 6

10-13

June 2023

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PRESIDENT'S MESSAGE

Hi all,



I am sorry to report that on June 15 we lost long time club member John Krohn after a lengthy battle with cancer.

John endured prostate, liver and lung cancer with a positive outlook and attitude, never once complaining about the chemo treatments and it's side effects that were a part of his life for 5+ years.

I am going to miss his smiling face at the table closest to the podium where he sat during our monthly meetings.

I am going to miss his corny jokes and curse words on the golf course.

I am going to miss his profound sayings that I called Krohnisms. My favorite was uttered during a conversation about advances in health care several years ago; "if Bobby Darin was living today he would still be alive."

I want to thank the following club members who served as honor guards during his funeral service: Joe Dalton, Frank Irizarry, John Randazzo, Chris Russo & John Sabato. His family really appreciated that.

Until we meet again good buddy RIP knowing that you may be gone but you will never be forgotten.

I am happy to report that club member Kevin Gasser was released from the hospital where he was being treated for a brain abscess.

A fund was started by the Waxhaw Police Department where Kevin is employed in his second police career. \$650 was raised to help offset costs for food, transportation, and other necessities for his family members who travelled here from New York while he was hospitalized. I want to thank our club members who contributed to the fund.

I also want to thank our club members who responded to the 10-13 that I sent on Kevin's behalf. So far we have collected \$700 that will be presented to Kevin along with any money collected at this month's membership meeting, to help defray any costs from his hospital stay and follow-up treatment.

This is what our club is all about and why I am honored to serve as our club president. We may be retired but we still respond to a 10-13 to assist our fellow law enforcement brothers and sisters.

Please continue to keep Kevin in your thoughts and prayers for a speedy and complete recovery.

continued next page.....

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

PRESIDENTS MESSAGE

During our June membership meeting our guest speaker was Aetna representative Joe Bataguas. He provided everyone with a handout that corresponded to a power point presentation that he conducted about the new Aetna Medicare Advantage Plan (PPO) that is scheduled to take effect Sept. 1, 2023.

I have additional handouts that will be available at this month's membership meeting.

Joe answered the following questions that were asked by members,

Will health care providers be paid the same rate as they are now paid under the present Aetna Medicare Advantage Plan? **Ans. The rate is set by Medicare and it will not change.**

If the City loses the lawsuit and cannot automatically put everyone in the new plan, will the present Medicare Advantage Plan still be available to us in the Carolinas? **Ans. I do not know. That will be a decision by the City.**

If you are currently being treated for a medical condition under your current Aetna policy, do you have to obtain a pre-approval or reapply for treatment when the new Aetna Advantage Plan takes effect on 9/1/23 . **Ans. No, you can continue treatment with your same doctor(s).**

What services will require prior authorization under the new plan? **Ans. Most prior authorizations have been removed. No prior authorizations are needed for these services: MRI's, CT scans, Pet scans, diagnostic cardiology, sleep study, pain management, and radiation therapy.**

The prior authorization list is protected. It can only be modified when there is mutual agreement among the City of NY, MLC and Aetna every 2 years, for the following services only.

- **New Part B** prescription drugs, therapies, procedures, services and technologies covered by Medicare.

These are the only services that require prior authorization:

- Acute inpatient, long term acute care, acute rehabilitation, residential behavioral health/substance abuse treatment, skilled nursing, transplant and home care services.
- Service that are not covered by Medicare.
- Services that could be considered experimental and investigational.
- Services that are cosmetic in nature.
- Specialty Part B medications.

Why are we subject to co-pays and a deductible in the new plan when that hasn't been the case for us with the present Aetna Medicare Advantage Plan? **Ans. The City will be paying a lower premium with the new plan.**

Now that the NYC Comptroller refused to register the Aetna contract does that prevent the City from moving everyone into the new plan? **Ans. That is a legal question that I am not qualified to answer.**

I am currently on Medicare but could not enroll in the City's present Aetna Medicare Advantage Plan because I have dependents who are not on Medicare. What will happen to my dependents when I am moved into the new plan? **Ans. They will remain covered under GHI - CBP/EBCBS or moved into GHI - CBP/EBCBS if enrolled in other non-Medicare plans with the exception of those enrolled in Aetna EPO or Empire EPO who will stay in their current plans.**

What happens if my doctor does not participate in the new Aetna Medicare Advantage Health Plan? **Ans. As long as your doctor is a Medicare-approved provider, he will receive 80% of the allowable rate and you will be pay the 20% difference. Once you receive the explanation of benefits (EOB) from Medicare you will submit the EOB to Aetna and you will be reimbursed the 20% you paid.**

These are some of the additional benefits provided by Aetna.

- Access up to 24 one-way rides up to a 60 mile radius for non-emergency transportation to medical appointments.
- You can get free healthy, precooked meals delivered to your home after an inpatient hospital stay.
- Earn up to \$200 in gift cards when you complete important health and wellness activities.
- Silver Sneaker fitness program.
- \$500 hearing aid reimbursement every 12 months.
- \$30 reimbursement per quarter on approved health and wellness products - Bandages, aspirin, vitamins, minerals, etc.
- Sidekick Smart smartwatch a custom-designed smartwatch through Life Station at no extra cost. This medical alert system can help you call for help in an emergency, 24/7. It can also track your steps, check the local weather and monitor your heart rate.
- 24/7 Nurse hotline

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PRESIDENTS MESSAGE

On June 22, 2023 a bill **protecting the health care choice of retired employees of the city of N.Y.** was introduced at the June 22 NYC meeting.

The bill, Int 1099-2023 was sponsored by council members Barron, Vernikov, Schulman, Lee and Avilés

NAME: Protecting the health care choice of retired employees of the city of N.Y.

TITLE: A Local Law to amend the administrative code of the city of New York, in relation to protecting the health care choice of retired employees of the city of New York

SUMMARY: This bill would require the City to offer Medicare-eligible city retirees and their Medicare-eligible dependents at least one Medigap plan with benefits equivalent to or better than those available to city retirees and their dependents as of December 31, 2021. The bill would not impair employee organizations from negotiating terms and conditions of employment for their employee members.

Click here to see the bill: <https://legistar.council.nyc.gov/LegislationDetail.aspx?ID=6267700&GUID=9021FA22-8CC9-48BA-AB3F-4AA87098B367&fbclid=IwAR1CiPXHfpg7KTf5V7O9dgPrkOlrXhh0hdXvsknG ndFr5Z7u0ZXVVRTgQ>

There are a few ways in which legislation is enacted ("Local Law") in New York City. The most typical way is through the City's legislative body, the New York City Council. The following is an explanation of the process by which legislation is turned into law in NYC, and the Mayor's role in the process:

- A bill (proposed legislation) is filed by a Council Member with the Council's law clerk. If the Mayor wishes to put forth legislation for consideration, he/she must file it with the Speaker's Office. The Speaker's Office then assigns the bill a sponsor to bring the proposed local law before the Council.
- The bill is then introduced into the Council during a "Stated Meeting" and referred to the appropriate committee.
- A public hearing is held on the proposed legislation.
- After committee debate and public testimony, the bill may be amended.
- The committee meets to vote on the final version of the bill.
- If passed in committee, the bill is sent to the full Council for more debate and a final vote at a subsequent Stated Meeting.
- If passed by an affirmative vote by a majority of Council Members (at least 26 members) the bill is then sent to the Mayor, who also holds a public hearing.
- The Mayor then chooses to sign or veto (rejects) the bill.
- If the Mayor signs the bill, it immediately becomes a local law and is entered into the City's Administrative Code.
- If the Mayor vetoes the bill, it is returned to the City Council, through the City Clerk, with the Mayor's objections, at the next scheduled Stated Meeting.
- The Council then has 30 days to override the Mayoral veto. If the Council does re-pass the bill by a vote of two-thirds of all Council Members (at least 34), it is then considered adopted and becomes local law.

NYC Legislative Body Process: <https://www.nyc.gov/site/intergovernmental/city/city-legislative-process.page>

NEW TRAINING REQUIREMENTS FOR SOME RETIREES RESIDING IN NYC TO RETAIN CONCEALED CARRY PERMIT

The following information was provided by NYPD License Division Director Nicole Berkovich, and Ret. NYPD Sgt. Marty Browne during a recent LBA meeting regarding the new requirement mandating that some retirees attend a sixteen (16) hour Gun Safety Course and a two (2) hour Live Ammunition Firing Course to renew their Concealed Carry Weapon (CCW) permit issued by the New York City Police Department. This requirement, as of now, only applies to retirees whose licenses are issued via the NYPD License Division.

- Retirees who separated from service prior to September 1, 2017, and who receive their Concealed Carry Weapon (CCW) permit from the NYPD License Division, must satisfy the following requirements to successfully renew their permit:
 - Attend a sixteen (16) hour Gun Safety Course and a two (2) hour Live Ammo Shooting Course – This is currently a once in a lifetime attendance requirement.
Or
 - Possess proof of attending at least one HR 218 course (ID Card) between the periods of September 1, 2017, through August 31, 2022.
Or
- Proof of having attended any other Gun Safety related course during the periods of September 1, 2017, through August 31, 2022. (check with pistol license to verify if the course is acceptable).

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

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

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

Continued next page.....

PRESIDENTS MESSAGE

IF RETIREE POSSESSES:

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

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

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

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

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

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

Here are some interesting facts about Independence day to ponder as you celebrate the holiday.

Did you know that former US presidents John Adams, Thomas Jefferson, and James Monroe all died on the 4th of July? July 4th, to many people, means flags, freedom, and fireworks. It's one of the biggest holidays in the United States, celebrated with fireworks, parades, and barbecues.

It is a day that is steeped in history and tradition.

Every year, Americans celebrate the anniversary of the adoption of the Declaration of Independence in 1776.

While you may be familiar with basic facts about the holiday, some fascinating facts are lesser-known.

For example, did you know that the Liberty Bell is tapped 13 times every July 4th? Or that John Adams believed that the Fourth of July was the wrong day to celebrate?

John Hancock inspired a saying we still use today.

"Put your John Hancock here."

We all know the person is asking for your signature, but why is that a common saying?

John Hancock, who served as president of the Continental Congress, was the first signer of the Declaration of Independence.

But it's not just that. His signature was large, flourishing, and very noticeable.

It was risky business to sign it – treason, to be exact.

According to legend, he wanted King George to be able to read it without his glasses, which is why it's so big.

Two future presidents signed the Declaration of Independence.

Although the famous document had several notable signatures, two of them would be future presidents: John Adam and Thomas Jefferson.

After serving as vice president under Washington, John Adams became the second president of the United States.

Though he didn't enjoy being vice president and described the role as "insignificant" to his wife, he held the office for two terms and won the presidency in 1796.

Adams served as president for one term, losing to his vice president in 1800.

After serving four years as Adams' VP, Thomas Jefferson became the third president of the United States.

He is credited with drafting and being one of the signers of the Declaration of Independence.

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PRESIDENTS MESSAGE

John Adams thought Americans should celebrate on July 2nd and turned down invitations to celebrate on July 4th in protest.

The Continental Congress voted on [July 2](#), 1776, to declare independence from England.

The Congress formally adopted the Declaration two days later, with the Liberty Bell ringing to celebrate the historic event.

Because the vote took place on July 2nd, Adams believed this should be the day Americans celebrate each year. He said as much in a letter to his wife.

“The Second Day of July 1776, will be the most memorable Epocha in the History of America...”

While he wasn't right about the date, he was correct in how Americans would celebrate the occasion each year with “pomp and parade.”

So stubborn in his belief that July 2nd was the correct date, he declined invitations to appear at events on the 4th of July.

Fireworks have been a tradition since the first Independence Day anniversary celebration in 1777.

Since the beginning, [fireworks](#) have marked the 4th of July celebrations, just as President Adams believed they should.

However, Adams' recommendation had little to do with it since fireworks had been part of celebrations in many countries, particularly royal celebrations, for hundreds of years.

George Washington was the first to celebrate the holiday with alcohol.

The Revolutionary War was still going on in 1778 when Washington ordered a double ration of rum for his troops.

They also did an artillery salute to commemorate the anniversary.

Nowadays, most Americans celebrate with beer and wine.

The White House's first formal anniversary celebration took place in 1801.

The White House, the iconic home of every U.S. president except for one, was completed in 1800.

Its first occupant, John Adams, lived there only months before his predecessor, Thomas Jefferson, moved in.

Therefore, the first Independence Day celebration in the executive mansion took place in 1801.

The Jeffersons welcomed guests while a band played in the entrance hall.

Folks were entertained by horse races, parades, and plenty of food on the grounds.

Three presidents and Founding Fathers died on Independence Day.

America has had three presidents who died on [July 4th](#). Two of them died on that day in the very same year!

Both John Adams and Thomas Jefferson passed away on July 4, 1826, on the 50th anniversary of Independence Day.

James Monroe, who eventually went on to become the fifth president, died five years later on July 4, 1831.

July 4th became an official holiday in 1870.

Although Americans began celebrating the anniversary of the Declaration of Independence the very next year of its adoption, the date didn't become established as a national holiday until 1870.

Further, federal employees weren't paid for the holiday until 1938.

Calvin Coolidge, known as “Silent Cal,” was the only president born on Independence Day.

Coolidge was born in [Vermont](#) on July 4, 1872.

He served as vice president under Warren Harding from 1920 to 1923, and when Harding suddenly died in 1923, he stepped in to fulfill the presidential role.

Coolidge won the vote for president in 1924, serving only one term because he decided not to run again. He died on [January 5](#), 1933.

The oldest 4th of July parade began in Bristol, Rhode Island.

Reverend Henry Wight, a Revolutionary War veteran, held the first 4th of July Patriotic Exercises in Bristol, [Rhode Island](#), in 1785.

The event began with a speech and time to reflect on those who fought in the war.

The parade is thought to have evolved from the practice of people walking to the Patriotic Exercises.

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PRESIDENTS MESSAGE

The Liberty Bell is tapped, not rang, every 4th of July.

Each year, descendants of the Founding Fathers gather around the Liberty Bell to tap it 13 times to honor the original 13 colonies.

It hasn't been rung since February 26, 1846, on George Washington's birthday, due to the hairline fracture that turned into a large crack that could not be repaired.

More than 150 million hot dogs are consumed on July 4th.

The National Hot Dog & Sausage Council reports that Americans consume 150 million hot dogs on Independence Day.

The summer months are peak hot dog season, with 38% of hot dogs sold between Memorial Day in May and Labor Day in September.

This coincides with cookout season and baseball season, so it's no wonder so many wieners are eaten during this time.

Nathan's Famous Hot Dogs hosts a hot dog eating contest for competitive eaters every year on this holiday.

The competition lasts 10 minutes with one goal: to eat more hot dogs than anyone else.

Two winners (one from the men's and women's categories) receive a trophy and the famous Mustard Belt of champions.

In 2021, the male winner Joey Chestnut ate 76 hot dogs, while the female winner, Michelle Lesco, ate 30.75 hot dogs.

Americans spend about \$1.5 billion on fireworks in July.

Fireworks celebrations occur annually across the country on July 4th, but how much do those illuminating celebrations cost?

According to WalletHub, Americans spent \$1.5+ billion on fireworks in 2020, enjoying more than 14,000 fireworks displays.

Consumer fireworks purchases account for the largest portion of fireworks sales.

Interestingly, beer and wine spending for a holiday is comparable at \$1.45 billion, which may account for the many yearly fireworks injuries.

Thousands of fireworks injuries occur on July 4th every year.

In 2020, fireworks injuries sent 15,600 people to the hospital.

Injuries to the head, ear, face, eyes, legs, arms, and trunk occur, as do several deaths.

However, the most frequently injured body parts are hands and fingers, with burns most common. Sprains, fractures, and lacerations are also possible.

Jason Pierre Paul, an NFL linebacker who lost several fingers to fireworks in 2015, is now an advocate for fireworks safety.

With so many injuries, it may be best to leave the pyrotechnics to the professionals.

One World Trade Center's design pays tribute to Independence Day.

You may know that One World Trade Center is the main building of the rebuilt site where the former twin towers once stood.

What you may not know is that its height has a special significance.

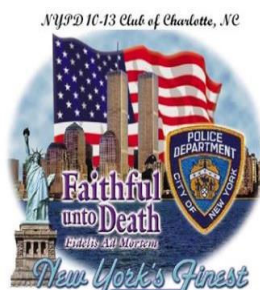
It is exactly 1,776 feet tall in honor of the year the nation declared its independence.

Fidelis Ad Mortem, stay healthy, stay safe and have a happy 4th!

Fraternally,

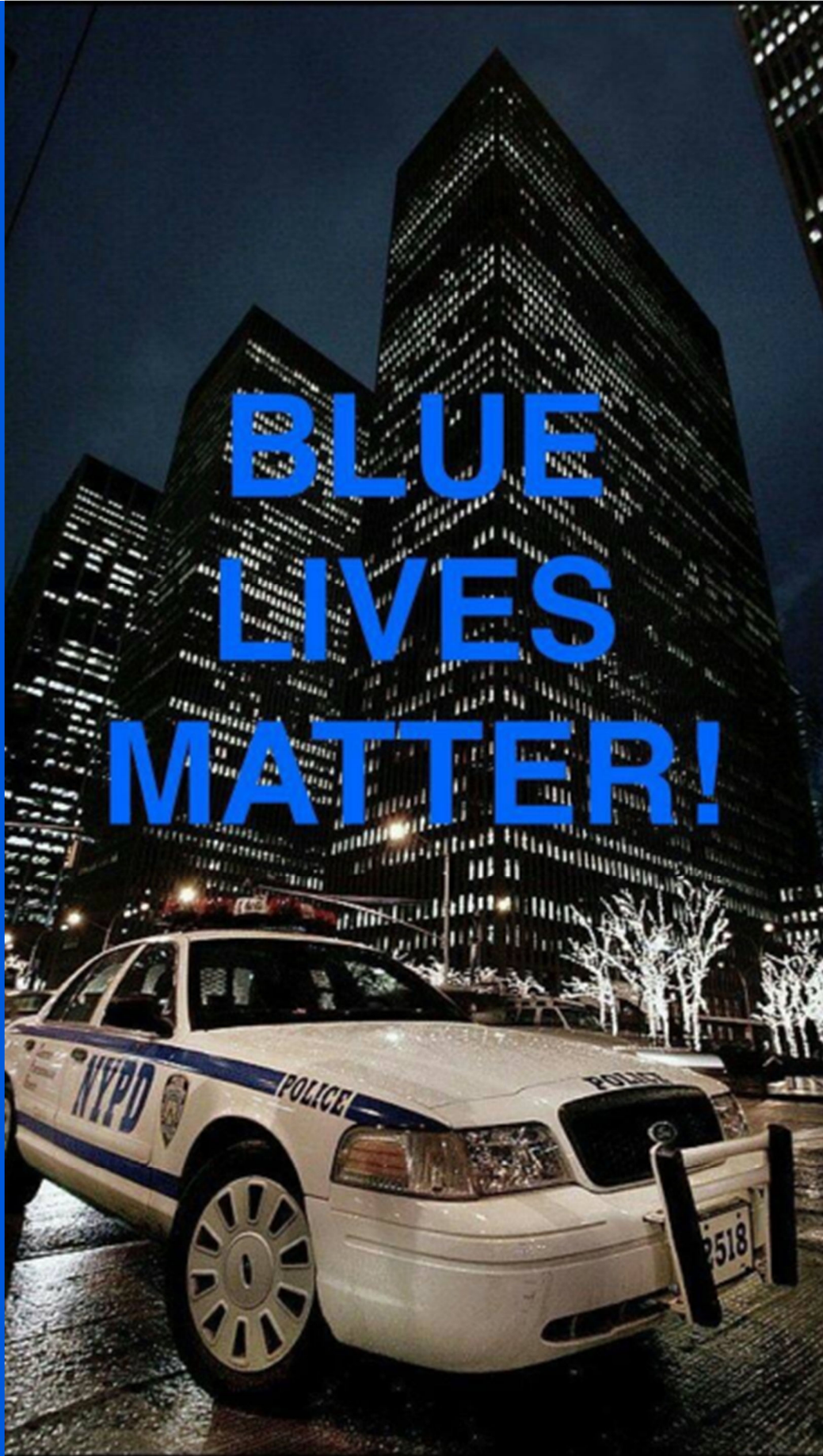
Harvey Katowitz

Harvey Katowitz



THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Capt. Christopher Garrow died Monday June 12, 2023 from an illness stemming from working in and around the World Trade Center site, according to state police. (Courtesy of New York State Police)

Less than a year after Christopher Garrow entered the New York State Police force, he was assigned to New York City to assist in search and recovery efforts from the Sept. 11, 2001, terrorist attacks.

On Monday, Garrow, a state police captain, died from an illness stemming from working in and around the World Trade Center site, New York State Police Acting Superintendent Steven Nigrelli said.

Garrow was 47. He had served with the agency for 23 years – nearly half of his life – Nigrelli said, and was most recently assigned to Troop B in Ray Brook, where he spent most of his career.

Garrow was from Peru in Clinton County, and is survived by his wife, Jillian, and two daughters, Maggie and Ella.

REST IN PEACE



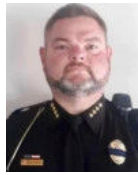
YOUR SERVICE AND SACRIFICE WILL NOT BE FORGOTTEN

THEY MUST NEVER BE FORGOTTEN

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



P.O. Horren Randy Tyler
Madison, MS P.D.
EOW: Thursday, June 1, 2023
Cause: Gunfire



Chief of Police Anthony Rickerson
Jasper, FL P.D.
EOW: Sunday, June 11, 2023
Cause: Automobile crash



Trooper Jacques F. Rougeau, Jr.
Pennsylvania State Police
EOW: Saturday, June 17, 2023
Cause: Gunfire



Cpl. Shawn Kevin Kelly
Denham, LA Springs P.D.
EOW: Friday, June 2, 2023
Cause: Gunfire



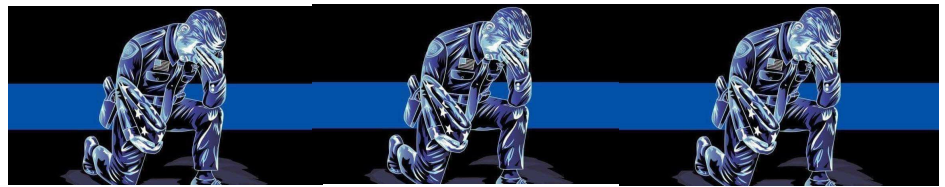
P.O. Mark Christopher Wagner, II
Wintergreen, VA P.D.
EOW: Friday, June 16, 2023
Cause: Gunfire



Trooper Aaron Smith
Indiana State Police
EOW: Wednesday, June 28, 2023
Cause: Vehicular assault



Sgt. Cory Maynard
West Virginia State Police
EOW: Friday, June 2, 2023
Cause: Gunfire



Always in our minds and hearts

Gone but never forgotten.....



THEY MUST NEVER BE FORGOTTEN

Street Renaming Ceremony

In Honor

Detective Wilbert Mora



Tuesday July 18, 2023 11AM

Location: South 3rd Street and Keap Street Brooklyn, NY 11211



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	JOHN KROHN	06/15/2023
DARCY CALLAHAN	01/18/2023	JAMES LAROSSA	04/10/2012
RICHARD CLARK	04/10/2017	FREDERICK "RAY LANE"	04/18/2021
ELLIOTT CUFF	03/14/2021	JAMES "ANDY" MARTIN	06/15/2011
WES DAILY	09/27/2019	**EDWARD MCGREAL	10/13/2017
DENNIS D'ALESSIO	04/06/2020	JOSEPH MONICO	03/18/2018
PUL EARLS	05/29/2019	EDWARD NELL	10/29/2022
ROBERT EILENBERG	10/27/2016	GEORGE PETERSON	11/19/2019
JOHN EVRARD	11/22/2021	WILLIAM ROLLAND	11/10/2015
TOM FLANNAGAN	03/06/2008	TIMOTHY RUSS	12/23/2015
**ROBERT "BUTCH" FOLEY	02/07/2021	**AL SHEPPARD	05/13/2019
**THOMAS GALLO	10/31/2020	WADE SIMUEL	01/22/2022
ROBERT GARRETT	09/04/2020	JOHN STADELMAN	05/28/2011
ED GILMURRAY	06/19/2018	JOHN VIGILANTE	07/03/2022
LAWRENCE GOFFREDO	02/14/2016	LARRY WALKER	05/11/23
MICHAEL GOULD	01/03/2022	**JAMES WARD	01/19/2022
ROBERT HANSEN-PAST V.P.	10/15/2017	**THOMAS WEIL	07/09/2019
**EDWARD HENDRICKSON	01/29/2022	ED WEIR	02/22/2019
JOHN HENNESSY	01/23/2019	THOMAS WOODS	10/05/2014
ROLAND "SKIP" HEPBURN	12/03/2018	WALTER "BUDDY" WUNDERLICH	04/17/2019

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

Always in our minds and hearts

Gone but never forgotten.....



**Membership Meeting Minutes
June 13, 2023**

Call to order by the President at 7:15pm with the pledge of allegiance. There were 70 members, 01 honorary member, 06 new members and 3 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 11 law enforcement officers who died in the line of duty since last month's meeting and a moment of silence.

Roll Call of Officers

President: Harvey Katowitz
Vice President: Bernard Roe
Rec. Secretary: Scott Hickey - Excused
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 May minutes available in June newsletter. A motion to waive the reading of the minutes was made by Rich Doyle, seconded by Bernard Roe, and unanimously passed.

Sickness & Distress:

- May 11, club member Larry walker passed away.
- May 13, Evelyn Storch, mother of Eric Storch passed away.
- May 19, Josephine Green, wife of Joe Green passed away.
- Lisa Rosa is recovering from neck surgery.
- John Krohn is hospitalized due to breathing issues.

Guest Speaker: Aetna representative Joe Bataguas distributed handouts and gave an informative presentation.

Communications and Correspondence:

- 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.
- As of now, any city of NY civil service retirees on Medicare, except those in the Emblem Health HIP VIP Medicare Supplemental Plan will be enrolled in the Aetna Medicare Advantage PPO Plan on sept. 1, 2023. All other NYC Medicare Supplemental plans will be discontinued.
- Tomorrow is flag day.

Report of officers

President:

- \$14,500 was raised from the golf tournament that was donated to the FOP Lodge 9 Foundation. A list of hole sponsors & donors is in this month's newsletter.

President continued.....

- Several National mega raffle tickets are still available. (The unsold Mega raffle tickets were purchased at the meeting).
- Summer newsletters will be shortened.
- The 3 recipients of the club scholarships had their graduation ceremonies today, so they will be at the July membership meeting to read their essays and receive their scholarship money.

Vice President: Noting to report.

Treasurer: A motion to accept the Treasurer's report was made by Bernard Roe, seconded by Kevin Gribbon, and unanimously passed.

Recording Secretary: Excused.

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:

- Rich Doyle: Nothing to report.
- Valerie Hargrove: Nothing to report.

Committee Reports

- Membership: 467

Old Business: Nothing to report.

Good of the Club

- New Members:
 1. Ret. NYPD Officer Debra Eames
 2. Ret. Suffolk Co. Sheriff's Office Sgt. John Jordan
 3. Ret. NYPD Lt. Edward Witt
 4. Ret. NYPD Officer Charles Cicio
 5. Ret. Baltimore City PD Sgt. Angelina O'Grady
 6. Returning member Ret. NYPD Lt. Dwayne Lee
 7. Returning member Ret. Union NJ PD Lt. Bill Glasser

A motion to accept them as members was made by Dave Schultheis, seconded by Joe Dalton and unanimously passed.

- 50/50 of \$260 was won by Chris Russo.

**Next month's Meeting
Tuesday July 11, 2023
6pm**



JUNE MEMBERSHIP MEETING PHOTOS

Link to June membership meeting photos: <https://harveykatowitz.smugmug.com/June2023MembershipMeeting/i-J7CWvJf>



L-R Ian McGrouther - John Randazzo - Frank Irizarry - Dennis Cirillo

Harvey Katowitz - Aetna Rep. Joe Bataguas



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

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

Happy Birthday!

JULY

Gagliardo, Anthony	7/1
Rodriguez, Humberto	7/2
Procopio, David	7/3
Bagnall, Jerry	7/4
Rodriguez, Mel	7/4
McGrouther, Ian	7/6
Poncia, Christine	7/6
Camhi, Marty	7/7
McDonald, Gary	7/8
Esposito, Jerry	7/10
Jones, Gordon	7/10
Muniz, Barbara	7/10
Nola, Franco	7/12
Caputo, Louis	7/14
Jones, James	7/14
Nunziato, Michelle	7/15
Evola, Mike	7/16
Green, Joe	7/16
Salerno, Joseph	7/17
Partee, Michelle	7/19
Sarter, Lenny	7/19
Meury, James	7/21
Brown, Mark	7/22
Efstratiou, Floros	7/24
Fisher, Michael	7/24
Blake, Tabatha	7/25
Dargan, Larry	7/22
D'Alessio, Dennis, Jr.	7/25
Hearle, Ronald	7/29

IN MEMORIAM

June 14, 2023—Sue McCarron, wife of club Chaplain Deacon Rich McCarron

June 15, 2023—John Krohn

SICK DESK UPDATE



Kevin Gasser is recovering from a brain abscess



We presently have 477 members, 348 from the NYPD and the remainder from 57 other law enforcement agencies.

Welcome To The Club

The following members joined our club in June

1. Ret. NYPD Lt. Edward Witt
2. Ret. NYPD Officer Debra Eames
3. Ret. NYPD Officer Charles Cicio
4. Ret. Suffolk Co. Sheriff's Office Sgt. John Jordan
5. Ret. Baltimore City PD Sgt. Angelina O'Grady
6. Returning member, Ret. NYPD Lt. Dwayne Lee
7. Returning member, Ret. Union NJ PD Lt. Bill Glasser



TRUSTEE'S



2013 Club of Charlotte

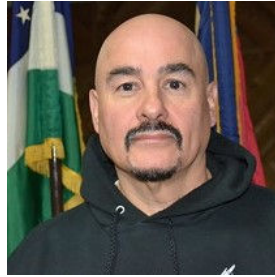
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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



NOSTALGIA

MANHATTAN'S HIDDEN ETYMOLOGIES

Some interesting neighborhood name origins from New York's most eclectic borough



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
ANNEMARIE KING-BURKE LBI21@aol.com
GINO IOCCO gino434@optonline.net
CONNIE MONTANARO skiconisail@aol.com
ANNEMARIE PASTORE abpastore@optonline.net
ANNETTE SPELLEN als1025@yahoo.com

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

FACEBOOK – NYPD 1973 REUNION

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

THIS AND THAT

North Carolina Concealed Handguns Reciprocity

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

Other States' Permits Honored Here

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

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

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

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

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

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

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

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

Permits Honored in Other States

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

States with North Carolina Agreements

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

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

Member Self Service - webCOPS

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

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

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

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

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

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

Police Pension Fund - Documents & Requests Center

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

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

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

National NYCPD 10-13 Organizations, Inc.



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

ARIZONA 10-13

President Larry Carito

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

LONG ISLAND 10-13

President Richard Bohn

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

NYPD 10-13 CLUB OF CHARLESTON

President Frank Capogrosso

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

NE PA NYPD 10-13

President Juan (John) Adams

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

NYPD 10-13 CLUB OF CHARLOTTE

President Harvey Katowitz

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

NORTHEAST FLORIDA 10-13

President Marty Syken

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

HUDSON VALLEY 10-13

President Kathleen McLaughlin

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

RALEIGH NC 10-13

President Robert Young

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

JERSEY SHORE 10-13

President Salvatore V. Pepitone

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

VILLAGES 10-13

President Mike Spalding

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

MYRTLE BEACH 10-13

President Michael Fanning

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

WILMINGTON NC 10-13

President Chuck McLiverty

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

FORT MILLS SC 10-13

President: Scott Hassler

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

VERRAZANO 10-13

President Chris Piazza

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



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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

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

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

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

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

Home Address: _____ **Apt.** _____

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

RETIREE INFORMATION ONLY

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

Tax # _____ **Shield #** _____

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

Signature

Date

FOR OFFICE USE ONLY

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

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

Approved

Disapproved

Authorizing Supervisor Rank/Name

Signature

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

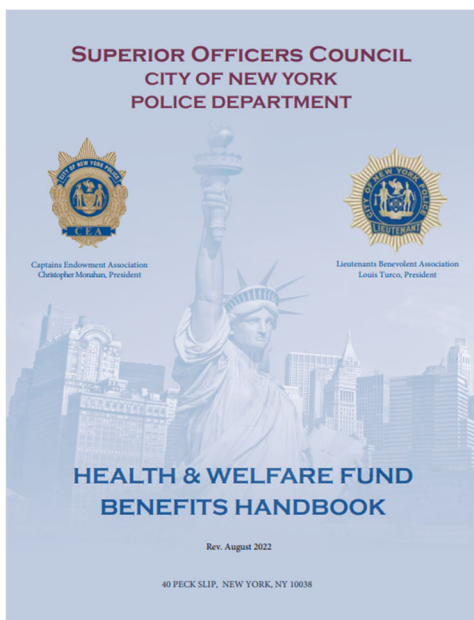
AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ **Signature:** _____

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

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

Group: 21099

Exclusive to Florida Residents

Phone: (800) 342-5209



OPTUMRx

www.optumrx.com

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



An Anthem Company

EMPIRE BLUECROSS BLUESHIELD | Dental

www.ebcbs.com

Active Group: 280500 | Retired Group: 285052

Phone: (800) 722-8879

Dentall:

Phone: (800) 342-5209

Group Number: 21099



HEALTHPLEX

www.healthplex.com

Claims Department:

PO Box 650629

Dallas, TX 75265-0629

Email: info@healthplex.com

Customer Service:

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

Corporate Offices:

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



STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

www.starthearing.com/partners/SOC

Number: (888) 660-1854



PRINCIPAL FINANCIAL GROUP

www.Principal.com

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



Express Scripts | PICA Prescription Program

www.express-scripts.com

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

Freedom Fertility Pharmacy:

www.freedomfertility.com

Number: 800-660-4283

LINE ORGANIZATIONS



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

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

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

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

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

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

Cigna Dental DEA Designated Hotline
(888) 735-3715

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

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

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

NYPD Payroll Section (646) 610-616

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

Patrick J. Lynch, President



Keep Cop-Killers in Jail

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

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

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



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

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

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



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

Patrick J. Lynch, President

www.nycpba.org

Health and Welfare

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

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Winter 2022

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

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

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3315 Springbank Ln Ste 106
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Health and Welfare

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JEAN M AYERS
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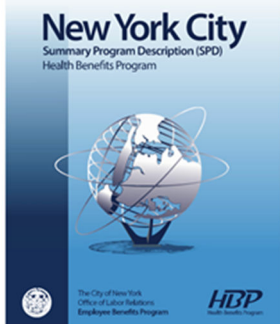
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Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC Catastrophic benefit (GHI/Emblem Health Members Only)

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

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

Limitations

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

\$1,000 SOC Catastrophic Benefit

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

Health and Welfare



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

Medicare Part B 2021 Reimbursement

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

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

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

Medicare Part B 2020 Reimbursement

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

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

Medicare Part B 2019 Differential Reimbursement

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

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

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

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

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

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

IRMAA 2021 Reimbursement

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

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

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

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

IRMAA 2020 Reimbursement

IRMAA 2020 reimbursements were issued in October 2021.

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

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

IRMAA 2019 Reimbursement

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

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

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

THIS AND THAT

HR-218 Qualifications



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

Eagle Gun Range, 3789 Roberta Church Rd SW, Concord, NC 28027. Contact club member **Mike Boger**: 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



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

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

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

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

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

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



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

NYC Green Book

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

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

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

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

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

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

1. NYC Police Pension Fund (either in writing or by telephone)
233 Broadway, 25th Floor
New York, New York 10279
Attention: Retiree Death Benefits Unit
Telephone [\(212\) 693-5607](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 – 3rd Floor
New York, NY 10006

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

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

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

THINGS YOU WILL NEED

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

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

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

PAID FUNERAL BILLS:

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

Continued next page.....

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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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 _____

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

SIGNED _____ DATED _____

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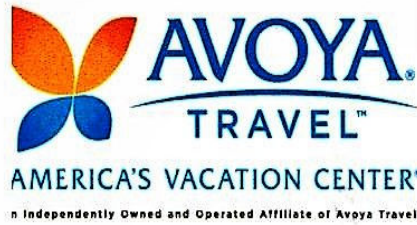
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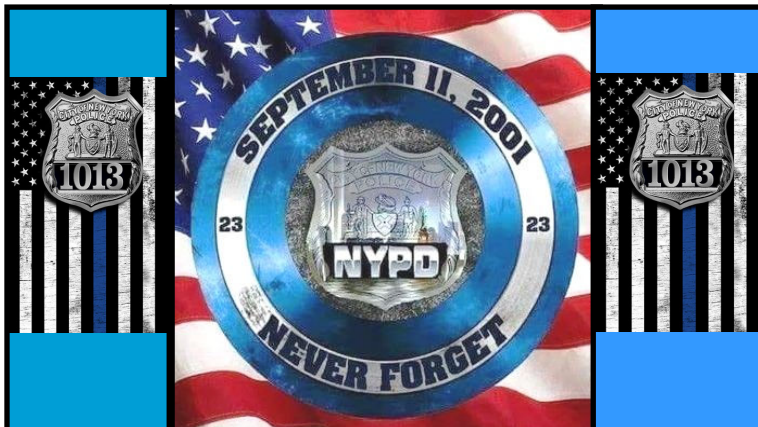
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*"Lord, to whom shall we go?
You have the words of eternal life."
John 6:68*

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