



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

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



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

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

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



Board Members

Volume 16 Issue 1

10-13

January 2024

**PRESIDENT/EDITOR**  
**HARVEY KATOWITZ**  
704-849-9234

[hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com)

**VICE PRESIDENT**

**Bernard Roe**

704-241-8002

[b.eph.roe@gmail.com](mailto:b.eph.roe@gmail.com)

**RECORDING SECRETARY**

**SCOTT HICKEY**

516-318-4814

[sfhick@icloud.com](mailto:sfhick@icloud.com)

**CORRESPONDING SECRETARY**

**BOB FEE**

704-220-8400

[rtfvs@yahoo.com](mailto:rtfvs@yahoo.com)

**TREASURER**

**CHRIS RUSSO**

347-886-2449

[maddogcr@msn.com](mailto:maddogcr@msn.com)

**1st SGT. at ARMS**

**Rich Doyle**

704-737-9681

[richdoyle2001@yahoo.com](mailto:richdoyle2001@yahoo.com)

**2nd SGT. at ARMS**

**VALERIE HARGROVE**

646-515-6614

[valadyvh1@aol.com](mailto:valadyvh1@aol.com)

**TRUSTEES**

**DENNIS CIRILLO**

516-318-1707

[denniscirillo@gmail.com](mailto:denniscirillo@gmail.com)

**KEVIN GRIBBON**

803-493-3024

[kgribbo@outlook.com](mailto:kgribbo@outlook.com)

**Frank Irizarry**

917-494-1752

[frankirizarry10@gmail.com](mailto:frankirizarry10@gmail.com)

**Ian McGrouther**

917-952-7427

[ianlizmc@hotmail.com](mailto:ianlizmc@hotmail.com)

**John Randazzo**

704-770-1461

[eightpointid@carolina.rr.com](mailto:eightpointid@carolina.rr.com)

**CHAPLAIN S**

**DEACON RICH McCARRON**

732-406-2917

[dcnrich@gmail.com](mailto:dcnrich@gmail.com)

**DONALD SANCHEZ**

704-654-2694

[desanchez@carolina.rr.com](mailto:desanchez@carolina.rr.com)

## PRESIDENT'S MESSAGE

Hi all,

I hope you had a wonderful and joyous holiday season.

Another year has come on gone, and as you reflect on the past year, please remember the following Charlotte 10-13 Club members who passed away in 2023 and keep their families in your thoughts and prayers.

- 01/18/23 – Ret. NYPD Det. Darcy Callahan
- 05/01/23 – Ret. CMPD Sgt. Larry Walker
- 06/14/23 - Sue McCarron, wife of club chaplain Deacon Rich McCarron
- 06/15/23 – Ret. NYPD Sgt. John Krohn
- 09/12/23 – Ret. NYPD Officer Ron Olszewski

Additionally, please remember and never forget the 133 law enforcement officers who died in the line of duty during 2023. See pg. 9.

As we leave behind 2023 and begin a new year, we must continue to support and pray for our law enforcement brothers and sisters and all other first responders and front-line workers.

Once again I am happy to report that during the past year we successfully met the objectives of our Club to support and aid its members and other retired and active law enforcement personnel. To further the welfare of all retired law enforcement retirees and encourage social, charitable, educational, benevolent, and fraternal activities among the members.

Below is a list of some of our 2023 accomplishments, and activities that helped us meet our objectives.

- 31 new members joined our club.
- Donated \$ 3,750 to club members in need, and families of injured and deceased law enforcement officers.
- Held our annual Jimmy LaRosa Memorial golf tournament that raised \$14,500 that was donated to the FOP Lodge 9 Foundation that provides assistance to officers and their families in times of need.
- Assisted a club member who was undergoing chemo treatment and recovery.
- Sponsored a hole and foursome to support our brothers and sisters in the Iredell County FOP Lodge# 10.
- Attended a Salute to Heroes Charlotte hockey game fundraiser.
- Awarded two \$1,000 and one \$500 scholarships.
- Attended a Charlotte Knights Baseball Game.
- Sponsored a Family Fun Bowling event.
- Provided meals for a club member who underwent chemotherapy treatment and back surgery.
- Provided an honor guard at the funerals of club members.
- Conducted a 9/11 Memorial Ceremony.

Continued next page.....

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

# PRESIDENTS MESSAGE



L-R Chris Russo, Madeline Russo, Lisa Rosa  
**Congratulations to Madeline on graduating from the Charlotte-Mecklenburg Police Academy and her assignment**

Please remember that our Club is only as great as the participation of our members.

With that in mind I would like to acknowledge and thank the following members of our Club who helped make our Club great in 2023:

**Frank DeMasi** and **Joe Kozlowski**, both who are no longer on the board, but still help at club membership meetings by coming to the meetings 1 hour before starting time to greet members and assist with the sign-in sheets, selling of 50/50 raffle tickets, and distribution of applications to new members.

**Lisa Rosa** for the time and effort she spent ordering and selling club clothes and assisting with our golf tournament.

**Valerie Sabato** who obtains corporate gifts for our golf tournament raffle.

**Lou Caputo, Rich Doyle, Bob Fee, Frank Irizarry, Valerie Hargrove, Scott Hickey, James Jones, Ian McGrouther, John Randazzo, Lisa Rosa, Chris Russo, Donald Sanchez, and Mike Yacopino** for volunteering at our golf tournament.

**Frank Aquilino** for picking up the pizza for our meetings.

**Brenda Jordan** who sets up the tables and chairs and cleans up after our membership meetings.

**Frank Irizarry** who coordinates our honor guard.

The entire **Club Board** for assisting me in the day to day operations of our Club.

Remember to mark your calendar for the following club events planned for 2024:

- After holiday dinner party - Jan. 27.
- Family Fun Bowling - Feb. date to be determined.
- Salute to Heroes Charlotte hockey game - Apr. 20.
- Night at the Knights baseball game—May 3. See pg. 7
- Jimmy LaRosa Memorial Golf Tournament - May 20
- 9/11 Memorial Ceremony - Sept. 10.

Please assist us in making the 2024 Jimmy LaRosa Memorial Golf Tournament fundraiser a success by participating in the tournament, sponsoring a hole and/or soliciting businesses/restaurants that you frequent to sponsor a hole or donate a prize for our golf raffle.

On pages 3 and 4 are the registration/hole sponsor form and the donation request letter for the tournament.

We have added a third \$1,000 college scholarship for 2024, the John Krohn Memorial Scholarship. This scholarship is funded by donations made in John's memory after his passing in 2023. See pages 5 & 6 for scholarship information and application.

An application for our National 10-13 Organization 2024-25 college scholarships can be downloaded at the following location: <http://nationalnycpd10-13.org/scholarship.html>.

At December's membership meeting we began distributing our 2024 membership cards. Cards will be mailed to all paid-up members who do not reside in NC or SC. If you reside in NC or SC and would like the cards mailed to you, please mail a self-addressed envelope to our club address. The club will pay for the return postage.

Dues renewal forms were mailed to members in December. I want to thank the 352 club members who have paid their 2024 dues and ask that the remaining members do so ASAP. Remember, dues can be paid via Zelle at [hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com).

Best wishes for a healthy, happy and safe New Year. May 2024 be better for you than 2023

Fidelis Ad Mortem,

Fraternally,

Harvey Katowitz



In Loving Memory of Jimmy LaRossa  
9/29/60 - 4/10/12

**2024**

**JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT**

**Fundraiser for Charlotte-Mecklenburg FOP Lodge #9 Foundation and Tunnel To Towers Foundation**

**WHERE: OLDE SYCAMORE GOLF PLANTATION**

7500 Olde Sycamore Drive, Charlotte, NC 28227

Phone: 704-573-1000

**WHEN:** Monday, May 20, 2024 @ 9:00am (shot gun start)  
8:00am Registration

\$125/Player - \$500/Team Captain's Choice

Hot Breakfast Luncheon & awards ceremony

CAPTAIN: \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_  
PLAYER 2: \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_  
PLAYER 3: \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_  
PLAYER 4: \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

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

IF YOU ARE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,  
PLEASE DETACH THIS FORM AND REMIT PAYMENT TO

**NYPD 10-13 Club of Charlotte, NC  
4701 Wyndfield Lane  
Charlotte, NC 28270**



\$100.00 - SMALL SIGN



\$250 - LARGE SIGN



\$500 - BANNER

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

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

For more information contact Bob Fee [rtfvs@yahoo.com](mailto:rtfvs@yahoo.com)

704-220-8400



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



5922 WEDDINGTON RD.  
SUITE 11  
WESLEY CHAPEL NC 28104

HARVEY KATOWITZ  
PRESIDENT

BERNARD ROE  
VICE PRESIDENT

January 1, 2024

The NYPD 1013 Club of Charlotte, NC is an IRS not for profit 501 (c) (7) organization, Tax ID #45 0557805, comprised of 488 retired and active law enforcement officers from the NYPD and fifty-two other law enforcement agencies.

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

On Monday, May 20, 2024, the Club is sponsoring the tenth annual Jimmy LaRossa Memorial Golf Tournament. Jimmy LaRossa, who was a member of our Club was murdered on April 10, 2012.

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

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

Monies raised at the 2024 tournament will be donated evenly to the Tunnels To Towers Foundation, a registered 501 (c)(3) non-profit EIN: 02-0554654 and the Charlotte-Mecklenburg Fraternal Order of Police Lodge 9 Foundation.

Since 9/11 Tunnels To Towers Foundation have been helping America's heroes by providing mortgage-free homes to Gold Star and fallen first responder families with young children and by building specially-adapted smart homes for catastrophically injured veterans and first responders. The foundation is also committed to eradicating veteran homelessness and helping America to Never Forget September 11, 2001.

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

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

We appreciate any help you can provide us.

Sincerely,

Harvey Katowitz  
President

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





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The NYPD 10-13 Club of Charlotte, NC will award three (3) \$1,000 scholarships, "Bob Andretta", "John Krohn" and 911 Memorial Scholarships" to the child, grandchild or great grandchild of a member of our 10-13 Club.

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

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

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

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

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

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

The recipient of each scholarship will be determined by a lottery drawing at the May membership meeting of all eligible applicants.

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

**Application must be received by May 1, 2024**





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PRESIDENT

BERNARD ROE  
VICE PRESIDENT

**2024**

## College Scholarship Application

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

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

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

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

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

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

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

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

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

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

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

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

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

**Application must be received by May 1, 2024**



Join us for a Night at the Knights Baseball Game

We will be attending a Charlotte Knights baseball game against the Memphis Redbirds on Friday May 3, 2024, 7:04 PM.

Come out for a great night of family entertainment!

Fireworks after the game

We have 80 box seats reserved for our Club

Tickets are \$23, which includes a \$2 voucher for purchases inside the ballpark.

Fill out the form below to reserve your tickets

Tickets can be paid for via Zelle at [hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com) or at our membership meeting.

Contact Harvey Katowitz for further information: [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net) or 704-849-9234.

Last date to order tickets is April 9, 2024



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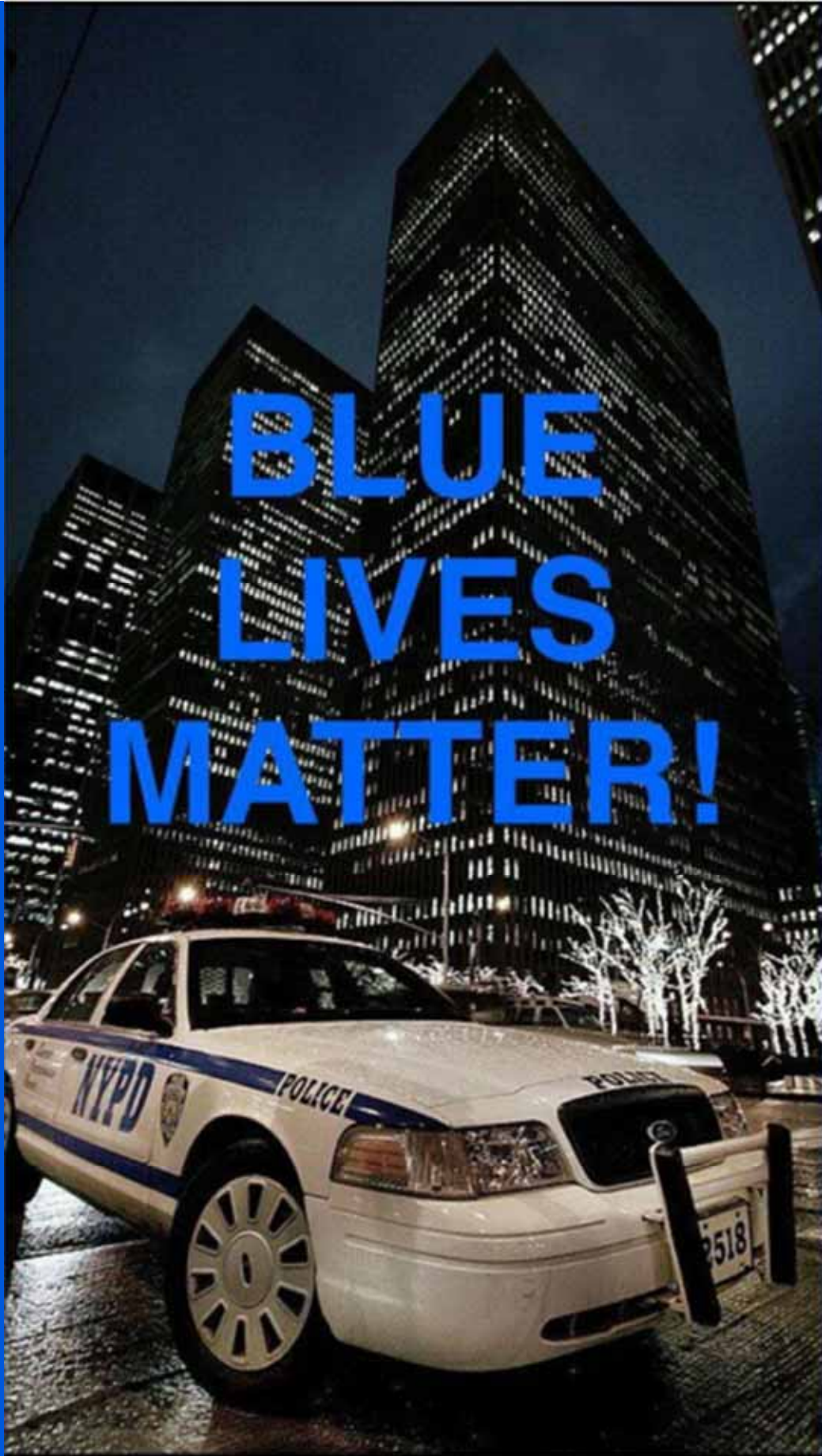
NAME \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

NUMBER OF TICKETS \_\_\_\_\_

Email the form to [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net)

THEY MUST NEVER BE FORGOTTEN

**BLUE  
LIVES  
MATTER!**





# THEY MUST NEVER BE FORGOTTEN



Total Line of Duty Deaths 133
Cause of Death
9/11 related illness - 17
Aircraft accident - 2
Assault - 2
Automobile crash - 22
COVID19 - 6
Drowned - 1
Duty related illness - 5
Fall - 3
Fire - 1
Gunfire - 47
Gunfire (Inadvertent) - 1
Heart attack - 7
Motorcycle crash - 3
Struck by train - 1
Struck by vehicle - 4
Unidentified - 1
Vehicular assault -10

Total Deaths by Month
Jan - 9
Feb - 10
Mar - 12
Apr - 10
May - 14
Jun - 10
Jul - 15
Aug - 12
Sept - 11
Oct - 8
Nov - 9
Dec - 13
Total Deaths by Gender
Male - 122
Female - 11
Statistics
Average age - 43
Average tour of duty - 14 years

Total Deaths By State	Total Deaths By State
Alabama - 3	New Jersey - 4
Arkansas - 1	New Mexico - 2
California - 7	New York-16
Colorado - 3	North Carolina - 3
Connecticut - 1	North Dakota - 2
Florida - 3	Ohio - 3
Georgia - 5	Oklahoma - 4
Hawaii - 1	Oregon - 1
Illinois - 2	Pennsylvania - 5
Indiana - 6	Puerto Rico - 2
Iowa -1	South Carolina - 3
Kansas - 2	Tennessee - 7
Kentucky - 1	Texas -11
Louisiana - 8	Tribal Police - 1
Massachusetts - 1	U.S. Government - 5
Michigan - 1	Vermont - 1
Minnesota - 1	Virgin Islands - 1
Mississippi - 2	Virginia - 1
Missouri - 3	Washington - 1
Nevada - 2	West Virginia - 1
New Hampshire - 1	Wisconsin - 4



# THEY MUST NEVER BE FORGOTTEN



Retired Transit District 33 Police Officer William G. McNaughton died of a 9/11 related illness.

Loving husband of Michele. Devoted father of Ryan, the late James D. and the late Courtney Ann Comfort. Loving brother of James (Gayle), Edward, Eileen and Conrad. Adored uncle of Eddie, Jamie, Heather, Samantha, Peter, Kerri-ann, Janet, Danielle, Jessica, Kristen, Gary, the late Danielle, the late Jesse and the late Leanna. Dear brother-in-law of Jacqueline Lomovsky (late Dennis), Kim Marzo (Richie) and Kelly Beraud. Bill is predeceased by his parents; William and Evelyn and his In-laws; Jack and Janet Beraud.

Bill was born in Queens, New York. He always referred to himself as an "ordinary guy," but to the many that knew him, he was a man of honor and dignity. Whether he knew you for decades or just a short time, he would move mountains to help someone, no matter what it took. Genuine and humble, he never took credit for anything. Proud United States Army veteran and retired K-9 unit police officer with the New York City Police Department, Bill was also a Gold Star Father.

He was the father of Active Uniformed Member of the Service Police Officer James D. McNaughton - Transit District 2 who was the first Member of the Service killed in Iraq when he was shot by a sniper while serving as a Staff Sergeant in the Army Reserves on August 2, 2005.

After retirement, Bill continued his service with the grounds crew at Calverton National Cemetery. When he did take time for himself, his main passion was cars. He loved going to car shows and races and working on his prized 1969 Chevy Chevelle. Other hobbies and interests included his koi pond, martial arts and samurai swords.



# THEY MUST NEVER BE FORGOTTEN



Retired New York State Trooper Christopher Philip Rock, 59, of Kerhonkson, N.Y., passed away on Sunday, December 3, 2023, surrounded by his wife, Michele, and retired State Police partner George Okst, honoring Chris' wish to die at home. Chris endured a hard-fought battle with cancer stemming from his assignment at the World Trade Center following the terrorist attack on September 11, 2001.

It is genuinely impossible for this obituary to represent and encompass all the things that Chris meant to his peers, closest friends, family, and his wife, Michele.

Chris is survived by his loving and dedicated wife, Michele (Edwards) Rock. Leaving her was the hardest thing he had to do and the reason for his strength and will to live. They shared a journey of love, laughter, and mutual respect, existing as one soul in joy and sorrow. Chris' friends and her family have encircled Michele since his passing, from which she draws faith and strength. Death is a thief, but Chris' spirit for life and commitment to friends and family will live on forever.

Chris was predeceased by his father, Philip Rock, and survived by his mother, Ella Lavalley. His extended family includes his brother Jason Rock (Donna), his sisters-in-law Kathy (late husband Michael) Carroll and Maribeth (Tom) Vellozzi, and his brother-in-law Bede (Debbie) Edwards. Chris was blessed with nieces and nephews and great-nieces and nephews. Chris enjoyed an endearing love and life with his mother-in-law, the late Dolores Edwards. He felt a special connection to her strength as she battled Cancer and Alzheimer's Disease.

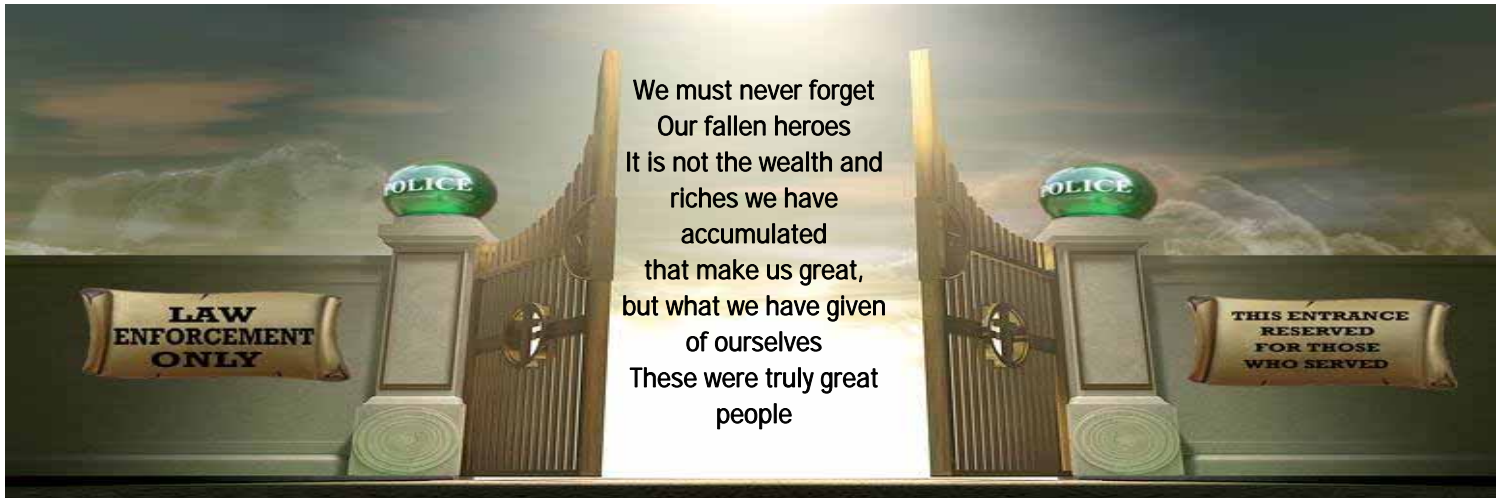
Chris was loved and respected by his family and extended relatives, along with an inner circle family of peers and friends forged from years together. Chris always said that strength comes from family and friends, and it was this strength that kept him strong for so long. Chris' inner circle of friends, Retired State Police partner George, Roy, fellow racer and racing right-hand man at the track, and Joe, the best man of their wedding, were with him and Michele until he could fight no more. Mike and his son Santino enjoyed visits with Chris and spent countless hours texting and communicating stories and experiences. Mike possessed a part of Chris' racing spirit, and Santino was Chris' protégé from when he was five years old. Santino's success as an Indy car driver was a source of pride and joy for Chris.

Chris began training with the New York State Police at Brockport and was sworn into the State Police on March 30, 1987. He was assigned to Troop F in Ellenville, New York. In the early 1990s, Chris was assigned to the HAZMAT Detail, and in 1997, the Commercial Vehicle Enforced Unit (CVEU) was formed. In 2005, he was promoted to Technical Sergeant and assigned to Field Command -Traffic. He continued his career as the Program Manager for the Division Scales, Weights, and Measures division before retiring in September 2013. He dedicated 26 years of service to New York and the State Police.

Chris had a true passion for racing across many different forms of motorsports. This stretched across Racing Karts, RC Cars, and, more recently, the Spec Mazda Miata series. Racing took him not only across the United States but also Italy and England on many famous race courses. As part of Chris' accomplishments, he won the EZ Kart finals in America and was sent to Italy to represent the USA. Chris' drive to win was contagious and tireless. He was so passionate about racing that as years progressed, Chris began to mentor drivers and mechanics. This mentoring turned into Chris Rock Motorsports. Many drivers Chris mentored have moved upward to other forms of professional motorsports, including Santino Ferrucci, who now competes in the Indy and NASCAR racing series.

# THEY MUST NEVER BE FORGOTTEN

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



[Sgt. James Michael Russ](#)  
Chattanooga, TN PD  
EOW: Saturday, Dec. 2, 2023  
Cause: Heart attack



[P.O. Daniel P. DiDato](#)  
East Fishkill, NY PD  
EOW: Monday, Dec. 18, 2023  
Cause: Automobile crash



[P.O. Paul Tracey](#)  
Waltham, MA PD  
EOW: Wednesday, Dec. 6, 2023  
Cause: Vehicular assault



[Deputy Sheriff Joshua Hamilton](#)  
Preble Co, OH Sheriff's Office  
EOW: Monday, Dec. 18, 2023  
Cause: Automobile crash



[Sgt. Russell Earl Lavarl Jones](#)  
Pamlico, NC Co. Sheriff's Office  
EOW: Wednesday, Dec. 6, 2023  
Cause: Heart attack



[P.O. Tuan Le](#)  
Oakland, CA PD  
EOW: Friday, Dec. 29, 2023  
Cause: Gunfire



[Deputy Sheriff Paul Martin](#)  
Mercer Co. ND Sheriff's Office  
EOW: Wednesday, Dec. 6, 2023  
Cause: Vehicular assault



[Sgt. Marc McIntyre](#)  
Spalding Co, GA Sheriff's Office  
EOW: Friday, Dec. 29, 2023  
Cause: Gunfire



[Ch. of Police Christopher Byard Cummings](#)  
Samburg, TN PD  
EOW: Sunday, Dec. 10, 2023  
Cause: Heart attack



[Sgt. Philip Dale Nix](#)  
Greensboro, NC PD  
EOW: Saturday, Dec. 30, 2023  
Cause: Gunfire



[Sgt. Stephen Gibson](#)  
Somervell Co, TX Sheriff's Office  
EOW: Wednesday, Dec. 13, 2023  
Cause: Automobile crash



# THEY MUST NEVER BE FORGOTTEN

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

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

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

Always in our minds and hearts

Gone but never forgotten.....



### Membership Meeting Minutes December 12, 2023

The meeting was called to order by the president at 7:30pm with the pledge of allegiance and the invocation. There were 65 members, 1 new member, and 2 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 6 law enforcement officers who died in the line of duty since last month's meeting and a moment of silence.

#### Roll Call of Officers

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

Review of November minutes: Available in December newsletter

#### Sickness & Distress:

- Lou Caputo fell yesterday and broke his hand.
- Rich Doyle's son had cancer surgery and tests show he is cancer free.
- Mike Schoonmaker's back surgery was successful.

Guest Speaker(s): None

#### Communications and Correspondence:

- Club member, Ret. NYPD Captain Jonathan Levine is the Asst. Corrections Commissioner for NYC DOC Investigations.
- National President Fahy stated that the main focus for the 2024 NYS Legislative Session would be Senator Lanza's Health Protection Bill. The previous Health Protection Bill, only provided Health Protection for Police, Fire and Correction employees, whereas, Senator Lanza's Bill would provide Health Protection for all NY State employees. Senator Lanza's (R) Health Protection Bill, which will have two Democrat Prime Co-sponsors, Senators Scarcella-Spanton (D) and Harkham (D), who will be working together with Senator Lanza, in a bi-partisan way, which may provide a better chance of having our Health Protection Legislative Bill passed into Law.
- If you will be traveling to NY for the holidays beware of a new initiative from the NYS DOT uses technology to detect everyone going over the speed limit in specific locations and automatically send them a speeding ticket. First-time violations will result in a \$50 fine. A second violation within 18 months will bring an additional \$75 fine. If someone is sent an automated speeding ticket three or more times in an 18-month period they will be fined \$100. Any unpaid fines may result in a registration hold. Unfortunately, since the automated system can't identify who was behind the wheel at the time of the infraction, the registered owner will be responsible for all tickets, fines, and penalties.

#### Report of officers

President:

- 2024 Membership cards arrived today.

- Dues notices to be prepared and mailed on Thursday. Thank you to those who already paid for 2024.
- Our after-holiday dinner party will be on Jan. 27, 2024, and we will be scheduling a family fun bowling event in February. Please submit suggestions for other events to a board member.

Vice President: Nothing to report.

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

Recording Secretary: Nothing to report.

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

Trustees:

- Dennis Cirillo: Nothing to report.
- Kevin Gribbon : Nothing to report.
- Frank Irizarry: Exc.
- Ian McGrouther: Nothing to report.
- John Randazzo: Nothing to report.

Sgt. At Arms:

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

**Committee Reports**

- Membership: 491

**Old Business:** None

**New Business:** Plaques were presented to our honor guard as 2023 co-members of the year.

**Good of the Club**

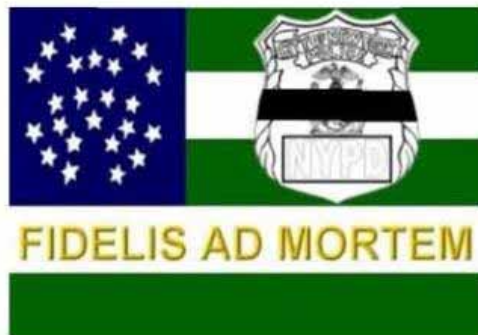
- New Members:
  1. Ret. NYPD Officer Allan Caporuscio
  2. Ret. NYPD Officer Thomas Nigro

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

- 50/50 of \$230 was won by Valerie Sabato. She donated \$150 of her winnings to the Jimmy LaRosa Memorial Golf Tournament

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

**January 9, 2024, 6pm**



# DECEMBER MEMBERSHIP MEETING PHOTOS

December's photos can be accessed at: <https://harveykatowitz-smugmug.com/December-2023/>



Pres. Harvey Katowitz presented plaques to the 2023 co-members of the year - L-R John Randazzo, Chris Russo, Brenda Jordan, Joe Dalton, John Sabato, missing from the photo is Frank Irizarry





# DECEMBER MEMBERSHIP MEETING PHOTOS



# MEMBERSHIP



## 2024 Monthly Meeting Dates

Jan. 9	Apr. 16	July 11	Oct. 8
Feb. 13	May 9	Aug. 13	Nov. 12
Mar. 12	June 14	Sept. 10	Dec. 10



Fortunately, nothing to report

### SICK DESK UPDATE



Rick Gundacker will be hospitalized for several weeks undergoing stem cell replacement.

Brenda Jordan will be undergoing an endoscopy and biopsy of her stomach and pancreas.

Please keep them in your thoughts and prayers.

## Welcome To The Club



The following members joined our club in December

- Ret. NYPD Officer Allan Caporuscio
- Ret. NYPD Officer Thomas Nigro



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

## REMEMBER

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



Happy Birthday!

## JANUARY

Hansen, Bob	RIP 10/16/17	1
Morey, Pedro		1
Erker, John,		2
Jackson, Brian		2
Sheppard, Al	RIP 5/13/19	2
Kenary, Michael		4
Madouros, Georgia		4
Holloman, Norris		5
Brody, Victor		6
Cole, Peter		6
Walker, Gerard		7
Katowitz, Harvey		8
Randazzo, John		8
Jordan, Brenda		9
Goodman, Eric		9
Lehecka, Gerald		9
Marano, Anthony		9
Davis, Joseph		10
Galanos, Glenn		10
Knight, Tasheil		11
Stagliano, James		12
Francis, Cynthia		13
Busby, Waverly		13
Christian, Donna		14
Nakelski, Stephen		14
Dorn, Steve		15
Marchello, Milan		15
Peterson, George	RIP 11/19/19	15
Nau, Ed		16
Matthews, Michael		18
Hickey, Scott		19
Gennis, Brian		20
Gworek, Joe		21
O'Connor, John		21
Albert, Richard		23
Heitman, Jack		24
Jones, Michael		25
Ponicia, Christopher		26
Shekian, John		26
Aquilone, Frank		27
Doody, Daniel		27
Krohn, John	RIP 6/15/23	27
Mazzie, Ronald		27
Wexler, Jason		27
Williams, Leon		27
Earls, Paul	RIP 5/29/19	28
Torres, Hector		28
Rochford, James		30
Sammut, Joseph		31

# TRUSTEE'S



10-13 Club of Charlotte

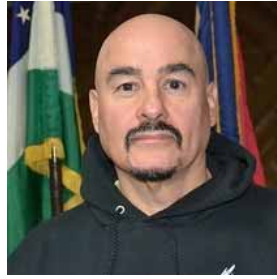
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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



# HEALTH AND WELFARE

## Social Security Changes for 2024

COLA boosts benefits by 3.2%, but Medicare premiums are also going up

The cost-of-living adjustment (COLA) gets the headlines, but multiple aspects of Social Security change annually to reflect national trends in prices and wages, affecting the benefits paid to tens of millions of Americans and the taxes paid by nearly all U.S. workers. Here are five important ways Social Security will be different in 2024.

### 1. COLA benefit boost

Inflation cooled considerably in 2023, but consumer prices still went up, producing a 3.2 percent COLA for Social Security beneficiaries. That will raise the estimated average retirement benefit by \$59 a month, from \$1,848 to \$1,907, starting in January, according to the Social Security Administration (SSA).

That's a considerably lower bump than the 2023 COLA of 8.7 percent, which, fueled by red-hot inflation in 2022, was the largest adjustment in more than 40 years when it took effect in January 2023. But in historical terms the 2024 bump is still slightly higher than usual: Since the early '90s, the COLA has averaged around 2.5 percent a year.

The maximum benefit for a worker who claims Social Security at full retirement age (FRA) in 2024 will be \$3,822 a month, up from \$3,627 in 2023. FRA is 66 years and 6 months for people born in 1957 and 66 and 8 months for those born in 1958; people born from July 2, 1957, through May 1, 1958, will reach it in 2024.

The COLA isn't just for retirees. It increases monthly payments for all types of Social Security and for Supplemental Security Income (SSI), an SSA-administered benefit for very-low-income people who are age 65 and older or are largely unable to work due to blindness or other disability.

### Estimated Average Monthly Social Security Benefits Payable in January 2024

2024 estimated average monthly social security benefit for retired worker married couple survivor worker with disability and more

\* SSI beneficiaries should receive their first COLA-boosted payment Dec. 29, 2023. SSI benefits are typically paid on the first of the month, but Jan. 1 is a federal holiday.

Beneficiary	Before 3.2% COLA	After 3.2% COLA
Retired worker	\$1,848	\$1,907
Married couple, both receiving benefits	\$2,939	\$3,033
Survivor benefit, older spouse	\$1,718	\$1,773
Survivor benefits, widowed parent and two qualifying children	\$3,540	\$3,653
Worker receiving disability benefits	\$1,489	\$1,537
SSI maximum federal benefit, individual*	\$914	\$943
SSI maximum federal benefit, married couple*	\$1,371	\$1,415

Source: Social Security Administration

Beneficiaries got a rare respite from that offset effect in 2023, as the big COLA was accompanied by a drop in Medicare premiums. But the offset is back in 2024, with the standard monthly Part B rate rising from \$164.90 to \$174.70, shaving about \$10 a month off the COLA gain.

### Social Security taxes

Social Security benefits are primarily funded by a 12.4 percent tax on most workers' incomes. If you have a job, you pay half of that rate (via FICA withholding from your paycheck) and your employer covers the rest. If you're self-employed, you pay both shares as part of your annual tax return.

The rate has been the same since 1990, but the amount of income subject to it changes annually in line with national wage trends. In 2023, you paid Social Security taxes on work income up to \$160,200. In 2024, the threshold goes up to \$168,600. Earnings above that level are not taxed for the purpose of funding Social Security, nor is any income from investments.

### Social Security earnings test

If you collect Social Security and continue to work, a portion of your monthly payment may be temporarily withheld. This earnings test applies to people who collect retirement, survivor or family benefits; have not yet reached full retirement age; and have earnings above a certain level.

The threshold changes annually, tracking national wage trends. In 2024, beneficiaries who will not reach FRA until a later year have \$1 withheld from their Social Security payment for every \$2 in work income above \$22,320 (up from \$21,240 in 2023).

For example, if you have a \$40,000 job, your benefits for the year would be reduced by \$8,840 — half the difference between \$22,320 and \$40,000.

If you will reach FRA in 2024, Social Security withholds \$1 in benefits for every \$3 in earnings above \$59,520 (up from \$56,520 in 2023) until the month when you hit the milestone. At that point, the earnings test expires — there's no longer any work-related deduction, and the SSA adjusts your benefit upward so that, over time, you recoup the prior withholding.

People receiving Social Security Disability Insurance (SSDI) face different income rules. Because SSDI is intended for people who are largely unable to work for an extended period due to a serious medical condition, you can lose it if your earnings reflect what the SSA calls "substantial gainful activity."

# HEALTH AND WELFARE

## TELL CONGRESS:

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

## CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT

**Statement on the inclusion of the Gillibrand/Braun Amendment in the National Defense Authorization that will ensure that all 911 responders to the Pentagon and Shanksville, including former active-duty soldiers and sailors, will be able to enroll in the WTC Health Program and will also help to close the long term impending funding shortfall threatening the program.**

### FOR IMMEDIATE RELEASE

December 7<sup>th</sup>, 2023

Today the Leadership of the House and the Senate announced agreement on a [final version of the National Defense Authorization Act](#) (NDAA) that will be put before both Houses of Congress and if passed sent to President Biden to be signed into law will include the \$676 million amendment, sponsored by Senator Kirsten Gillibrand (D-NY) and Senator Mike Braun (R-IN), along with Senator Charles Schumer(D-NY), which will:

Ensure that all 9/11 responders to the Pentagon and Shanksville who were active-duty DOD military, soldiers and sailors as well as civilians, along with other Federal employees, will be able to join the program. Currently, some responders to the Pentagon and Shanksville sites are prevented from joining.

Help to close the impending funding shortfall facing the World Trade Center Health Program by providing an additional \$444 million dollars to the program over the next ten years.

Today’s announcement could not have been possible without the efforts of Congressman Andrew Garbarino (R-NY), who led the difficult effort in the House to ensure the Senate Amendment was included in the final version of the NDAA and who secured the support of Speaker Mike Johnson’s (R-LA) to join the effort.

Benjamin Chevat, Executive Director of Citizens for the Extension of the James Zadroga Act stated, “We are grateful for the continuing bipartisan efforts of the House and Senate, on behalf of 9/11 injured and ill responders, ensuring this amendment remained in the final version of the legislation and thank Congressman Garbarino, Speaker Johnson, Senators Gillibrand, Schumer, Braun for their work.”

“While there is still more work that is needed to close the impending budget deficit facing the World Trade Center Health Program, today’s action, along with the effort last December to add a billion dollars to the program, are important steps forward and will push back for several years any potential cuts in services to the over 125,000 9/11 responders and survivors in the program who are in every State and in 434 out of 435 Congressional Districts.”

Citizens for the Extension of the James Zadroga Act Inc.

c/o NYS AFL-CIO

100 South Swan Street

Albany, NY 12210

United States

# HEALTH AND WELFARE

## **Medicare Is Raising Its Part B Premium And Deductible For 2024**

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

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

## **What Is Medicare Part B?**

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

Medicare Part B also covers:

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

When you first become eligible for Medicare (typically at age 65), you can apply for benefits in the three months before your birthday, during your birthday month and in the three months following your birthday. You can sign up by filling out a form on the Social Security Administration's website, by calling 800-772-1213 or by visiting a Social Security office in person.

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

CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE: <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

City Coverage for Medicare-Eligible Retirees

CLICK HERE NYC OFFICE OF LABOR RELATIONS HEALTH BENEFITS FOR RETIREES: <https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medicare-eligible.page>

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

The City's Health Benefits Program supplements Medicare but does not duplicate benefits available under Medicare. Medicare-eligible members must be enrolled in Medicare Parts A and B in order to be covered by a Medicare HMO plan. To enroll in Medicare and assure continuity of benefits upon becoming age 65, contact your Social Security Office during the three-month period before your 65th birthday. In order not to lose benefits, you must enroll in Medicare during this period even if you will not be receiving a Social Security check.

If you are over 65 or eligible for Medicare due to disability and did not join Medicare, contact your Social Security Office to find out when you may join. If you do not join Medicare Part B when you first become eligible, there is a 10% premium penalty for each year you were eligible but did not enroll. In addition, under certain circumstances there may be up to a 15-month delay before your Medicare Part B coverage can begin upon re-enrollment.

If you or your spouse are ineligible for Medicare Part A although over age 65 (reasons for ineligibility include non-citizenship or non-eligibility for Social Security benefits for Part A), contact us at:

NYC Health Benefits Program 40  
Rector Street - 3rd Floor New York,  
NY 10006

Coverage for those not eligible for Medicare Part A can be provided under certain health plans. Under this Non-Medicare eligible coverage, you continue to receive the same hospital benefits as persons not yet age 65.

If you are eligible for Medicare Part B as a retiree but did not file with Social Security during their enrollment period or prior to your 65th birthday, you will receive supplemental medical coverage only, and only through GHI/EBCBS Senior Care.

# HEALTH AND WELFARE

## Retiree Health Benefits Office of Labor Relations Health Benefits Program

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

# THIS AND THAT

## North Carolina Concealed Handguns Reciprocity

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

### Other States' Permits Honored Here

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

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

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

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

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

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

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

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

### Permits Honored in Other States

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

#### States with North Carolina Agreements

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

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



# NOSTALGIA



January 16, 1941 - 83 years ago - roll call outside the NYPD's 5th Precinct on Elizabeth St in Manhattan for a rainy evening tour.

The 5th Pct was opened originally in 1881 as the 6th Pct, and closed as the 6th Pct on May 5, 1922. On December 16, 1926, it was re-established as the 3-A Pct and remained so until July 3, 1929 when it was re-designated the 5th Pct.

The post seen behind the Sgt was one of the two original lantern posts for the Pct that were mounted on the steps. At some point in their history, the posts were cut down, and new Pct lights were affixed to the front of the building. 1950 photos show that the posts were completely removed.

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Monday, January 19 is a date in NYPD ESU history not to be forgotten. It marks the date of the death of NYPD hero, **Patrolman Stephen Gilroy, ESS 8**, at the John & Al's Sporting Goods store located at 927 Broadway in the confines of the 90th Precinct.

The police arrived at about 6 p.m. on Jan. 19, a Friday, foiling an attempted robbery of the store by four Sunni Muslims seeking guns, rifles, pistols and ammunition for "a holy crusade." A three-hour shootout ensued. Gunfire crackled and boomed in the evening air.

Several officers on the scene were pinned down behind cars and elevated track pillars as shotgun blasts and gunfire raged. Stephen R. Gilroy, 29, an officer who had been behind an elevated train pillar wearing a bulletproof vest, was shot in the head and killed on the scene. Two other officers were wounded, as was one of the gunmen inside the store.

1973 Hostage Situation, Revisited

[http://cityroom.blogs.nytimes.com/2012/09/10/a-1973-hostage-situation-revisited/?\\_r=1](http://cityroom.blogs.nytimes.com/2012/09/10/a-1973-hostage-situation-revisited/?_r=1)

# THIS AND THAT

## NY VENUE RULES ON CONCEALED CARRYING

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

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

## Member Self Service - webCOPS

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

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

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

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

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

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

### Police Pension Fund - Documents & Requests Center

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

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

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

# National NYCPD 10-13 Organizations, Inc.



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

**ARIZONA  
10-13**

**President Larry Carito**

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

**LONG ISLAND  
10-13**

**President Richard Bohn**

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

**NYPD 10-13 CLUB  
OF CHARLESTON**

**President Frank Capograsso**

NYPD 10-13 Club of Charleston  
2937 River Vista Way,  
Mt. Pleasant, SC 29466  
Phone #  
Email: [Charleston1013club@gmail.com](mailto:Charleston1013club@gmail.com)  
Website: [https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffgPzcg8aFS9B14Oy\\_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ](https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffgPzcg8aFS9B14Oy_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ)

**NE PA NYPD  
10-13**

**President Juan (John) Adams**

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

**NYPD 10-13 CLUB  
OF CHARLOTTE**

**President Harvey Katowitz**

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

**NORTHEAST FLORIDA  
10-13**

**President Marty Syken**

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

**HUDSON VALLEY  
10-13**

**President Kathleen McLaughlin**

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

**RALEIGH NC  
10-13**

**President Robert Young**

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

**JERSEY SHORE  
10-13**

**President Salvatore V. Pepitone**

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

**VILLAGES  
10-13**

**President Mike Powers**

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

**MYRTLE BEACH  
10-13**

**President Michael Fanning**

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

**WILMINGTON NC  
10-13**

**President Chuck McLiverty**

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

**FORT MILLS SC  
10-13**

**President: Scott Hassler**

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

**VERRAZANO  
10-13**

**President Chris Piazza**

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



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

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

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

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

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

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

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

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

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

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

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

# NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# NATIONAL NYCPD 10-13 ORG.



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

**PLEASE PRINT CLEARLY**

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

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

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

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

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

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

## RETIREE INFORMATION ONLY

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

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

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

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

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

## FOR OFFICE USE ONLY

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

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

**Approved**

**Disapproved**

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

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

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

## AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

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

# NATIONAL NYCPD 10-13 ORG.



Judge lifts injunction on Local 100 Medicare switch  
Jan. 10 court date scheduled

Posted Tuesday, December 26, 2023 3:23 pm  
BY RICHARD KHAVKINE

The effort by Transport Workers United Local 100 retirees to stop the imminent switch of their health plan benefits from government-run Medicare to privately administered Medicare Advantage programs has hit a roadblock, with the judge overseeing their petition lifting his injunction just days after he had issued it.

Manhattan Civil Court Supervising Judge Shahabuddeen A. Ally dropped the temporary restraining order Dec. 22 following a torrent of affidavits from New York City Transit lawyers and union representatives that followed the Dec. 18 TRO that allege, in one case, “multifaceted harm” if the switch is further delayed.

According to one such submission, the temporary restraining order, which set a hearing date of Jan. 23, “will cause immediate harm to NYCTA, as well as numerous members of the class of retirees that Petitioners purport to represent.”

“Further, given the complex, large-scale and ongoing nature of the administrative transition that the TRO abruptly enjoins and the mass confusion that will radiate from that unanticipated change, this harm will incur before and cannot be rectified at or following the January 23, 2024 hearing,” the affidavit continued.

The statements argued that the plaintiffs’ petition for the TRO was deficient for several reasons, including because some of the petitioners were not yet eligible for Medicare and so were not impacted by the impending switch.

The judge’s order vacating the temporary restraining order noted only that the MTA and union officials had alleged “sufficient cause.” The parties are due back in court Jan. 10.

The MTA retirees, like their retired New York City civil servant colleagues, have opposed the shift to for-profit, privately administered Medicare Advantage plans because, they argue, they are inferior to their government-administered and cost-free traditional Medicare. The retired transit workers are also angered that they have had little to no say in the planned move.

According to a recent court filing by the MTA’s chief labor and employee relations officer, Anita Miller, and the agency’s director of labor relations, William Jefferson, more than 20,000 Medicare-eligible NYCTA/Transit Workers Union retirees are participating in the plans, administered by managed-care company Aetna, with another roughly 10,000 more dependents also enrolled.

The elimination of their traditional Medicare was included as a provision in a three-year contract approved in July by current rank and file, which by definition the retirees could not vote on. In court filings, the retirees alleged that the MTA and New York City Transit officials together with Local 100 representatives designed a plan during “clandestine meetings with no fair notice or consultation to now dismantle the currently available public Medicare health care option,” which they claimed was a violation of “basic legal standards of fairness” as well as state laws.

[richardk@thechiefleader.com](mailto:richardk@thechiefleader.com)

On January 1, 2024, Empire BlueCross BlueShield and Empire BlueCross changed their name to Anthem Blue Cross and Blue Shield and Anthem Blue Cross. This name change affects the Hospital portion of the GHI-CBP medical plan, stand-alone City offered Empire medical plans and City offered Medicare plans as well as the SBA Dental plan. There will be no change to reimbursement, or level of support.

Empire joined the Anthem family of health plans in 2006. They stated that “The decision to transition the name from Empire to Anthem brings together everything that the well-respected, industry-leading Anthem brand has to offer, with the strength and value of the Blue Cross and Blue Shield brand that generations of New Yorkers have come to know and trust.”

Our plan, coverage, and ID card numbers are not changing. As of now, we are not receiving the new Anthem-branded ID cards, so your current Empire-branded cards will be valid. At some point we will receive the new Anthem-branded ID card.



# NATIONAL NYCPD 10-13 ORG.



**Social Security information is available 24/7  
from the Chief December 22, 2023**

<https://www.ssa.gov/myaccount/>

The holiday season often brings us feelings of warmth and joy. At Social Security, we want you to know we share the same joy when it comes to serving you, whether it be online, by telephone or in person. Our online services are available to help you do business with us in an easy, convenient, and secure way. It all starts with a personal my Social Security account. More than 71 million people have signed up for their personal account.

You can create a personal my Social Security account to:

- Apply for retirement, spouse, or disability benefits.
- Apply for Medicare.
- Check your application or appeal status.

If you receive benefits, you can use your personal my Social Security account to: • Change your address (Social Security benefits only)

- Change your direct deposit information (Social Security benefits only).
- Instantly get proof of benefits.
- Print your SSA-1099.

If you do not receive Social Security benefits, you can use a personal my Social Security account to:

- Get personalized retirement, spouse, or disability benefit estimates.
- Get your Social Security Statement.
- Get instant proof that you do not receive benefits.

You can use our services on-the-go or from the Comfort of your home. Please visit [www.ssa.gov/account](http://www.ssa.gov/account) to view the services available to you. We want you to have a safe, happy holiday season and know that we are here for you.

Ravi Gopaul is a Social Security public affairs specialist in New York City

## What can you do with a **my Social Security account?**

[Uhvzhvy#l#huqghp hgy#KrhBq#hhzuly#hdui#nyuv22| | | 3rvd3jry2qzpqhuhdui2huqghh0hdui#](#)

If you are not receiving benefits:  
[Get personalized retirement benefit estimates](#)

[Get estimates for spouse's benefits](#)

[Get proof that you do not receive benefits](#)

[Check your application status](#)

[Get your Social Security Statement](#)

If you are receiving benefits:  
[Set up or change direct deposit](#)

[Get a Social Security 1099 \(SSA-1099\) form](#)

[Opt out of mailed notices for those available online](#)

[Print a benefit verification letter](#)

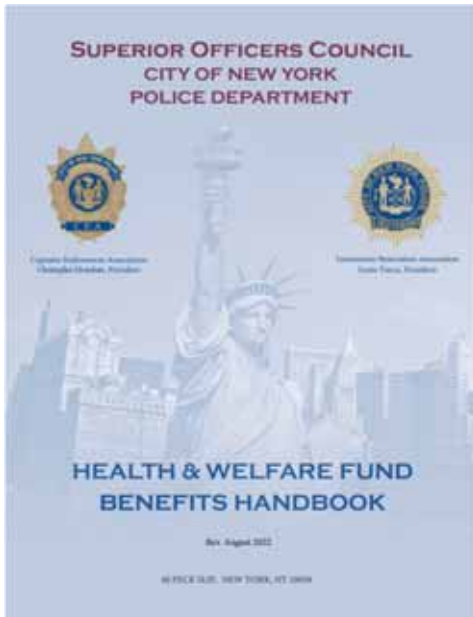
[Change your address](#)

# LINE ORGANIZATIONS



#

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



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

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

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

## OPTUMRX

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

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

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

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

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

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

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

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

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

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

# LINE ORGANIZATIONS



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



## VISIONWORKS/DAVIS VISION

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

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



## EMPIRE BLUECROSS BLUESHIELD | Dental

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

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

### Dental:

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



## HEALTHPLEX

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

### Claims Department:

PO Box 650629  
Dallas, TX 75265-0629  
Email: [info@healthplex.com](mailto:info@healthplex.com)

### Customer Service:

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

### Corporate Offices:

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



## STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

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

Number: (888) 660-1854



## HUMANA | Comp Benefits

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

Group: 21099

*Exclusive to Florida Residents*

Phone: (800) 342-5209



## OPTUMRx

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

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

### Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



## PRINCIPAL FINANCIAL GROUP

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

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



## Express Scripts | PICA Prescription Program

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

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

## Freedom Fertility Pharmacy:

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

Number: 800-660-4283

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

# RETIRED SGTS. ASSOCIATION



Dear Retired Sergeant,

## **RSA Florida General Membership Meeting January 24, 2024**

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

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

Hotel information:

Four Points by Sheraton Punta Gorda

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

Mention: Retired Sergeants Assn or CODE: RE1683

Meeting Information:

Wednesday, January 24, 2024

12:00 PM

Charlotte Harbor Conference Center

75 Taylor St

Punta Gorda, FL 33950

We appreciate your continued support and membership.

RSA-Keeping Retirees Informed!

# LINE ORGANIZATIONS

## Sergeants Benevolent Association

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



## The Toughest Job in the World!

Vincent J. Vallelong  
PRESIDENT

Edmund J. Small  
VICE PRESIDENT

Dear Fellow Sergeant,

We hope that you enjoyed the holiday season and are looking forward to the New Year with excitement and enthusiasm. Our primary goal is to finalize the contract and correct the pay disparity that affects some newly promoted Sergeants. We understand the frustration brought about by this untenable situation and assure you that we are working extremely hard to rectify it as quickly as possible.

Crime is surging throughout the country, and the nationwide law enforcement profession continues to face unprecedented dangers. On New Year's Day, two Police Officers from the Honolulu Police Department in Hawaii were shot and seriously wounded by a carjacking suspect who had led police on a wild chase. Please keep those brave officers in your thoughts and prayers while they are being treated for their injuries.

The SBA continues to speak out against the lunacy that is making it so difficult to do our jobs. We were the first police union to denounce New York City Council Member Kamillah Hanks of District 49 on Staten Island when she supported the ludicrous City Council, Intro 586 bill, which is euphemistically known as the How Many Stops Act.

The bill requires Police Officers to fill out voluminous paperwork detailing circumstances of an encounter, including the race, ethnicity, gender, and age of all persons involved. This is mandatory in routine encounters such as an officer looking for a lost child or detectives conducting a canvas during a homicide or violent crime where the timely gathering of information is of paramount importance to public safety.

When Councilwoman Hanks was courting police support during her campaign, she sold herself as a pro law enforcement candidate whose father had served the NYPD. However, when she opted to support this idiotic bill, she was exposed as yet another political chameleon who will say and do anything to get elected and whose governing style is dictated by which way the political winds are blowing.

Adhering to the requirements of this bill is in no way conducive to effective policing and will only bog down already overburdened Police Officers with reams of paperwork that have no practical or statistical value.

Thank you for continuing to perform your duties in such an exemplary manner, even amid so many challenges. We appreciate your trust and faith in us and assure you that we will work diligently to finalize the contract and correct the pay disparity issue. We will keep you apprised of all developments as they occur.

Best wishes for a safe, happy, healthy, and bountiful 2024. Fraternally,

Vincent J. Vallelong

President  
Sergeants Benevolent Association

# LINE ORGANIZATIONS



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

**Hearing Aid Reimbursement Guidelines**

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

\$5 00.00 stipend per device  
Maximum Benefit \$1000.00 Every  
four (4) years

Eligible Dependent Children

\$1,000 .00 stipend per device  
Maximum Bene fit \$20 00.00 Every  
two (2) years .

**BENEFIT GUIDELINES**

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

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

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

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

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

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

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

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

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

Attn: Alyssa Carr ([healthandweHare@sbanyc.org](mailto:healthandweHare@sbanyc.org))

S.B.A. Health and Welfare Office.

**Retired Sergeants - Important Telephone Numbers**

**Sergeants Benevolent Association NYPD**

155 Franklin Street, NY, NY 10013

Union: (212) 226-2180

Health & Welfare: (212) 431-6555

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

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

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

# LINE ORGANIZATIONS



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

## Optical Benefits: Eyeglasses

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

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

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

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

## Contact lens-In lieu of Glasses

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

## Davis Vision Collection Contacts

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

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

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

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

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

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

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

## PHARMACEUTICAL BENEFIT PLAN

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

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

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

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

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

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

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

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



# LINE ORGANIZATIONS



New Lawsuit Against CCRB  
December 15, 2023

On **December 1, 2023**, our attorneys filed a Notice of Claim with the NYC Comptroller's Office asserting claims against the CCRB and one its attorneys for Malicious Prosecution, Defamation, and Abuse of Process. A Notice of Claim is the first step in a lawsuit naming a City agency and which is required under the NYS General Municipal Law. The lawsuit stems from an administrative prosecution started against one of our members by the CCRB and its APU (Administrative Prosecution Unit). The charges were for excessive force, but were absurd from the start and should never have been brought. Realizing they would lose at trial, the CCRB attorney maliciously, and without any factual basis, continually stated that the only reason the incident happened was because the complainant was Black and our Detective is White: disparaging our Detective and impugning his reputation. The Trial Commissioner and Police Commissioner saw through this and found our Detective "Not Guilty" of all charges.

If the claim is not settled in 30 days — and we don't anticipate that they will — we will then file suit in NYS Supreme Court and allege these same causes of action. CCRB must understand that they will be held accountable in Court for filing baseless charges and defaming our members. To be sure, this is a novel legal approach which has not been tried by the other unions. But we believe we have the legal basis, and the obligation to push back on CCRB's "win at all costs" mentality.

#### Wake & Funeral for Active Det. Juliet A. Shields

The DEA regrets to announce the passing of active Det. Juliet A. Shields of SVU Night Watch, a command in which she served since January of 2023.

After attending college in Binghamton, Juliet Shields was appointed to the force on January 20, 2004, and promoted to Detective on June 2, 2014. During her tenure in the NYPD, her commands included the Brooklyn Special Victims Squad, the 68th Precinct, and the 61 Squad.

Det. Shields passed away on December 31, 2023, her 50th birthday. She was known for her vibrant smile and her love of singing. She is recalled as "hard-working, honest, and above all, true to herself."

#### DEA 51st Annual Winter Convention

Villa Roma Resort & Conference Center, 356 Villa Roma Road, Callicoon, NY 12723  
February 2, 3, and 4, 2024.

Lots of entertainment for the whole family!

Delegates' meeting will be held Saturday, February 3rd at 10:00 a.m.

Musical guests will be Funk Salsa Urban and Yellow Brick Road, a tribute to Elton John.  
Dinners, raffles, auctions, and more!

You can book your Convention reservation by phone at **1-800-727-8455, ext. 1**. Or, you can reserve a room by visiting – <https://bookings.travelclick.com/2864?domain=url.emailprotection.link&groupID=4112992#/guestsandrooms>

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

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

#### Important Phone Numbers

DEA Union / Labor Issues **(212) 587-1000**

DEA Health Benefits **(212) 587-9120**

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

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

Davis Vision **(800) 999-5431**

(you will need your DEA ID number)

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

Vision Screening **(800) 652-0063**

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

Cigna Dental DEA Designated Hotline

**(888) 735-3715**

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

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

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

NYPD Payroll Section **(646) 610-616**

# LINE ORGANIZATIONS



Dear PBA Member:

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

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

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

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

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

### **Minimum Copayment Reduction for Generic Drugs (Retired Members)**

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

### **Coverage for Disposable Insulin Pumps (Medicare-Eligible Members)**

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

### **Coverage for Shingles Vaccination (Medicare-Eligible Members)**

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

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

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

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

In Solidarity,

Patrick Hendry  
President

# LINE ORGANIZATIONS



## Keep Cop-Killers in Jail

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

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

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

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

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

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



**Police Benevolent Association** of the City of New York, Inc.  
125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531  
**Patrick J. Lynch, President**  
[www.nycpba.org](http://www.nycpba.org)

## 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>

# 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

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

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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
<b>Routine Clinical Laboratory Services</b>			
Labcorp	All Plans	<b>855-522-2677</b>	<a href="http://Labcorp.com">Labcorp.com</a>
Quest Diagnostics, Inc.	All Plans	<b>866-697-8378</b>	<a href="http://questdiagnostics.com">questdiagnostics.com</a>

## PSYCHIATRISTS - PSYCHOLOGISTS

### LAURIE SAUBER CSW

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

### MERRILYN GILL CSW

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

### SHANIQUA BURNETTE PC

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

### HALBREONDA HOLLOWAY CSW

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

### LEEANNE THOMPSON-FORTE CSW

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

### MICHAEL DAVIS LMFT

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

# Health and Welfare

## PSYCHIATRISTS - PSYCHOLOGISTS

### GLEND A VINSON-NNAJI PC

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

### PAULINA CHIN CSW

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

### JEAN AYERS CSW

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

### ARMONDA RRUSTI ABA

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

### MELLANIE PAGE ABA

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

### MARLEN GOMEZ BCBA

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

### MALLIN OLSON ABA

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

### DANIELLE DONIGAN ABA

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

### BRITTANY HUYSER ABA

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

### STEPHEN HALL ABA

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

### BRYANNE DEMBISKY ABA

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

### SUSANA CACERES ABA

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

### KATHERINE RAUSCHER ABA

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

### ASHANTI PEPPERS ABA

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

### AMANDA DEAN ABA

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

### BRITTANI SUTTON ABA

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

### AMBER BIRD ABA

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

### JENNIFER DUCLOS ABA

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

### COREY AKINS ABA

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

### GRISELLE NAZARIO ALBINO CP

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

### DAMON DAY ABA

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

# Health and Welfare

## PSYCHIATRISTS - PSYCHOLOGISTS

### RENFREW CENTER OF NORTH CAROLINA

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

### ROBERT GREEN PHD

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

### MARY MOORE PC

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

### JULIANNA ELSWORTH CSW

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

### JESSICA KOWALSKI PC

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

### BARBARA SCOTT CSW

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

### KELLI KEYS LCSW

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

### MELINA RICE LCSW

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

### ALEXANDRA LATTA PC

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

### ALICIA HALL CSW

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

### MITZIE HOPKINS PC

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

### ELIZABETH CHRISTENBURY CSW

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

### JENNIFER WILLIAMS LCSW

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

### GAYLE BOOKOUT PC

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

### MOLLY MCDONNELL CSW

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

### STEPHANIE PIERRENOEL CSW

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

### LAUREN VANDEMORRE PC

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

### VANESSA JORDAN PC

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

### BEVERLY WRIGHT CSW

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

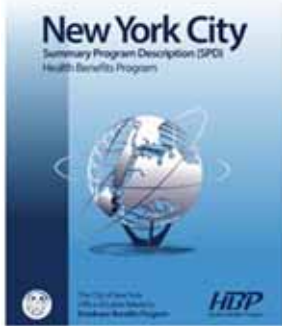
### ANUVIA PREVENTION AND RECOVERY CENT

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

### ARMONDA RRUSTI ABA

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

# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

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

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

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

## **Limitations**

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

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

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

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

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

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## **SBA—Eligibility**

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

## **Definition of PPO and POS**

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

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

# Health and Welfare

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

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

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

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

### **The catastrophic coverage benefit**

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

### **Benefit limits and maximums**

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

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

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

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

### **Submitting an SBA catastrophic benefit claim**

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

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

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**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**: [wrthawg@yahoo.com](mailto:wrtshawg@yahoo.com) or 704-699-4790 for further information.

Tega Cay, SC <https://www.tegacayasc.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@tegacayasc.gov](mailto:STimbs@tegacayasc.gov)



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

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

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

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

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

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



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

**NYC** Green Book

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

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

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

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

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

### **PAID FUNERAL BILLS:**

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

Continued next page.....

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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

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



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

**Dues Renewal**



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

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

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

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

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

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

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

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

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



# NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



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



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

## MEMBERSHIP APPLICATION

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

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

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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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

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

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

## Patronize Our Sponsors

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



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

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

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

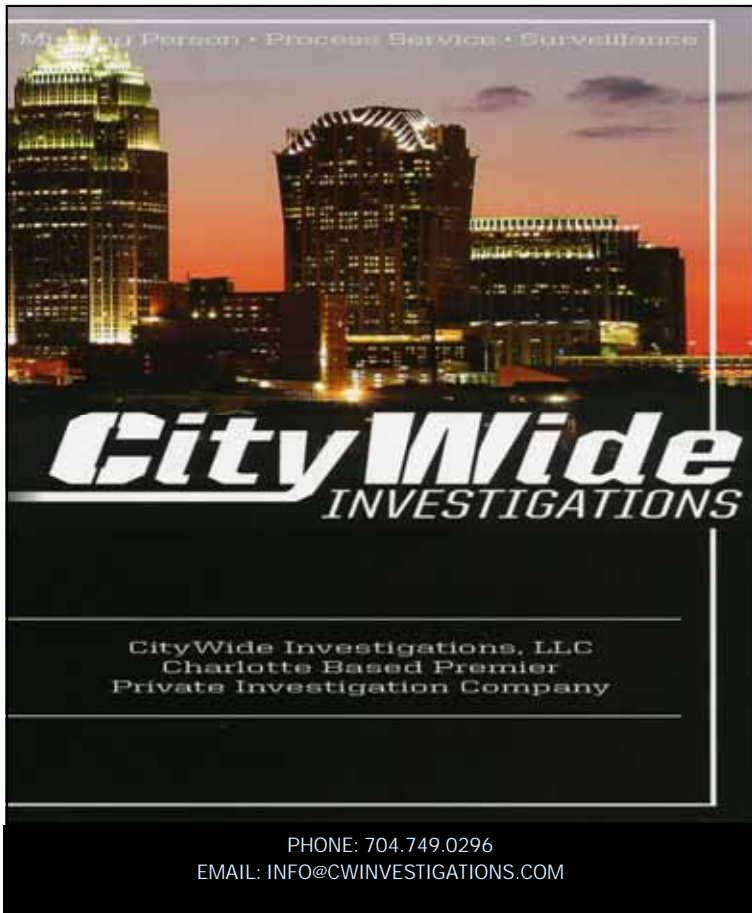


**brian j burchill**  
COO/ Co-Founder  
445 South Main Street #440  
Davidson NC 28036  
Phone: 704-997-5471  
Fax: 704.892.3248  
[burchillbrian@gmail.com](mailto:burchillbrian@gmail.com) | [toastcafeonline.com](http://toastcafeonline.com)



**MICHAEL KATOWITZ** 704.516.0292  
[mdk.powerguy@gmail.com](mailto:mdk.powerguy@gmail.com)  
10% labor discount to 10-13 club members  
Electrical Services - Security & Automation Services

Mission: Person • Process Service • Surveillance



**CityWide**  
INVESTIGATIONS

CityWide Investigations, LLC  
Charlotte Based Premier  
Private Investigation Company

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

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



**Kelley Wright**  
Waxhaw, NC  
Owner/ Lead Vacation planner  
Spouse of retired NYPD Detective  
[kelley@wrightdestinations.com](mailto:kelley@wrightdestinations.com)  
[www.wrightdestinations.com](http://www.wrightdestinations.com)  
551-208-3605

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

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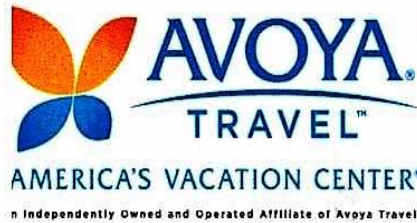
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*"Lord, to whom shall we go?  
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