



# 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



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Volume 16 Issue 3

10-13

March 2024

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## PRESIDENT'S MESSAGE

Hi all,

Scott Boyar, club accountant was the guest speaker at our February membership meeting. One of the things that Scott discussed was the Corporate Transparency Act (CTA) that became effective on January 1, 2024.

This law was enacted to help combat the use of shell companies that engage in money laundering, tax evasion, terrorism, and other crimes.

Many of our members who own small businesses or rental properties under an LLC are affected by this law. (See pages. 17 & 18).

The guest speaker for this month's membership meeting is Ashish Jay Kumar, M.D., DABA. Dr. Kumar is an interventional pain medicine specialist at Spine & Pain Specialists of the Carolinas in Charlotte. <https://spinepaincarolinas.com/> He has extensive experience in interventional pain medicine and perioperative pain management.

Below is a synopsis of information that came from the SBA Fund Administrator Errol Ogman:

The **Non Medicare** retiree/Active plan Negotiated Acquisition (NA) or RFP search has come to a head. There are two finalists vying for the contract, AETNA and United Health Care partnered with Emblem Health. NYC OLR prefers Aetna and The MLC wants UHC + Emblem. This conflict has brought serious conversation on awarding both companies the contract and giving members a choice of both programs. Either way this change will mean all the other programs currently offered ex: Empire EPO or Aetna EPO, Cigna will be terminated.

These new plans will have National Provider Networks. There are rumors that this new plan will be effective July 1, 2024. There is no way this will happen. The earliest date for implementation of the new plan, when officially decided, will be January 1, 2025. There is also a rumor that those residing outside NYC metro area will be charged a premium. I have never heard that said at any meeting ever!!!! I believe it is not legal, under Admin Code 12-126, as shown in the MA Plan case, to charge premiums to active and retirees, and OLR\_NYC certainly does not want another battle and obstacle in their path to implementation and their ability to receive the savings projected due to the vendor changes.

The Medicare Advantage and its multiple parts are still navigating through the NYS Court of Appeals.

The actual legality of the lone implementation of the MA Plan or the premium payment for participation in the Senior Care plan has not made it to the Court of Appeals

Both parties have provided Memorandums of Law defending their positions on the \$15.00 co-pay. The other issues are pending. Remember NYC OLR has to show that Judge Franks decision, on setting the injunction was flawed and they are requesting to have the preliminary injunction vacated. The decision was already appealed to a five justice panel whom voted 5-0 upholding Judge Franks decision so the OLR-NYC have a heavy lift to have it repealed.

**Note:** United Health Care faces an antitrust probe. See [UnitedHealth Faces Antitrust Probe by US Justice Department \(2\) \(bloomberglaw.com\)](https://www.bloomberglaw.com) & [US launches antitrust investigation into UnitedHealth, WSJ reports \(msn.com\)](https://www.wsj.com)

Continued next page.....

**Next Membership Meeting**  
**Tuesday, March 12, 2024 6:00 PM at**  
**Charlotte-Mecklenburg FOP Lodge #9**  
**1201 Hawthorne Lane, Charlotte NC 28205**  
<http://www.charlotte10-13.com/>

# PRESIDENTS MESSAGE

Below is the response one of our club members received from US Senator Schumer regarding the Medicare Advantage Plan being pushed by the City of New York.

Thank you for contacting me to express your concerns for Medicare Advantage. I agree that our Medicare beneficiaries deserve the highest quality of care.

Medicare has been providing top-notch coverage for seniors and Americans with disabilities since 1965. While private health plans have been a part of Medicare since 1965, the Medicare Prescription Drug Improvement and Modernization Act of 2003 coined the name "Medicare Advantage" in reference to these private plans. The Medicare Advantage program, unlike traditional Medicare programs which pay medical practitioners on a fee-for-service basis, uses health maintenance organizations (HMOs) and other managed care plans to provide health coverage and benefits. According to the Kaiser Family Foundation, in 2023, more than 30 million people were enrolled in a Medicare Advantage plan, accounting for 51 percent of the eligible Medicare population, and 54% of total federal Medicare spending. In 2023, Medicare beneficiaries could choose from a record high of 43 Medicare Advantage plans.

I am supportive of allowing seniors to choose between traditional Medicare and a robust set of Medicare Advantage choices, but also am focused on ensuring that Medicare Advantage plans adhere to the highest possible standards. I have worked closely with the Centers for Medicare and Medicaid Services, as well as my colleagues in Congress, to ensure that these plans provide comprehensive networks, full access to care when it is needed and they do not participate in misleading advertising or enrollment practices.

For years I have been working to ensure Medicare beneficiaries have access to options in New York and across the Nation. I will continue to ensure seniors have a high level of benefits and choices, including traditional Medicare and Medicare Advantage.

Again, thank you for contacting me. Please keep in touch with your thoughts and opinions.

Sincerely,

Charles E. Schumer

United States Senator

Primary election day in NC is Tuesday, March 5. Make your voice heard and vote.

For club members who live in Mecklenburg County: Phase 1 of the FOP Lodge 9 political endorsement process has been completed and included candidates who will be running unopposed in the Mecklenburg Co. general election if they win their primary election.

There were 13 candidates invited to participate in phase 1, but only 6 responded to the invitation. Bob Bruns and Kendrick Cunningham running for Senate Dist. 41, Vermano Bowman running for House of Rep. Dist. 106, Leigh Altman and Arthur Griffin Jr. running for County Commissioner at Large and Felicia Thompkins running for County Commissioner Dist. 3.

Each candidate was asked to answer a series of questions and to respond with their answers prior to the interview. Felicia Thompkins cancelled her interview due to an illness the night before her scheduled interview. She never submitted her answers to the questions.

The endorsement committee recommended that the Lodge endorse Leigh Altman and Arthur Griffin Jr. and lodge members approved the recommendation at the February membership meeting. Phase 2 of the endorsement process will begin after the primary election and will potentially include 23 candidates.

Email me if you want a copy of the interview questions and the candidates answers.

On Saturday, April 20, we will be attending the Salute to Heroes Hockey game at the Bojangles Coliseum. The game will feature the CMPD and MCSO vs. CMFD and Charlotte Medic. Tickets are \$12 and parking is free. Faceoff will begin at 3pm.

If you plan on attending the game, please fill out the form on the following page or respond to the evite that will be sent shortly.

FOP Lodge #9 is holding a raffle fundraiser for the FOP Lodge #9 Police Foundation. (See pg. 5). The Foundation provides financial assistance to members in need.

**Please participate in this fundraiser.** FOP Lodge 9 has allowed us to use the Lodge at no cost for our monthly membership meetings and events and have been a supporter of our annual golf tournament fundraiser. Additionally, the Foundation has recently approved a payment of \$2,372.75 to assist one of our club members.

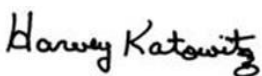
Several club members have contacted me stating that they have not received their new membership cards. Membership cards are distributed at our monthly membership meetings and are mailed to members who live more than 50 miles from where we hold our meetings.

Unlike the police line organizations we do not have a paid administrative staff to do mailings so we ask members who want their membership cards mailed to them to send us a self addressed envelope. The club will pay for the return postage.

Daylight savings begins this month. **Remember** to set your clocks ahead 1 hour before you go to bed on Sunday, March 10.

Fidelis Ad Mortem,.

Fraternally,



Harvey Katowitz



16<sup>TH</sup> Annual

## Salute to Heroes Hockey Game



2700 E. Independence Blvd

Charlotte 28205

Charlotte-Mecklenburg Police Dept. and Meck. Co. Sheriff's Office

VS

Charlotte Fire Dept and Mecklenburg EMS

April 20, 2023, 3pm

Tickets are \$10 - Parking for the event is free.

Name \_\_\_\_\_ Number of Tickets \_\_\_\_\_

Payment can be made via Zelle at [hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com)  
or at our monthly membership meeting

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



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



---

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

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

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



# RAFFLE

Benefitting FOP Lodge #9 Foundation

# ★ GEORGE STRAIT ★



**TWO CONCERT TICKETS & \$1,000 CASH**

**JUN 1,  
2024**

**5:45 PM**

**Bank of  
America  
Stadium  
Charlotte,  
NC**

12 05693 3053 4

**ALSO PERFORMING:**

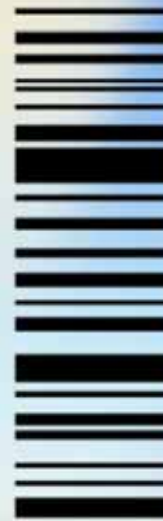
**Chris Stapleton &  
Little Big Town**

**Ticket details:**

**Section 114  
Row 17, Seats 19 & 20 (Aisle seats)**

**Tickets will be transferred using  
Ticketmaster**

**Enter our Raffle for a chance to  
win two concert tickets and  
\$1,000 in cash. All proceeds  
benefit the Charlotte-  
Mecklenburg Fraternal Order of  
Police Foundation, a 501 (c)(3)**



**Scan the QR Code to enter!**





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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VICE PRESIDENT

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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HARVEY KATOWITZ  
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: \_\_\_\_\_

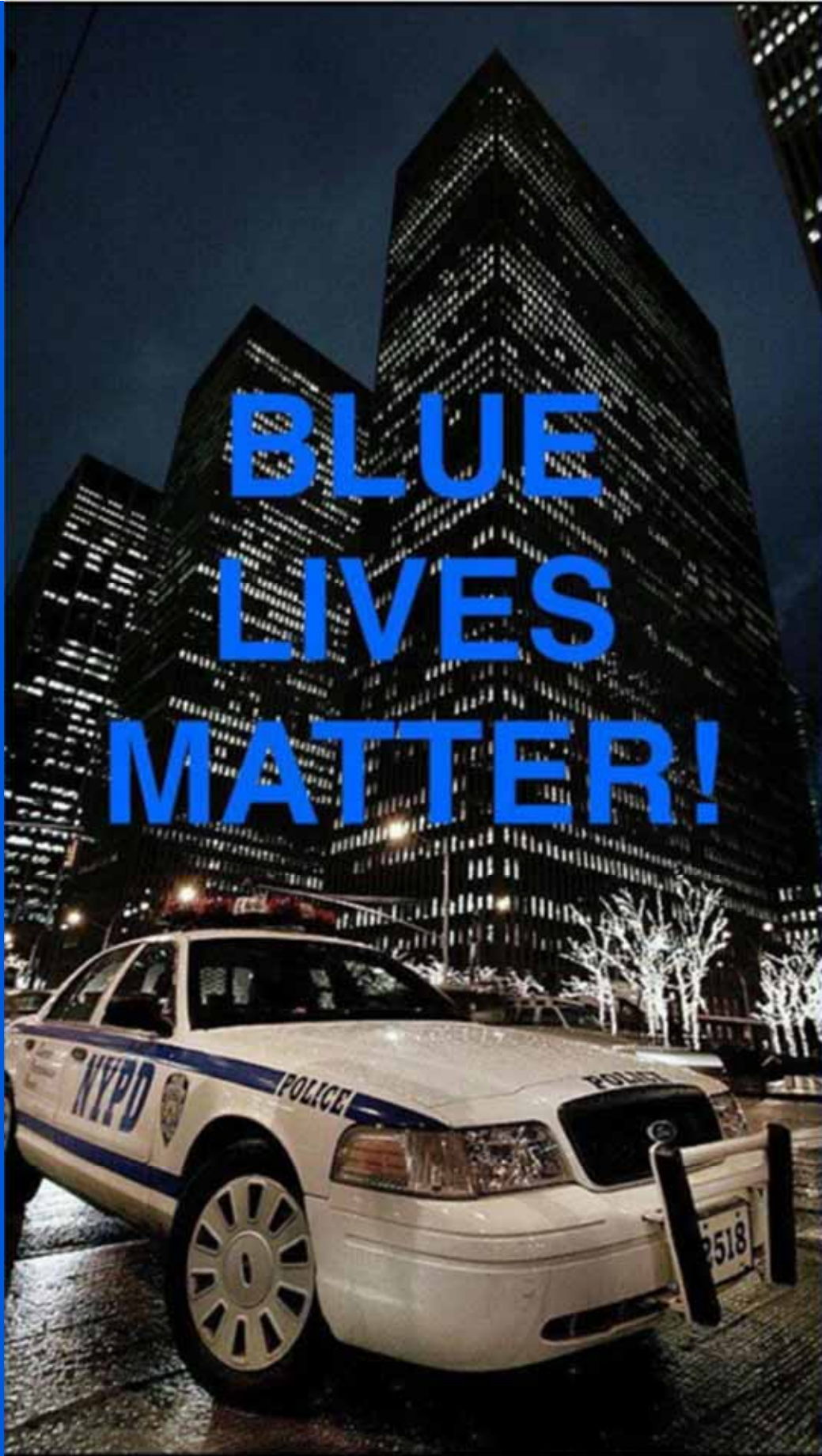
Address: \_\_\_\_\_

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

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

THEY MUST NEVER BE FORGOTTEN

**BLUE  
LIVES  
MATTER!**



# THEY MUST NEVER BE FORGOTTEN



**SERGEANT MICHAEL "ZINI" KURINZI**  
October 7, 1972 ~ January 27, 2024

Sergeant Mike Kurinzi died as the result of cancer that he developed following his assignment to the search and recovery efforts at the World Trade Center site following the 9/11 Terrorist Attacks.

Sergeant Kurinzi was a United States Marine Corps veteran and had served with the Elizabeth Police Department for 20 years. He is survived by his wife, son, and daughter.

Michael "Zini" Kurinzi died on January 27, 2024 peacefully at home after a lengthy illness, with his devoted wife Debbie and their fur-babies Lily and Willie G by his side. Mike and Debbie moved to Myrtle Beach in 2016, and have built a beautiful life here. Originally from Elizabeth, NJ, Mike previously resided in Toms River, NJ for several years. Mike enlisted in the United States Marine Corps at the age of 17. He was the Kilo Company Iron Man and 3rd Battalion Honor Graduate at MCRD Parris Island. He had deployed on several training and operational missions including Operation Desert Storm. Upon leaving the service, Mike served for over 20 years with the Elizabeth, NJ Police Dept. and for five years with the Iselin Fire Dept. District #9 in Woodbridge, NJ. While he was with the Police Dept., he served in many different capacities including on several Federal, State and County Task Forces, as well as a 9/11 responder. He was cited by his Agency and others for excellence over fifty times, for Valor six times, including induction into the NJ State Honor Legion and the Union County 200 Club. He retired as a Sergeant in the Detective Bureau in 2014.

Mike had a great love of American Motorcycles and proud to be a biker. He was a lifelong adventurer. He was an accomplished marathon runner, triathlete, cyclist, adventure race participant, and private pilot. He loved working out and salt water fishing. Following the death of his son Brian in 2017, Mike and Debbie worked tirelessly with the American Foundation for Suicide Prevention Nationally, at the State level and here locally. They served as Myrtle Beach Out of Darkness Walk Chairs for two years. For years, Mike and Debbie have been traveling this great country seeing all of its splendors and wonders together. He was a parishioner at St. Michael RC Church Garden City, and a member of the Cresswind Veterans Organization, having served on its honor guard for several years.

Mike is predeceased by his eldest son Brian Michael, who died in 2017. His surviving children are a son Shawn Kurinzi and his girlfriend McKenzie Franklin of Hoboken, NJ. His daughter Taylor Kurinzi, RN and her boyfriend Detective Alex Guzman (Lakewood, NJ PD) of Bayville NJ. He leaves behind his loving wife Debbie, his children and their spouses, his many Marine Brothers, friends and family.





# THEY MUST NEVER BE FORGOTTEN



On February 7, 2024, Trooper Steven A. Tyrrell passed away from an illness stemming from his assignment in and around the World Trade Center site following the terrorist attacks on September 11, 2001.

Tyrrell served in the National Guard and Capitol Police before joining the New York State Police in October 1997. He was deployed to Ground Zero in 2001 where he put his life on the line helping others in the wake of the terrorist attack that brought down the World Trade Center on Sept. 11.

Trooper Tyrrell worked as a state trooper for 26 years, stationed at Troop T in Henrietta (which covers the Thruway) before retiring this past fall. There, he was known to all as a dedicated officer committed to protecting his community. He spent most of his career assigned to Troop T out of Henrietta, which covers the New York State Thruway.

Trooper Tyrrell is from Rochester, New York, Monroe County.

Beyond his accomplishments as a trooper, Trooper Tyrrell was also a loving father. He leaves behind three children - Sean, Kathryn, and Rachel. Tyrrell was not only a hero in uniform but also a pillar of strength and inspiration for his family. %

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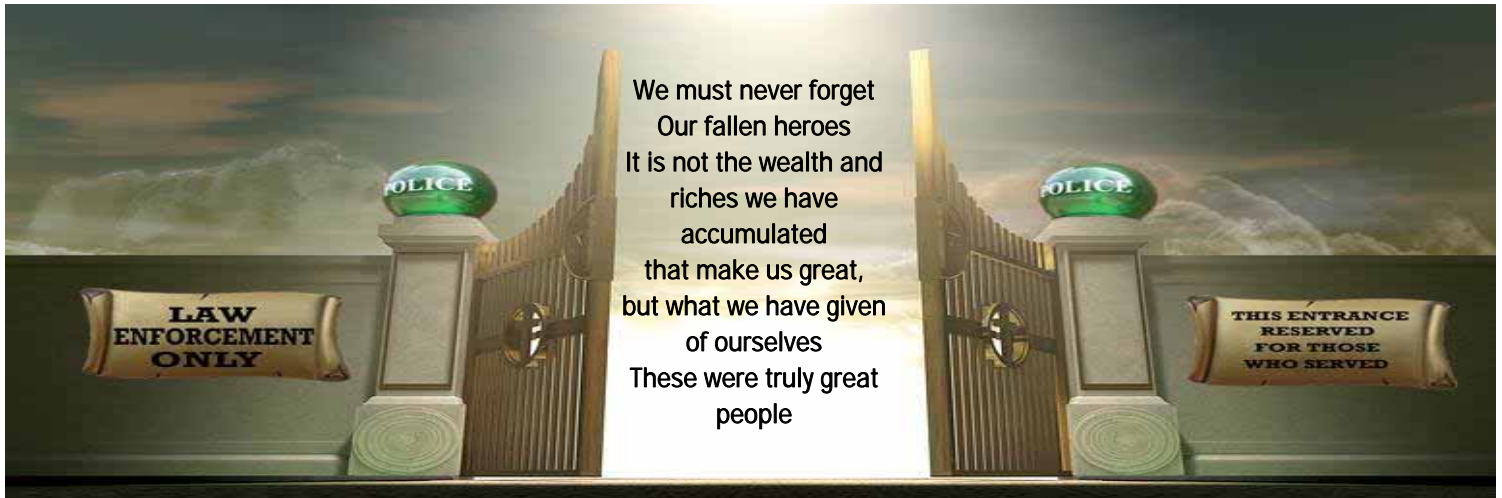
He is the 29th Trooper to succumb from a 9/11 related illness.





# THEY MUST NEVER BE FORGOTTEN

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



[Sgt. Nevada Krinkee](#)  
Sheridan PD, WY  
EOW: Tuesday, February 13, 2024  
Cause: Gunfire



[Trooper First Class Chase Winston Redner](#)  
Georgia State Patrol, GA  
EOW: Tuesday, February 20, 2024  
Cause: Struck by vehicle



[Deputy Sheriff Robert John Leonard](#)  
Meigs Co. Sheriff's Office, TN  
EOW: Wednesday, February 14, 2024  
Cause: Drowned



[Deputy Sheriff Charles Rivette](#)  
Montgomery Co. Sheriff's Office, TX  
EOW: Wednesday, February 21, 2024  
Cause: Automobile crash



[P.O. Paul Elmstrand](#)  
Burnsville PD, MN  
EOW: Sunday, February 18, 2024  
Cause: Gunfire



[P.O. Wisbens Antoine](#)  
Knoxville PD, TN  
EOW: Sunday, February 25, 2024  
Cause: Duty related illness



[P.O. Matthew Ruge](#)  
Burnsville PD, MN  
EOW: Sunday, February 18, 2024  
Cause: Gunfire



[Officer Cody Allen](#)  
Independence PD, MO  
EOW: Thursday, February 29, 2024  
Cause: Gunfire



# THEY MUST NEVER BE FORGOTTEN

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

JOHN APT	4/8/2014	RAYMOND HICKEY	12/18/2021
BOB ANDRETA-SECRETARY	10/19/2011	JAMES HOUSTON-TRUSTEE	01/27/2015
KAREN BERNARD	7/24/2021	**PAUL JOHNSON	07/22/2018
LOUIS BIAGETTI	1/21/2022	ALBERT KENNEDY	09/11/2013
GREGORY BROWN	5/29/2015	JOHN KROHN	06/15/2023
DARCY CALLAHAN	1/18/2023	JAMES LAROSSA	04/10/2012
RICHARD CLARK	4/10/2017	FREDERICK "RAY LANE"	04/18/2021
ELLIOTT CUFF	3/14/2021	JAMES "ANDY" MARTIN	06/15/2011
WES DAILY	9/27/2019	**EDWARD MCGREAL	10/13/2017
DENNIS D'ALESSIO	4/6/2020	JOSEPH MONICO	03/18/2018
PAUL EARLS	5/29/2019	EDWARD NELL	10/29/2022
ROBERT EILENBERG	10/27/2016	RON OLSZEWSKI	09/12/2023
JOHN EVRARD	11/22/2021	GEORGE PETERSON	11/19/2019
TOM FLANNAGAN	3/6/2008	WILLIAM ROLLAND	11/10/2015
**ROBERT "BUTCH" FOLEY	2/7/2021	TIMOTHY RUSS	12/23/2015
**THOMAS GALLO	10/31/2020	**AL SHEPPARD	05/13/2019
ROBERT GARRETT	9/4/2020	WADE SIMUEL	01/22/2022
ED GILMURRAY	6/19/2018	JOHN STADELMAN	05/28/2011
LAWRENCE GOFFREDO	2/14/2016	JOHN VIGILANTE	07/03/2022
MICHAEL GOULD	1/3/2022	LARRY WALKER	05/11/23
ROBERT HANSEN-PAST V.P.	10/15/2017	**JAMES WARD	01/19/2022
JACK HAWTHORNE	1/20/24	**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

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

Always in our minds and hearts

Gone but never forgotten.....



**Membership Meeting Minutes  
Feb. 13, 2024**

The meeting was called to order by the president at 7 pm with the pledge of allegiance. There were 52 members, 2 new members, and 2 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 12 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 - Exc.
- Trustee: Frank Irizarry
- Trustee: Ian McGrouther
- Trustee: John Randazzo
- Sgt. at Arms: Rich Doyle
- Sgt. at Arms: Valerie Hargrove - Exc.
- Chaplain: Donald Sanchez - Exc.
- Chaplain: Deacon Rich McCarron - Exc

Review of January minutes: Available in the February newsletter. A motion to approve the minutes was made, second and passed.

**Sickness & Distress:**

- Rick Gundacker is recovering from stem cell transplants to treat non-Hodgkins's lymphoma.
- James Jones is recovering from back surgery.
- George Young is undergoing chemo for lung cancer.
- Kevin Gribbon is recovering from pancreatitis

**Guest Speaker(s):** Club accountant Scott Boyar discussed new tax laws and donated \$1,000 to the club.

**Communications and Correspondence:** Phase 1 of the FOP Lodge 9 political endorsement process has been completed and included candidates who will be running unopposed in the Mecklenburg Co. general election if they win their primary election. There were 13 candidates invited to participate in phase 1, but only 6 responded to the invitation. Bob Bruns and Kendrick Cunningham running for Senate Dist. 41, Vermano Bowman running for House of Rep. Dist. 106, Leigh Altman and Arthur Griffin Jr. running for County Commissioner at Large and Felicia Thompkins running for County Commissioner Dist. 3. Each candidate was asked to answer a series of questions and to respond with their answers prior to the interview. Felicia Thompkins cancelled her interview due to an illness the night before her scheduled interview. She never submitted her answers to the questions. The endorsement committee recommended that the Lodge endorse Leigh Altman and Arthur Griffin Jr. and it was approved at the Feb. membership meeting. The 2<sup>nd</sup> phase will begin after the primary election and will potentially include 23 candidates. The first day of early voting begins on Thursday Feb. 15 and the primary election day is Tuesday, March 5.

**Report of officers**

- President:
- Fun family bowling – Feb. 18 at Bolero Bowling Lanes in Matthews.
  - Night at the Knights baseball game, Fri. May 3. 80 reserved box seats. \$23.
  - Jimmy LaRossa Memorial Golf Tournament – Monday, May 20.
  - Next month's guest speaker – Dr Kunar – Spine Pain Carolinas - Pain management

Vice President: Nothing to report.

Continued next page.....



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

Recording Secretary: Nothing to report.

Corresponding Secretary: Discussed the golf tournament

Trustees:

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

Sgt. At Arms:

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

**Committee Reports**

- Membership: 491

**Old Business:** None

**New Business:**

- New Members:
  1. Ret. NYPD Officer Bruce Barber
  2. Ret. NYPD Sgt. Kevin Pinkney
  3. Ret. NYPD Honorary Surgeon – Dr. Lou Rotkowitz
  4. Ret. NYCDOC Capt. Rose Wright

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

**Good of the Club**

- 50/50 of \$180 was won by Rick McLiverty

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

**Next Meeting**  
**Tuesday March 12, 2024, 6pm**

*NYPD 1C-13 Club of Charlotte, NC*





13 Answers on the New 2024 CTA Required BOI Reporting to FinCEN  
The Corporate Transparency Act (CTA) became effective on January 1, 2024.

The law will create a massive government database containing the identities and contact information of defined small corporate and LLC “beneficial owners.” The beneficial owners are the humans who own the entity or exercise substantial control over it.

Government law enforcement and security agencies will use this information to help combat the use of shell companies that engage in money laundering, tax evasion, terrorism, and other crimes.

To comply with the law, new and existing small businesses will have to file a beneficial ownership information (BOI) report with the Department of the Treasury’s Financial Crimes Enforcement Network (FinCEN). Businesses created during 2024 that are subject to the CTA must file a BOI report within 90 days after formation. Businesses created before 2024 have until December 31, 2024, to comply.

The BOI report is filed online in a new federal database called BOSS (an acronym for Beneficial Ownership Secure System). There is no filing fee. The information in the BOSS database is strictly for use by law enforcement, the IRS, and other government agencies—it will not be publicly disclosed.

For more guidance on the BOI report filing requirements, see [Businesses and Rentals Existing on Jan. 1 Trigger FinCEN Filings](#) and [Beware: New 2024 Businesses and Rentals Trigger FinCEN Filings](#).

Now, to the questions and answers.

**1. I own a single rental property in an LLC. Do I have to file the BOI report with BOSS?**

Yes, you must file a BOI report for every active LLC you own. It makes no difference how many properties the LLC owns. The only exception is if the LLC has more than 20 full-time employees and reported more than \$5 million in U.S.-sourced income on its prior-year tax return—these are FinCEN-defined “large operating companies” that are not required to file a BOI report.

**2. I own 11 rental properties, each inside its own LLC. Do I have to file 11 separate BOI reports?**

Yes, assuming none of the rentals are large operating companies.

**3. My CPA says he thinks filing the BOI report for me is an unauthorized practice of law. What do you think?**

CPAs and other tax professionals who are not lawyers are allowed to interpret the tax law on behalf of their clients to help with IRS compliance without running afoul of unauthorized practice of law rules.

But the Corporate Transparency Act is not part of the tax law and is not enforced by the IRS. Therefore, filing a BOI report could constitute the unauthorized practice of law by CPAs and other non-lawyers. The unauthorized practice of law is a crime—an activity not covered by CPA liability insurance policies.

What constitutes the unauthorized practice of law is governed by state law and varies by jurisdiction. State bar associations are just beginning to grapple with the question of whether filing BOI reports on behalf of clients constitutes the practice of law. There are as yet no clear answers.

Arguably, simply filling out a BOI report form using information supplied by the client is not the practice of law. On the other hand, determining if a person is a beneficial owner or if an exemption applies could require interpreting the CTA’s complex legal rules (as well as business organization documents), which is the domain of licensed attorneys.

At least one CPA malpractice insurance company (CAMICO) has advised its policyholders that it believes CPAs who assist clients with BOI filings would engage in the practice of law without a license in many states. It recommends that CPAs not provide this service.

Before taking on this work, CPAs, enrolled agents (EAs), and other non-lawyer tax practitioners should contact their malpractice insurer to see if the activity is covered by their policy.

**4. How many people could be subject to the \$500-a-day penalty?**

The penalties for willfully violating the BOI reporting requirements include  
civil penalties of up to \$500 per day that a violation is not remedied,  
a criminal fine of up to \$10,000, and/or  
imprisonment of up to two years.

There is no limit on the number of people that can be subject to these penalties. Both individuals and corporate entities can be held liable for willful violations of the BOI filing rules. This can include

- any person who willfully files a false or fraudulent BOI report on a company’s behalf;
- any person who willfully provides the filer of a BOI report with false information to report; and
- beneficial owners who willfully fail to file a BOI report or file a false report—this can include a corporation’s officers, directors, and certain of its employees—and an LLC’s members and certain of its employees.

**5. Does a self-employed individual or a partner in a partnership have to file?**

Self-employed individuals who have not formed an LLC or a corporation for their business do not come within the definition of a reporting company and they do not have to file a BOI. This is so even if they use a fictitious business name (“dba”) or trade name to identify their business, have obtained a business license, or have an employer identification number (EIN).

Only business entities that are formed by filing a document with the secretary of state or similar official are reporting companies that must file a BOI. Almost no general partnerships are formed this way, so few general partnerships have to file a BOI report.

Some limited partnerships are formed by filing a document with a secretary of state. These are reporting companies that must file a BOI.

But the individual partners in a limited partnership do not have to file a BOI themselves. The limited partnership must file a single BOI listing all partners with a 25 percent or more ownership interest. The only exception is if the partnership has more than 20 full-time employees and reported more than \$5 million in U.S.-sourced income on its prior-year tax return.

**6. What if my business doesn’t have a physical address?**

The BOI must contain the current street address of the reporting company’s principal place of business—for example, the company’s headquarters. You cannot list a P.O. box, an attorney or registered agent address, or an in-care-of address.

(Continued next page).....

## **7. Is it only CPA firms that are subject to Sarbanes-Oxley that don't have to file the BOI report?**

Not exactly. There is an exemption from BOI reporting for public accounting firms that have registered with the Public Company Accounting Oversight Board (PCAOB) under Section 102 of the Sarbanes-Oxley Act of 2002.7 This enables such firms to audit public companies and broker-dealers. Only about 1,600 of the 46,000 public accounting firms in the U.S. have so registered.

But accounting firms could also be exempt from BOI filing if they are "large reporting companies," which are defined as those that have more than 20 full-time employees and reported more than \$5 million in U.S.-sourced income on their prior year tax returns.

## **8. Is the registered agent responsible for filing the BOI report?**

No, though some may offer to do so as part of their service.

## **9. I own a reporting company, but I don't have a Social Security number; will my individual taxpayer identification number suffice?**

You don't need to list your Social Security number or ITIN in the BOI report. Instead, each beneficial owner must provide the unique identifying number and image from any one of the following documents:

U.S. passport

State driver's license

Identification number issued by a state or local government or a tribe

Or, if an individual does not have any of the previous documents, a foreign passport

## **10. Do I have to name in the BOI the attorney who helped me create my new corporation?**

For reporting companies created January 1, 2024, or after, the "company applicant" must be identified in the BOI report along with a business address, date of birth, and identification number.

There can be up to two applicants. The first applicant is always the individual who electronically or physically filed the articles of incorporation for your corporation with the secretary of state. There can also be a second applicant: the individual primarily responsible for directing or controlling the filing of the articles.

If your attorney personally filed the articles, or directed the filing of the articles by another person, such as a paralegal in the attorney's law firm, he or she should be listed as a company applicant. The paralegal would also be a company applicant.

If the attorney prepared the articles but played no role in their filing, the attorney is not a company applicant.

## **11. If a person listed on the BOI report is later dismissed from the company, does this trigger an entirely new BOI report?**

Yes, the BOI report must be kept up to date. If there is a change in the company's beneficial owners, the company must file an updated BOI report no later than 30 days after the date on which the change occurred.

## **12. Some years ago, I gave my child 90 percent of my corporation, but he has no voting rights. Do I have to include him as a beneficial owner?**

No, not if he or she is still a minor. You can list yourself as the beneficial owner instead. But when your child becomes an adult, your company must file an updated BOI report listing him or her as a beneficial owner.

The fact that your child's shares have no voting rights has no impact on whether he or she is a beneficial owner for BOI report purposes.12

## **13. If I were a criminal, why would I file the BOI report?**

For the same reason non-criminals file them: to avoid the civil and criminal penalties for not filing.

It is likely that many criminals will not comply with the CTA, just as they fail to comply with many other laws. But here's the catch: it's not difficult for FinCEN to match corporate, LLC, and similar filings with a secretary of state and those in the BOSS database.

**Fact.** Almost all industrialized nations already require that BOI reports be filed by businesses, and those nations have found them helpful in combating money laundering and other criminal activity. The United States is literally the last major country to require centralized BOI filing.

### **Takeaways**

The implementation of the CTA in 2024 marks a significant change in the reporting obligations for defined small corporations and LLCs in the U.S. The new law aims to combat financial crimes by creating a government database of beneficial owners of these entities. Key points include:

**Mandatory BOI reporting.** All defined small corporations and LLCs must file a BOI report with FinCEN, irrespective of the number of entities or properties they own.

**Scope and exceptions.** The requirement applies to businesses formed both before and after January 1, 2024. Exceptions include defined "large operating companies," which are those with more than 20 employees and more than \$5 million in U.S.-sourced income on their prior year tax returns.

**Professional assistance.** The role of CPAs, EAs, and other non-lawyers in filing BOI reports is under scrutiny, with concerns about the unauthorized practice of law.

**Penalties for non-compliance.** Significant civil and criminal penalties are in place for willful violations of the BOI reporting rules.

**Exclusions.** Self-employed individuals and most partnerships are exempt from filing, based on their business structure.

**Practical considerations.** The report requires specific information such as the principal business address and does not accept P.O. boxes or similar addresses.

**Updates and changes.** Businesses must update their BOI reports within 30 days of any change in beneficial ownership.

A first tip? At the very least—even if you don't want to file the BOI report yourself? Experiment with the free, mostly easy-to-use online tool that the FinCEN provides: File Online BOIR = <https://boiefiling.fincen.gov/fileboir>

Before you start I suggest you

1. Download a copy of your Driver's License because you will have to upload the image.
2. Know your tax ID number for your business.
3. Do it on your computer, Not your phone.

# MEMBERSHIP



## 2024 Monthly Meeting Dates

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

Happy Birthday!

## MARCH

Jeffrey Felipe	1
Tony Fisher	1
William Ruggiero	1
Vincent Morelli	2
Joe Calderon	4
Christopher Lee	4
Robert Cotumaccio	5
Mike Lambert	5
Errol Wedra	5
Richard Berkowitz	6
Mario Erotokritou	6
Phil Lombardo	7
Chris Gallagher	8
Charles Rice	8
Timothy Danahey	9
Dwayne Lee	9
Skip Hepburn <b>RIP 12/3/18</b>	10
Brian Hassett	11
Sabrina Hurdle-Arana	11
Angel Badillo	12
William "Harpo" Sylvestri	12
Patrick Gallagher	16
Allan Caporuscio	17
Ed Watkins	18
Jim Kennedy	20
Jeff Ferrara	20
Michel Green	21
Michael O'Brien	22
Darcy Callahan <b>RIP 1/18/23</b>	23
Glenn Moses	26
Felix Sermenio	27
Sal Pirrello	29
Jim O'Brien	29
Sam Reiver	29
Dave Schultheis	29
Brian Cropper	30
Bobby Shepherd	??

### IN MEMORIAM

Feb. 17, Lula Davis, mother of club Sgt-at-Arms Valerie Hargrove  
 Feb. 18, Rose Mae Hargrove, mother of club member Darnice Jones

Lorraine Monsato has begun chemo treatment for stage 3 non-small cell lung cancer.

### SPRING FORWARD

DAYLIGHT SAVINGS TIME BEGINS

SUNDAY, MARCH 10

## Welcome To The Club



The following members joined our club in February

Ret. NYPD Sgt. Kevin Pinkney  
 Ret. NYPD Det. Bruce Barber  
 Ret. Ret. NYPD Honorary Surgeon Dr. Louis Rotkowitz  
 Ret. NYCDC Capt. Rose Wright

## MEMBERSHIP

We presently have 494 members, 363 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](mailto:hkatowitz@charlotte10-13.com)  
 or by mail to  
 NYPD 10-13 Club of Charlotte  
 5922-5 Weddington Rd, Suite 11  
 Wesley Chapel, NC 28104

## MARK YOUR CALENDARS!

- March 10—Daylight Savings Time
- April 20 - Salute to Heroes Hockey Game
- May 3 - Night at the Knights Baseball Game
- May 20 - Jimmy LaRossa Memorial Golf Tournament

# TRUSTEE'S



10-13 Club of Charlotte

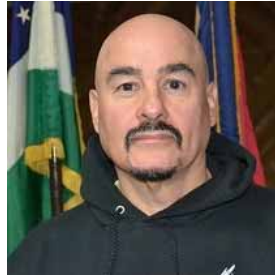
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned 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>





# THIS AND THAT

## January 3, 2024 - March 1, 2024 Release of Body Worn Camera Footage from Officer Involved Shootings

Mar 1, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on December 23, 2023 in the confines of the 52nd Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0062/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-december-23->

Feb 14, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on November 22, 2023 in the confines of the 114th Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0061/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-november-22->

Feb 2, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on December 14, 2023 in the confines of the 5th Precinct**

<https://www.nyc.gov/site/nypd/news/sa0060/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-december-14->

Feb 1, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on December 7, 2023 in the confines of the 33rd Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0059/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-december-7->

Jan 31, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on December 3, 2023 in the confines of the 101st Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0058/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-december-3->

Jan 30, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on August 4, 2023 in the confines of the 114th Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0057/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-august-4->

Jan 19, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on October 15, 2023 in the confines of the 67th Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0056/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-october-15->

Jan 11, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on September 4, 2023 in the confines of the 113th Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0055/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-september-4->

Jan 10, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on August 23, 2023 in the confines of the 75th Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0054/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-august-23->

Jan 5, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on June 29, 2023 in the confines of the 121st Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0053/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-june-29->

Jan 4, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on March 26, 2023 in the confines of the 52nd Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0052/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-march-26->

Jan 3, 2024

**Release of Body Worn Camera Footage from an Officer Involved Shooting that Occurred on September 9, 2023 in the confines of the 45th Precinct:**

<https://www.nyc.gov/site/nypd/news/sa0051/release-body-worn-camera-footage-an-officer-involved-shooting-occurred-september-9->

# HEALTH AND WELFARE

Below is the comparison of the different Medicare plans available to us.

## Plan Design Comparisons to Aetna Plan for All Other Areas (excludes NY, NJ, PA) \*\*\* : General

Provision (as provided by NYC OLR)	Senior Care (Today)	Senior Care (as of 1/1/22)	NYC Medicare Advantage Plus Plan	Aetna Medicare Advantage Plan PPO/ESA (All Other Areas)***
<b>Annual Deductible</b>	\$253	\$253	\$253	\$0
<b>Ann. Retiree Out-Of-Pocket Max*</b>	No Limit / Protection	No Limit / Protection	\$1,470	\$0; does not apply to Private Duty Nursing
<b>PCP Visit</b>	No Copay	\$15 Copay	\$0 Copay	No Copay
<b>Specialist Visit</b>	No Copay	\$15 Copay	\$15 Copay	No Copay
<b>Diagnostic Tests (X-rays, lab, radiology, etc.)</b>	No Copay	\$15 Copay	\$15 Copay	No Copay
<b>Mental Health / Substance Use Disorder</b>	No Copay	\$15 Copay	\$15 Copay	No Copay
<b>Urgent Care Center</b>	No Copay	\$15 Copay	\$15 Copay	No Copay
<b>Preventive Services</b>	No Copay	No Copay	No Copay	No Copay
<b>Rehab. Services</b>	No Copay	\$15 Copay	\$15 Copay	No Copay
<b>Durable Medical Equipment (DME)</b>	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with PDN & Ambulance)	Same as Today	Deductible applies, \$0 Copay, no Ann. Max	<b>No Deductible</b> , \$0 Copay, no Ann. Max
<b>Private Duty Nursing (PDN)</b>	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with DME & Ambulance), 20% Coins.	Same as Today	Deductible applies, 20% Coins., \$2,500 Ann. Max	<b>No Deductible</b> , 20% Coinsurance, \$2,500 Ann. Max
<b>Hearing Exam</b>	No Copay	\$15 Copay	\$0 Hearing Copays**	No Copay

\* Out of Pocket Maximum protects retirees from catastrophic claims

\*\* Hearing Exams must be Hearing Care Solutions in-network providers.

\*\*\* Aetna (All Other) Plan offered in same areas as 2021. These are the states of: AZ, CT, DE, FL, GA, MA, MD, NC, NV, SC, TN, VA, TX and (DC). This plan is NOT offered in NY, NJ or PA.



## Plan Design Comparisons to Aetna Plan for All Other Areas (excludes NY, NJ, PA) \*\*\* : Hospital

Provision (as provided by NYC OLR)	Senior Care (Today)	Senior Care (as of 1/1/22)	NYC Medicare Advantage Plus Plan	Aetna Medicare Advantage Plan PPO/ESA (All Other Areas)***
<b>Inpatient Stay</b>	\$300 Copay per stay, \$750 ann. max.	\$300 Copay per stay, \$750 ann. max.	\$300 Copay per stay, \$750 ann. max.	No Copay
<b>Hospital Stay Coinsurance*</b>	0% Coins. days 1-60 100% Coins. days 61-90 50% Coins. days 91-201 100% Coins. days 202-365	0% Coins. days 1-60 100% Coins. days 61-90 50% Coins. days 91-201 100% Coins. days 202-365	0% Coins. for all 365 days	0% coins for all 365 days
<b>Skilled Nursing Facility</b>	No Copay days 1-100	No Copay days 1-100	No Copay days 1-100	No Copay days 1-100
<b>Home Health Care</b>	No Copay	No Copay	No Copay	No Copay
<b>Hospital Outpatient Services</b>	No Copay	No Copay	No Copay	No Copay
<b>Outpatient Surgery</b>	No Copay	No Copay	No Copay	No Copay
<b>Ambulance Services</b>	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with PDN & DME)	Same as Today	\$0 Copay, Deductible does not apply, no Ann. Max.	\$0 Copay, No Deductible, no Ann. Max
<b>Emergency Care</b>	\$50 Copay	\$50 Copay	\$50 Copay	No Copay

\* Enhanced Hospital 365 Day Optional Rider would cover all of these coinsurances, but requires retiree to pay for it today. The Medicare Advantage plan would cover all of these automatically, at no additional cost.

\*\*\* Aetna (All Other) Plan offered in same areas as 2021. These are the states of: AZ, CT, DE, FL, GA, MA, MD, NC, NV, SC, TN, VA, TX and (DC). This plan is NOT offered in NY, NJ or PA.



Contact Aetna [1-855-335-1407](tel:1-855-335-1407) (7 days a week, 8 AM to 8 PM) and tell them you want to sign up for the NYC Aetna Medicare PPO/ESA Plan.

After filling out and submitting the Aetna application fill out and submit the retiree health benefits application. <https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-health-benefits-application.pdf>

Fill out the application on-line and submit it on-line. Disregard boxes A & B. In box C check the box for "Retiree Once-in-A- Lifetime"

In box D "date of event (mm/dd/yyyy):" enter 03/01/2024 if you submit the form in February. It is always the first day of the month, following the month you submit the form.

# HEALTH AND WELFARE

## What is “balance billing” (sometimes called “surprise billing”)?

As of January 1, 2022, consumers have new billing protections when getting emergency care, non-emergency care from out of network providers: <https://www.cms.gov/glossary/out-network-providers> at in network facilities: <https://www.cms.gov/glossary/network-providers>, and air ambulance services from out-of-network providers. Through new rules aimed to protect consumers, excessive out-of-pocket costs are restricted, and emergency services must continue to be covered without any prior authorization, and regardless of whether or not a provider or facility is in-network.

Previously, if consumers had health coverage and got care from an out-of-network provider, their health plan usually wouldn't cover the entire out-of-network cost. This left many with higher costs than if they'd been seen by an in-network provider. This is especially common in an emergency situation, where consumers might not be able to choose the provider. Even if a consumer goes to an in-network hospital, they might get care from out-of-network providers at that facility.

In many cases, the out-of-network provider could bill consumers for the difference between the charges the provider billed, and the amount paid by the consumer's health plan. This is known as balance billing: <https://www.cms.gov/glossary/balance-billing-surprise-bills>. An unexpected balance bill is called a surprise bill.

The Consolidated Appropriations Act of 2021 was enacted on December 27, 2020 and contains many provisions to help protect consumers from surprise bills, including the No Surprises Act under title I and Transparency under title II.

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

“Out-of-network” describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called “**balance billing.**” This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit. “Surprise billing” is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

### **You are protected from balance billing for:**

**Emergency services:** If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You **can't** be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

**Certain services at an in-network hospital or ambulatory surgical center:** When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers **can't** balance bill you and may **not** ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers can't balance bill you, unless you give written consent and give up your protections.

**You're *never* required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.**

When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the co-payments, co-insurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay out-of-network providers and facilities directly.

Your health plan generally must:

- Cover emergency services without requiring you to get approval for services in advance (prior authorization).
- Cover emergency services by out-of-network providers.
- Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
- Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

Visit <https://www.cms.gov/nosurprises> for more information about your rights under federal law.



# HEALTH AND WELFARE

## Medicare Part B Reimbursement

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

The reimbursement amount is based on the standard Medicare Part B premiums.

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

## Questions about your Medicare Part B Reimbursements or your Income-Related Monthly Adjustment Amount (IRMAA)?

### Medicare Part B 2023 Reimbursement

**Medicare-eligible retirees and their Medicare-eligible dependents will be reimbursed annually for the standard Medicare Part B amount, excluding any penalties and late enrollment fees, and subject to be pro-rated.**

**2023 Medicare Part B reimbursements will be issued in April 2024. 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 2022 Reimbursement

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

**2022 Medicare Part B reimbursements were issued in April 2023. Please check your bank account/statement (or the mail, if you are receiving a physical check).**

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

## What is IRMAA?

**The Income-Related Monthly Adjustment Amount (IRMAA) is an additional amount that you are required to pay for your monthly Medicare premiums if you have higher annual earnings.**

**If your income in 2020 was less than or equal to \$91,000 as an individual, or less than or equal to \$182,000 as a married couple, you did not pay IRMAA in 2022 and the following information does not apply to you.**

**If your 2022 SSA-1099 form shows that you received the standard Medicare Part B premiums deductions of \$2,041.20, you did not pay IRMAA in 2022 and the following information does not apply to you.**

**Please do NOT submit an IRMAA application as you are not eligible for reimbursement.**

## IRMAA 2023 Reimbursement

IRMAA 2023 annual reimbursements will be issued during the 3rd week of October 2024.

**IMPORTANT: Please do NOT submit the IRMAA Reimbursement Application for 2023 prior to May 2024. Processing of these applications will not begin before that date.**

## IRMAA 2022 Reimbursement

IRMAA 2022 annual reimbursements were issued during the 3rd week of October 2023.

**Medicare-eligible retirees and their Medicare-eligible dependents can submit an IRMAA application if they paid above the standard amount of \$170.10 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 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 2022 Reimbursement Application, <https://www.nyc.gov/assets/olr/downloads/pdf/health/irmaa-form-2020-2022.pdf> along with all required documents, electronically to: <https://nycemployeebenefits.leapfile.net>

Learn More about IRMAA at: <https://www.nyc.gov/assets/olr/downloads/pdf/health/faq-irmaa.pdf>

# HEALTH AND WELFARE



## [Request Your Military Service Records \(including DD214\) | Veterans Affairs \(va.gov\)](#)

You can request documents from your Official Military Personnel File to review and download.

### **You can request your:**

- ✦ DD214
- ✦ DD215
- ✦ Report of Separation
- ✦ Other release papers

### **You can also request documents with information about your service, such as your:**

- ✦ Orders and endorsements
- ✦ Performance reports
- ✦ Awards and decorations (commendatory items)
- ✦ Qualifications, licenses, and certificates
- ✦ Security clearance

Access your VA records and documents online to more easily manage your benefits.  
Get your records and documents

### **[Request your military records \(DD214\)](#)**

View and print documents from your official military personnel file (including your DD214).

### **[Get your VA medical records \(called VA Blue Button\)](#)**

Set up your personal health record and download medical records, reports, and images to share with your VA and non-VA doctors.

### **[Get Veteran ID cards](#)**

Find out how to get different types of identification cards to show your military status or your enrollment in VA health care.

### **[Download your VA benefit letters](#)**

Download letters like your eligibility or award letter for certain benefits.

### **[Find out how to request a VA home loan Certificate of Eligibility](#)**

Get instructions for how to request your Certificate of Eligibility (COE), which confirms for your lender that you qualify for a VA-backed home loan. Then you can choose your loan type to learn about the rest of the loan application process.

### **[Learn how to apply for a discharge upgrade](#)**

Answer a series of questions to get step-by-step instructions on how to apply for a discharge upgrade or correction. If your discharge gets upgraded, you'll be eligible for the VA benefits you earned during your period of service.

### **[View your VA payment history](#)**

Check the status of your VA disability, pension, and education benefits payments. You can also see payments for certain survivor benefits.

### **[Search historical military records \(National Archives\)](#)**

Visit the National Archives website to research military records from the Revolutionary War to the present.

Last updated: December 14, 2023

# HEALTH AND WELFARE



## Inpatient or outpatient hospital status affects your costs

Your hospital status—whether you're an inpatient or an outpatient—affects how much you pay for hospital services (like **X-rays**, **drugs**, and **lab tests**). Your hospital status may also affect whether Medicare will cover care you get in a skilled nursing facility (SNF) following your hospital stay.

- You're an inpatient starting when you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day.
- You're an outpatient if you're getting **emergency department services**, observation services, **outpatient surgery**, lab tests, or X-rays, or any other hospital services, and the doctor hasn't written an order to admit you to a hospital as an inpatient. In these cases, you're an outpatient even if you spend the night in the hospital.

### Note

Observation services are hospital outpatient services you get while your doctor decides whether to admit you as an inpatient or discharge you. You can get observation services in the emergency department or another area of the hospital.

The decision for inpatient hospital admission is a complex medical decision based on your doctor's judgment and your need for medically necessary hospital care. An inpatient admission is generally appropriate when you're expected to need 2 or more midnights of medically necessary hospital care. But, your doctor must order such admission and the hospital must formally admit you in order for you to become an inpatient.

Here are some common hospital situations and a description of how Medicare will pay. Remember, you pay your **Deductible**, **Coinsurance**, and **Copayment**

Situation	Inpatient or outpatient	Part A pays	Part B pays
<b>You're in the Emergency Department (ED) (also known as the Emergency Room or "ER") and then you're formally admitted to the hospital with a doctor's order.</b>	Outpatient until you're formally admitted as an inpatient based on your doctor's order. Inpatient after your admission.	Your inpatient hospital stay and all related outpatient services provided during the 3 days before your admission date.	Your doctor services
<b>You come to the ED with chest pain, and the hospital keeps you for 2 nights. One night is spent in observation and the doctor writes an order for inpatient admission on the second day.</b>	Outpatient until you're formally admitted as an inpatient based on your doctor's order. Inpatient after your admission.	Your inpatient hospital stay and all related outpatient services provided during the 3 days before your admission date.	Your doctor services
<b>You go to a hospital for outpatient surgery, but they keep you overnight for high blood pressure. Your doctor doesn't write an order to admit you as an inpatient. You go home the next day.</b>	Outpatient	Nothing	Your doctor services and hospital outpatient services (for example, surgery, lab tests, or intravenous medicines)
<b>Your doctor writes an order for you to be admitted as an inpatient, and the hospital later tells you it's changing your hospital status to outpatient. Your doctor must agree, and the hospital must tell you in writing—while you're still a hospital patient before you're discharged—that your hospital status changed from inpatient to outpatient.</b>	Outpatient	Nothing	Your doctor services and hospital outpatient services

### Note

Remember, even if you stay overnight in a regular hospital bed, you might be an outpatient. Ask the doctor or hospital. You may get a Medicare Outpatient Observation Notice (MOON) that lets you know you're an outpatient in a hospital or critical access hospital. You must get this notice if you're getting outpatient observation services for more than 24 hours.

The MOON will tell you why you're an outpatient getting observation services, instead of an inpatient. It will also let you know how this may affect what you pay while in the hospital, and for care you get after leaving the hospital.



# 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 ...
- [City Worker or Retiree Benefits · NYC311](https://portal.311.nyc.gov/article/?kanumber=KA-02646)  
<https://portal.311.nyc.gov/article/?kanumber=KA-02646>  
If you are a City government employee or retiree, you can get information about health, retirement, and other human resources benefits, including: Health plan benefits Retirement and pension benefits 457 and 401(k) savings plans Counseling and referrals Retirement and Pension Benefits

# 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.

# 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

# NOSTALGIA

## The Stake-Out Squad

[Moskos](#) [History NYPD Police](#) 2023-01-21 | 0

From 1968 to 1973, there is an interesting (to put it mildly) and surprisingly little-remembered part of NYPD history. The “Stake-Out Squad.” I’ve spoken to a few cops who remember its existence. One who was part of it. It’s impossible to imagine this unit existing today. And even back that it was controversial.... but very popular. Apparently other cities had the units as well. I don’t know which.

Still, if you want to know why police-involved shootings are down since 1970, this is one good reason. This unit shot 48 people (or maybe twice that), killing 24 (or more). All the victims were armed robbers, and this was a small fraction of the number of people shot by the New York City Police Department, but still...

The basic problem at the time was commercial armed robberies. There were more and more every year and somewhat out of control. The “progressive” “reform” police commissioner, Patrick V. Murphy gave a speech to the American Bar Association saying:

The court system must accept the giant share of the blame for the continual rise in crime.

We the police pour arrested criminals into the wide end of the criminal justice funnel, and they choke it up until they spill over the top.

Imagine each criminal as a rubber ball and the court system as a wall. We throw the ball against the wall and he bounces right back into the street again and commits another crime. The court system is not dealing with these criminals.

Sound familiar? The difference back then is a *New York Times* editorial applauded Murphy for this speech.

[The quote above (and below) are all taken from Robert Daley’s 1972 book, *Target Blue*, which I’m reading.]

The Stake-Out Unit put, say, two cops in liquor store during opening hours. And they’re wait, and watch, attentively, like hunters in a blind. They be in a back room behind a one-way mirror with a view of the clerk and cash register. The idea was since the same stores were getting robbed over and over again, you could just put cops in there and wait for the next robbery and confront the robbers. But then what?



When the store was robbed, police would jump out at some time when the gun wasn’t at a worker’s head, and shout “Police. Don’t move, drop your gun.” Most of the time the gunmen would whirl to face the patrolmen.

“This is the classic pattern,” admitted Lieutenant James Brady, the commanding officer of the stake-out unit. “The guy turns with his gun pointed at us. If he does this, the guy is dead. My men are experts. If you run into my men, you don’t have a chance.”

There were general guidelines for stake-out work – the safety of innocent people was paramount – but no one went into a stake-out with the important answers. The definitive confrontation was new each time.

Each team each day was delivered in an unmarked police car, and once inside they were sequestered in the back room there; they had no latitude whatsoever until such time as they stepped forward to interrupt a robbery in progress. They could not move from that room.

From May 1968 to midwinter 1972, there were 212 requests by store owners through their local precincts for stake-out coverage. 182 of these were implemented. The results: 24 armed robbers killed, 19 wounded, 53 arrested.

That winter [1968-’69] alone, a total of seven robbers entered five staked-out stores. Six of them were killed and the seventh captured. There were two separate attempts to hold up the same store, Fannie Farmer’s on 42nd Street, next to Grand Central Station.

Continued next page.....



# NOSTALGIA

Two cops were shot in their vest and not-severely injured.

This hasn't been a secret. There was a 1972 *New York Magazine* article, also written by Robert Daley, who along with writing *Target Blue* happened to be NYPD Deputy Commissioner of Public Affairs. And a goofy video re-enactment with bad actors, in which nobody gets shot. There was a book, Jim Cirillo's *Tales Of The Stakeout Squad*.

In Daley's *Target Blue*, Lieutenant Brady explained:

We do robbery work, and that's all we do. There are 42,000 in-premises armed robberies a year. One out of every 2000 robbers bumps into us. I realize that we are controversial with all these killings, but we deal with a particular type of criminal. They come to us; no one goes out looking for them. No one pulls them in there. These people are not victims; they are the aggressor.... We have to get them; these are people who terrify, beat, pistol-whip store owners.... We capture as many as we can. If an armed man runs, even though maybe he plans to turn and shoot, my men have orders to lower their guns to shoot him in the upper leg or backside. We don't shoot men with knives, or men who have already put their guns away, or who surrender.

My men all carry service revolvers of course, but their primary weapon usually is a shotgun, loaded with one-ounce slugs. If a gunman is hit with that, it is devastating. He's completely disoriented.

We have never accidentally shot a bystander. It would be better if we didn't have to shoot; but as soon as we step out, these gunmen normally point their guns right at us and so we must shoot. We don't have the luxury of waiting to see whether they intend to shoot at us or not. It's a problem.

No one gets killed because he stole money from a cash register, but because he menaced one or more innocent persons with a deadly weapon and the next time – or even this time – he may kill a shopkeeper or a customer. He is a potential killer. I have surveyed the records of 13 of the most recent gunmen we have run into and found that they had previously been arrested a total of 142 times.

Daley again:

On the whole, the Stake-out Squad did not go into ghetto areas. One day a request came in from Captain William Bracey, commanding officer of Harlem's 32nd Precinct. Lieutenant Brady refused the job, saying, "If we kill somebody there you might end up with a public disorder of some kind." Captain Bracey, who was Black, insisted, saying, "We have good people in this precinct and they're entitled to police protection too."

They set up one stake-out in Harlem, but perhaps word got out of the street, and the store was never robbed.

All of the operations of the Stake-Out Squad took place in full view of innocent witnesses, often dozens of them. Each confrontation was over in a few seconds, but each was subject to terrific review. Hours and even days were spent documenting them. Lieutenant Brady, who had disarmed a number of criminal and psychotic individuals but never shot anyone, responded to the scene of each incident. Usually Sergeant Milo, who also had never shot anyone, did too. So did Chief Arthur Hill, commanding officer of the Special Operations Division, whose command included the Stake-Out Unit, and so did a dozen or so superior officers and detectives. A district attorney was always called in, and testimony from civilian witnesses was taken at great length. There had never been a charge of unnecessary force and/or unnecessary gun fire against any member of the Stake-Out Squad.

Keep in mind this was going on under "reform" police commissioner Patrick V. Murphy (who served from October 1970 to May 1973). Ain't reform great? The unit survived the significant change in the use-of-force policy of August 1972, when the NYPD, under Murphy, introduced a new policy restricting the use of deadly force to situations involving the defense of life, which replaced the traditional "fleeing felon" rule (which probably led but at least contributed to a massive nationwide reduction in police killing people).

After Murphy left in 1973, Police Commissioner Donald F. Cawley disbanded the Stake-Out Unit. Said the NYT:

It had been criticized because of the large number of holdup men it killed and because so many of them were black. Nevertheless, the squad, which made about four arrests for every holdup man slain, was highly popular among storekeepers in high-crime areas, where it had more requests for stakeouts than it could fill.

Let's just go over those stats again. ~5 years. ~40 men. 182 stake outs. 24 armed robbers killed, 19 wounded, 53 arrested; 96 robbers were shot or arrested. For what it's worth, in this video from the late 1980s, Jim Cirillo says 43 were killed and they arrested around four times that many alive. I don't know which figure is correct, 23 and 43? And in a way it doesn't matter which one it is. Less than half of the stake-outs (or maybe 3/4) resulted in a confrontation. Just under half the confrontations resulted in a robber being shot. And 5 to 9 robbers were killed a year, over five years. The results? Did commercial robberies go down?

I don't know.

People I spoke to say yes. I actually do believe them. They tend to be right about these things I've found in interviewing a lot of retired cops and data I can check. But who knows? I can't find the data. But city robberies overall did not go down. There were 54,400 robberies in 1968 and NYC didn't see fewer until 1996. Doesn't seem like the stake-out squad made much a dent at all. Who knows?

There were 14,000 reported robberies in 2021. In recent years NYPD shoots and kills generally between 8 and 12 people a year. In 1970 police shot and killed 50 people; 93 in 1971; and 66 in 1972. It was a different time.

## 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: [katmcbtrat@aol.com](mailto:katmcbtrat@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 Dominic Orlando

NYPD 1013

3762 Infinity Rub

The Villages, Florida

PH: 646-823-6489

Email: [djndp@aol.com](mailto:djndp@aol.com)

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:** \_\_\_\_\_

# LINE ORGANIZATONS



## CAPTAINS ENDOWMENT ASSOCIATION



Chris Monahan,  
President

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

Dear CEA member:

In order to better serve our retired members, especially our Medicare aged members, the CEA, in partnership with the LBA and the SOC, has recently hired a consultant to intervene on our members behalf who are having difficulty receiving information, direction or a response from the NYC Office of Labor Relations – Retiree Health Benefits Section. Our members should be aware that the NYC-OLR Retiree Health Benefits Section is responsible for coordinating the health benefits for every NYC retiree and their dependents. This is a herculean task and results in a tremendous volume of requests for information and assistance from the Retiree Health Benefits staff.

To help expedite our retired members in receiving assistance and in rectifying their issue(s) regarding health insurance matters we have retained the services and expertise of Artie Altberger. Prior to retiring, Artie had worked in the Retiree Health Benefits section for several years. While actively employed at the Retiree Health Benefits section Artie always went above and beyond to assist our members.

Many of the issues that our retired members have in connection with the Retiree Health Benefits Section can be multi-layered and complicated requiring the direct intervention of someone familiar with the different departments within the Health Benefits Section.

CEA staff can still assist you with general Retiree Health Benefit questions, i.e. when and what can be done during the Open Enrollment Period, when are members allowed to change their health insurance coverage outside of the Open Enrollment period, how do members enroll to receive the Medicare Part B Rebate, when and how do members apply for the Income Related Monthly Adjustment Amount (IRMAA), etc.

If you need the assistance of Artie Altberger, please contact the CEA at 212-791-8292, or Frank Sorensen, CEA retiree representative, at [CEAretiree@nypdcea.com](mailto:CEAretiree@nypdcea.com)

Fraternally,  
Chris

### **CEA Scholarship Program: High School Scholarship 2024:**

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

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

### **College Scholarship 2024:**

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

If your child was unable to take the SAT/ACT exam due to the pandemic and ongoing social distancing rules, or the school isn't requiring it, they are still eligible for a scholarship. They will be chosen separately from those with SAT/ACT scores, just submit their names. Submissions can be directed to me by fax (866) 226-8330 or at [aresnick@nypdcea.com](mailto:aresnick@nypdcea.com)

This program is open only to **CHILDREN not grandchildren** of CEA members that are **currently high school seniors** entering college Fall 2024.

Please feel free to contact me with any questions.

Ada L. Resnick  
OFFICE MANAGER  
Captains Endowment Association  
40 Peck Slip  
New York, NY 10038  
Tel. # 212-791-8292

# 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@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 Twit-

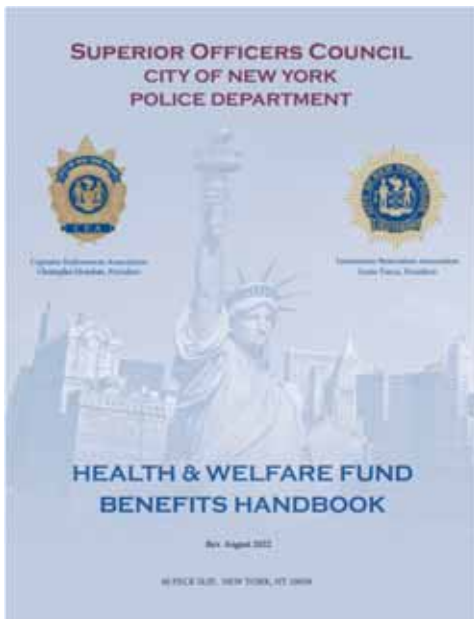


# LINE ORGANIZATIONS



⌘

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?**

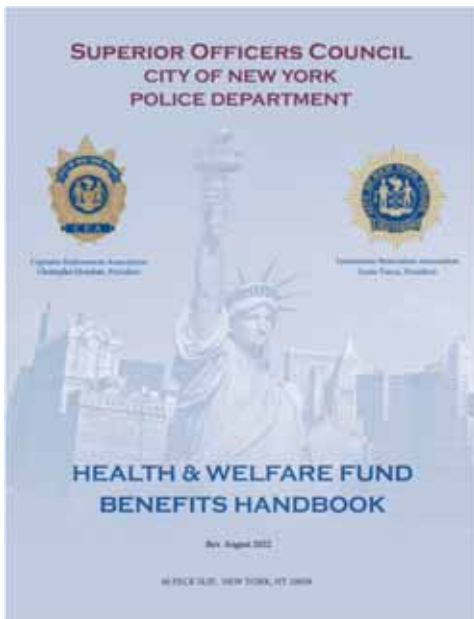
**A:** The Superior Officers Council Prescription Plan design includes medications that effectively treat most medical conditions. Most likely, there is an alternative product that may be prescribed by your doctor that will not require prior authorization. If no other options are available and the prescribed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

# LINE ORGANIZATIONS



⌘

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

## 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

### President's Message

Dear Fellow Sergeant,

I am happy to announce the SBA will begin accepting applications for the 2024 College Scholarships. The 2024 Scholarship is for those students commencing their college career in the fall of 2024. Applicants must be a dependent child of an Active Sergeant or Lifetime member. The \$2,500.00 scholarship will be awarded to those receiving the top twenty scores plus ties.

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

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

Please read the enclosed application completely. Complete the application and enclose a copy of the scores you are submitting. Applicants may submit scores both tests. If scores from more than one tests are submitted the committee will select the score to be utilized. Applications must be received by April 26, 2024. <https://sbanypd.nyc/wp-content/uploads/2024/02/scholarship-application-2024.pdf>

Fraternally,

Vincent J. Vallelong



President

Sergeants Benevolent Association

Dear Retired Sergeant, Legislative Corner Update:

On the legislative front there are three bills that we are focusing on. The Veterans Supplementation bill, the 50% to 100% surviving spouse COLA bill, and at the forefront of everyone's thoughts, a new Health Benefits Protection bill.

This new Health Benefits Protection bill (S8388) is a very good bill; there are good points in the bill language that cover the issues that we are facing. My personal favorite is that the bill defines Medicare Advantage Plans as being prohibited. This bill is new and already has garnered a lot of support. As you know we will need your support for political action as the process unfolds. Keep an eye out for political action emails. We cannot make this happen without your support.

Speaking of support, unity is the only way we can make our voices be heard. Vote in every election, big and small, and encourage your family and friends to do the same. **Let's start with the special congressional election in NY03.**

Follow directions on political action emails. There are over 100,000 retirees living in NYC alone. On a political scale you can times that by 6 to 10. That is a massive number of voices that need to be heard.

This is a very important year for us. We have critical legislation that can preserve the health benefits that we depend on. This is also an election year for all NY state legislators and national elections as well.

Remember that all of our legislative and political action will benefit every public service retiree in NYS and what we do for retirees and their families now will also affect active members when they retire.



# 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 York Posts Covers CCRB Complaint**

January 22, 2024

CCRB processed a “complaint” that a Detective was “discourteous” by asking an arrestee about gender in order to put the arrestee on the appropriate transport. A year later, the perpetrator filed a complaint. This is the kind of trivial nonsense members of the service are now up against. In the DEA’s continuing efforts to push back against the CCRB’s anti-police agenda, the DEA gave the story to the *New York Post*, which published an article about the situation in their **Sunday, January 21, 2024** edition. Click on the following link to read the story: <https://nypost.com/2024/01/20/metro/woke-gone-wild-decision-casts-shadow-on-homicide-detective/>

## **Det. Brian Simonsen Law**

January 30, 2024

Back in 2021, the DEA first proposed legislation, in memory of Det. Brian Simonsen, regarding the theft of cell phones. The goal of the proposed legislation was to force cell phone companies to render their product obsolete once the hardware was stolen, thus eliminating the incentive for perpetrators to rob and kill for these objects. The bill went through several drafts and is now in Albany. The bill numbers are New York State Assembly bill A. 08215 (sponsored by Amy Paulin, District 88) and New York State Senate bill S. 07739 (sponsored by Jessica Scarcella-Spanton, District 23).

## **Mayor’s Press Conference Re Intro. 586-A**

January 30, 2024

DEA President Paul DiGiacomo and members of the Board went to the Mayor’s Press Conference at City Hall on January 19, 2024, when Mayor Adams vetoed *Intro. 586-A, the “How Many Stops Act,”* which could slow NYPD response times and bog police down in needless paperwork. The bill was yet another manifestation of the anti-police sentiment coming from the NYC City Council.

## **2024 Dues Increase**

January 30, 2024

Because of the rising costs of doing business, and the increases in the services we offer our members — such as enhancements to our health benefits (i.e. Cigna dental, Express Scripts pharmacy, etc.), and increases in labor and legal representation — there will be an increase in union dues for active Detectives in accordance with the DEA Constitution and By-Laws. The DEA has not increased its dues since the end of 2022; however, in order to keep pace with inflation, effective January 2024, there will be an increase of \$3.50 per pay period.

In the months to come, the DEA will be exploring additional benefit enhancements as it is the mission of the DEA to do everything we can to improve the lives of our members and their families.

## **Chief Leader Covers DEA Press Conference on Assaults on Police**

January 5, 2024

The January 3, 2024, issue of the civil service newspaper *The Chief Leader* covered the recent DEA discussion with members of the press and politicians about the spike in the number of assaults on law enforcement Officers. DEA President Paul DiGiacomo and other union leaders attribute the lawlessness to anti-police legislation and the rhetoric of politicians. According to the NYPD, 2,235 Officers were the victims of felony assaults last year: an 18.5% spike since 2022. Read the *Chief Leader* article on the pdf link below. <https://nycdetectives.org/wp-content/uploads/2024/01/Felony-Assault-on-Cops-Spiked-Last-Year-Chief-Leader-1-3-24.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



# The Retiree Health Benefits Fund of the Detectives' Endowment Association

Welcome to Davis Vision!

We are pleased to provide you with information on your vision benefit to help you care for your vision and eye health - a key part of overall health and wellness!

If you are not currently enrolled, please visit our member site at [davisvision.com](http://davisvision.com) or call 1.877.923.2847 to locate providers or for additional information.



Using your benefits is easy! Just log on to our Member site at [davisvision.com](http://davisvision.com) and click "Find a Provider," or call us at 1.888.234.5248.

**Make an appointment.** Tell your provider you are a Davis Vision member with coverage through The Retiree Health Benefits Fund of the The Detectives' Endowment Association. Provide your member ID number, name and date of birth, and do the same for your covered dependents seeking vision services. Your provider will take care of the rest!



## Your Davis Vision Designer Plan Benefits

Benefit	Frequency Once every -	In-network Copay	In-network Coverage
Eye Examination	12 months	\$0 (NY) \$42 (outside NY)	Covered in full. Includes dilation when professionally indicated.
Frame and Spectacle Lenses	12 months	\$25 Pair 2 and 3 \$90 each for Designer Frame and Spectacle Lenses	Clear plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full. (See below for additional lens options and coatings.) Members and dependents may receive up to 3 pairs of eyeglasses, or 1 supply of contact lenses and 2 pairs of eyeglasses. Contact lenses must be processed as first pair (any applicable copays would still apply.)
			Covered in Full Eyeglasses: Any Fashion, Designer level frame from Davis Vision's Collection* (retail value, up to \$195). Pairs 2 and 3 must be purchased on the original date of service.
Contact Lens Evaluation, Fitting & Follow Up Care	12 months	\$0	Davis Vision Collection Contacts: Covered in full. Standard, Soft Contacts: Covered in full.
Contact Lenses (in lieu of eyeglasses)	12 months	\$25	Covered in Full Contacts: Planned Replacement Disposable OR, Contact Lens Allowance: \$45 allowance toward any contacts from provider's supply.  OR, Visually Required Contacts: Covered in full with prior approval, for certain medical conditions such as Keratoconus. *Number of contact lens boxes may vary based on manufacturer's packaging.

### Significant savings on optional frames, lens types and coatings!

	Member Price
Davis Vision Collection Frames: Fashion   Designer   Premier	\$0   \$0   \$25
Tinting of Plastic Lenses	\$0
Scratch-Resistant Coating Single Vision   Multifocal	\$15   \$25
Premium Scratch-Resistant Coating Single Vision   Multifocal	\$30   \$30
Ultraviolet Coating	\$10
Anti-Reflective Coating: Standard   Premium   Ultra   Ultimate	\$33   \$48   \$60   \$85
Polycarbonate Lenses	\$0 <sup>2</sup> -\$30
High-Index Lenses 1.67   1.74	\$55   \$120
Progressive Lenses: Standard   Premium   Ultra   Ultimate	\$50   \$80   \$130   \$165
Polarized Lenses	\$60
Photochromic Lenses (i.e. Transitions <sup>®</sup> , etc.) <sup>3</sup> Plastic	\$65
Photochromic Lenses (i.e. Transitions <sup>®</sup> , etc.) <sup>3</sup> Glass Single Vision   Multifocal	\$10   \$20
Digital Single Vision Lenses	\$30
Blended Lenses	\$10
Trivex Lenses	\$50
Blue Light Filtering	\$15

\*The Davis Vision Collection is available at most participating independent provider locations. Collection is subject to change. Collection is inclusive of select toric and multifocal contacts.

<sup>2</sup>For dependent children, monocular patients and patients with prescriptions of +/- 5.00 diopters or greater.

<sup>3</sup>Transitions<sup>®</sup> is a registered trademark of Transitions Optical Inc.

Please note: Your provider reserves the right to not dispense materials until all applicable member costs, fees and copayments have been collected. Contact lenses: Routine eye examinations do not include professional services for contact lens evaluations. Any applicable fees above the evaluation and fitting allowance are the responsibility of the member. If contact lenses are selected and fitted, they may not be exchanged for eyeglasses. Progressive lenses: If you are unable to adapt to progressive addition lenses you have purchased, conventional bifocals will be supplied at no additional cost; however, your copayment is nonrefundable. May not be combined with other discounts or offers. Please be advised these lens options and copayments apply to in-network benefits.





## Disciplinary Review Process

February 5, 2024

On January 31, 2024, the DEA and its attorneys were present at a meeting with the First Deputy Commissioner's Office and the Office of Labor Relations to discuss the Department's efforts and recommendations to enhance the disciplinary review process. In short, the PC directed a review of the entire disciplinary process: from investigation, to charges, trial, and final disposition of cases involving our members. Of particular concern to the PC, which is an issue the DEA has been consistently raising, is the length of time it takes to bring these cases to a final resolution. Most egregiously, as we know, is how *long* the CCRB takes to resolve their charges pending against our members.

This review of the disciplinary process resulted in numerous recommendations that the Department maintains will speed up the process considerably. Most notably, the Department Advocate's Office will be utilizing the Schedule "C" Command Discipline – in lieu of formal charges and specifications – for cases where the penalty for any given case is 20 days or under pursuant to the matrix. Where charges are served, there will be a six-month time limit for the Advocate (or CCRB) to bring that matter to a resolution. Importantly, there will also be an "expedited prosecution" instituted for any case in which there is an impending promotion or retirement of a member. Finally, the Department will be rolling out a "Disciplinary Dashboard" where members who are the subject of disciplinary investigations and cases can look their case up online and have access to track the status of the case. They are projecting that this system should be up and running by the end of February. These are just some of the recommendations that will be implemented moving forward.

## Frequently Asked Questions

### How can I contact Member Services?

Call 1.888.234.5248 for automated help 24/7. Live help is also available seven days a week: Monday-Friday, 8 a.m.-11 p.m. | Saturday, 9 a.m.-4 p.m. | Sunday, 12 p.m.-4 p.m. (Eastern Time). (TTY services: 1.800.523.2847.)

### What frames are in Davis Vision's Collection?

Our Collection offers a great selection of fashionable and designer frames, most of which are covered in full. No wonder 8 out of 10 members select a Collection frame. Log on to our member Web site at [davisvision.com](http://davisvision.com) and take a look!

### When will I receive my eyewear?

Your eyewear will be delivered to your network provider generally within five business days of order receipt. Special prescriptions, lens coatings, provider frames or out-of-stock frames may delay the standard turnaround time.

### Do I need a claim form?

Claim forms are only required if you visit an out-of-network provider. Claim forms are available on our member Web site.

### Can I split my benefits?

You may split your benefits by receiving your eye examination and eyeglasses or contact lenses on different dates or through different provider locations. To maximize your benefit value we recommend that all services be obtained from a network provider.

### Can I use an out-of-network provider?

Yes; however, you receive the greatest value by staying in-network. If you go out-of-network, pay the provider at the time of service, then submit a claim to Davis Vision for reimbursement, up to the following amounts: eye exam and materials - \$85 (Only applies if a Davis Vision in-network provider is not located within 25 miles).

### Are there any exclusions to the vision benefits?

Your vision plan does not cover medical treatment of eye disease or injury; vision therapy; special lens designs or coatings, other than those described herein; replacement of lost eyewear; non-prescription (plano) lenses; contact lenses and eyeglasses in the same benefit cycle; services not performed by licensed personnel; two pair of eyeglasses in lieu of bifocals.

## DAVIS VISION EXTRAS!

**One Year Breakage Warranty** Repair or replacement of your plan covered spectacle lenses, Collection frame or frame from a network retail location where the Collection is not displayed.

**Additional Savings** Members will receive 50% off of additional complete pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, a 20% discount off the provider's usual and customary rate is available. Contact lenses are available at a 10% discount.<sup>4</sup>

**Mail Order Contact Lenses** Replacement contacts (after initial benefit) through [www.DavisVisionContacts.com](http://www.DavisVisionContacts.com) mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Web site for details.

**Laser Vision Correction** Davis Vision provides you and your eligible dependents with the opportunity to receive discounted laser vision correction, often referred to as LASIK. For more information, visit [www.davisvision.com](http://www.davisvision.com).

**Eye Health & Wellness** Log on and learn more about your eyes, health and wellness; common eye conditions that can impair vision; and what you can do to ensure healthy eyes and a healthier life.

**For more details...** about your vision benefits, patient rights and responsibilities about Davis Vision or to obtain a copy of Davis Vision's Privacy Practices Notice, please log on to our member Web site or contact us at 1.888.234.5248.

*Davis Vision has made every effort to correctly summarize your vision plan features herein. In the event of a conflict between this information and your organization's contract with Davis Vision, the terms of the contract will prevail.*

<sup>4</sup>Some limitations apply to additional discounts, discounts not applicable at all in-network providers.

Fully insured product Underwritten by HM Life Insurance Company. Administered by Davis Vision, which may operate as Davis Vision Insurance Administrators in California.

# 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)



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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

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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  
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Charlotte, NC 28226  
(980) 581-3061 (617) 807-0958

### LEEANNE THOMPSON-FORTE CSW

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### MICHAEL DAVIS LMFT

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# Health and Welfare

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nowcounseling@yahoo.com

### PAULINA CHIN CSW

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(704) 997-2809 (980) 729-6642  
paulinachinlcsw@gmail.com

### JEAN AYERS CSW

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

### ARMONDA RRUSTI ABA

ABS UTAH PC  
3000 Latrobe Dr Ste B  
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nmontero@abskids.com  
[nmontero@abskids.com](mailto:nmontero@abskids.com)

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### MARLEN GOMEZ BCBA

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Charlotte, NC 28211  
(801) 316-3564

### MALLIN OLSON ABA

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### BRITTANY HUYSER ABA

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contracting@abskids.com

### STEPHEN HALL ABA

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### SUSANA CACERES ABA

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(704) 780-4271 (888) 261-6694

### KATHERINE RAUSCHER ABA

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

### ASHANTI PEPPERS ABA

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

### AMANDA DEAN ABA

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

### BRITTANI SUTTON ABA

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

### AMBER BIRD ABA

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

### JENNIFER DUCLOS ABA

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

### COREY AKINS ABA

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

### GRISELLE NAZARIO ALBINO CP

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

### DAMON DAY ABA

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



# Health and Welfare

## PSYCHIATRISTS - PSYCHOLOGISTS

### RENFREW CENTER OF NORTH CAROLINA

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

### ROBERT GREEN PHD

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

### MARY MOORE PC

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

### JULIANNA ELSWORTH CSW

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

### JESSICA KOWALSKI PC

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

### BARBARA SCOTT CSW

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

### KELLI KEYS LCSW

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

### MELINA RICE LCSW

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

### ALEXANDRA LATTA PC

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

### ALICIA HALL CSW

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

### MITZIE HOPKINS PC

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

### ELIZABETH CHRISTENBURY CSW

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

### JENNIFER WILLIAMS LCSW

THRIVEWORKS CLINICAL -  
4412 Park Rd  
Charlotte, NC 28209  
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### GAYLE BOOKOUT PC

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

### MOLLY MCDONNELL CSW

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

### STEPHANIE PIERRENOEL CSW

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

### LAUREN VANDEMORRE PC

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

### VANESSA JORDAN PC

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

### BEVERLY WRIGHT CSW

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

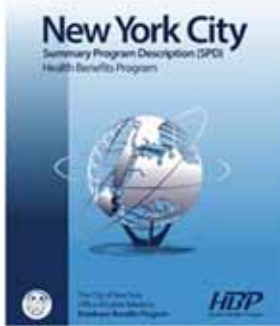
### ANUVIA PREVENTION AND RECOVERY CENT

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

### ARMONDA RRUUSTI ABA

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

# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

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

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

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

## **Limitations**

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

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

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

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

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

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## **SBA—Eligibility**

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

## **Definition of PPO and POS**

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

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

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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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/>

# THIS AND THAT

## HR-218 Qualifications



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

**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.

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

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



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

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

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

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

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

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



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

**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)693-5607/5919)

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

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

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

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

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

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

Continued next page.....

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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



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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 \_\_\_\_\_

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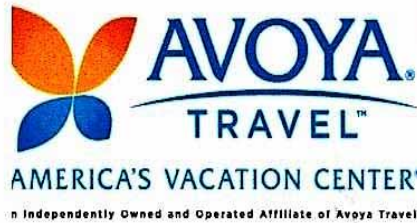
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