



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 4

10-13

April 2024

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PRESIDENT'S MESSAGE

Hi all,

Once again, the unthinkable has happened. On March 25, 2024, **NYPD hero Jonathan Diller** was shot and killed as he was protecting the citizens of NYC. What make this infuriating is that he was shot by a convicted felon who had 21 prior arrests and who if he was where he belonged behind bars, his wife Stephanie would not be a widow and his 1 year old son Ryan would not grow up without his father.

While delivering her eulogy at her husbands funeral Stephanie said, "How many more police officers and how many more families have to make the ultimate sacrifice before we start protecting them?" She called on the city to get tougher on crime and do more to protect its police officers claiming that change demanded by another cop's widow two years ago never materialized.

Read Stephanie's heartbreaking eulogy on pages 12 & 13.

What is further infuriating is that since 2017, forty-one cop killers have been released from prison. These murdered heroes will never have the opportunity to be with their family, neither should those convicted of murdering them. The families of these heroes are serving a life sentence and those who murdered them should also serve a life sentence.

Here is a link you can use to send petitions against the parole of cop-killers to the Parole Board in Albany: <https://www.nycpba.org/community/keep-cop-killers-in-jail/>

During our March membership meeting our members were treated to a scrumptious corned beef and cabbage meal prepared by club member Rich Berkowitz. Kudos to Jim Burchill who once again baked delicious Irish soda bread

While on the subject of meals, cleaning up after our meetings continues to be a chore for our board members. Please do you part and clear off your table, pick up trash that may have fallen on the floor and place your chairs under the table. Additionally, if nobody volunteers, I am going to assign a table of members at each meeting to help clear off the serving tables and to wash any serving trays and utensils we use.

Our guest speakers for our April membership meeting will be attorneys from McIntre Elder Law.

NOTE our meeting will be on **Wednesday April 10, 7:00 PM at the Lawson Community Assoc. Club House, 2306 Lawson Dr, Waxhaw, NC.**

On page 5 is information about a fundraiser for the FOP Lodge 9 foundation. The foundation provides financial grants to Lodge 9 members in need. Last month the foundation provided a grant of over \$2,300 to one of our club members to assist with unexpected bills. Please participate in the raffle.

Additionally, please support our Jimmy LaRossa Memorial Golf Tournament by playing in the tournament, sponsoring a hole and/or buying raffle tickets. Half the proceeds from the tournament will be donated to the FOP Lodge 9 foundation.

Continued next page.....

Next Membership Meeting
Wednesday April 10, 2024 7:00 PM at
Lawson Community Assoc. Club House
2306 Lawson Dr, Waxhaw, NC
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

Since becoming president of our National 10-13 Organization, Mike Fahey has spent a great deal of time and effort in uniting a coalition of NY retiree organizations. He created the Legislative Information Network (LIN) that enables members of the coalition to communicate with each other in a timely manner in an effort to preserve and enhance our retiree benefits.

Please do not let his efforts be for nought. When I forward a request to contact NYC or NYS legislators about matters that impact retirees, please do so.

See page 21 for a letter received by club trustee Dennis Cirillo from NY Congressman Anthony D'Esposito in response to Dennis' concern about our health plans.

Please note the following deadlines.

****April 9 is the last day to order tickets for the May 3, Night at the Knights Baseball Game. See page 3

****April 15 is the last day to purchase tickets to the April 20, Charlotte Salute to Heroes Hockey Game. See page 4.

If you have ordered tickets for either of the above events and have not yet paid for them, please do so ASAP.

****May 1 is the last day to submit an application for the club scholarships. See pages 8 & 9.

It is always a good idea to refresh your memory on the basics of the law related to concealed handgun permits.

Remember that a handgun is the only weapon that the concealed handgun permit authorizes you to carry. A handgun is defined by law as "a firearm that has a short stock and is designed to be held and fired by the use of a single hand." For example, a handgun would include a revolver or semi-automatic pistol.

A concealed handgun permit does not authorize you to carry a concealed rifle, shotgun, fully automatic weapon, or other deadly weapons such as a knife, blackjack, razor, metallic knuckles, bowie knife, loaded cane, stun gun, etc.

To be considered "concealed," a handgun must be "about the person" which generally refers to being concealed from view on your person or within arm's reach or readily accessible by you.

The concealed handgun permit issued by your sheriff must be in your possession at all times a concealed handgun is carried by the permit holder. Valid identification is also required such as a driver's license or state identification card. Carrying a concealed handgun off your premises without both a (1) validly issued concealed handgun permit and (2) a valid form of identification is unlawful.

It is vitally important to remember that if approached by a law enforcement officer while you are carrying a concealed handgun on or "about" your person, you are required to disclose that information to the officer. This is always true when you are carrying a concealed handgun, even if you are in your own vehicle during a traffic stop.

All persons with a concealed weapon should make the disclosure as soon as you are approached by a law enforcement officer. Tell the officer you are carrying a concealed handgun with your hands visible, such as both hands on the steering wheel, to the officer and do not attempt to reach for the concealed handgun or your concealed handgun permit, until instructed by the law enforcement officer.



Fidelis Ad Mortem,

Fraternally,

Harvey Katowitz

Harvey Katowitz



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 or at our membership meeting.

Contact Harvey Katowitz for further information: 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



16TH 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
or at our monthly membership meeting**

Email the form to 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

704-220-8400



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5922 WEDDINGTON RD.
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WESLEY CHAPEL NC 28104

HARVEY KATOWITZ
PRESIDENT

BERNARD ROE
VICE PRESIDENT

March 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
[704-849-9234](tel:704-849-9234)





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

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

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

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

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

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

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

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

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

Application must be received by May 1, 2024





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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: _____

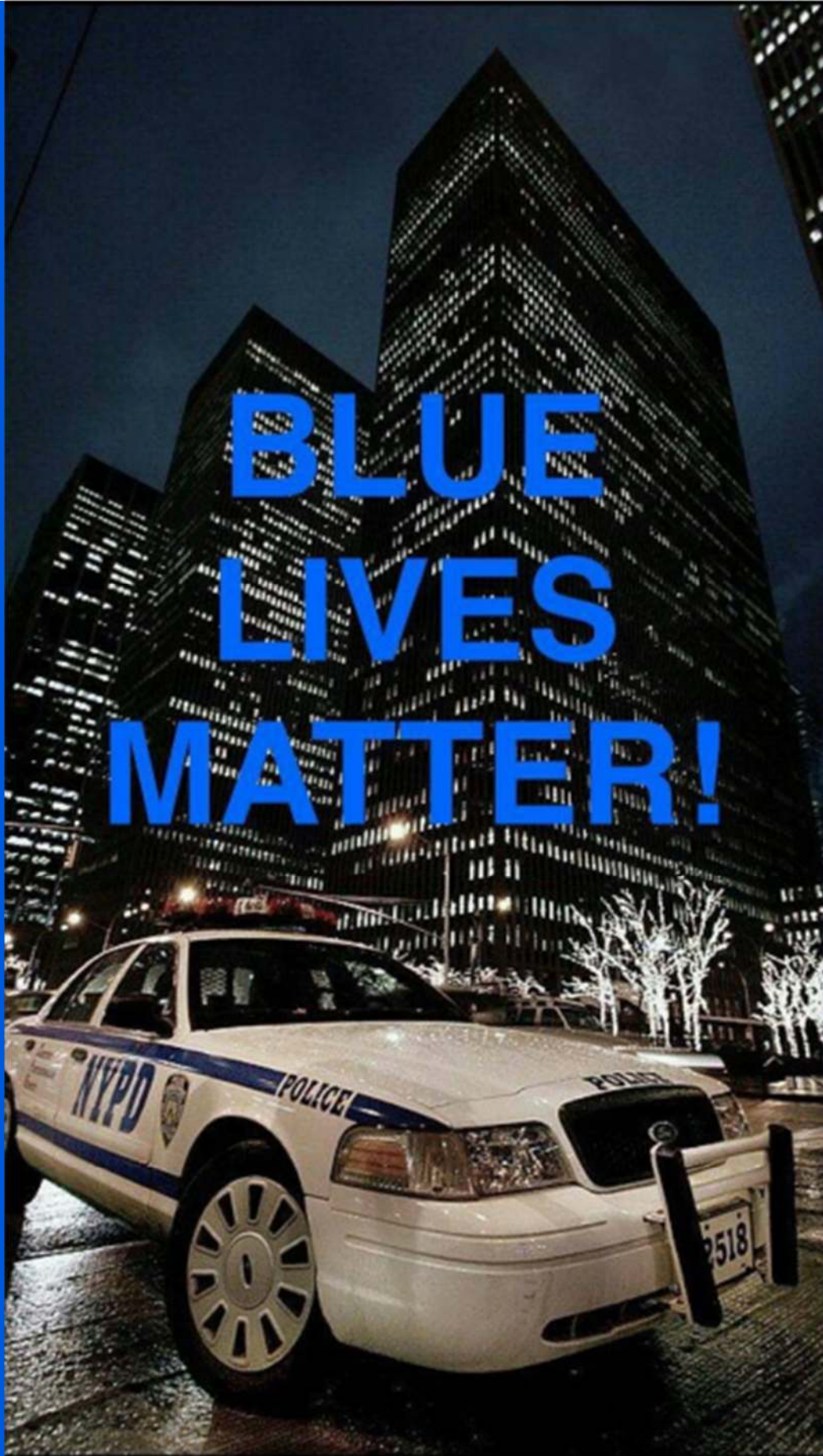
Address: _____

City _____ State: _____ Zip: _____

Application must be received by May 1, 2024

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



HERO NYPD Police Officer Jonathan Diller, a 31-year-old married father, had been on the force for three years when he was shot and killed.

During his three-year career, Diller racked up more than 70 arrests. His final collar was just a few days before his death “when he took a loaded gun off our streets,

Diller, whose brother-in-law and cousin are both cops, leaves behind a wife, Stephanie, and the couple’s 1-year-old son, Ryan.



THEY MUST NEVER BE FORGOTTEN



Hello everyone, I am Stephanie Diller, Jonathan's wife.

I had not had the opportunity to speak before this moment, so what I would like to say, on behalf of the entire Diller family, is thank you all for the support this week.

The outpouring of love that our family has received has been overwhelming and we are forever thankful to everyone.

With every hug that I've received, I just picture that each one is from Jonathan.

I wish Jonathan was here to see the incredible kindness and generosity that has been shown to our family. But I know in his own way he is here watching over us.

I am so proud that thousands of people across the country are calling Jonathan a hero. But the truth is he's always been a hero to Ryan and me. The rest of the world is just catching up. Although he was beyond proud to be a member of NYPD, his career was one of his many roles.

I want to also honor Jonathan for who he was out of uniform. I am not sure where to start and I could probably talk about Jonathan for hours, so I'll start from the beginning:

Jonathan was born and raised on Long Island. The son of Fran and Steven Diller, and brother to Jennifer and Jason. He was the youngest of the three, which obviously means he was the mischievous one. But he also had the sweetest heart and the guiltiest conscience. So he would always smooth things over by making his mom handwritten apology letters.

He grew up . . . playing lacrosse and hockey, forming friendships that would last a lifetime. He was a connector: the kinda guy who would draw people in, and find something in common with everyone, a friend to everyone.

Following his graduation from high school, he attended SUNY Maritime, where he lived with his cousin Robert. He loved telling stories of traveling all over the world, seeing beautiful places and making amazing memories.

After graduation, Jonathan and I started dating, after getting set up by our mutual friend Evan. I remember on one of our very first dates, we went to see a movie. He was so tired from work that he fell asleep in the movie theater. He started snoring so loudly that the people around us asked me to wake him up. But of course, if you ever ask him the story, I am the one who fell asleep, started snoring and embarrassed him.

Continued next page.....

THEY MUST NEVER BE FORGOTTEN

It didn't take long for me to realize how special he was. He loved to make everyone laugh, and he had the most infectious personality. When you talk to him, he really listens. And he made me feel like I was the only person in the room.

Early on in our relationship, Jonathan's job required him to be away for a month at a time. He made sure to send me the emails letting me know that he's thinking of me. We must've exchanged over 100 emails through the years that I will forever cherish. I would excitedly wake up to emails from him with hilarious subject lines, such as Jonathan Diller is a Stud or sweet messages like I'll be home before you know it. One blink — and I'll be in front of you giving you a kiss.

I quickly knew I found the person that I was gonna marry. I never doubted how much Jonathan loved me, because he always told me. He was absolutely my soulmate, and we could understand each other with a look. Any time I entered the room, I looked for him, and I knew that the place I belonged was next to him. He could always make me laugh, and that was one of the things I loved most about him. He would make an absolute fool of himself just to get me to crack a smile. We had a connection that not too many people get to experience in their lifetime.

In November of 2019, at our wedding, I remember being so nervous to walk down the aisle in front of so many people. But as soon as the church doors opened, I saw him looking at me and I realized how lucky I was. He looked at me like I was his whole world. And he always treated me like I was his whole world.

Together we lived a very simple life in Massapequa. We worked hard, we relaxed at home when we could and we had the cutest dog, Tucker. We did everything together and I really mean that. We were best friends. He would call us Batman and Robin, but he said I was Batman and he was Robin. When I would meet people, I would say: if you like me, wait until you meet my husband.

He decided to become a police officer in 2021. Everyone was so proud that he found something he loved to do, and he was exceptional at it. He would go in early, stay late, work overtime, all because he just loved it. It's no surprise he was an incredible police officer when you think about what type of man he was. He was always putting people above himself, dropping everything to help someone in need, and speaking up for what was right. He was a fierce protector of everyone around him. He spoke his mind and he wasn't afraid. I always admired him for his honesty and courage. He was my absolute greatest confidante.

Nothing compares to his best role of being a dad. Jonathan always wanted to be a dad. And he wasted no time being the greatest one. I will never forget the look on his face when our son was born. I don't think we could ever achieve a greater happiness. He was so proud of Ryan. Every time he did something new, it was like explosion of joy for both of us. Jonathan wanted nothing more than just showing Ryan to everyone he knew. He was excited that Ryan's first word was 'Dada,' and I remember, I would playfully try to get him to say 'Mama' instead. But now I never want to stop hearing Ryan say Dada.

I could never ask for a better partner to raise a child with than Jonathan. We were a team. He would always kiss and hug me in front of Ryan, and he said he wanted Ryan to see that his dad loves his mommy so much. And then we would pick him up between the two of us and smooch his cheeks with kisses together.

When you fall in love with someone, you think you can't possibly love them anymore than you do right now. But then you get married and you say, okay, now there is no way I can love them anymore. And then you have a child with them, and guess what? You love them even more. Jonathan taught me that true love has no limit.

Our life was pretty much perfect, until five days ago, when everything changed forever.

He was called in to duty, and in typical Jonathan fashion, he didn't run away. He did what was right and he did what he loved. He wasn't the type to sugar-coat anything, so I won't sugar-coat this: This is devastating, this is devastating, senseless and tragic loss for so many — our family, our friends, and the entire city of New York.

It's a shame that someone who brought so much positivity in the world, was given such a negative ending. There was so much he was looking forward to . . . seeing his friends become fathers and watching his son grow.

It breaks my heart that Ryan was robbed to grow up with his dad. Jonathan had so many things he wanted to teach him, like how to play ice hockey, how to drive a car, ride a bike. To watch Ryan go to his first day of school, and watching him graduate on his last.

I am eternally grateful that Jonathan made me Ryan's mother. If am missing him, I can look at Ryan to feel close to him, because his son is just like him — always making people smile. And I promise to raise him even more like his dad. It's hard to imagine how long I have to wait until I see Jonathan again. When the doors of heaven open for me one day, I hope to see Jonathan standing there looking at me just like he did on our wedding day.

My husband died a hero, but he also lived like one. Our world will never be the same, but I know I speak for everyone when I say I could not be more proud of him.

It's been two years and two months since Detective Rivera and Detective Mora made the ultimate sacrifice — just like my husband Jonathan Diller. Dominique Rivera stood before all the elected officials present today pleading for change.

That change never came. And now my son will grow up without his father, and I will grow old without my husband. And his parents have to say goodbye to their child.

How many more police officers and how many families need to make the ultimate sacrifice before we start protecting them?

I don't wish this kind of pain on anyone. Jonathan lived his life doing good for people, and it's now time for people to do good for all the officer he represents. Which reminds me — to all his friends at 105-CRT and the boys, he wanted me to say "I love you."

Jonathan, I don't know how I am going to live without you. I'm so amazingly grateful for every single moment we had with you.

Rest in Peace, Jonathan, the man who captured my heart and now all of New York's.

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.

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.

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



On March 8th, Paul R. Hargrove entered into eternal rest after a valiant battle with a 9-11 related illness. He was a dedicated family man who lived life. He enjoyed spending time with his loving wife of 51 years, Marilyn, his children Katherine (Dave), Paul (Mia), and Theresa (Anthony), his grandchildren, David, Katelyn, Andrew, Derek, Alex, Matthew, Anthony and Siena and his sister, Patricia, and many nieces and nephews.

He served in the US Army during the Vietnam War. He was a 35 year veteran of the NYPD. He earned the rank of sergeant special assignment and was a member of the Emergency Service Unit. Paul served with much pride and distinction while being a long time member of the Holy Name Society.

In lieu of flowers please consider a donation in his name to the J. Joshua Smith Lab at MSK or the Wounded Warriors Project.

THEY MUST NEVER BE FORGOTTEN



Vincent N. Carney of Monroe, NY, passed away on March 21, 2024 with his loving family by his side.

He bravely battled cancer, stemming from his rescue and recovery efforts following the September 11, 2001 terror attack on New York City. He was 53 years old.

Born January 3, 1971, in Queens, he was the son of Vincent C. and Carol (Roiecki) Carney.

Vincent served as a Detective and Remount Instructor with the New York City Police Department's Mounted Unit.

Vincent is survived by his loving wife Linda; their children Liam Carney, Vincent W. Carney and his wife Anna; his parents Vincent C. and Carol Carney; brother Sean Carney and his wife Jen; his brothers and sisters of the NYPD and his beloved pets.

Visitation will be held on Monday, April 1, 2024, from 3:00 to 8:00 p.m. at Lazear-Smith & Vander Plaat Memorial Home, 17 Oakland Avenue, Warwick, NY.

A Funeral Mass will be celebrated at 11:00 a.m. on Tuesday, April 2, 2024, at Holy Rosary Church, 41 Windermere Avenue, Greenwood Lake, NY, followed by interment in Warwick Cemetery, 50 Oakland Avenue, Warwick, NY.

If one would like to make a donation in Vince's memory, the family requests that you make the donation to Tunnels to Towers Foundation, 2361 Hylan Blvd., Staten Island, NY 10306 or online <https://t2t.org/donate>



THEY MUST NEVER BE FORGOTTEN



Ret. P.O. Joseph M. Stillitano
Queens North Task Force



Joseph Stillitano who was 62 died on March 21. He was working on 9/11 and was one of the hundreds of brave first responders to run to help at ground zero.

Stillitano retired from the NYPD in 2002, but almost a decade later, he developed esophageal cancer. Then the cancer spread to his lungs and other parts of his body.

To honor his lifelong commitment to service, an NYPD emergency service ambulance brought him home from hospice to be with family and his brothers and sisters in blue a week before he died.

He is survived by his wife Marie, and 3 children



Ret. Sgt. Frank J. Cimmino
63 Pct.



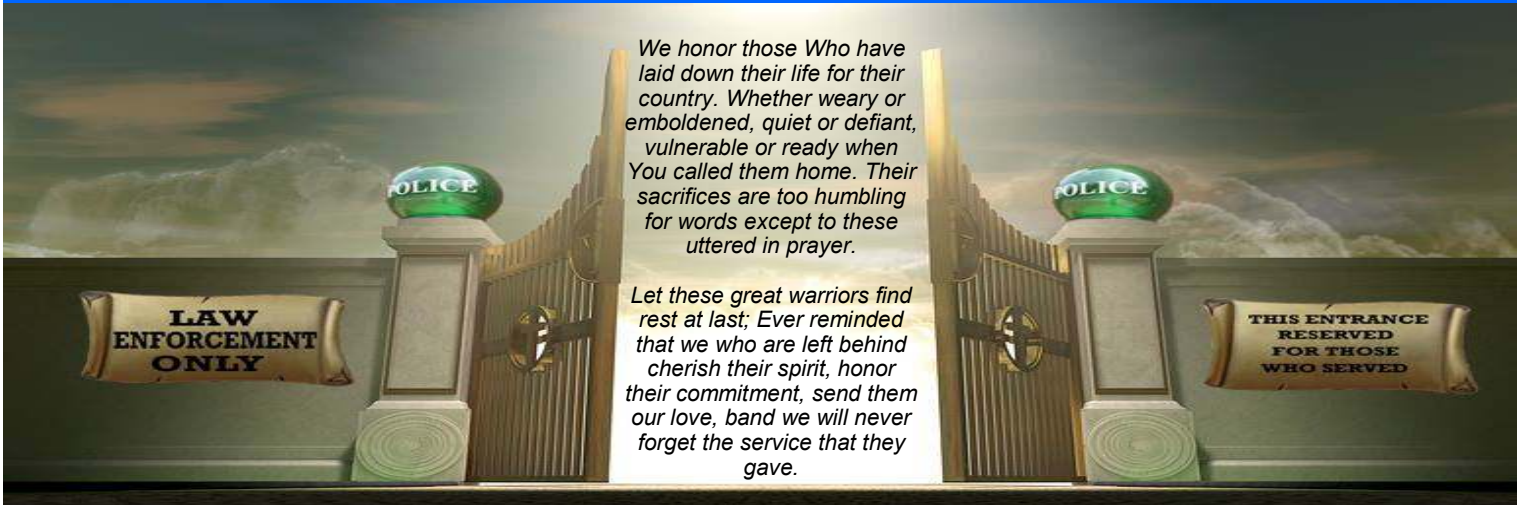
Sgt. Cimmino who was born in Brooklyn, New York. passed away on March 23, 2024 from a 9/11 related illness. He was predeceased by: his parents, Frank Cimmino and Emanuela Cimmino.

He is survived by his wife Laura; his sons, Frank (Christina) and Jhon (Tyler); his grandson Franklin; and his sisters, Patricia (Tom) and Janet (Tom). He is also survived by nephews, nieces, godchildren, and beloved friends.

In lieu of flowers contributions can be made to: Answer the Call / New York Police & Fire Widows' & Children's Benefit Fund.

THEY MUST NEVER BE FORGOTTEN

The following officers died in the line of duty in March 2024



Trooper Christopher M. Gadd
Washington State Patrol
EOW: Saturday, March 2, 2024
Cause: Automobile crash



Ret. Sgt. Paul Hargrove, Jr.
NYPD
EOW: Friday, March 8, 2024
Cause: 9/11 related illness



Border Patrol Agent Christopher Luna
US Dept. of Homeland Security - Customs and Border Protection
EOW: Friday, March 8, 2024
Cause: Aircraft accident



Sergeant Thomas A. Sanfratello
Genesee Co., NY Sheriff's Office
EOW: Sunday, March 10, 2024
Cause: Assault



Patrolman Justin Hare
New Mexico State Police
EOW: Friday, March 15, 2024
Cause: Gunfire



Ret. P.O. Joseph Stillitano
NYPD
EOW: Thursday, March 21, 2024
Cause: 9/11 related illness



Ret. NYPD Det. Vincent N. Carney
NYPD
EOW: Thursday, March 21, 2024
Cause: 9/11 related illness



Ret. Sgt. Frank Cimmino
NYPD
EOW: Saturday, March 23, 2024
Cause: 9/11 related illness



Detective Jonathan Diller
NYPD
EOW: Monday, March 25, 2024
Cause: Gunfire



Deputy Sheriff Christina Musil
DeKalb Co., IL Sheriff's Office
EOW: Thursday, March 28, 2024
Cause: Automobile crash



Agent Eliezer Ramos-Velez
Puerto Rico PD
EOW: Friday, March 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
March 12 2024**

The meeting was called to order by the president at 7:15 pm with the pledge of allegiance. There were 67 members, 1 new member, 1 returning member and 3 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 13 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 - Exc
Rec. Secretary: Scott Hickey
Corres. Sec: Bob Fee
Treasurer: Chris Russo
Trustee: Dennis Cirillo
Trustee: Kevin Gribbon
Trustee: Frank Irizarry
Trustee: Ian McGrouther
Trustee: John Randazzo
Sgt. at Arms: Rich Doyle
Sgt. at Arms: Valerie Hargrove
Chaplain: Donald Sanchez - Exc.
Chaplain: Deacon Rich McCarron - Exc

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

Sickness & Distress:

- Lula Davis, mother of club Sgt-at-Arms Valerie Hargrove passed away on Feb. 17.
- Rose Mae Hargrove, mother of Darnice Jones and aunt of Valerie Hargrove passed away on Feb. 18.
- Club Sgt-at-Arms Rich Doyle is recovering from hand surgery.
- Anne O'Brien, wife of Jim O'Brien is undergoing chemotherapy for cancer.
- Lorraine Monsanto is undergoing chemotherapy for stage 3 non-small cell lung cancer.
- Joe Kozlowski is hospitalized after having a stroke.

Guest Speaker(s): Dr. Jay Kunar, Spine & Pain specialists of the Carolinas discussed his practice and answered questions.

Communications and Correspondence:

- The following info came from the SBA Fund Administrator Errol Ogman. There are two finalists vying for the contract with NYC for non-Medicare retiree/active member health plan, 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 either programs.

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. P date for implementation of the new plan will be January 1, 2025.

There is also a rumor that those residing outside NYC metro area will be charged a premium. Errol Ogman said he never heard that mentioned at any meeting. He believes it is not legal under Admin Code 12-126 to charge premiums to active and retirees, and OLR/NYC certainly does not want another lawsuit.

- Medicare Part B reimbursement will be issued next month.
- Senate Bill S8388/A07866, will prevent public employers from diminishing health insurance benefits for retirees and their dependents below the November 1, 2022, level.
- April 26 is the deadline to submit applications for the SBA scholarships.
- June 3 is the last day to submit a copy of your child's SAT/ACT results for the CEA scholarship.

Continued next page.....

Report of officers

President:

- Members were reminded to respond to the Evites in a timely manner.
- Our club was invited to participate in the Charlotte St. Patrick Day Parade.
- Members were asked to assist in getting donations to be used as raffle prizes at our Golf Tournament.
- Tickets for the Salute to Heroes Hockey Game are available for \$10.
- Members were asked to participate in the FOP Lodge 9 Foundation raffle. The Foundation recently gave one of our club members a grant of over \$2300 to assist in paying unexpected bills.
- The reason for the change to January's membership meeting held on Martin Luther Kings birthday was discussed.
- The April membership meeting will be held in Waxhaw on Wednesday April 10.
- May 1st deadline for club scholarships.

Vice President: Exc.

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 : Nothing to report.
- Frank Irizarry: Nothing to report
- Ian McGrouther: Nothing to report.
- John Randazzo: Nothing to report.

Sgt. At Arms:

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

Committee Reports

- Membership: 493

Old Business: None

New Business: Club member Nicole Rosetti who is an FOP Lodge 10 trustee presented a plaque to our club in recognition of our club's support of the Lodge 10 Back The Blue Golf Tournament

Good of the Club

- New Members
 1. Ret. NYPD Sgt. Matthew Chapman
 2. Ret. NYPD Det. Ron Johnson, Sr.
 3. Ret. NYCDC Officer James Belfield
 4. Ret. NYCDC Officer Wanda Stevens

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

- 50/50 of \$320 was won by Chris McInerney. He donated \$100 to the club.

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

Next Meeting
Wednesday April 10, 2024, 7pm

NYPD 10-13 Club of Charlotte, NC



MARCH MEMBERSHIP MEETING PHOTOS

This month's photos can be accessed at <https://harveykatowitz.smugmug.com/March-Membership-Meeting-Photos/i-JzKT2hP/A>



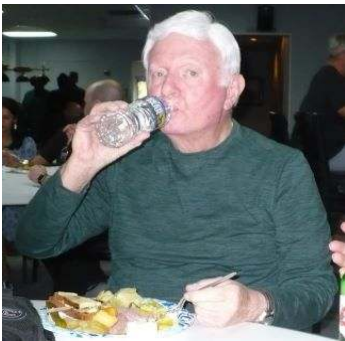
Guest speaker Dr. Jay Kunar - Pres. Harvey Katowitz



Newly relocated club members Erin & Christopher McNerney



FOP Lodge 10 Trustee & club member Nicole Coletti presents plaque to our club from FOP Lodge 10



Club Trustee Kevin Gibbon - The only Irishman who drinks water with corned beef & cabbage



Frank DeMasi & Club Trustee Ian McGrouther with 50/50 money. Would you buy a used car from them?



Club Trustee Dennis Cirillo & Ted Lotti





ANTHONY D'ESPOSITO

Representing the 4th District of New York

Dear Mr. Cirillo,

Thank you for contacting me about your concerns regarding the Medicare Advantage program. It is essential that I hear from constituents, and I appreciate the time you took to share your thoughts.

Medicare Advantage, also known as Medicare Part C, was established in 1982 following the passage of the Tax Equity and Fiscal Responsibility Act. Under the current structure, Medicare Advantage operates as a health plan offered by Medicare-approved private insurance companies and other sponsors which are statutorily required to follow rules set out by Medicare to meet or exceed the standards set by Medicare Part A and Part B. Medicare pays these private insurance companies and sponsors a fixed payment and in return, they pay for the healthcare expenses of individuals enrolled with them under Medicare Advantage. Traditional or original Medicare plans typically reimburse providers for a fee per each service provided, while Medicare Advantage plans negotiate payment rates and have formed networks with providers in a similar way to private insurance companies more broadly. As of 2023, nearly half of all Medicare beneficiaries were enrolled with Medicare Advantage, and as a result it is an incredibly important program for millions of people across the country.

Since my first day as your representative in Washington, I have been clear: I do **NOT** support cutting Medicare spending, and will always work to protect this vital program. Protecting Medicare includes ensuring that all parts of this vital program are operating to the benefit of each and every one of the tens of millions of Americans enrolled in Medicare. When reforms are needed, we should not be hesitant work in a bipartisan and committed fashion to ensure viability for generations to come.

While I do not sit on the House Committees on Energy and Commerce and Ways and Means, which both have jurisdiction over our nation's Medicare programs, I value your opinion on this matter. Please be assured that I will keep your thoughts in mind should any legislation regarding Medicare Advantage come to the House floor for a vote.

Thank you again for sharing your thoughts with me, and please let me know if my office can further assist you in the future. Additionally, if you would like to stay informed on what I am doing in Washington, D.C., and around the Fourth District, please subscribe to our newsletter at desposito.house.gov.

It is truly an honor to represent you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Anthony P. D'Esposito', with a stylized flourish at the end.

ANTHONY P. D'ESPOSITO

MEMBERSHIP



2024 Monthly Meeting Dates

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

Happy Birthday!

APRIL

Elaine Cuff	4/4
Vinnie Esposito	4/4
Floyd Wright	4/5
Chris Burack	4/6
Michael Gould (RIP)	4/6
Bob Hart	4/6
Tim McCaffrey	4/6
John Borusso	4/7
James Martin	4/7
Eric Storch	4/8
Christopher McNerney	4/10
Ed Moran	4/11
Holmes Shindon	4/12
Brian Vega	4/12
Joe Sprowls	4/13
Kerrie Anne Nelson	4/14
Peter Cappuccilli	4/15
Dan DeLay	4/15
Steve Naegele	4/16
John Sabato	4/16
Thomas Vairo	4/18
Regina Robinson-Adams	4/20
Gary Milner	4/22
Jorge Obregon	4/22
Amado Batista	4/23
Ron Nicastro	4/24
Larry Walker	4/25
Timothy Russ (RIP)	4/27
Ray Hickey (RIP)	4/28



March 25, Ret. Air Force Sergeant Ronald M Randolph, father of club 2nd Sgt. at Arms Valerie Hargrove



Joe Kozlowski is undergoing rehab as a result of an undiagnosed illness.

Welcome To The Club



The following members joined our club in March

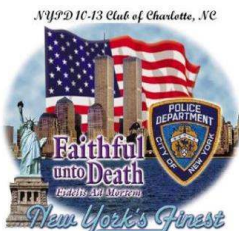
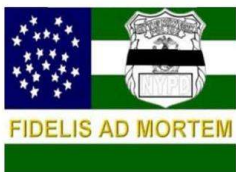
Ret. NYPD Sgt. Matthew Chapman
 Ret. NYPD Det. Ron Johnson Sr.
 Ret. NYCDC Officer Wanda Stevens (Returning member)
 Ret. NYCDC Officer James Belfield

MEMBERSHIP

We presently have 495 members, 366 from the NYPD and the remainder from 56 other law enforcement agencies.

MARK YOUR CALENDARS!

April 20 - Salute to Heroes Hockey Game
 May 3 - Night at the Knights Baseball Game
 May 20 - Jimmy LaRossa Memorial Golf Tournament



TRUSTEE'S



2013 Club of Charlotte

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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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



THIS AND THAT



**NYC ORGANIZATION OF
PUBLIC SERVICE RETIREES**

RETIREEES' RALLY ALBANY

**HELP PROTECT OUR
HEALTH BENEFITS!**



HOSTED BY

**SENATOR PETER HARCKHAM
ASSEMBLYMAN KEN ZEBROWSKI**

**APRIL 15TH @ 1:00 PM
NEW YORK STATE CAPITOL**

**4TH FLOOR - SENATE SIDE
ALBANY, NEW YORK, 12224**



NOSTALGIA

Curator's Corner – On this Day April 12, 1909: Funeral of Lt. Joseph Petrosino - The body of Lieutenant Joseph Petrosino was returned to Manhattan on Friday, April 9th of 1909 for preparation for a state funeral, which was held on April 12.

The viewing, which was held at the Petrosino home at 233 Lafayette St. was visited by over 4000 people. Funeral services were performed at Old St. Patrick's in Little Italy and interment followed at Calvary Cemetery. Over 200,000 New Yorkers solemnly lined the streets for his funeral procession.

The New York Times called it "the highest tribute ever paid to a New York policeman," and that "if Petrosino had died a President or an Emperor no deeper or truer show of feeling could have been manifested." Lieutenant Petrosino is the only member of the New York City Police Department to be killed in the line of duty on foreign soil. [#neverforget](#)



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

Roundsman Oscar Rheinhardt - 31st Precinct

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

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

Continued next page.....

NOSTALGIA

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

The chase was on. Squilla jumped in his horse-drawn junk wagon as Ptl. Williams commandeered the first of several horse drawn wagons. Driving hard to escape, Squilla beat his horse with an iron rod instead of a whip until it was covered with blood. Ptl. Williams, "pressed into service two wagons and also used a trolley car, besides keeping up the chase a considerable distance on foot." Up Park Avenue they went from 166th Street to 169th Street and then to Franklin Avenue. Then across to Boston Road, the junkman continuing to beat his horse bloody. South to Union Avenue and then on to Southern Boulevard and 149th Street, the chase ensued. Back to 150th Street and Eagle Avenue, where Squilla's badly beaten horse finally gave out after the hour-long pursuit. At this point, Ptl. Williams placed the junkman under arrest for Petit Larceny and Cruelty to Animals.

After the chase and unknown to Ptl. Williams, one of Williams' old "side partners," Roundsman Oscar Rheinhardt of the "Highbridge Mounted Police", the 31st Precinct** (Mounted) NYPD, was found unconscious after being thrown from his horse at Birch and Jerome Avenues.

Roundsman Rheinhardt's horse, threw him off while galloping, fracturing his skull, and then stepped on him, breaking three of his ribs. "Rheinhardt's shield was bent almost double, and upon it was the mark of the horse's shoe." Unconscious, he was removed to Fordham Hospital where he died 4 days later.

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

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

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

The Aftermath:

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

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

* Today's 42 Precinct

** Today's 44 Precinct

Roundsman - Today's Rank of Sergeant

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

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

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

Bronx Police History Michael E. J. Bosak

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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)***
Annual Deductible	\$253	\$253	\$253	\$0
Ann. Retiree Out-Of-Pocket Max*	No Limit / Protection	No Limit / Protection	\$1,470	\$0; does not apply to Private Duty Nursing
PCP Visit	No Copay	\$15 Copay	\$0 Copay	No Copay
Specialist Visit	No Copay	\$15 Copay	\$15 Copay	No Copay
Diagnostic Tests (X-rays, lab, radiology, etc.)	No Copay	\$15 Copay	\$15 Copay	No Copay
Mental Health / Substance Use Disorder	No Copay	\$15 Copay	\$15 Copay	No Copay
Urgent Care Center	No Copay	\$15 Copay	\$15 Copay	No Copay
Preventive Services	No Copay	No Copay	No Copay	No Copay
Rehab. Services	No Copay	\$15 Copay	\$15 Copay	No Copay
Durable Medical Equipment (DME)	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with PDN & Ambulance)	Same as Today	Deductible applies, \$0 Copay, no Ann. Max	No Deductible , \$0 Copay, no Ann. Max
Private Duty Nursing (PDN)	\$25 Deductible, \$2,500 Ann. Benefit Max. (combined with DME & Ambulance), 20% Coins.	Same as Today	Deductible applies, 20% Coins., \$2,500 Ann. Max	No Deductible , 20% Coinsurance, \$2,500 Ann. Max
Hearing Exam	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)***
Inpatient Stay	\$300 Copay per stay, \$750 ann. max.	\$300 Copay per stay, \$750 ann. max.	\$300 Copay per stay, \$750 ann. max.	No Copay
Hospital Stay Coinsurance*	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
Skilled Nursing Facility	No Copay days 1-100	No Copay days 1-100	No Copay days 1-100	No Copay days 1-100
Home Health Care	No Copay	No Copay	No Copay	No Copay
Hospital Outpatient Services	No Copay	No Copay	No Copay	No Copay
Outpatient Surgery	No Copay	No Copay	No Copay	No Copay
Ambulance Services	\$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
Emergency Care	\$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

[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

City Coverage for Medicare-Eligible Retirees

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

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

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

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

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

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

If you are living outside the USA or its territories, Medicare benefits are not available. Under this non-Medicare eligible coverage, you continue to receive the same hospital and/or medical benefits as persons not yet aged 65. If you do not join and/or do not continue to pay for Medicare Part B however, you will be subject to penalties if you return to the USA and attempt to enroll.

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

Medicare Enrollment

You must notify the Health Benefits Program in writing immediately upon receipt of your or your dependent's Medicare card. Include the following information: a copy of the Medicare card and birth dates for yourself and spouse, retirement date, pension number and pension system, name of health plan, and name of union welfare fund.

If your plan does not provide coverage for Medicare enrollees, you will have the opportunity to transfer to another plan that does.

Once the Health Benefits Program is notified that you are covered by Medicare, deductions from your pension check will be adjusted, if applicable. The Health Benefits Program will then notify your health plan that you are enrolled in Medicare so that your benefits can be adjusted. If you are Medicare-eligible and are enrolling in an HMO you must complete an additional application which you must obtain directly from the HMO.

Medicare and Retiring Employees

At retirement, employees who have chosen Medicare as their primary plan or whose dependents have not been covered on their plan because their spouse/domestic partner elected Medicare as the primary plan may re-enroll in the city health benefits program. This is done by completing a Health Benefits Application and submitting it to their agency health benefits payroll or personnel office. Also at retirement, Medicare-eligible employees for whom the City Health Benefits Program had provided primary coverage are permitted to change health plans effective on the same date as their retiree health coverage.

The necessary forms for Medicare Part B reimbursement and IRMAA can be found by clicking the link below.

[City of NY-Health Benefits Program – Medicare Part B](#)

[CLICK HERE NYC OFFICE OF LABOR RELATIONS HEALTH BENEFITS FOR RETIREES](#)

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
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.	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
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.	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
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.	Outpatient	Nothing	Your doctor services and hospital outpatient services (for example, surgery, lab tests, or intravenous medicines)
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.	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>
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...>
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...>
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...>
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>
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>
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>
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](#)
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>
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
AMBASSADOR THEATRE <i>UPDATED JULY 2022</i>	NO	NO	NO	NO
AMERICAN MUSEUM OF NATURAL HISTORY <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
BARCLAYS CENTER <i>UPDATED JUNE 2016</i>	YES <i>DEAN ST ENTRANCE</i>	NO	NO	NO
BRONX ZOO <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
CITI FIELD <i>UPDATED JUNE 2016</i>	YES <i>GIL HODGES GATE</i>	YES <i>GIL HODGES GATE</i>	YES <i>GIL HODGES GATE</i>	?
EMPIRE STATE BUILDING <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
FORD AMPITHEATER (CONEY ISLAND) <i>UPDATED JUNE 2016</i>	NO	NO	NO	NO
JAVITT'S CENTER <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
KINGS THEATRE <i>UPDATED JUNE 2016</i>	NO	NO	NO	NO
MSG <i>UPDATED JUNE 2016</i>	YES	NO	NO	NO
NASSAU COLISEUM <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
NBC STUDIOS <i>UPDATED 03/2022</i>	NO	NO	NO	NO
NORTHWELL HEALTH AT JONES BEACH <i>UPDATED JUNE 2022</i>	NO	NO	NO	NO
NY AQUARIUM (CONEY ISLAND) <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
PRUDENTIAL CENTER <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
RADIO CITY <i>UPDATED DECEMBER 2022</i>	YES	NO	NO	NO
ROCKEFELLER CENTER <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
STATUE OF LIBERTY & ELLIS ISLAND <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
UBS ARENA <i>UPDATED JANUARY 2022</i>	YES	YES	*NO*	*NO*
USS INTREPID <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
WTC & 9/11 MUSEUM <i>UPDATED JUNE 2016</i>	NO	NO	NO	NO
YANKEE STADIUM <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

NYPD NEWS

Member Self Service - webCOPS

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

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

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

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

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

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

Police Pension Fund - Documents & Requests Center

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

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

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

National NYCPD 10-13 Organizations, Inc.



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

ARIZONA 10-13

President Larry Carito

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Scottsdale Arizona, 85259
PH: 917-604-2137
E-Mail: Larry.carito@gmail.com
Website: www.Arizona10-13.org

LONG ISLAND 10-13

President Richard Bohn

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

NYPD 10-13 CLUB OF CHARLESTON

President Frank Capograsso

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

NE PA NYPD 10-13

President Juan (John) Adams

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NYPD 10-13 CLUB OF CHARLOTTE

President Harvey Katowitz

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Website: www.charlotte10-13.com

NORTHEAST FLORIDA 10-13

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Website: <https://www.nefl1013.com>

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President Kathleen McLaughlin

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Website: www.hudsonvalley1013.com

RALEIGH NC 10-13

President Robert Young

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Website: www.raleigh1013.com

JERSEY SHORE 10-13

President Salvatore V. Pepitone

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VILLAGES 10-13

President Dominic Orlando

NYPD 1013
3762 Infinity Rub
The Villages, Florida
PH: 646-823-6489
Email: djndp@aol.com
Website: www.villagesnypd10-13.org

MYRTLE BEACH 10-13

President Michael Fanning

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E-mail: hntsgt@gmail.com
Website: MYR1013.com

WILMINGTON NC 10-13

President Chuck McLiverty

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Email: ret2ncbeach@gmail.com
Cell Phone- 845-598-7967
Website: <https://wilmington10-13.org>

FORT MILLS SC 10-13

President: Scott Hassler

Fort Mill, S.C. 10-13 Club
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Email address: fortmill10-13club@hotmail.com
Website: www.FortMill10-13Club.com

VERRAZANO 10-13

President Chris Piazza

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

NATIONAL NYCPD 10-13 ORG.



Presidents Message March 2, 2024.

Hope all is well with you and your family. During the last couple of months, we have all been fighting to keep our health benefits from being changed. I would like to thank everyone who participated in our efforts with the City Council to stop the change to the Administrative Code. When the Speaker of the Council spoke at the hearing, she mentioned that she received over 100,000 emails from retirees requesting that the City Council not change the code. Through the summer and fall we have been working on forming a Legislative Information Network with many other organizations. The network is up and running and continues to grow.

The LIN was utilized for the City Council effort, and we thank those organizations for their participation in stopping the change being sought by the MLC. I should also mention the work being done by the NYC Organization of Public Service Retirees on our health protection and the great job they have been doing. The effort by the City and the MLC is not over and since we are into the legislative session, we are moving forward with health protection legislation.

As we all know, the attempt by the City and the MLC would affect all civil service retirees. There are two health protection bills that are numbered for this session. One bill, sponsored by Senator Lanza (S4191), and Assemblyman Weprin (A4989) would protect all retirees in the state. We are putting our efforts into moving this bill forward, and working with the Alliance to get this bill a dedicated effective date. Once the actions are planned I will reach out to you through your club president. Expect that soon.

Regards to All,

Mike Fahey

* * * * *

March 15, 2024

Hope all is well. The health protection bill looks very good and we need to ramp up the activity

There is a rally in Albany to show our support for our health protection bill and we need your help and attendance.

Working with the NYC Organization of Public Service Retirees, the sponsors for the bills, Senator Pete Harckham and Assemblyman Kenneth Zebrowski will be joining us at the rally.

There will be round trip bussing provided as well as some refreshments.

I need your help in working out the logistics for transportation. Can you please survey your membership and get names of people that would be going. Please send me the list as well as a location where the bus can pick up and drop off your group.

We are also being asked to have a potential speaker from your organization leadership to speak at the rally. Please also send me the name of the potential speaker.

We need to let Albany know we mean business.

HELP PROTECT OUR HEALTH BENEFITS

RALLY ALBANY

April 15th @ 1:00 PM
New York State Capitol
4th Floor – Senate Side
Albany, NY

Mike Fahy

National 1013

917-843-8787



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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

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

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

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

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

Home Address: _____ **Apt.** _____

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

RETIREE INFORMATION ONLY

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

Tax # _____ **Shield #** _____

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

Signature

Date

FOR OFFICE USE ONLY

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

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

Approved

Disapproved

Authorizing Supervisor Rank/Name

Signature

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

AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ **Signature:** _____

LINE ORGANIZATIONS



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

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 8th grade students should register by sending me an email aresnick@nypdcea.com or by telephone at 212-791-8292, to secure a seat. The exam is given on one date with no make up if unable to attend.

College Scholarship 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

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



March 19, 2024

Dear Lieutenant:

It has recently come to our attention that the Career Criminal Revenger Board (CCRB) is now investigating members of the service under the guise of "Abuse of Authority" regarding vehicle pursuits. Such an allegation or finding by CCRB, will make you liable for civil lawsuits stemming from a vehicle pursuit. If you are found guilty of an allegation of "Abuse of Authority" emanating from a vehicle pursuit, the City will not indemnify you and the City's Law Department will not represent you in any civil lawsuit attached to the vehicle pursuit.

You must be cognizant of the fact that your employer, the City of New York, will abandon you if you are found guilty by CCRB, which is another entity created by the City to monitor you, of "Abuse of Authority" related to a vehicle pursuit. You must be conscious of the fact that you may open yourself up to personal civil liability, jeopardizing your personal or family's financial wellbeing, and or sacrificing time with your family by surrendering vacation days if found guilty of "Abuse of Authority" connected to a vehicle pursuit.

You must refamiliarize yourself with Patrol Guide procedure VEHICLE PURSUITS: Procedure No. 221-15. This procedure states that the Primary Vehicle must "determine the necessity for commencing and continuing a vehicle pursuit by considering," amongst other things, the nature of the offense initiating the pursuit, and the location and population density where the pursuit is taking place. Also, be aware that your responsibilities as the supervisor is to "terminate the pursuit if necessary." In addition, you must be cognizant that for many offenses, i.e., paper plates, stolen plates, GLA, etc., the perpetrators will most likely not be indicted or prosecuted.

As your union, we are providing you with this information so that you are aware of how CCRB continues to expand their investigative purview to include more and more Departmental and criminal procedures and how their findings may make you more vulnerable to personal civil liability.

Fraternally,
Lou Turco
President

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, 12th Floor, New York, NY 10007. Or, you can email Ms. Judith Francis at, \[Judith.Francis@OLR.NYC.gov\]\(mailto:Judith.Francis@OLR.NYC.gov\), 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.

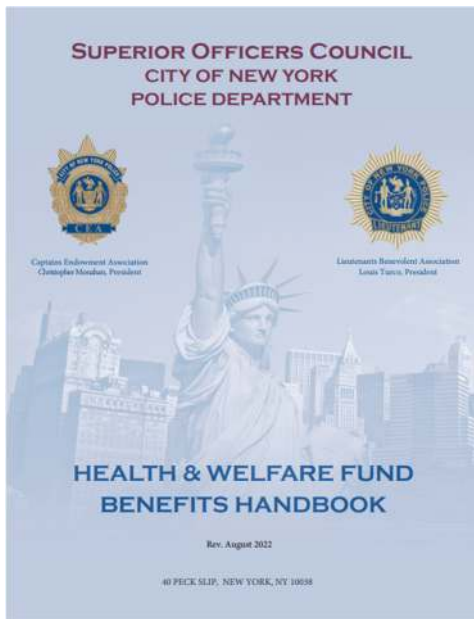
If you retired between **January 1, 1971, and December 31, 2009**, you were offered the choice to convert the \$5000 Death Benefit during a **One-Time Enrollment Period** to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death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

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. We will continue to inform our members of topical matters by e-mail in addition to posting contemporaneous comments on Twitter. Please make sure to follow us on Twitter.

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.

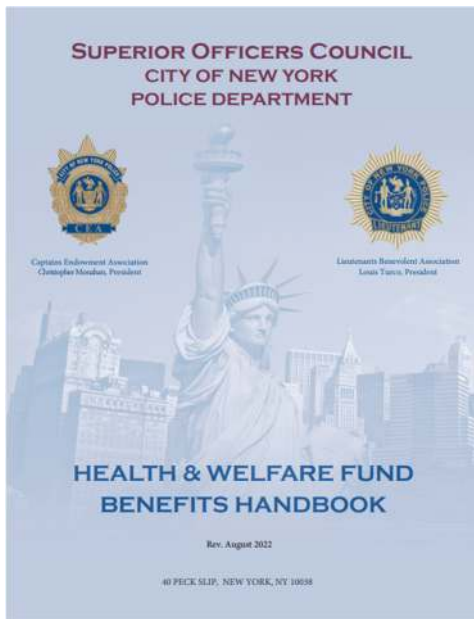
Q: What if my prior authorization is denied?

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



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Q: What if my prior authorization is denied?

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

LINE ORGANIZATIONS



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



VISIONWORKS/DAVIS VISION

www.visionworks.com

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

Phone: (800) 999-5431



EMPIRE BLUECROSS BLUESHIELD | Dental

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

Claims Department:

PO Box 650629

Dallas, TX 75265-0629

Email: info@healthplex.com

Customer Service:

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

Corporate Offices:

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



STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

www.starthearing.com/partners/SOC

Number: (888) 660-1854



HUMANA | Comp Benefits

www.Humana.com

Group: 21099

Exclusive to Florida Residents

Phone: (800) 342-5209



OPTUMRx

www.optumrx.com

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



PRINCIPAL FINANCIAL GROUP

www.Principal.com

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



Express Scripts | PICA Prescription Program

www.express-scripts.com

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

Freedom Fertility Pharmacy:

www.freedomfertility.com

Number: 800-660-4283

LINE ORGANIZATIONS

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



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 Benefit \$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).

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

Attn: Alyssa Carr (healthandwelfare@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



Meeting With Deputy Commissioner Department Advocate

On **March 13, 2024**, Paul DiGiacomo, Scott Munro, Nick Masi and our attorneys met with the new Department Advocate, Deputy Commissioner Paul Gamble. We had a frank discussion of many issues affecting our members who are going through the Department's disciplinary process, including, but not limited to, the overall fairness of the process, the importance of departing from the Disciplinary Matrix where warranted, particularly for those members with exemplary records, and the necessity of reining in the reckless and dangerous CCRB. We discussed ways DAO and the Department can continue to stem CCRB's over-prosecution of members, including implementation of strict time lines, and utilizing existing procedures to dismiss charges unjustifiably brought by CCRB. Commissioner Gamble committed to addressing all of these issues and maintaining open and clear communications with the DEA on our members' cases moving forward. We are confident that we will forge a productive and beneficial relationship with the Commissioner, ensuring our members are treated fairly, honestly and with dignity when faced with Department discipline.

NYS Attorney General – Law Enforcement Misconduct Investigation Office

March 21, 2024

Recently, Detectives have received subpoenas to appear at a little known office, the NYS Attorney General's Law Enforcement Misconduct Investigation Office ("LEMIO"). NYS Executive Law §75 "establishes an Office within the AG charged with preventing and remedying misconduct" at local law enforcement agencies in New York State. This Office is completely separate from the AG's Office of Special Investigation, which investigates fatalities allegedly caused by Police Officers, such as fatal firearms discharges. This law established yet another agency with oversight over our members. "LEMIO" has authority to investigate misconduct at more than 500 "covered agencies" statewide, including the NYPD.

In short, if an Officer is the subject of five complaints from five or more individuals in two years, the Department must report these complaints to LEMIO. LEMIO will conduct an investigation to determine whether the subject Officer has engaged in a pattern or practice of misconduct, use of excessive force, or acts of dishonesty, and potentially make a disciplinary recommendation to the Department. CCRB complaints and civil lawsuits count toward the five threshold. LEMIO claims it is not looking to review internal complaints relating to Patrol Guide violations, but is there to investigate allegations of corruption, fraud, use of excessive force, criminal activity, abuse, and fraud, and determine whether disciplinary action, civil or criminal prosecution, or further investigation by federal, State or local agency is warranted **and** assist these agencies if requested.

LEMIO has the statutory power to subpoena and enforce the attendance of witnesses. This includes any Police Officer in a covered agency. Refusal to comply with a subpoena can result in contempt of court sanctions. Interviews are conducted under oath, and any false statements during the interview can result in a referral by LEMIO for a prosecution for Perjury. LEMIO may require any Officer to answer questions concerning any matter related to the performance of their official duties, and the refusal to answer any question "shall be cause for removal" from employment, or other appropriate penalty. Similar to a GO-15 by IAB, members are granted Use Immunity under the Statute, meaning that no statement a member gives (or evidence derived from the statement) can be used against him/her in any subsequent criminal prosecution, **except** for Perjury or Contempt.

PROTECT YOUR MEMBERS. As this office is relatively new and thus unknown, they are now beginning to notify members to appear for investigative interviews. It is imperative that Karasyk and Moschella are contacted as soon as a member is served with a subpoena or other notification so that they can intercede and protect our members. Although the LEMIO office does not have the power actually to prosecute members either criminally or administratively, they can and will refer members for prosecution at the conclusion of their "investigation." **These interviews are not to be taken lightly!** Members must therefore prepare as if they were testifying at trial and are not to appear without DEA counsel present.

Details about all our retiree health benefits can be found on the DEA website at 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

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

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

Vision Screening (800) 652-0063
www.Vscreening.com
Cigna Dental DEA Designated Hotline
(888) 735-3715

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

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

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

NYPD Payroll Section (646) 610-616

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 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 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!

100% OF YOUR CALLS & CLAIMS ARE PROUDLY ADMINISTERED IN THE USA

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 ¹ (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. ¹ 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 ² -\$30
High-Index Lenses 1.67 1.74	\$55 \$120
Progressive Lenses: Standard Premium Ultra Ultimate	\$50 \$80 \$130 \$165
Polarized Lenses	\$80
Photochromic Lenses (i.e. Transitions [®] , etc.) ³ Plastic	\$85
Photochromic Lenses (i.e. Transitions [®] , etc.) ³ Glass Single Vision Multifocal	\$10 \$20
Digital Single Vision Lenses	\$30
Blended Lenses	\$10
Trivex Lenses	\$50
Blue Light Filtering	\$15

¹The 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.

²For dependent children, monocular patients and patients with prescriptions of +4-5.00 diopters or greater.

³Transitions[®] 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 swapped 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.

SPCVX01281web 9/7/21



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 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 - \$65 (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.⁴

Mail Order Contact Lenses Replacement contacts (after initial benefit) through 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.

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.

⁴Some 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.

NY Post Covers DEA Letter Re: Rep. Jamaal Bowman

March 12, 2024

The *NY Post* covered the DEA's letter to Congress addressing the comments Rep. Jamaal Bowman made about cop-killer Joanne Chesimard and his adding her to a "Wall of Heroes" at a Bronx middle school when he was a school administrator. Read the article on the attached link: <https://nypost.com/2024/03/11/us-news/censure-squad-member-jamaal-bowman-for-honoring-cop-killer-detectives-union/>

You can also read the DEA's letter on the attached pdf link: <https://nycdetectives.org/wp-content/uploads/2024/03/Jamaal-Bowman-3.11.24.pdf>

DEA President DiGiacomo on Fox 5 Discussing Staffing Issues

March 22, 2024

DEA President Paul DiGiacomo appeared on "Good Day New York" on Fox 5 the morning of March 22, 2024, to discuss the overtime, staffing, and recruiting issues with the NYPD. You can see the story on the DEA's social media pages, such as the Facebook link below. <https://www.facebook.com/GreatestDetectives/videos/2031554993887342>

WAKE & FUNERAL FOR RETIRED DET. VINCENT N. CARNEY

Det. Carney was appointed to the NYPD in 1996 and retired out of the Mounted Unit in 2018. His 9/11 LOD status is pending. Viewing Monday, April 1, 2024 1500 to 2000 hours Lazear-Smith & Vander Plaats Memorial Home 17 Oakland Avenue Warwick, NY 10990 Funeral Mass Tuesday, April 2, 2024 1100 hours Holy Rosary Church 41 Windermere Avenue Greenwood Lake, NY 10925 Interment Warwick Cemetery 94 Oakland Avenue Warwick, NY 10990

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 & 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

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 (VETSNY), 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

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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

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

Health and Welfare

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

Health and Welfare

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

Winter 2022

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

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

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Health and Welfare

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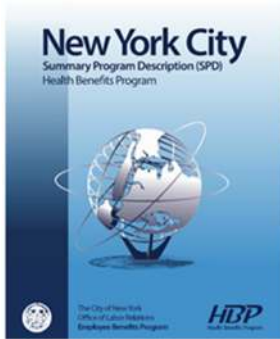
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Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC Catastrophic benefit (GHI/Emblem Health Members Only)

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

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

Limitations

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

\$1,000 SOC Catastrophic Benefit

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

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 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



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

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

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

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

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

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



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

NYC Green Book

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

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

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

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

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

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

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

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

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

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

THINGS YOU WILL NEED

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

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

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

PAID FUNERAL BILLS:

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

Continued next page.....

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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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 _____

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



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ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE (____) _____ CELL PHONE (____) _____

BUSINESS PHONE (____) _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

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 1st of January each year to remain a member in good standing. I attest that I am a bona fide honorably retired Law Enforcement Officer.

SIGNED _____ DATED _____

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


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

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

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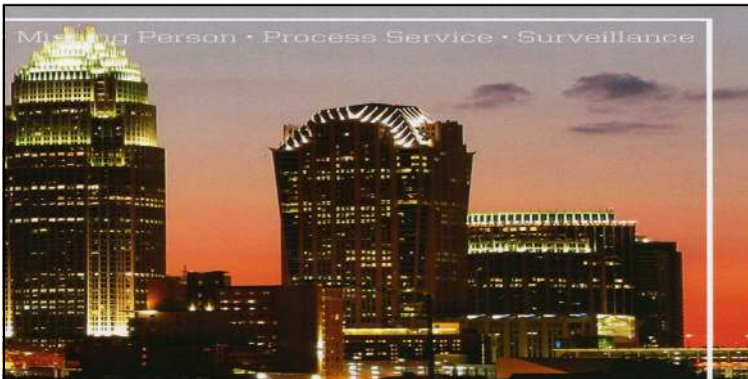


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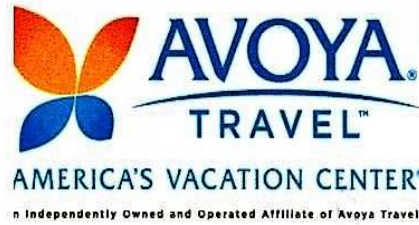
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Deacon

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church: 704.948.0231
cell: 732.406.2917

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

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