



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.nationálnycpd1013.org/home.html>
AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS
AND OFFICERS FROM OTHER LAW ENFORCEMENT AGENCIES



Board Members

Volume 16 Issue 2

10-13

February 2024

PRESIDENT'S MESSAGE

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hkatowitz@charlotte10-13.com

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b.eph.roe@gmail.com

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dcnrch@gmail.com

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

Hi all,

68 club/family members braved stormy weather to attend our after holiday dinner party. A good time and great camaraderie was had by all and we enjoyed a sumptuous array of food prepared by Club member Rich Berkowitz and his wife Lorraine.

Kudos to Brenda Jordan and her daughters for decorating the tables and chairs the day before the party and preparing the Lodge on the day of the event.

Here is an excerpt from an email I received from Rich Berkowitz, "Hey Harvey...hope everyone had a great time last night.... Brenda is such a pip!!! She's awesome...really needed her help!"

Additionally, a big thanks to Brenda and Valerie Hargrove for providing the DJ for the event.

Photos from the party are on pages 17 & 18.

I want to thank the 404 members who have paid their 2024 dues and remind those who have not, that according to our by-laws, if dues are not paid by the last day of February, delinquent members may be removed from the club and a \$10 surcharge will be charged to any member who has not paid their dues by the end of March.

Additionally, to sponsor a family member for a scholarship you have to be a member in good standing for 3 consecutive years and to be designated a life member you have to be a member in good standing for 5 consecutive years. If you are removed from the club and subsequently rejoin the time frame begins all over.

2024 dues can be paid via Zelle at hkatowitz@charlotte10-13.com, at our February 13 membership meeting, or via mail using the dues renewal form on page 65.

In 2006, Congress passed the Pension Protection Act ("PPA"), which contains many provisions that affect members of the New York City Police Pension Fund. Among those provisions is the ability to exclude up to \$3,000 from the amount of income distributions reported to the Internal Revenue Service ("IRS") for payment of premiums for accident or health insurance or long-term care insurance.

Distributions used to pay premiums for a spouse and dependent children are also excludable.

This exclusion can be made if the amount paid for the premium would have otherwise been included in your income and is deducted directly from your pension allowance.

Continued next page.....

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

PRESIDENTS MESSAGE

What this means for retired NYPD officers is that the cost of the City's optional benefit rider may be excluded from the total amount of your pension reported annually.

The maximum amount allowed by the PPA to be excluded is \$3,000; however the amount excluded may not exceed the actual amount paid.

To claim this benefit, you must reduce the taxable benefit on line 16B of the 1040 by the amount of the exclusion and write "PSO" on the line for "public safety officer."

The exclusion will not be reported in box 2a on your 1099-R form issued by the City, so any retiree who claims the benefit has a responsibility to report it to the IRS.

Accordingly, pensioners who retired on accidental disability retirement are not eligible for this exclusion because at this time their pension is not taxed. Retirees should save their Quarterly Statement (for those with electronic deposit) or their monthly pension check stub, in order to document their premium deductions for any health insurance or long term care insurance, as required proof for the IRS, if asked.

No other documentation will be provided by the Pension Fund. Please contact Marie Elena Brusco @ 212-693-6058 questions regarding this matter.

An updated roster was recently emailed to all members. We used the roster to mail dues notices in December, several of which were returned as undeliverable, no forwarding address available. **Please review the roster** to check that your information is entered correctly.

For those of you who like to travel to the Caribbean, be advised that the State Department has issued a travel advisory for Jamaica and the Bahamas due to increased crime including 65 homicide in Jamaica and 18 homicides in Nassau, Bahamas from Jan. 1, 2024 - Jan. 27, 2024: https://www.yahoo.com/news/us-issues-travel-alert-bahamas-210600082.html?fr=sycsrp_catchall

The guest speaker for this month's membership meeting is Brooklyn born club accountant Scott Boyar. Scott is a big supporter of our club and always provides us with useful information during the tax season.

During the past 2 weeks several members have contacted me asking about the benefits of switching their current health plan to the Aetna Medicare Advantage Plan PPO/ESA. I told them that I and numerous other club members switched to the Aetna plan when it became available in NC and SC, and since switching plans we have not had to pay a premium, co-pay or deductible for any health services. An additional benefit is that over 95% of the doctors in the Charlotte area participate in the plan.

See page 21 for a comparison of the Medicare health plans available to NYC retirees and instructions on how to make the switch.

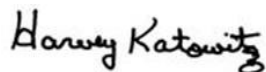
On the following pages is information about the following club events.

- Family Fun Bowling - Feb. 18
- Salute to Heroes Charlotte hockey game - Apr. 20.
- Night at the Knights baseball game—May 3.
- Jimmy LaRosa Memorial Golf Tournament - May 20
- Club scholarships.

On page 7 is a donation request letter for the golf tournament. Please help us make the tournament a success and print copies of the letter and give them to friends and owners/managers of stores and restaurants you frequent.

Fidelis Ad Mortem,.

Fraternally,



Harvey Katowitz



FAMILY FUN BOWLING



Sunday, February 18, 2024, 1pm – 3pm

Join us for an afternoon of family fun for 2 hours of bowling at



Bowlero Matthews
11210 Brigman Rd.,
Matthews, North
Carolina 28105

\$25 per adult bowler

Free for children/grandchildren of club members under 16 years of age

Pizza will be provided by the club

Fill out the form below to reserve your spot

NAME _____ EMAIL _____

NUMBER OF ADULTS _____ NUMBER OF CHILDREN _____

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



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



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



NYPD 10-13 CLUB OF CHARLOTTE NC, INC

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



5922 WEDDINGTON RD.
SUITE 11
WESLEY CHAPEL NC 28104

HARVEY KATOWITZ
PRESIDENT

BERNARD ROE
VICE PRESIDENT

January 1, 2024

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

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

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

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

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

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

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

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

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

We appreciate any help you can provide us.

Sincerely,

Harvey Katowitz
President

hkatowitz@charlotte10-13.com
[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: _____

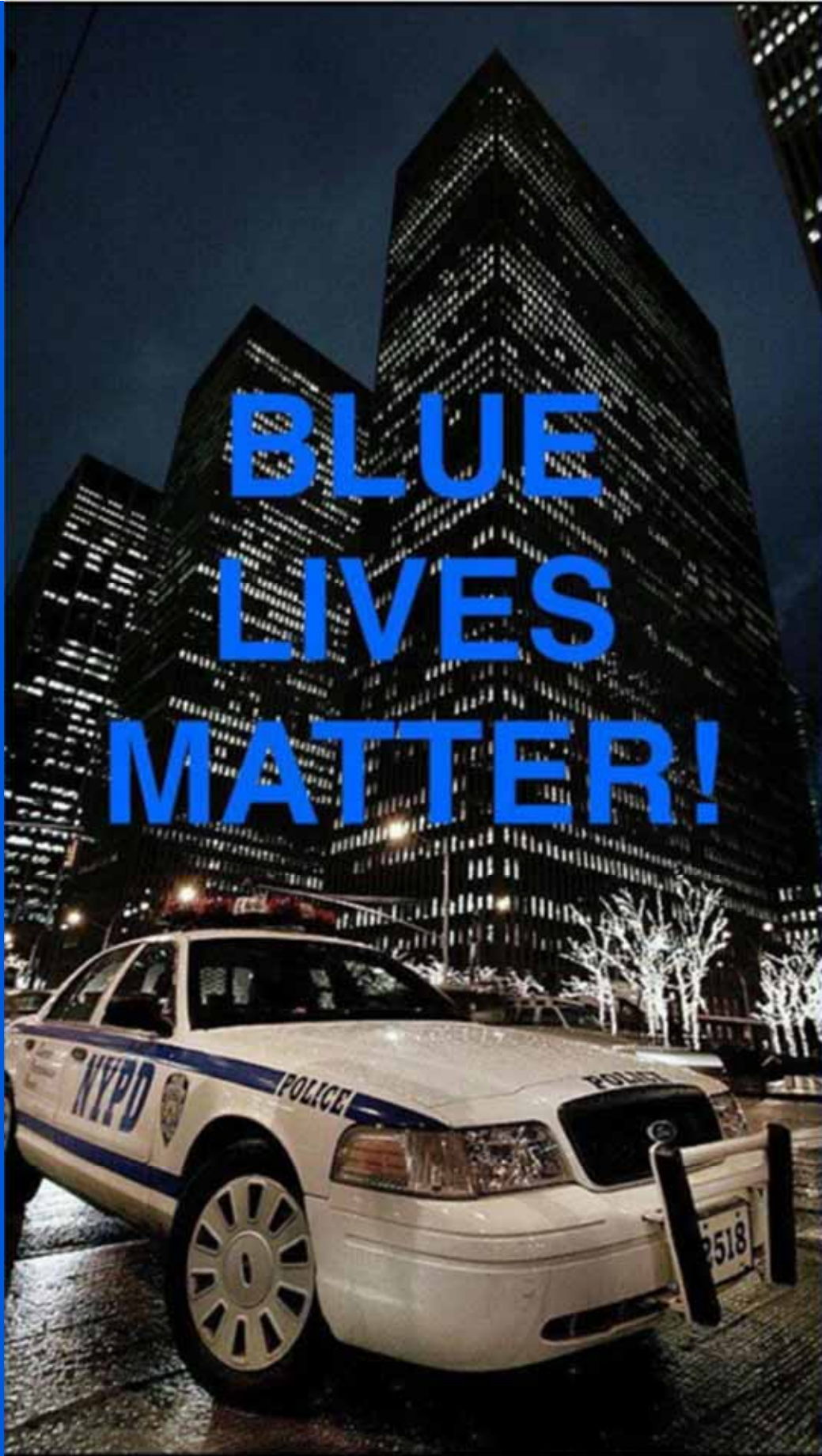
Address: _____

City _____ State: _____ Zip: _____

Application must be received by May 1, 2024

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Lieutenant David J. McShane
New York State Environmental Conservation Police, New York
End of Watch Monday, January 22, 2024

Lt. McShane, who was 50 years old at the time of his passing, lost his battle with an illness related to his assignment at the World Trade Center following the tragic terrorist attack on September 11, 2001. During this devastating event, McShane selflessly assisted in the search and recovery efforts.

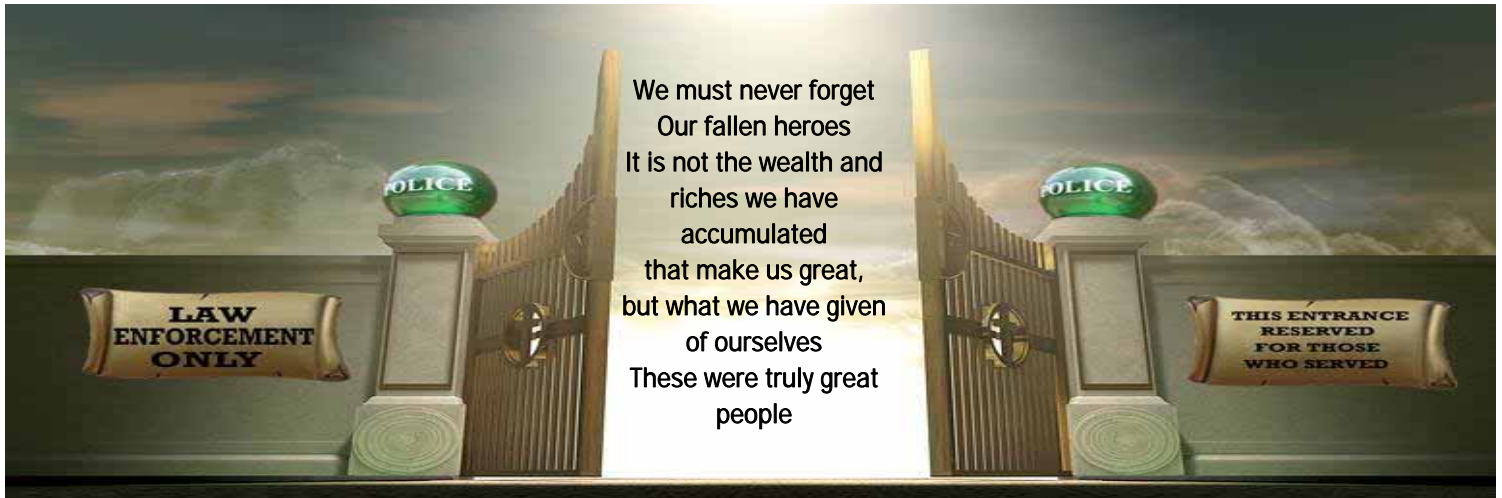
Lieutenant McShane entered the Environmental Conservation Police as a member of the 12th Basic School for Uniformed Officers on Feb. 15, 1999, and served with the DEC Division of Law Enforcement for 22 years. Lieutenant McShane was last assigned to DEC's Region 7 where he supervised Environmental Conservation Police Officers in Onondaga and Cayuga counties. An illness contracted during his 9/11-related service returned after several years of remission; Lieutenant McShane formally retired on June 26, 2022.

Surviving are his wife, Angela; children, Alyssa, Brielle, and Logan; mother, Patricia McShane; siblings, Theresa (Michael) Ferrari, Sharon (Skip) Frost, James (Hope), Edward (Danyelle) Jr., Mary Pat (Kevin) Hoag, and Peter (Dayna)



THEY MUST NEVER BE FORGOTTEN

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



[Deputy Sheriff Justin Smith](#)
Stone County, AR Sheriff's Office,
EOW: Tuesday, January 2, 2024
Cause: Gunfire



[Lieutenant David J. McShane](#)
New York State Environmental Conservation Police,
EOW: Monday, January 22, 2024
Cause: 9/11 related illness



[Deputy Sheriff Eric Anthony Minix](#)
Coweta County, GA Sheriff's Office
EOW: Thursday, January 4, 2024
Cause: Struck by vehicle



[Trooper Joel Popp](#)
Michigan State Police
EOW: Wednesday, January 24, 2024
Cause: Struck by vehicle



[Deputy Sheriff Jeremy Malone](#)
George County, MS Sheriff's Office,
EOW: Thursday, January 4, 2024
Cause: Gunfire



[Trooper Jimmy Genescar](#)
Georgia State Patrol
EOW: Sunday, January 28, 2024
Cause: Automobile crash



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
January 15, 2024**

The meeting was called to order by the president at 7 pm with the pledge of allegiance and the invocation. There were 59 members, 1 new member, and 2 guests present.

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

Review of December minutes: Available in January newsletter

Sickness & Distress:

- Brenda Jordan will be undergoing an endoscopy and biopsy of her pancreas and stomach
- Rick Gundacker is undergoing stem cell transplants to treat non-Hodgkin's lymphoma
- George Young has been diagnosed with stage 4 lung cancer

Guest Speaker(s): None

Communications and Correspondence:

- New NC firearms laws effective 12/1/23.
 1. SB -41 A permit is no longer needed to purchase a gun.
 2. Allows concealed carry permit holders to carry a concealed handgun into educational properties that "are the location of a school and a building that is a place of religious worship" outside of school operating hours. Properties owned by local boards of education of county commissions, public and private institutes of higher education, and premises with posted notices prohibiting possession of firearms are excluded.
- All 5 of the City's pension systems had a combined net return of 8%. This surpassed the targeted rate of return.
- Early voting for the primary elections in Mecklenburg Co. begins Feb. 13, Primary election is March 15.

Report of officers

President:

- After holiday dinner party – Jan. 27, 7pm.
- Fun family bowling – Feb. 18 at Bolero Bowling Lanes in Matthews.
- Night at the Knights baseball game, Fri. May 3. 80 reserved box seats. \$23.
- Jimmy LaRossa Memorial Golf Tournament – Monday, May 20.
- Club scholarships – Applications due May 1. Additional \$1K scholarship in memory of John Krohn.
- If you respond yes to a club event you will be responsible for payment.
- Paid members 382 of 488 have paid their 2024 dues.

Vice President: Nothing to report.

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

Recording Secretary: Exc.

Corresponding Secretary: Exc.

Trustees:

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

Sgt. At Arms:

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

Committee Reports

- Membership: 488

Old Business: None

New Business:

- New Members:
 1. Ret. NYPD Officer Jamie Connolly
 2. Ret. NYPD Det. Erin McNerney
 3. Ret. NYPD Det. Christopher McNerney
 4. CMPD Officer Serita Wright
 5. Ret. Nassau Co, NY Officer Michael LaSala

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

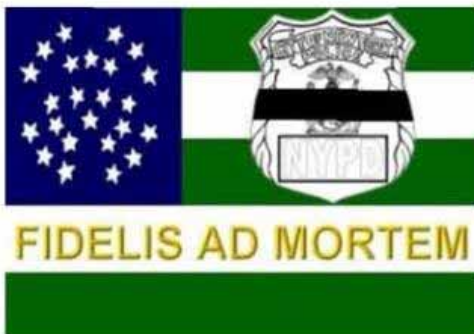
Good of the Club

- 50/50 of \$175 was won by Doug Brant.

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

Next Meeting
Tuesday Feb. 13, 2024, 6pm

NYPD 10-13 Club of Charlotte, NC



JANUARY MEMBERSHIP MEETING PHOTOS

January's photos can be accessed at: <https://harveykatowitz.smugmug.com/January-2024-Membership-Meeting>



L-R New Club Member Jamie Connolly - Club President Harvey Katowitz



L-R New Club Member Mike LaSala - Sal Pirello - New Club Members Erin & Chris McNerney - Dan McKenna



AFTER HOLIDAY DINNER PARTY PHOTOS

Photos can be accessed at: <https://harveykatowitz.smugmug.com/2024-After-Holiday-Dinner-Party>



AFTER HOLIDAY DINNER PARTY PHOTOS



MEMBERSHIP



2024 Monthly Meeting Dates

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

Happy Birthday!

FEBRUARY

Muccio, Charlie	4
Roe, Bernard	4
Mullings, Garth	5
Roberti, Domenick	5
Russo, Chris	5
Wright, Serita	8
Hargrove, Valerie	9
Sokolski, Stephen	9
Carlson, William	10
Smith, Neil	10
Zirlinger, Marc	11
Ormond, Timothy	12
Maxim, John	12
Berg, Ben	13
Ferrigno, Paul	13
McCarthy, Thomas	14
O'Brien, James	14
Barrett, Mike	16
Cicio, Charles	17
Dobson, Henry (Harry)	17
Kanterman, Ed	17
Levine, Ada	17
McLaughlin-Garrity, Danielle	18
Arroyo, Angel	19
Balgahoom, Khadafi	20
Edgington, Gary	20
Ferrante, Andrew	20
Lanzafame, Joseph	23
Palmer, Virginia	23
Brown, Derrick	25
Bernard, Karen RIP 7/24/21	27
Mangiapanella, Bart	27
Ryan, Brendan	27
Lewis, Wayne	28
Pinello, Louie	28
McIntyre, Kevin	29



IN MEMORIAM

January 20, 2024 Club member Jack Hawthorne

Please keep his family in your thoughts and prayers

SICK DESK UPDATE



George Young has been diagnosed with stage 4 lung cancer.

Rick Gundacker is recovering from stem cell transplants.

James Jones is recovering from back surgery.

Please keep them in your thoughts and prayers.

Welcome To The Club



The following members joined our club in January

- Ret. NYPD Officer Jamie Connolly
- Ret. NYPD Det. 2 Erin McEnerney
- Ret. NYPD Det. Christopher McEnerney
- Ret. Suffolk Co., NY Officer Michael LaSala
- Active CMPD Officer Serita Wright



We presently have 490 members, 360 from the NYPD and the remainder from 60 other law enforcement agencies.

REMEMBER

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

MARK YOUR CALENDARS!

- Feb. 18 - Family Fun Bowling
- April 20 - Salute to Heroes Hockey Game
- May 3 - Night at the Knights Baseball Game
- May 20 - Jimmy LaRossa Memorial Golf Tournament

TRUSTEE'S



10-13 Club of Charlotte

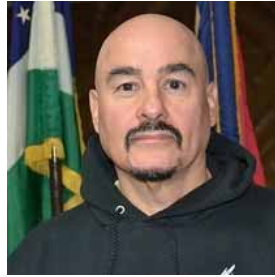
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

Geographical Area	Trustee	Tel. (H)	Tel. (C)	Email Address
Catawba County	Dennis Cirillo	704 256-4038	516-318-1707	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



HEALTH AND WELFARE

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

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

Questions about your IRMAA or Medicare Part B Reimbursements?

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 x 12 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.

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>

IRMAA 2021 Reimbursement

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

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

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

Please submit the IRMAA 2021 Reimbursement Application, <https://www1.nyc.gov/assets/olr/downloads/pdf/health/irmaa-form-2019-2021.pdf> along with all required documents, electronically to: <https://nycemployeebenefits.leapfile.net>

Medicare Part B Reimbursement

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

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

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

If 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.

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

Medicare Is Raising Its Part B Premium And Deductible For 2024

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

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

What Is Medicare Part B?

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

Medicare Part B also covers:

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

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

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

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

City Coverage for Medicare-Eligible Retirees

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

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

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

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

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

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

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

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

HEALTH AND WELFARE

Retiree Health Benefits

Office of Labor Relations Health Benefits Program

- [health-retiree-medb-irmaa - NYC.gov](https://www.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page)
<https://www.nyc.gov/site/olr/health/retiree/health-retiree-medb-irmaa.page>
Please submit the IRMAA 2022 Reimbursement Application, along with all required documents, electronically to: <https://nycemployeebenefits.leapfile.net>.
- [health-retiree-forms-and-downloads - NYC.gov](https://www.nyc.gov/site/olr/health/retiree/health)
<https://www.nyc.gov/site/olr/health/retiree/health>
1) Forms/documents can be submitted electronically using the following link: <https://nycemployeebenefits.leapfile.net> For detailed instructions on how to submit your form/document securely through LeapFile and to view a short video, click here. Please do not submit your form/document more than once. This will only delay processing.
- [health-retiree-responsibilities - NYC.gov](https://www.nyc.gov/site/olr/health/retiree/health)
<https://www.nyc.gov/site/olr/health/retiree/health>
The Fall 2023 Annual Health Benefits Program Transfer Period for retirees begins November 1, 2023 and ends November 30, 2023. Health plan changes requested during the Transfer Period will be effective January 1, 2024 and the new pension deduction will begin with the retirees' pension check in January 2024, if applicable.
- [health-retiree-leapfile-instructions - NYC.gov](https://www.nyc.gov/site/olr/health/retiree/health)
<https://www.nyc.gov/site/olr/health/retiree/health>
Welcome to the Employee Benefits Program secure file upload using LeapFILE. You can securely send forms and documents to us with no registration required. Your documents are confidential and SSL encrypted while they are being transferred to us.
- [healthbenefitshome - NYC.gov](https://www.nyc.gov/site/olr/health/healthhome.page)
<https://www.nyc.gov/site/olr/health/healthhome.page>
1) Forms and documents can be submitted electronically through LeapFILE. Before you begin, you may wish to view instructions and a short video on how to submit your forms/documents. When you are ready, use the following link to submit your forms and documents: <https://nycemployeebenefits.leapfile.net>
- [Office of Labor Relations - NYC.gov](https://www.nyc.gov/site/olr/index.page)
<https://www.nyc.gov/site/olr/index.page>
The Office of Labor Relations (OLR) represents the Mayor in the conduct of all labor relations between the City of New York and labor unions representing employees of the City. In addition, OLR administers: Labor 2021-2026 Round of Bargaining: over 84% settled (subject to Uniformed Officer Coalition and CWA Local 1180 ratification)
- [Retiree Health Benefits - New York City Employees' Retirement](https://www.nycers.org/post/retiree-health-benefits)
<https://www.nycers.org/post/retiree-health-benefits>
Health benefits are not offered or administered by NYCERS. Please go here for videos and other information on how to apply for health benefits as a retiree, be reimbursed for Medicare Part B, and more. Step by Step Guide to Retiree Health Benefits.
- [What Retirees Need to Know to Make a Decision about their health plan](https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-health-benefits-application.pdf)
The Application/Change Form for NYC retiree health benefits through the NYC Employee Benefits Program at the NYC Office of Labor Relations is at: <https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-health-benefits-application.pdf> and the chart showing the different available plans for Medicare-eligible retirees—the bottom set of boxes ...
- [City Worker or Retiree Benefits · NYC311](https://portal.311.nyc.gov/article/?kanumber=KA-02646)
<https://portal.311.nyc.gov/article/?kanumber=KA-02646>
If you are a City government employee or retiree, you can get information about health, retirement, and other human resources benefits, including: Health plan benefits Retirement and pension benefits 457 and 401(k) savings plans Counseling and referrals Retirement and Pension Benefits

THIS AND THAT

North Carolina Concealed Handguns Reciprocity

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

Other States' Permits Honored Here

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

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

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

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

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

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

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

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

Permits Honored in Other States

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

States with North Carolina Agreements

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

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

THIS AND THAT

NY VENUE RULES ON CONCEALED CARRYING

VENUE	ACTIVE NYPD	ACTIVE LEO	RETIRED NYPD	RETIRED LEO
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

THIS AND THAT



N.Y.P.D. EMERALD SOCIETY

Police Department City of New York

70th Annual Dinner Dance

Irishman of the Year

Edmond Brady

Partner - PFK O'Connor Davies

Will Be Held At

LEONARD'S PALAZZO

555 Northern Boulevard, Long Island, New York

Friday, February 23, 2024

Deluxe Cocktail Party 7:00pm

COCKTAIL PARTY AND FULL COURSE DINNER

VIENNESE HOUR

Special Appearance by:

THE EMERALD SOCIETY PIPES AND DRUMS BAND

Table Reservations May Be Made By Calling:

MEGAN O'MALLEY

(Cell) 646-398-1351

KEVIN KEENAN

(Cell) 929-354-7435

Subscription \$150.00

Kevin Keenan
VICE PRESIDENT

Brian Flynn
PRESIDENT

WWW.NYPDEMERALDS.COM

NOSTALGIA

POLICE-MEN NEWS

Transfers-Appointments-News pertaining to those in blue

3 February 1878

A "COP" IN HIS CUPS.

Sunday Diversion for Frolicsome Youngsters.

Many persons were treated to an unusual spectacle, yesterday morning, about 11 o'clock, in the antics of a drunken policeman. He first attracted attention in Red Hook lane, near Fulton st, whence he staggered to the corner of Fulton and Smith sts, where his maneuvers around a MOZART GARDEN bill board provoked the merriment of a crowd of boys. Finally Sergeant BALLOW, of the First Precinct, "spotted" him and towed him off. As no such case figures among the "arrests" on the First Precinct return to Headquarters to-day, it is presumed that the offending officer escaped the penalty of incarceration in a cell that would have been the lot of any "ordinary" citizen under similar circumstances. There is no doubt, however, that Captain CAMPBELL has preferred charges against him. His name is given as Michael M'CLOUGHLIN, patrolman in the First Precinct.

14 February 1878

Some Well Deserved Fines - The Hamilton Ferry Suicide.

The Board of Police and Excise disposed today of the usual batch of policemen charged with violating rules.

They fined -

Patrolman Edward HOLMES, of the Fifth Precinct, five days' pay for being intoxicated in the street in uniform at 9am.

Patrolman Edward HENNESSEY, Fifth Precinct, five days' pay for leaving the station house after permission to do so had been refused.

Bridge Keepers William ROACH & John FITZGERALD two days each for failing to clean the snow off the Hamilton avenue bridge.

In the case of Sergeant WALSH & Patrolman John MALONEY of the Third Precinct, charged with failing to report the suicide of the 4th inst, on the Hamilton Ferry, the Board decided that the excuse of the officers that they could not authenticate the information given them to be good.

20 February 1878

POLICEMEN PUNISHED

Among a number of fines imposed by the Board of Police and Excise yesterday for the failure to comply with the rules were the following:

Patrolman E. HOLMES, Seventh Precinct, ten days' pay and "warned" for being off post in a liquor saloon, and disobedience of orders.

Sergeant Joseph CARRAUGHER, First Precinct, three days' pay and enjoined to exercise more care, in the future, for discharging a prisoner arrested for passing a counterfeit 25 cent piece.

Member Self Service - webCOPS

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

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

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

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

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

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

Police Pension Fund - Documents & Requests Center

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

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

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

National NYCPD 10-13 Organizations, Inc.



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

ARIZONA 10-13

President Larry Carito

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

LONG ISLAND 10-13

President Richard Bohn

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

NYPD 10-13 CLUB OF CHARLESTON

President Frank Capograsso

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

NE PA NYPD 10-13

President Juan (John) Adams

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

NYPD 10-13 CLUB OF CHARLOTTE

President Harvey Katowitz

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

NORTHEAST FLORIDA 10-13

President Marty Syken

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

HUDSON VALLEY 10-13

President Kathleen McLaughlin

PO Box 1013
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Website: www.hudsonvalley1013.com

RALEIGH NC 10-13

President Robert Young

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Morrisville NC, 27560
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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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Pawleys Island, S.C. 29585
PH: 843-241-7128
E-mail: hntsgt@gmail.com
Website: MYR1013.com

WILMINGTON NC 10-13

President Chuck McLiverty

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

FORT MILLS SC 10-13

President: Scott Hassler

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

VERRAZANO 10-13

President Chris Piazza

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



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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

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

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

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

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

Home Address: _____ **Apt.** _____

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

RETIREE INFORMATION ONLY

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

Tax # _____ **Shield #** _____

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

Signature

Date

FOR OFFICE USE ONLY

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

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

Approved

Disapproved

Authorizing Supervisor Rank/Name

Signature

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

AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ **Signature:** _____

NATIONAL NYCPD 10-13 ORG.

National NYCPD 10-13 Organization, Inc.
PO. Box 103, Stoney Point, New York 10980-9998 . (917) 843-8787
AN ORGANIZATION OF ACTIVE AND RETIRED NEW YORK(CITY
POLICE OFFICERS OF ALL RANKS

To All Chapter Presidents and Members

February 2024

Happy New Year to you and yours.

We have a lot to look forward to in 2024. But, before I get into that, the convention was a great success and a fun time was had by all. There were two great people honored as the Man and Women of the year. Richie Alles from the firm of Barasch & McGarry was our Man of the Year.

Richie is a great guy and works hard to make sure that the needs of 91-1 stricken survivors are taken care of. Marianne Pizzitola was our Women of the Year. She shouldn't need an introduction, but her efforts and the efforts of her organization are holding off the attacks against our senior health benefits.

The RSA was in attendance led by their tenacious leader Bob Cotumaccio. Thank you also to PBA President Hendry, who made a donation to the National, presented by Trustee Kevin Murphy.

Many more were in attendance that we thank for their attendance, their support, and their input. We even got a visit from the Nassau County Police

2024 is going to be a busy time. We have our legislative agenda for the bills that were numbered in 2023. This year is also an election year for all state legislatures. We will be doggedly involved with this election cycle. More on this in the near future.

The 2024 legislative session started early this year, in August. That is when we started meeting and talking to legislative representatives, gearing up for the 2024 session, that actually started mid-January. One reason for the early start was new legislation, and guess what, a health protection bill, Rich Molloy, the ever vigilant watcher, received information about the bill and we dove right in. The bill was being pushed by a lobbyist, to whom we made contact and have been helping where we can. We saw the same problem with this bill that we had with the Lanza bill.

The original senate bill was sponsored by a Republican Senator. This Senator was very gracious and did the right thing. We were able to help facilitate getting the bill sponsored by Democrat Senator Pete Harckham under bill 58388. This is a good bill and you should read it.

One of the many good points about the bill is that it actually prohibits moving senior retirees to a medicare advantage plan. As we have been saying all along the attack on retiree's health benefits will spread, and it is.

There is a lawsuit going on in Cortland County NY and more recently there is action being taken by retirees from the TWU.

We have been working with the NYC Organization of Public Service Retirees and Marianne has joined the information network.

I would like to thank the board members, the local chapter members, and the members of the Information Network for the contacts to local representatives that were made through the 2023 session. Those results can be seen.

Please keep up the good work that you do. Stay hopeful and stay well. Remember that all of our legislative 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.

To the Chapter Presidents, Boards, and Members, thank you all for the work that you do.

Lastly, the 35th Annual Convention is being held from September 15th through the 17th this year at the Villa Roma. I hope that you would support us by coming to the convention {bring the family} and buying a Mega Raffle.

Thank you and God Bless you.

Mike Fahey

President

National NYCPD 10-13 Organization, Inc.

Member - Alliance of Public Retiree Organizations of New York
Recognized by the Congress of the United States, the Legislature of the State of New York,
and the New York City Council as the established union representing all retired NYC Police Officers

LINE ORGANIZATIONS



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

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

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

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

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

You can create a personal my Social Security account to:

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

If you receive benefits, you can use your personal my Social Security account to:

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

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

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

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

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

Request a replacement Social Security card:

<https://www.ssa.gov/number-card/replace-card>

If you are not receiving benefits:

[Get personalized retirement benefit estimates](#)

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

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

[Check your application status](#)

[Get your *Social Security Statement*](#)

If you are receiving benefits:

[Set up or change direct deposit](#)

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

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

[Print a benefit verification letter](#)

[Change your address](#)

LINE ORGANIZATIONS



RETIRED LIEUTENANTS ASSOCIATION NYPD

Killer in notorious NYPD officer Eddie Byrne execution up for parole

Tina Moore, NY Post Jan. 20, 2024,

One of the four killers convicted in one of the most notorious cop murders in New York City history is coming up for parole this week, and the slain cop's family is preparing for the worst after enduring the release of the first murderer last year.

The board has released 37 cop killers since 2017.

Todd Scott is currently at the maximum-security Shawangunk state prison for second-degree murder in the killing of Eddie Byrne, 22, on Feb. 26, 1988 — a gangland execution that shocked the nation at the height of the crack epidemic.

"My brother Eddie's life was just getting started when he was assassinated," Kenneth Byrne, the slain cop's brother, told The Post. \ "By cutting Eddie's precious life short, Todd Scott and his accomplices tried to send a message to every police officer and every member of the public that the streets belonged to their violent drug gang."

Byrne had been on the force for just a month when he was [ambushed by Scott and three accomplices](#) while guarding the Queens home of a witness who was planning to testify against Jamaica drug kingpin Howard "Pappy" Mason.

Scott, 55, admitted that his job was to distract the rookie officer, who was sitting in his 103 Precinct patrol car outside the home at 107th Avenue and Inwood Street.

The four co-conspirators split an \$8,000 payment from the gang boss for the cold-blooded contract murder. Each was sentenced to 25 years to life.

Wheelman Scott Cobb, 60, was sprung last year after serving 34 years behind bars.

The cop's still-grieving family has for years been urging the state Parole Board not to release his killers.

"Unfortunately, the parole board reinforced that message by releasing Scott Cobb last year," Byrne's brother said. "The board must change the message this time around. They must not grant yet another ruthless killer a second chance at life, a second chance my brother, Eddie, will never receive."

Accomplices David McClary and Philip Copeland remain behind bars.

Byrne's killing struck such a chord that then-President Ronald Reagan called his family to offer his condolences. Years later, President George Bush brought the officer's badge with him to the Oval Office.

The NYPD [commemorates the anniversary](#) of Byrne's death each year with a midnight ceremony at the intersection where he was killed. The Parole Board is comprised of 17 members appointed by the governor, and approved by the state Senate. The Democrat-dominated panel has been criticized in recent years for giving more weight to prisoners' ages and health than to the brutality of the crimes they committed.

Police Benevolent Association President Patrick Hendry has repeatedly expressed his outrage at the releases.

"We have kept returning to that scene, year after year because we made a promise that his death would not be in vain," Hendry said. "We were disgusted and outraged when Scott Cobb was released last year — that must not happen again.

"Eddie Byrne deserves better, his hero family deserves better, and the law-abiding people in this city deserve better."

<https://nypost.com/2024/01/20/metro/will-one-of-eddie-byrnes-murderers-be-released-from-prison/>

To send a letter to the Parole Board from the PBA website: [NYC PBA - Keep Cop-Killers in Jail](#)

You can send letters regarding all cop killers from an option on the PBA's site Our thanks to the PBA for creating the site and for delivering the letters.

You are always welcome to send your own letters.

LINE ORGANIZATIONS



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



Dear Lieutenant:

In the Thursday, January 10th edition of the NY Daily News there was an article entitled “NYPD misconduct complaints up 51% in 2023; police say more arrests, increased enforcement caused spike.” The title of the article, the credence given to the skewed data, and the Department’s defensive explanation are all misleading and detract from the real issue at hand. This false narrative is being purported by a City agency whose budget was recently threatened to be cut by a million dollars in the 2024 fiscal year. The timing of this article is not coincidental but rather deliberate. It is a fabricated attempt by CCRB to justify their existence and their funding.

We strongly believe that the Career Criminal Revuege Board (CCRB) is surreptitiously employing the following duplicitous tactics to disingenuously inflate the number of complaints against officers:

CCRB investigators proactively contact individuals (many of whom have extensive criminal records or may be emotionally disturbed) who had contact with NYPD officers and ask leading questions in an attempt to solicit information that results in officers receiving complaints, i.e. did the officer provide a business card, did the officer provide their name and shield number, etc.).

CCRB Investigators continuing investigations into allegations, even when complainants no longer cooperate (putting into question the veracity of the initial complaint).

CCRB investigators employing a multi-camera review of BWC footage of officers in an area where an allegation of misconduct is made in an attempt to ensnare numerous officers into complaints in which they are not even remotely involved.

CCRB investigators giving credence to complaints filed by criminal recidivists as a retaliatory tool against officers.

The unfettered ability of CCRB to create and record allegations and their employing strategies that inflate allegations against members of the NYPD, without any oversight or entity to curb their abuses, is contributing substantially to the claimed rise in misconduct complaints. The politicians and the administrators of the City of New York are complicit in the abuses exercised by CCRB in that they permit this enigma of a city agency to attack city employees with impunity and to go unchecked. It is unconscionable that the employers of the NYPD, the City of New York, permits another agency to abuse their power and to abuse employees of the City of New York.

Fraternally,

Lou Turco

PresidentLBA | 212-964-7500 | lba@nypd-lba.org | <http://www.nypd-lba.org>

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

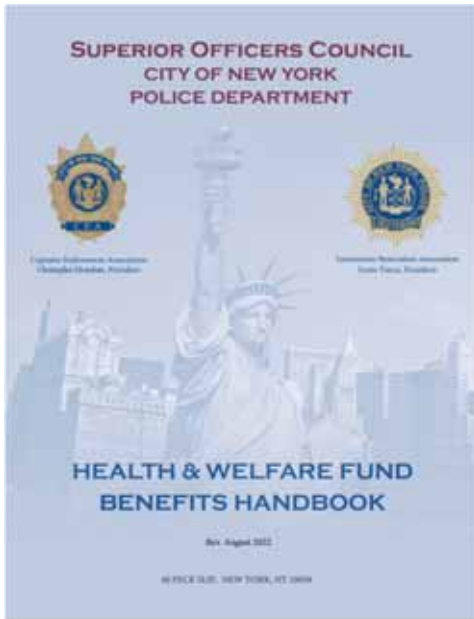
THE LBA IS ON TWITTER: The Lieutenants Benevolent Association is now on Twitter. If you are not on Twitter, simply go to the App Store on your phone and download the app, create an account, and follow us at @LBANYPD. I want to thank LBA Recording Secretary Chris Cantelmi for monitoring and administering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

LINE ORGANIZATIONS



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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?

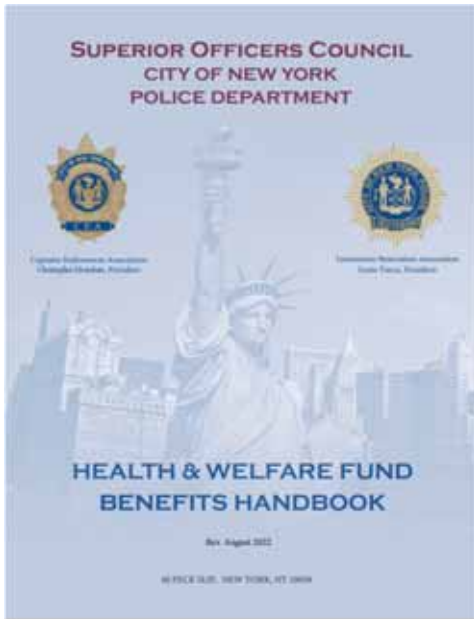
A: The Superior Officers Council Prescription Plan design includes medications that effectively treat most medical conditions. Most likely, there is an alternative product that may be prescribed by your doctor that will not require prior authorization. If no other options are available and the prescribed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

LINE ORGANIZATIONS



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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

RETIRED SGTS. ASSOCIATION



Dear Fellow Retired Sergeant,

I hope you all enjoyed the beautiful fall weather. As this time of year approaches I want to wish our members and their families a very Merry Christmas, Happy Chanukah, Happy Kwanza and a Happy, Healthy New Year. I would like to remind you that the SBA Holiday Luncheon is being held at Russo's on the Bay, on December 22, 2023 at 12:00PM, please look for our table set up in the main lobby.

We have started our 2024 Membership, if you have not paid your dues, please do so at your earliest convenience. Also the 50/50 raffles should also be sent in, if you need more tickets please contact us at (718) 605-0272 or by email at RSA@RSANYPD.ORG. Last year's 1st Prize winner took home \$10,400 and we issued three children and grandchildren of our members, \$4600 each in scholarship monies. Winners of the 50/50 money prizes will be drawn at our Florida General Meeting. The 2024 Florida General meeting will be held on the West Coast at the Charlotte Harbor Conference Center on January 24, 2024 @ 12:00PM. The RSA board has secured an attractive rate of \$179.00 plus breakfast, at the Four Points by Sheraton. I encourage you to **BOOK NOW!** We have SOLD OUT once again and room blocks were added, Please see the centerfold for more information.

The RSA board has been very busy this past fall, on 9/20/23 we held Narcan training in Elmsford, NY. On 9/27/23 we held our General Membership meeting in Mineola, NY, where the SBA Frontline team addressed the membership. Marianne Pizzitola, President of the NYC Organization of Public Retirees, updated us on the current law suits and the status of the Medicare Advantage Plan. All current health plans will remain in effect until further notice. Edward Scott, retired Sergeant and longtime member who is running for North Hempstead Town Council informed us on the importance of getting involved to change this negative political climate against Law Enforcement. On 10/3/2023 we held our first ever RSA Golf Outing at Peninsula Golf Club in Massapequa, NY. I would like to thank Trustee Jeanette Dice for organizing and running an event which was enjoyed by all. I would like to remind the membership, that this is your organization, please let me know if you have any ideas that will benefit the RSA.

As I've stated in the past, the membership is growing at a rapid pace of about 20% in the last 2 years, adding about 800 new members.

We are currently working hard to improve our database. It is important that we have accurate emails and mailing addresses. Those who have chosen the option of a mailed Newsletter will continue to receive it via mail and in addition an electronic Newsletter will be sent; ensuring that the information is delivered to all our members. All this will help reduce the cost of the operations of the organization. I would like to thank all members for their generous donations which we receive throughout the year. There are too many to list.

Again, I like to take this opportunity to thank those who have already renewed their 2024 membership and those who are new members. We appreciate your support, and we are always looking forward to your input, suggestions, and feedback. Hope to see you at the SBA Holiday Luncheon and hope you can make it to the Florida meeting.

Fraternally,

Robert
Robert Cotumaccio
President

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 | January 2, 2024

Dear Fellow Sergeant

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

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

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

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

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

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

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

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

Early in the evening on January 26, a police officer in the 26 Precinct in Harlem pulled over a vehicle with tinted windows, which they suspected might be a violation of state law. As the officer approached the vehicle, he identified himself by name and asked the driver to roll down his windows and the driver complied with his instructions. These safety procedures were enacted after the murder of Det. Russel Timoshenko, who was shot and killed during a car stop related to tinted windows in Brooklyn in 2007.

The driver of the car immediately identified himself as New York City Council Member Yusef Salaam, District 9, who happens to be the Council's newly appointed Public Safety Chair. The officer seems to have recognized his name, immediately ceased any further questioning, and ended the interaction on a pleasant note.

Mr. Salaam later released a statement stating that he "introduced" himself as Councilman Salaam and "subsequently asked the officer why I was pulled over. Instead of answering my question, the officer stated, 'We're done here,' and proceeded to walk away."

The officer's body worn camera captured the entire 41-second interaction and clearly showed that Mr. Salaam was not being truthful. We applaud the quick actions of the NYPD in releasing the footage and praising the officer's professionalism.

Mr. Salaam's dishonesty raises many concerns about his impartiality and objectivity as both a Council Member and the Public Safety Chair. He cancelled a ride-along with other City Council members and police officers that evening, possibly because he was concerned with realizing just how tough the job of policing is these days, especially with the onerous constraints the City Council has placed upon the NYPD.

During these extremely contentious times, Mr. Salaam's false accusation had the potential to ignite a firestorm. At the very least he should be immediately censured, and the City Council should remove him from any duties related to law enforcement.

Faternally,

Vincent J. Vallelong
President
Sergeants Benevolent Association

LINE ORGANIZATIONS



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

Hearing Aid Reimbursement Guidelines

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

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

Eligible Dependent Children

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

BENEFIT GUIDELINES

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

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

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

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

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

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

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

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

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

Attn: Alyssa Carr (healthandweHare@sbanyc.org)

S.B.A. Health and Welfare Office.

Retired Sergeants - Important Telephone Numbers

Sergeants Benevolent Association NYPD

155 Franklin Street, NY, NY 10013

Union: (212) 226-2180

Health & Welfare: (212) 431-6555

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

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

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

LINE ORGANIZATIONS



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

Optical Benefits: Eyeglasses

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

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

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

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

Contact lens-in lieu of Glasses

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

Davis Vision Collection Contacts

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

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

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

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

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

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

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

PHARMACEUTICAL BENEFIT PLAN

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

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

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

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

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

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

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

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

LINE ORGANIZATIONS



New York Posts Covers CCRB Complaint

January 22, 2024

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

Det. Brian Simonsen Law

January 30, 2024

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

Mayor’s Press Conference Re Intro. 586-A

January 30, 2024

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

2024 Dues Increase

January 30, 2024

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

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

Chief Leader Covers DEA Press Conference on Assaults on Police

January 5, 2024

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

Details about all our retiree health benefits can be found on the DEA website at www.nycdetectives.org

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

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 (VETS/NYS), where you may also schedule an appointment with one of our Veterans Benefits Advisors.

For Additional Information

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

Senior, Military, Access or Other Passes

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



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

Purchase at Entrance

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

Pass for Veterans

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

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

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



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

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



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

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

Health and Welfare

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

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

Health and Welfare

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

Health and Welfare

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

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

Health and Welfare

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

Winter 2022

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

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

PSYCHIATRISTS - PSYCHOLOGISTS

LAURIE SAUBER CSW

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

MERRILYN GILL CSW

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

SHANIQUA BURNETTE PC

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

HALBREONDA HOLLOWAY CSW

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

LEEANNE THOMPSON-FORTE CSW

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

MICHAEL DAVIS LMFT

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

Health and Welfare

PSYCHIATRISTS - PSYCHOLOGISTS

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Health and Welfare

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ALICIA HALL CSW

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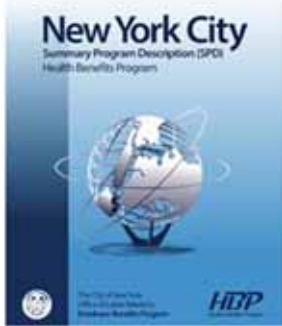
ANUVIA PREVENTION AND RECOVERY CENT

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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 GH/EBC/CBP.

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

THINGS YOU WILL NEED

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

Pension Bureau

Veterans Administration (if a veteran)

Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy.

Court (If probate is needed).

Your State Dept. of Revenue to obtain non-tax certificate if real property is involved.

Bank accounts held in Trust for another 1 for each account if property held in a Trust.

Personal Records.

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

Social Security, (not necessary if surviving spouse already receiving benefits)

Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

Motor Vehicle Bureau, if auto is in the deceased's name.

One for each bank account

Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

DISCHARGE PAPERS: DD 214 - (Original needed)

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

Veterans Administration, if a veteran

PAID FUNERAL BILLS:

1 copy for Pension Bureau

1 copy for Probate Court

1 copy for IRS, if taxable estate.

Continued next page.....

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

Operations Desk	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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Dues Renewal



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

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

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LAST COMMAND _____ LAST RANK HELD _____

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

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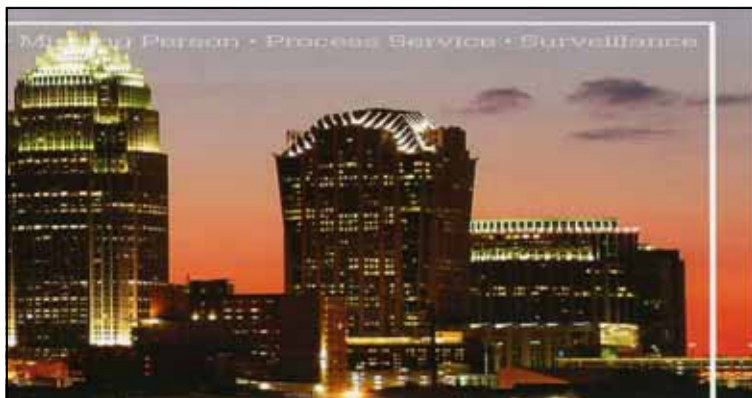
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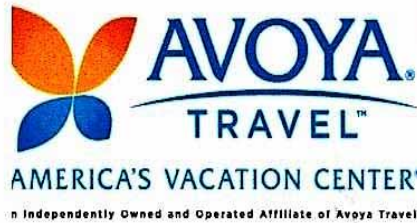
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