



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

1219 High Brook Drive  
Waxhaw, NC 28173



A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG. INC.  
<http://www.nationalnycpd1013.org/home.html>  
AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS



Board Members

Volume 16 Issue 10

10-13

October 2024

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## PRESIDENT'S MESSAGE

Hi all,

I hope everyone has survived the recent storm with minimal discomfort and damage.

Our brothers and sisters in Western NC, parts of FL, GA, TN and SC are dealing with the devastation caused by the catastrophic rainfall and dangerous winds. Please keep them in your thoughts and prayers.

Locally, Waxhaw Sgt. Mathew Watkins suffered major injuries (fractured vertebrae in his neck, broken arm and shattered leg) when his patrol vehicle struck a tree that fell in front of his vehicle as he was responding to a location to detour traffic away from where the Waxhaw FD were dealing with tree that fell across a road. Please keep him in your thoughts and prayers for a complete and speedy recovery.

**Reminder**

**Our October 8 membership meeting will be held at the Lawson Community Assoc. Club House, 2306 Lawson Dr., Waxhaw, NC 28173.**

Dinner will be at 7pm, followed by the formal part of the meeting.

We will be honoring Drs. Bauer and Acampora at the meeting.

During last month's membership meeting on September 11, we held a somber ceremony honoring the 23 NYPD officers, 37 NYNJ PAPD officers and 343 firemen who died heroically saving countless lives of those trapped in the fire and collapse at the WTC towers.

Additionally, we read the names of the 10 law enforcement officers who died of 9/11 related illnesses since last years ceremony and the names of 8 of our club members who have died from 9/11 related illnesses.

### These heroes must never be forgotten!

I want to thank the following members of our club who participated in the ceremony: Jim Cuesta, Joe Dalton, Frank DeMasi, Bob Fee, Ed Harrigan, Scott Hickey, Frank Irizarry, Bill Johnson, Chaplain Deacon Rich McCarron, Ian McGrouther, John Randazzo, John Sabato and Mike Schoonmaker.

A special thanks to Waxhaw Mason Tom Engels who played the bagpipes during the ceremony.

Kudos to Frank DeMasi who was the guest speaker at the Patriots Day Ceremony on September 11 at the Waxhaw War Memorial.

## I MISS 9/12

I would never ever want another 9/11, but I miss the America of 9/12.

Stores ran out of flags to sell because they were being flown everywhere.

People were Americans before they were upper or lower class, Jewish or Christian, Republican or Democrat.

We hugged people without caring if they ate at Chick-Fil-A or wore Nikes.

ON 9/12, WHAT MATTERED MORE WAS WHAT UNITED US, THAN WHAT DIVIDED US.

Continued next page.....

**Next Membership Meeting**  
**Tuesday, October 8 2024 7:00 PM at**  
**Lawson Community Clubhouse**  
<http://www.charlotte10-13.com/>

# PRESIDENTS MESSAGE

One of the privileges of living in our country is the ability of citizens to elect officials who will represent them within the government.

Make your voice heard and vote. Early voting in NC begins Thursday October 17 and ends on Saturday, November 2, 3 p.m.

As the chair of the FOP Lodge 9 political endorsement committee I invited all candidates who were running for office in Mecklenburg Co. to participate in an endorsement interview process. Candidates were asked to answer a questionnaire prior to their interview. (Email me if you would like a copy of the candidates answers).

Please note that Senate District 37 encompasses part of Mecklenburg Co. and all of Iredell Co.

Candidates running for City Council At-Large, Districts 3, 5 & 7, Senate Districts 38-40 and State Representative Districts 88, 92, 100, 101, 102 107 & 112 were running unopposed and were not interviewed.

Candidates with **DNR** next to their names did not respond to the endorsement interview invitation.

The candidates below highlighted in yellow were endorsed by FOP Lodge #9

State Senator	Democratic		Republican		libertarian	
District 37	Kate Compton Barr	DNR	Vickie Sawyer			
District 42	Woodson Bradley		Stacie McGinn			
<b>State Representative</b>						
District 98	Beth Gardner Helfrich	DNR	Melinda Bales	Yes		
District 99	Nasif Majeed	DNR	Isaiah Payne	DNR	Robert Yates	DNR
District 103	Laura Budd		Joshua Niday	DNR		
District 104	Brandon Lofton		Krista Bakhari	Yes		
District 105	Nicole Sidman		Tricia Ann Cotham	DNR		
<b>Board of Commissioners</b>						
District 1	Elaine Powell	DNR	Aaron Martin	DNR		
District 2	Vilma Leake	DNR	Angela White Edwards			
District 5	Laura Meier	DNR	Arthur McCulluch	DNR		
District 6	Susan Rodriguez-McDowell		Jim Marascio			

Before you visit with your family and friends this holiday season, take a quick test to help keep them safe from COVID-19.

Americans can once again order COVID-19 tests, without being charged, that will be sent straight to their homes.

On the heels of a summer uptick in the COVID-19 virus and heading into the fall and winter respiratory virus season, the U.S. government reopened the program that allows any household to order up to four at-home COVID nasal swab kits through the website, <https://covidtests.gov/>.

The tests are free and will be shipped, via the United States Postal Service.

The test can detect current virus strains ahead of the fall and winter respiratory virus season and the holidays.

Before using any existing at-home COVID-19 tests, you should check the expiration date. Many of the tests have been given an extended expiration from the date listed on the box. You can check on the Food and Drug Administration's website: <https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests> to see if that's the case for any of your remaining tests at home.

We began collecting 2024 dues at last month's membership meeting.


If you will be paying your dues at this month's membership meeting, please do so by check to make things easier for our treasurer.

If you will be mailing your payment, please use the form on page 62. Fill out the first line and any line below that where the information has changed this past year.

Dues can also be paid via Zelle at [hkatowitz@charlotte10-13.com](mailto:hkatowitz@charlotte10-13.com).

Fidelis Ad Mortem.

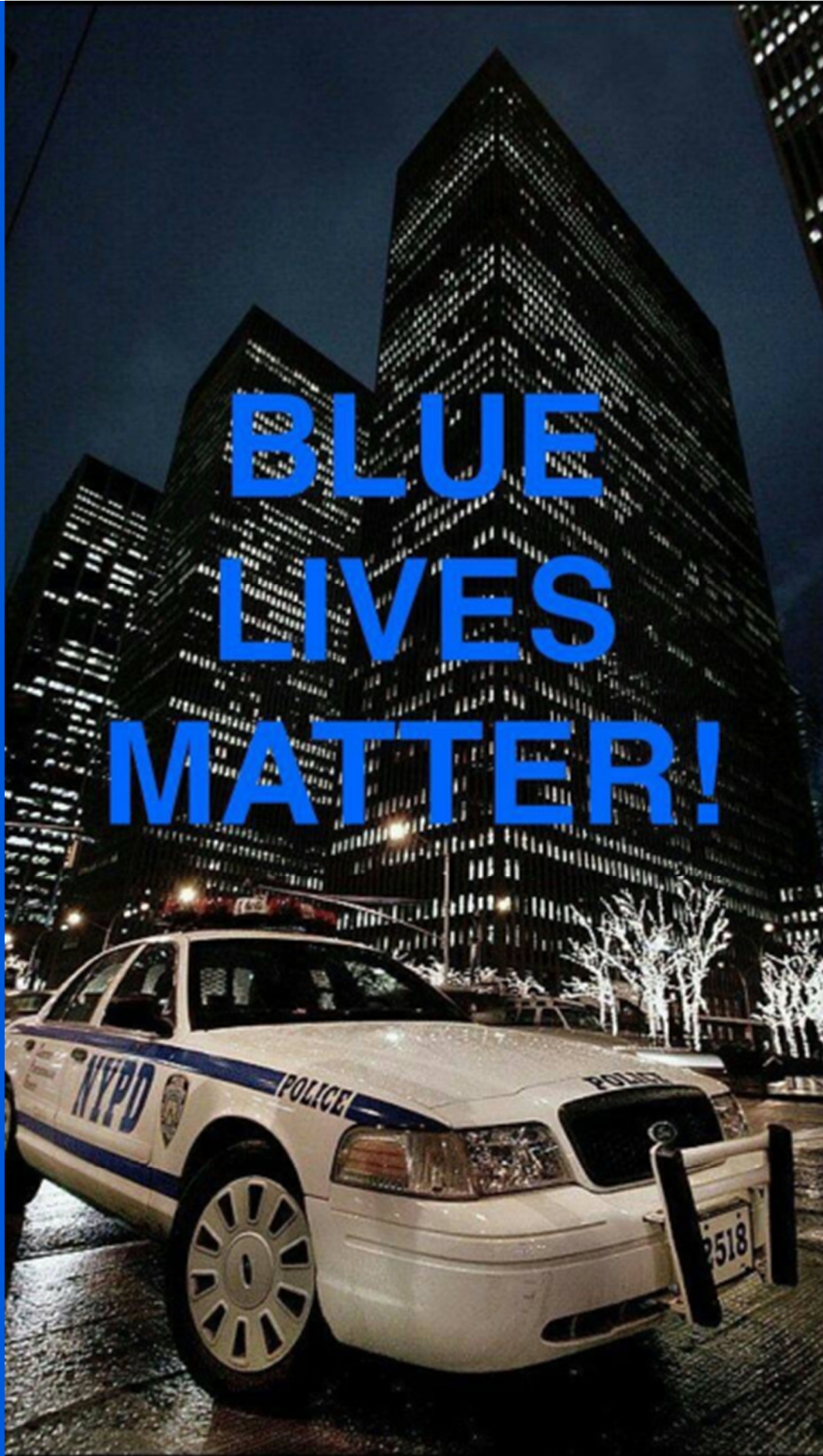
Fraternally



Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN

**BLUE  
LIVES  
MATTER!**



# THEY MUST NEVER BE FORGOTTEN



Det. Luis R. Cruz, passed away from a 9/11 related illness on September 3, 2024. 9/27/57-9/3/24

He was appointed to the New York City Transit Police on December 1, 1980.

He was promoted to Transit Detective on November 16, 1986.

He was merged into the NYPD in 1995, and retired out of the 83rd Precinct on December 31, 2001.



REMA is sad to report the passing of retired member Sergeant James Priore Sr. ESS Tk 6. Jimmy passed September 3rd at Northwell Plainview Hospital from a 9/11 illness.

Jimmy served ESU at Emergency Service Squad 6, before his retirement. Afterwards, he volunteered at Ground Zero in keeping with his respected and dedicated NYPD service.

This past June, Jimmy requested a get together with a few members of Truck 6. The handful of expected guests grew to nearly 50.

Some traveled from as far as Rockland and Suffolk Counties to Staten Island.

The three plus hour drives that many took to surprise him that blistering June day, show the love and respect Jimmy earned in his 20 years at the NYPD.

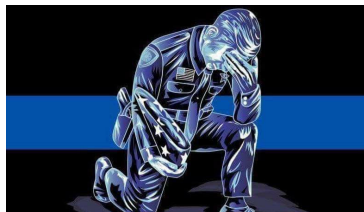
*From his friend and co-worker retired Sergeant Tom Sullivan, a profound memory of Sgt. Jimmy Priore.*

**"Jimmy retired in the Spring of 2001.**

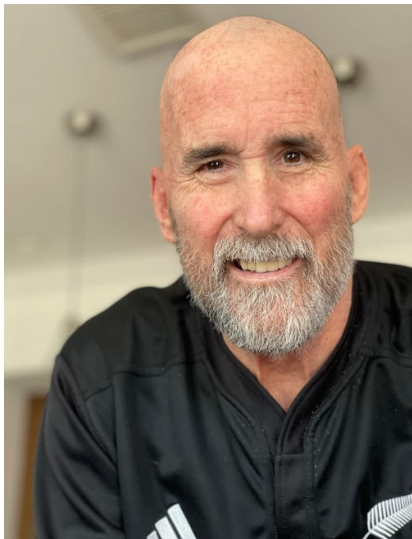
**On the night of 9/11 he was transporting an old condemned REP to E6, the vehicle went on fire as he was heading w/b on the Gowanus. We were heading back from the WTC when we came upon the fire. I was astonished to see Jimmy in uniform and finding out he had been Activated and was the driver of the REP.**

**The Fire Truck that responded was from Elizabeth, NJ.**

**It was an unforgettable part of an incredible time.  
God Bless Jimmy Priore"**



# THEY MUST NEVER BE FORGOTTEN

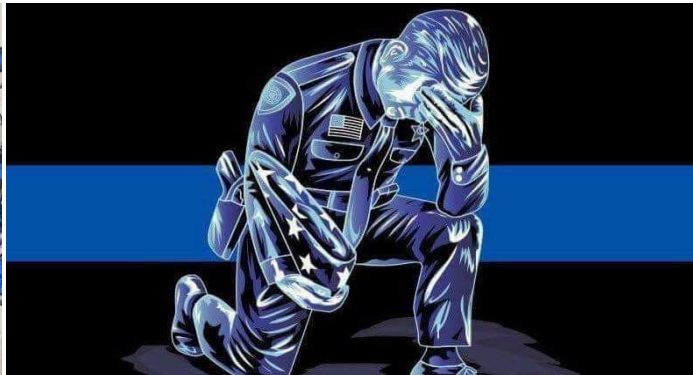


It is with deep sadness that we announce the passing of Robert "Bob" Fawcett on September 14, 2024, at the age of 64. Bob was a lifelong resident of Staten Island, NY, and was known for his unwavering dedication to his family and community.

Bob proudly served with the New York City Police Department (NYPD) for 21 years, retiring as a Sergeant and previously a Detective. During his career, he worked with honor, courage, and compassion. One of his most significant contributions was his service in the World Trade Center (WTC) recovery efforts following the September 11, 2001 attacks, a role that he took immense pride in.

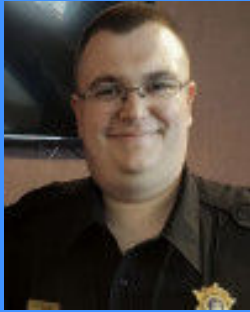
Bob earned his Bachelor's degree from Wagner College and was always passionate about maintaining the relationships he built in his time in attendance. He is survived by his daughter Samantha and her husband Timothy, his sons Daniel and his wife Lauren, Christopher and his wife Bran, and Robert Brian and his wife Trish. Bob was a devoted brother to John and the proud grandfather of Averie, Timothy, Landon, Jackson, and Laila. He was predeceased by his parents, John and Ann Fawcett.

Bob's memory will be forever cherished by his family, friends, and all who knew him. His legacy of service and love will live on in those whose lives he touched.



# THEY MUST NEVER BE FORGOTTEN

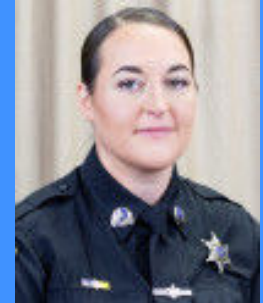
The following officers died in the line of duty since last month's newsletter



Constable Shane R. Eyre  
Vienna, NY Town Constable's Office,  
EOW: Sunday, September 1, 2024  
Cause: Heart attack



Trooper Enrique Delgado-Garcia  
Massachusetts State Police  
EOW: Friday, September 13, 2024  
Cause: Duty related illness



Deputy Sheriff Cailee Campbell  
Oswego Co., NY Sheriff's Office  
EOW: Wednesday, September 25, 2024  
Cause: Automobile crash



Police Officer Zane Tristan Coolidge  
Phoenix, AZ PD  
EOW: Friday, September 6, 2024  
Cause: Gunfire



Motor Carrier Officer Daniel Kerstetter  
Michigan State Police  
EOW: Sunday, September 15, 2024  
Cause: Automobile crash



Trooper Kevin Alexis Ramirez-Vasquez  
Texas Highway Patrol  
EOW: Saturday, September 28, 2024  
Cause: Struck by vehicle



Police Officer Jaime Junior Roman  
Philadelphia, PA PD  
EOW: Tuesday, September 10, 2024  
Cause: Gunfire



Deputy Sheriff Joshua C. Phipps  
Russell Co., KY Sheriff's Office,  
EOW: Monday, September 16, 2024  
Cause: Gunfire



Deputy Constable Ruben Garcia  
Cameron Co., TX Constable's Office 1 Pct.  
EOW: Monday, September 30, 2024  
Cause: Automobile crash



Corporal Brandon Schreiber  
Newton Co., IN Sheriff's Department,  
EOW: Wednesday, September 11, 2024  
Cause: Gunfire



Police Officer David Lee  
St. Louis, MO Metropolitan PD  
EOW: Sunday, September 22, 2024  
Cause: Vehicular assault



# THEY MUST NEVER BE FORGOTTEN

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

<b>JOHN APT</b>	<b>04/08/2014</b>	<b>JAMES "JIM" HURD</b>	<b>07/15/24</b>
<b>BOB ANDRETA-SECRETARY</b>	<b>10/19/2011</b>	<b>**PAUL JOHNSON</b>	<b>07/22/2018</b>
<b>KAREN BERNARD</b>	<b>07/24/2021</b>	<b>ALBERT KENNEDY</b>	<b>04/05/2024</b>
<b>LOUIS BIAGETTI</b>	<b>01/21/2022</b>	<b>JOE KOZLOWSKI</b>	<b>09/11/2013</b>
<b>GREGORY BROWN</b>	<b>05/29/2015</b>	<b>JOHN KROHN</b>	<b>06/15/2023</b>
<b>DARCY CALLAHAN</b>	<b>01/18/2023</b>	<b>JAMES LAROSSA</b>	<b>04/10/2012</b>
<b>RICHARD CLARK</b>	<b>04/10/2017</b>	<b>FREDERICK "RAY LANE"</b>	<b>04/18/2021</b>
<b>ELLIOTT CUFF</b>	<b>03/14/2021</b>	<b>JAMES "ANDY" MARTIN</b>	<b>06/15/2011</b>
<b>WES DAILY</b>	<b>09/27/2019</b>	<b>**EDWARD McGREAL</b>	<b>10/13/2017</b>
<b>DENNIS D'ALESSIO</b>	<b>04/06/2020</b>	<b>JOSEPH MONICO</b>	<b>03/18/2018</b>
<b>PAUL EARLS</b>	<b>05/29/2019</b>	<b>EDWARD NELL</b>	<b>10/29/2022</b>
<b>ROBERT EILENBERG</b>	<b>10/27/2016</b>	<b>RON OLSZEWSKI</b>	<b>09/12/2023</b>
<b>JOHN EVRARD</b>	<b>11/22/2021</b>	<b>GEORGE PETERSON</b>	<b>11/19/2019</b>
<b>TOM FLANNAGAN</b>	<b>03/06/2008</b>	<b>WILLIAM ROLLAND</b>	<b>11/10/2015</b>
<b>**ROBERT "BUTCH" FOLEY</b>	<b>02/07/2021</b>	<b>TIMOTHY RUSS</b>	<b>12/23/2015</b>
<b>**THOMAS GALLO</b>	<b>10/31/2020</b>	<b>**AL SHEPPARD</b>	<b>05/13/2019</b>
<b>ROBERT GARRETT</b>	<b>09/04/2020</b>	<b>WADE SIMUEL</b>	<b>01/22/2022</b>
<b>ED GILMURRAY</b>	<b>06/19/2018</b>	<b>JOHN STADELMAN</b>	<b>05/28/2011</b>
<b>LAWRENCE GOFFREDO</b>	<b>02/14/2016</b>	<b>JOHN VIGILANTE</b>	<b>07/03/2022</b>
<b>MICHAEL GOULD</b>	<b>01/03/2022</b>	<b>LARRY WALKER</b>	<b>05/11/2023</b>
<b>ROBERT HANSEN-PAST V.P.</b>	<b>10/15/2017</b>	<b>**JAMES WARD</b>	<b>01/19/2022</b>
<b>JACK HAWTHORNE</b>	<b>01/20/2024</b>	<b>**THOMAS WEIL</b>	<b>07/09/2019</b>
<b>**EDWARD HENDRICKSON</b>	<b>01/29/2022</b>	<b>ED WEIR</b>	<b>2/22/2019</b>
<b>JOHN HENNESSY</b>	<b>01/23/2019</b>	<b>THOMAS WOODS</b>	<b>10/05/2014</b>
<b>ROLAND "SKIP" HEPBURN</b>	<b>12/03/2018</b>	<b>WALTER "BUDDY" WUNDERLICH</b>	<b>04/17/2019</b>
<b>RAYMOND HICKEY</b>	<b>12/18/2021</b>	<b>GEORGE YOUNG</b>	<b>06/21/1924</b>
<b>JAMES HOUSTON-TRUSTEE</b>	<b>01/27/2015</b>		

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

Always in our minds and hearts

Gone but never forgotten.....



**Membership Meeting Minutes  
September 11, 2024**

The meeting was called to order by the president at 7:30 pm with the pledge of allegiance. There were 57 members, 1 returning member, and 9 guests present.

This was followed by the 911 Memorial ceremony.

After a 15 minute break the meeting continued with the reading of the names and circumstances of the death of the 9 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 – Excused.
- Rec. Secretary: Scott Hickey
- Corres. Sec: Bob Fee
- Treasurer: Chris Russo
- Trustee: Kevin Gribbon – Excused
- Trustee: Frank Irizarry
- Trustee: Ian McGrouther
- Trustee: John Randazzo
- Sgt. at Arms: Rich Doyle
- 2<sup>nd</sup>Sgt. at Arms: Valerie Hargrove – Excused
- Chaplain: Donald Sanchez – Excused
- Chaplain: Deacon Rich McCarron

Review of August minutes: Available in the September newsletter. A motion to waive the reading of the minutes was made, seconded and passed

**Sickness & Distress:**

- 2nd Sgt. at Arms Valerie Hargrove is recovering from a reverse shoulder implant

**Guest Speaker:** None

**Communications and Correspondence:**

- New COLA – 1.8% = \$27 per month.
- Last month's data breach at National Public Data put personal data, including the Social Security numbers, of billions of Americans in the hands of cybercriminals. Check NPD website & contact one of the three U.S. credit reporting agencies (Equifax, Experian, or TransUnion) to set up a fraud alert or credit freeze on your accounts.

**Report of officers**

President:

- 2025 dues are payable now.
- Next month's membership meeting will be at the Lawson Community Club House at 7pm. We will be presenting plaques to Drs. Bauer & Acampora at the meeting.
- Waxhaw Chief or Police Dexter Wilson and Waxhaw Deputy Director of Recreation Melissa Johnson will be at the meeting to get feedback on a proposal to change of venue for the 9/11/25 Waxhaw Patriots' Day ceremony.

Continued next page.....



**Report of officers**

Vice President: Nothing to report.

Treasurer: A motion to accept the Treasurer’s report was made and seconded. The motion passed.

Recording Secretary: Nothing to report.

Corresponding Secretary: Nothing to report.

**Trustees:**

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

**Sgt. At Arms:**

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

**Committee Reports:** Membership: 471

**Old Business:** None

**New Business:** None

**Good of the Club:**

- New members
  1. Ret. NYPD Capt. John Toledo
  2. Ret. NYPD Det. Nick Economou
  3. Returning member, Ret. NYPD Sgt. Shelley Greene
- 50/50 of \$\$260 was won by Justine Cuesta, wife of club member Jim Cuesta

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

**Next Meeting  
October 8, 2024**

*NYPD 10-13 Club of Charlotte, NC*



# SEPTEMBER MEMBERSHIP MEETING PHOTOS

This month's photos can be accessed at: <https://harveykatowitz.smugmug.com/Sept-11-2024>



9/11 Honor Guard L-R John Randazzo, Frank Irizarry, James Cuesta, Rich Dalton, John Sabato, Mike Schoonmaker



# MEMBERSHIP



## 2024 Monthly Meeting Dates

October 8  
November 12  
December 10

Happy  
Birthday!

## OCTOBER

Patricia Lewis	1
Don Schappert	1
Scott Breslin	3
James Ward RIP 1/19/22	3
Joe Racicot	5
John Praskey	8
William Hassler	8
Nancy Rosario	9
Kenny Bernard	10
Matthew Boder	10
Richard Gundacker	10
Anthony Magliulo	11
David Evans	12
Bill Krebs	12
Keith Rand	13
Marc Nell	14
Cortney Simuel	14
Emilio D'Addio	15
Robert Fee	15
Ron Olszewski RIP 9/12/23	16
John Cosh	17
Tony Cuccia	17
Jack Miller O	17
Carroll Best	19
John Evrard RIP 11/22/21	19
Charmaine McLain	19
Charles Dittrich	20
Lisa Rosa	20
Duane Shepherd	21
David Conrad	22
Theresa Freeman	22
John Mc Laughlin	22
Stacy Washington-Keenan	24
John Agati	26
Denise Carter	26
Dan McKenna	26
Derrick Jackson	28
Harold Berg	29
Greg Brown RIP 5/29/15	29
Kate Ganley	29
John Cannizzo	30
Peter Blaich	31
James Cuesta	31

IN MEMORIAM

Fortunately nothing to report



Valerie Harper - Shoulder surgery

Welcome To The Club



Ret. NYPD Captain John Toledo  
Ret. NYPD Detective Nicholas Ecpnomou  
Returning member, Ret. NYPD Sergeant Shelley Greene



We presently have 475 members, 353 from the NYPD and the remainder from 53 other law enforcement agencies.

REMEMBER

2024 dues are payable now.

You can make payments to the club via Zelle at:

hkatowitz@charlotte10-13.com



NY  PD  
RETIRED

# TRUSTEE'S



20-13 Club of Charlotte

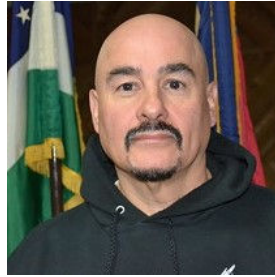
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned 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		516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Cabarrus County	Dennis Cirillo		516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Gaston County	Dennis Cirillo		516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Iredell County	Frank Irizarry	917-494-1752	917-494-1752	<a href="mailto:frankirizarry10@gmail.com">frankirizarry10@gmail.com</a>
Lincoln County	Dennis Cirillo		516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Mecklenburg County	John Randazzo	704-243-7523	704-770-1461	<a href="mailto:eightpointid@carolina.rr.com">eightpointid@carolina.rr.com</a>
Rowan County	Dennis Cirillo		516-318-1707	<a href="mailto:dennisjcirillo@gmail.com">dennisjcirillo@gmail.com</a>
Union County	Ian McGrouther	917-952-7427	917-952-7427	<a href="mailto:IanLizMc@hotmail.com">IanLizMc@hotmail.com</a>
All other areas	Kevin Gribbon	803-548-4752	803 493-3024	<a href="mailto:kgribbo@outlook.com">kgribbo@outlook.com</a>



# THIS AND THAT

## Pre-Planning

Many people plan for life events such as weddings and vacations well in advance, but most people do not plan for something that is certain to happen, their funeral. While most people do not want to think about their own mortality, the time to pre-plan your funeral is now. The primary advantages of pre-arranging your funeral is to relieve the burden on your loved ones in an already emotional time, and to ensure your funeral is carried out according to your wishes, eliminating the task of second-guessing what you would have wanted. Taking the time to arrange your funeral is one less thing your loved ones will need to worry about once you've passed. Pre-planning and pre-paying your funeral is one of the most thoughtful gifts you can give to your family.

## Pre-Payment Options

Pre-paying your funeral reduces stress and financial burden on your loved ones after your passing. By pre-paying your funeral you eliminate your family second guessing if they have spent too much or too little on your funeral. Pre-payment also protects you and your family from inflation, and the growth is non-taxable. Depending on your region, if your funeral costs less than the amount you have put aside, those funds will be refunded back to your beneficiaries. For more information on what is applicable in your region, simply speak to your funeral director. Each year thousands of people decide to pre-plan and pre-pay their funeral, these plans are designed to be flexible and can accommodate the many changes that often occur in people's lives.

## What you can do in advance

- Decide on Burial or Cremation and your casket or urn type.
- Pick what type of service you want (religious, military, non-traditional)
- Choose which funeral home to use.

Designate your pallbearers, pick any music or readings you want at your service.

## Benefits of Pre-Planning

- Between 70 and 75 decisions are made within the first 24-48 hours of death. It's difficult to think rationally while making so many decisions within days of losing someone, pre-planning gives yourself, family and friends peace of mind. Pre-planning gives your loved ones direction of your wants and desires.

## Pre-Planning Worksheet

<b>Your Information</b>
Full Name:
Address:
City:
State:
Zip/Postal code:
Email Address:
Phone Number:
Date of Birth:
City of Birth:
State of Birth:
<b>Family Information</b>
Spouse's Name:
Spouse's Maiden Name:
Address:
City:
Zip/Postal code:
Father's Name:
Father's City of Residence:
Mother's Name:
Mother's Maiden Name:
Mother's City of Residence:
<b>Military Information</b>
Branch Service:
Serial Number:
Date Enlisted:
Rank at Discharge:
Date Discharged:
Discharge on File at:
Copy of Discharge Papers: Yes – No

<b>Work &amp; Education</b>
Education: College
Your Occupation:
Kind of Business:
Company Name:
<b>Funeral Service Information</b>
Place of Service: Funeral Home – Church - Cemerary
I Prefer the Funeral Service To Be: Public - Private
Viewing for Family: Yes - No
Viewing for Friends: Yes - No
Religious Denomination:
Place or Worship:
Lodge or Union:
<b>Disposition Information</b>
I Prefer: Burial – Cremation - Entombment - Military
Cemetery:
Address:
Phone:
I Have Made A Last Will & Testament: Yes – No
<b>Additional Information</b>
Flower Preference:
Music Selections:
Casket Pallbearers:
Jewelry:
Glasses:
Clothing:
<b>Special Instructions</b>
Other Information:
Memorials & Charities:
Memorials & Charities:



# Office of Labor Relations

22 Cortlandt Street, New York, NY 10007  
nyc.gov/olr

**Renee Campion**

*Commissioner*

**Daniel Pollak**

*First Deputy Commissioner*

**Nicole Andrade**

*General Counsel*

**Claire Levitt**

*Deputy Commissioner*

*Health Care Strategy*

**Georgette Gestely**

*Director,*

*Employee Benefits Program*

September 17, 2024

Dear City of New York employee,

You may have recently received a letter from Memorial Sloan Kettering (MSK) regarding their negotiations with the City's insurer for hospital benefits, Anthem Blue Cross and Blue Shield (Anthem). It was disturbing to the City and the Municipal Labor Committee that MSK chose to involve patients in their negotiations with an insurer, and we are writing to clear up some of the misinformation and confusion caused by the letter.

Anthem is negotiating with MSK to continue their agreement for 2025 and beyond. Provider contract renewals are a routine and normal part of the health care industry, and typically, these negotiations settle close to the renewal date. The City is optimistic that Anthem and MSK will reach a new agreement before the current contract ends on January 1, 2025. However, you should be aware that MSK failed to mention in their letter that New York law requires both Anthem and MSK to honor the terms of their contract until at least March 1, 2025. Additionally, in the unlikely event that MSK exits Anthem's network, there is an agreement that ensures that all patients who begin treatment before March 1, 2025, will maintain their benefit coverage at MSK for the entire duration of their treatment.

You should also be aware that these negotiations do not apply to retirees in the Senior Care plan since Medicare is the primary payor.

If you are undergoing treatment at MSK please continue as you have in the past. Anthem has set up a website at [Anthem.com/MSKCONY](http://Anthem.com/MSKCONY) with information on the negotiations. That site will be updated as negotiations continue. You can also contact Anthem Member Services at the number on your ID Card.

Be assured that we are monitoring the situation closely and will keep you informed.

Sincerely,

*Renee Campion*

Renee Campion



# UNION COUNTY RENEGADE PIGS

## 2024

### LAW ENFORCEMENT MEMORIAL RIDE

In memory of  
Jeff Greene ~ Paul Lemmonds ~ Dennis Rollins

# Saturday Oct. 5th 9am IronHorse Motorcycles

(1600 W. Roosevelt Blvd, Monroe NC)



**1 Rider: \$30 / 2 Riders: \$45**

(Ride T-Shirts to all Riders)

Rain  
or  
Shine

**Registration: 9am Kickstands up: 11am**

This will be a 60 mile law enforcement escorted ride through Union County  
in memory of fallen Union County LE Officers.

Ride ending at American Legion Post 27, 700 N Sutherland Ave, Monroe  
Food & Drinks Available

**Proceeds to benefit Law Enforcement Officers in need and  
continuing support of the Tunnel To Towers Foundation**

RPMC-Union County is a 501(c)(3) non-profit organization - Tax letters available upon request

# NOSTALGIA

1912 - NYPD Acting Detective Sergeant Charles Corrao - shield # 131 of the Italian Squad.

On September 15, 1911, Acting Detective Sergeant Charles with several other Detectives from the Italian Squad traced Italian "Black Hand" member Giovanni Rizzo to a tenement at 356 East Thirteenth Street. Rizzo was wanted for setting of a bomb earlier that morning on 12th St.

As Corrao reached the 5th Floor, he encountered Rizzo who then ignited the fuse of a bomb. Corrao grabbed the bomb out of Rizzo's hand and defused it while Rizzo fled. After a chase and an exchange of shots between the two, Rizzo was captured.

For his actions, Charles Corrao was awarded the newly adopted NYPD Medal of Honor and the Rhinelander Medal for Valor on May 18, 1912.

Charles Corrao was born in Palermo Italy, and emigrated to Brooklyn as an infant. He was appointed as a Patrolman for the City of Brooklyn on January 8, 1896. At the consolidation of New York City and the police departments in 1898, he became a NYPD patrolman.

As he was fluent in Italian, he was transferred from the Old 72nd Pct to the Detective Division in 1903 and then shortly after he joined the Italian Squad under the command of Lt Joseph Petrosino.

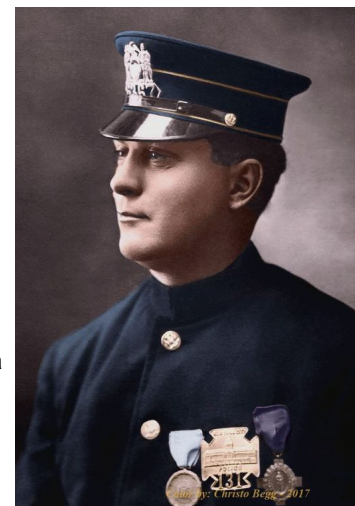
On October 15, 1913, Corrao was promoted to Sergeant and remained in the Detective Bureau. On August 4, 1921 he was promoted to Lieutenant and transferred to precinct duty. He was still a member of the NYPD when he passed away on October 8, 1934.

Below the color photo, Corrao is shown in a medal ceremony photo right above the 1912 NYPD Medal Of Honor. This early medal originally had a light blue ribbon that remained until it was changed to green in 1935.

The interesting Detective shield with the old police Headquarters building on it was adopted in August 1907. It was replaced with another style around 1913/14. Medal Day photos of Detectives from 1914 confirm the change.

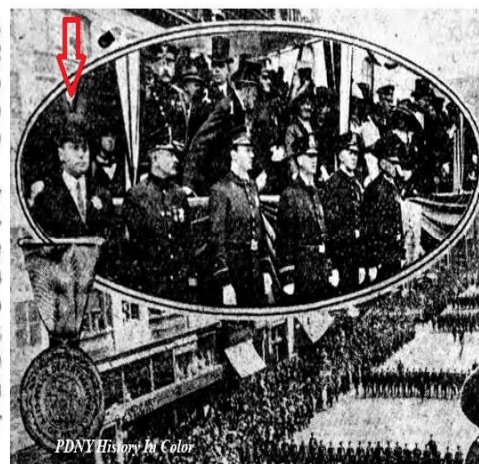
As a note: in this period, Detectives were 'acting' ranks. Their permanent rank was Patrolmen, but served as 'acting detective sergeants'. Detectives were not issued cap devices, and all period uniform photos show Detective shields with Patrolmen cap devices. Corrao is wearing his Patrolman cap device #6367.

This larger cap device was worn by the NYPD from 1903 through 1911 when the smaller (current style) cap devices were adopted. Corrao being a Detective apparently wasn't issued the newer device, and wore what he had for the photo. Other photos from the 1912 Medal Day show that the newly adopted cap devices were being worn.



Charles S. Corrao won a Department Medal and the Rhinelander Medal in 1912 for the capture of Giovanni Rizzo. Rizzo was the leader of one of the innumerable Black-Hand bands that terrorized the Italian population in that year.

Corrao on the morning of September 15, 1911, saw Rizzo entering a tenement-house. He suspected a bomb, and as he entered the doorway found his fears realized. The fuse had eaten its way to the stem of the bomb when Corrao snapt it out. He saw Rizzo fleeing through the murk of the hallway. He followed, and in the darkness they exchanged shots. Corrao finally brought his man to surrender.







**To: All RLEO Customers**

**From: Bob Overton, CCH Program Manager Re: Launch of ACADIS Online System**

The Division has been working with our Acadis Software partners for the past year to develop a streamlined and user-friendly online process for the submission of Retired Law Enforcement Officers Concealed Carry Handgun initial applications and renewals.

The ACADIS online application and payment system is now ready for use as an online platform for initial and renewal applications. With the assistance of several select RLEO Customers we have administered two successful pilot programs (test runs) involving the application and payment process. We are ready to provide this online system to all RLEO Customers.

Effective July 1, 2024, using the Acadis system, RLEO Customers will be able to submit their initial or renewal application information. You will also be able to make payments for the applications using the online payment process. You will no longer have to mail in documents or money orders. The only use of the mail system will be for mailing your RLEO Card from our office.

Some of you already have an ACADIS Account and are more familiar with the system. Others have not and will need to complete a few simple steps to get their account into an ACTIVE Status. Instructions for this will be provided to you in separate attachments.

**\*\*NOTE:** You must use one email address in the Acadis portal. The Acadis platform will not allow for multiple email addresses. Ensure the email address identified in your account is the one you want to establish as your priority email address.

As we transition to a full online system, any paperwork mailed to our office will be processed accordingly. Our goal is to be fully online by November 1, 2024. Your assistance in using the Acadis system will help us reach that goal. This online system will provide for less chance of delays and problems with the mail system regarding applications and orders.

Before using the Acadis system, please take a moment to review the instructional guides that have been sent with this memo. These two instructional guides provide screenshots and steps for each function to include the completion of an initial application or a renewal application.

You will be notified by email if your application is incomplete or missing required documentation.

**We ask that you carefully read all the instructions and follow the process.** Should you have any issues or questions after doing this, please contact Russell Henderson at [rhenderson@ncdoj.gov](mailto:rhenderson@ncdoj.gov) for technical questions or Bob Overton at [boverton@ncdoj.gov](mailto:boverton@ncdoj.gov) for RLEO related questions.

**\*\*\*NOTE: Please ensure you are using an updated web browser, such as Google Chrome or Microsoft Edge.**

The process for applications is broken down into three separate parts:

All initial applications or renewals must be done separately based on your needs.

As you navigate through the system, you will utilize the provided **WEBFORM** for the respective action you are taking (initial application or renewal).

You will receive automated emails from ACADIS prompting you to pay your invoice and when your application has been completed and paid in full. All payments will be completed utilizing the online payment system with your credit card.

## **Initial Application**

\*This section will be used only for those who are initially applying for their RLEO Firearms Certification. Per the webform, you must upload your supporting documentation (copy of your completed F-9R form {front and back}, a copy of your agency credentials from which you retired, or an official letter on agency letterhead indicating how many years of law enforcement service you are credited with, and that you separated in good standing. Additionally, if you were separated due to a service-connected disability as determined by the agency, you can submit that paperwork as well.

The cost of the Initial Application is \$50.00, and payment will be made online by credit card.

Continue next page.....

# NC HR-218



## Renewal Application

This section will be used only for RLEO Renewals. Per the webform, you must upload a copy of your completed F-9R form {front and back}. You will not need to upload a copy of your Retired Credentials for Renewals.

Form F-9R Retired Law Enforcement Officer Firearms Qualification Application - North Carolina <https://www.templateroller.com/template/1882189/form-f-9r-retired-law-enforcement-officer-firearms-qualification-application-north-carolina.html>

The cost of the Renewal Application is \$25.00, and payment will be made online by credit card.

See attached instructions for renewal applications attached to this email.

### Points of Emphasis:

-All F-9R forms must be completed in entirety to include the instructor's signature and the notary seal and signature. Make sure you get the form notarized after you qualify, and the scores are recorded by the instructor.

-Incomplete Webforms, Incomplete F-9R's and missing supporting documentation will result in your submission being deleted and an email sent to you indicating the reason and instructions for you to re-submit when the situation is rectified.

-When you submit your form, it may take two to three days to review and approve. Once approved, you will receive an email stating that you have a pending invoice on your Acadis Portal Page.

-After you pay and the information has been processed, you will receive another email. It will then take two to three days to create your card and mail it out to you.

Again, make sure to read through all the instructions and follow them as written. This will greatly simplify the process and make it easier on everyone as we navigate this new and exciting evolution in the RLEOF Program.

**You MUST Use Google Chrome or Microsoft Edge Browser DO NOT ATTEMPT TO DO THIS ON YOUR PHONE/TABLET**

## Requesting RLEO Certification Renewal

Start by logging into the North Carolina Justice Training & Certification Portal. <https://ncja-portal.acadisonline.com/>

If have ever been previously certified in NC as a RLEOF, CCH Instructor or Law Enforcement Officer, but have never accessed your Portal account, please email [rhenderson@ncdoj.gov](mailto:rhenderson@ncdoj.gov) and include your full name, date of birth, and current email address. Please mention in the email that you are RLEOF and are trying to gain access to the Portal.

Once you've logged in, navigate to **Academy Resources**, then **Find & Complete a WebForm**

Select **Retired Law Enforcement Officer Firearms Certification - Renewal Request** from the list.

Complete the WebForm, being careful to upload the correct documentation by clicking on the link for each required item. Please note that your Instructor Number will auto-populate as shown below.

The next step is to watch your email. Once we have reviewed your application, we'll either reach out with questions or send you an email to let you know that you're ready to move on to the next step, which is logging into the North Carolina Justice Training & Certification Portal to pay your application fee. <https://ncja-portal.acadisonline.com/>

## HELPS Federal Tax Break for Retired Police, Fire and EMS Personnel

JAMES MCNAMEE / ILLINOIS PUBLIC PENSION FUND ASSOCIATION PRESIDENT AND RETIRED LAW ENFORCEMENT OFFICER

Retired law enforcement, fire and emergency medical services (EMS) personnel may reduce their taxable earnings by up to \$3,000 for medical insurance premiums paid during a calendar year. This is allowable under the Healthcare Enhancement for Local Public Safety Retirees Act, or the HELPS Retirees Act.

Previously, there was a requirement that the premium had to be deducted from the retiree's pension check in order to qualify for HELPS deduction. That is no longer the case following the 2022 adoption of the Secure 2.0 retirement law. Premiums paid directly for health, accident or long-term care insurance now qualify for the benefit.

The \$3,000 reduction does not appear on the annual 1099-R form that is sent out by a pension fund. The retiree must claim the reduction on his or her personal 1040 tax form on line 5b or similar adjustment. Instructions on claiming the reduction are included on page 6 in the 2023 version of IRS Publication 575: Pension and Annuity Income (see [irs.gov/pub/irs-pdf/p575.pdf](https://irs.gov/pub/irs-pdf/p575.pdf)). This page reference may change in 2024 or future editions. The section of the publication that deals with the HELPS credit is reprinted at the end of this article.

As noted in the IRS publication, a retiree may not use this credit for income that is already excluded from taxation. So if a retired officer gets their medical coverage through a new employer or their spouse's employer plan, that premium deduction is likely excluded from income, so no HELPS reduction would be allowed. Likewise, if a retiree is self-employed and takes a Schedule C or similar deduction for medical coverage, then the HELPS credit cannot be used.

It is recommended that pensioners consult with their tax preparer to properly claim the reduction.

Note that married couples where both the parties are retired police, fire or EMS may take a reduction in income of up to \$6,000. Finally, the HELPS tax break is not available to surviving spouses of retired or active law enforcement.



The existence of this tax break is not well known, and your National FOP does not want it going unused by any retired law enforcement officer or other qualified public safety professional.

**The existence of this tax break is not well known, and your National FOP does not want it going unused by any retired law enforcement officer.**

Below is a reprint of the section of IRS Publication 575 (2023 version) that discusses insurance premiums for retired public safety officers.

### Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew who is retired because of disability or because

you reached normal retirement age), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. The premiums can be for coverage for you, your spouse, or dependents.

The distribution must be from the plan maintained by the employer from which you retired as a public safety officer. The distribution can be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract, or the distribution can be made to you to pay to the provider of the accident or health plan or long-term care insurance contract.

You can exclude from income the smaller of the amount of the insurance premiums or \$3,000. You can make this election only for amounts that would otherwise be included in your income. The amount excluded from your income can't be used to claim a medical expense deduction.

An eligible retirement plan is a governmental plan that is a:

- Qualified trust,
- Section 403(a) plan,
- Section 403(b) annuity, or
- Section 457(b) plan.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R doesn't reflect this exclusion. Report your total distributions on Form 1040, 1040-SR, or 1040-NR, line 5a. Report the taxable amount on Form 1040, 1040-SR, or 1040-NR, line 5b. Enter "PSO" next to the appropriate line on which you report the taxable amount.

If you are retired on disability and reporting your disability pension on Form 1040, 1040-SR, or 1040-NR, line 1h, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to the applicable line. **FOP**

# HEALTH AND WELFARE

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

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

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

\* Out of Pocket Maximum protects retirees from catastrophic claims

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

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



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

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

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

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



Contact Aetna [1-855-335-1407](tel:1-855-335-1407) (7 days a week, 8 AM to 8 PM) 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

## Retiree Health Benefits

### Office of Labor Relations Health Benefits Program

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

# THIS AND THAT

## North Carolina Concealed Handguns Reciprocity

Since 1995, North Carolina has allowed qualifying residents of the state to obtain a permit to carry a concealed handgun from the sheriff of the applicant's home county. The permit is valid for five years unless it is revoked. Please go to <https://ncdoj.gov/download/98/concealed-carry-handgun/16346/firearms-publication-november-2018> for a list of "Do's and Don'ts" for carrying a concealed handgun in North Carolina. This information is designed as a reference guide only and should not be relied upon as legal advice.

### Other States' Permits Honored Here

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

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

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

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

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

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

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

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

### Permits Honored in Other States

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

#### States with North Carolina Agreements

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

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

# THIS AND THAT

## NY VENUE RULES ON CONCEALED CARRYING

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

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

## 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 [NYCPPF - COPS 2.0 - New Tab \(v3locity.com\)](http://NYCPPF-COPS 2.0 - New Tab (v3locity.com))

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

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

### Police Pension Fund - Documents & Requests Center

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

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

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



# National NYCPD 10-13 Organizations, Inc.



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

**ARIZONA  
10-13**

**President Larry Carito**

11445 E Via Linda, suite 2-183,  
Scottsdale Arizona, 85259

PH: 917-604-2137

E-Mail: [Larry.carito@gmail.com](mailto:Larry.carito@gmail.com)

Website: [www.Arizona10-13.org](http://www.Arizona10-13.org)

**LONG ISLAND  
10-13**

**President Richard Bohn**

Long Island, NY 10-13

23 Estates Lane, Shoreham, New  
York, 11786

Phone # (631) 332-4898

Email: [RLBOHN66@gmail.com](mailto:RLBOHN66@gmail.com)

Website [WWW.LONGISLAND10-13club.com](http://WWW.LONGISLAND10-13club.com)

**NYPD 10-13 CLUB  
OF CHARLESTON**

**President Frank Capograsso**

NYPD 10-13 Club of Charleston

2937 River Vista Way,

Mt. Pleasant, SC 29466

Phone #

Email: [Charleston1013club@gmail.com](mailto:Charleston1013club@gmail.com)

Website: [https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffgPzcg8aFS9B14Oy\\_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ](https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffgPzcg8aFS9B14Oy_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ)

**NE PA NYPD  
10-13**

**President Juan (John) Adams**

2261 Long Pond Road

Long Pond PA , 18334.

PH: 570-620-6913

Email: [jadams067@gmail.com](mailto:jadams067@gmail.com)

Website: [www.nepa1013.com](http://www.nepa1013.com)

**NYPD 10-13 CLUB  
OF CHARLOTTE**

**President Harvey Katowitz**

4701 Wyndfield Lane

Charlotte, N.C. 28270

PH: 704-849-9234

E-mail: [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net)

Website: [www.charlotte10-13.com](http://www.charlotte10-13.com)

**NORTHEAST FLORIDA  
10-13**

**President Marty Syken**

712 El-Vergel Lane

St. Augustine, Florida 32880

Cell Phone: 904-461-7381

Email: [martins0004@yahoo.com](mailto:martins0004@yahoo.com)

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

**HUDSON VALLEY  
10-13**

**President Kathleen McLaughlin**

PO Box 1013

Pearl River, NY 10965

Phone : 845-323-5938

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

Website: [www.hudsonvalley1013.com](http://www.hudsonvalley1013.com)

**RALEIGH NC  
10-13**

**President Robert Young**

412 Walnut Woods Drive

Morrisville NC, 27560

PH: 919 604 5188

Email: [nypd1013raleigh@gmail.com](mailto:nypd1013raleigh@gmail.com)

Website: [www.raleigh1013.com](http://www.raleigh1013.com)

**JERSEY SHORE  
10-13**

**President Salvatore V. Pepitone**

168 Watson Road

Fanwood, N.J. 07023-0536

Phone: 516-375-0536

Email: [salvatorepepitone@comcast.net](mailto:salvatorepepitone@comcast.net)

Website: [www.jerseyshore10-13.com](http://www.jerseyshore10-13.com)

**VILLAGES  
10-13**

**President Dominic Orlando**

NYPD 1013

3762 Infinity Rub

The Villages, Florida

PH: 646-823-6489

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

Website: [www.villagesnypd10-13.org](http://www.villagesnypd10-13.org)

**MYRTLE BEACH  
10-13**

**President Michael Fanning**

44 Shore Line Drive

Pawleys Island, S.C. 29585

PH: 843-241-7128

E-mail: [hntsgt@gmail.com](mailto:hntsgt@gmail.com)

Website: [MYR1013.com](http://MYR1013.com)

**WILMINGTON NC  
10-13**

**President Chuck McLiverty**

6224 Sweet Gum Drive

Wilmington NC 28409-6201

Email: [ret2ncbeach@gmail.com](mailto:ret2ncbeach@gmail.com)

Cell Phone- 845-598-7967

Website: <https://wilmington10-13.org>

**FORT MILLS SC  
10-13**

**President: Scott Hassler**

Fort Mill, S.C. 10-13 Club

1069 Angelica Lane

Tega Cay, S.C. 29708

Ph #: (516) 965-9015

Email address: [fortmill10-13club@hotmail.com](mailto:fortmill10-13club@hotmail.com)

Website: [www.FortMill10-13Club.com](http://www.FortMill10-13Club.com)

**VERRAZANO  
10-13**

**President Chris Piazza**

NYCPD Verrazano 10-13 Association, Inc.

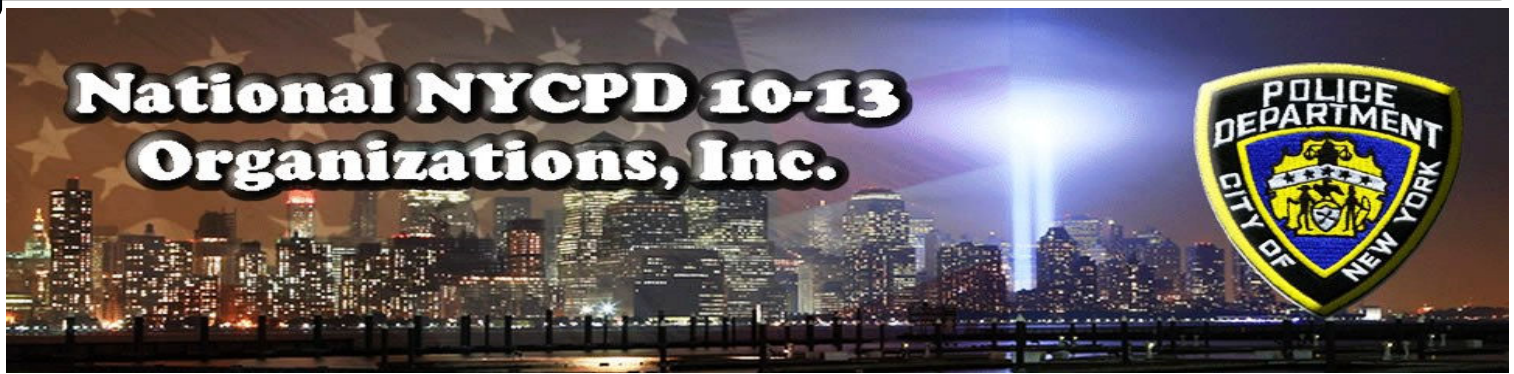
P.O. Box 061725

Staten Island, New York 10306

Ph#: (718) 675-9414

email: [Skip4255@gmail.com](mailto:Skip4255@gmail.com)

website: [www.vz1013.com](http://www.vz1013.com)



## NYPD ID CARD RENEWAL

For those members that reside locally, the ID card Section (646-610-5150) is now on 2<sup>nd</sup> floor at One Police Plaza, 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 when it is crowded due to numerous active MOS retiring. 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 has been 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.

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

The following procedure for ID Card renewal is to be followed for pre-merger retired Transit and Housing PD that live out of State. RSA members should no longer send their ID card renewals to the RSA ID Card Desk. The below guidelines only apply to Transit and Housing ID Card renewals.

For the retirees that live out of state, the members 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. Also, the member needs to attach a digital photo (jpg file) of themselves from the waist up in front of a red or a neutral-colored background (please no hats or sunglasses).

If you have any questions regarding this procedure, call the NYPD Transit Bureau Personnel Unit at 1-718-610-4660 and they will be more than happy to walk through the process. Their email address is TBHQPERSONNEL@NYPD.ORG. Police Officer George Bazile is the contact person for retiree ID cards.

### **HR 218/LEOSA QUALIFICATIONS**

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 to satisfy the qualification. Also remember that some out-of-state 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: [nationalnycpd10-13.org](http://nationalnycpd10-13.org) or the individual club's website.

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.**

To ensure 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 the post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT.** The postage is **\$9.90**.

Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of **\$9.90** made out to National 10-13 (to cover the cost of priority mail return of your new card).

Address to:  
National 10-13  
ID Card Desk  
392 Colon Avenue  
Staten Island N.Y. 10308

You can contact Larry Kelly at [lkelly.rsa@gmail.com](mailto:lkelly.rsa@gmail.com).  
Please allow for up to a 30-day turnaround time.  
Please, do not deviate from the above instructions.

# NATIONAL NYCPD 10-13 ORG.



**PERSONNEL ORDERS DIVISION**  
Retiree/Non-Member Identification Card Worksheet  
PB Revised 8/12/2021

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 provided on this worksheet and on any supporting documentation is true and complete.

\_\_\_\_\_  
Signature Date

## FOR OFFICE USE ONLY

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

Case # \_\_\_\_\_ Firearms: Yes / No New ID Card # \_\_\_\_\_

Approved

Disapproved

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

\_\_\_\_\_  
Signature

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

## AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

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

# LINE ORGANIZATIONS



Dear CEA member:

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

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

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

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

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

Fraternally,  
Chris

9/11  
TRIBUTE  
MUSEUM

## COMPLIMENTARY ONE WORLD OBSERVATORY TICKET PROGRAM

• **FIRST RESPONDERS & RECOVERY WORKERS (FIELD OR ADMIN)  
QUALIFY FOR UP TO 2 COMPLIMENTARY TICKETS**

• **IMMEDIATE FAMILY MEMBERS WHO LOST A LOVED ONE ON 9/11 OR  
DUE TO 9/11-RELATED ILLNESS QUALIFY FOR UP TO 4 TICKETS**



**NYPD CAPTAINS ENDOWMENT ASSOCIATION  
MEMBERS**

**REGISTER: [911TRIBUTEMUSEUM.ORG/OBSERVATORY](http://911TRIBUTEMUSEUM.ORG/OBSERVATORY)**

**\* ONE WEEK ADVANCE REGISTRATION REQUIRED**



Educate visitors from around the world with your personal 9/11 story. Become a 9/11 Tribute Museum volunteer!  
Contact: 212-422-3520 x112 or [kfarrar@911tributemuseum.org](mailto:kfarrar@911tributemuseum.org)

# LINE ORGANIZATIONS



**RETIREE HEALTH BENEFITS** Due to an extensive reengineering in 2008, of the services provided by the Superior Officers Council Health and Welfare Fund, the benefits afforded to retirees connected with prescription, dental and optical coverage are almost equivalent to your Active benefits. The following is a simple synopsis of your Retiree benefits:

**Prescriptions:** Retirees have an annual \$50 family deductible for prescriptions; the first \$50 dollars in prescription costs are paid by the member and then the prescription benefits provided by the SOC go into effect; you pay 5% for generic medications and 35% for brand name medications. Retirees must also pay an annual Rider to provide prescription coverage to their eligible dependents. The Eligible Dependent Prescription Rider costs are as follows: One (1) Child = \$144 Two (2) Children = \$216 Three (3) Children = \$288 Retirees have an annual prescription cost cap towards medications. \$7,000 individual or a total of \$10,000 per family.

**Dental:** Dental benefits remain the same as when you were an Active member. However, there is a difference in the monthly premium cost if you are enrolled in the HeathPlex Buy-Up plan. Retirees pay \$39 dollars a month (automatically deducted each month from your Pension payment); this is \$10 dollars less a month than Active members.

**Optical:** Effective August 1, 2016, Davis Vision is the exclusive provider for your vision care needs. This is a paperless benefit, the Superior Officers Council will no longer be issuing paper vouchers or providing cash reimbursements for the optical benefit. The SOC also announced that retirees are now eligible to participate in the optical plan every year; as opposed to every two years. As opposed to Active members, Retirees have the following co-pays associated with the optical benefit:

Basic Co-Payments: In-Network providers within New York State (Client Code# 2162): • \$25 for Exam

\*\*If you schedule an appointment to visit a Davis Vision / Visionworks location after already having seen an optometrist and receiving a lens prescription to present at Davis Vision / Visionworks the \$25 exam fee is waived\*\*

- Glasses/Contact Lenses = No Charge, unless you opt for frames/contact lenses outside of those provided by Davis Vision (See explanation above) In-Network providers outside of New York State (Client Code# 2164): • \$50 for Exam \*\*If you schedule an appointment to visit a Davis Vision / Visionworks location after already having seen an optometrist and receiving a lens prescription to present at Davis Vision / Visionworks the \$50 exam fee is waived\*\*
- \$15 for glasses

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

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

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

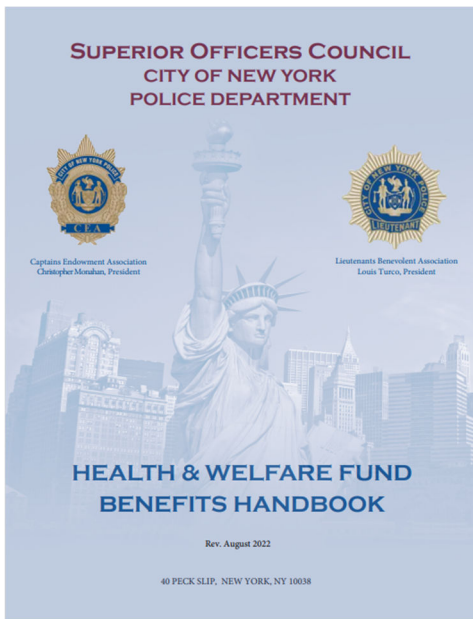
If you retired between **January 1, 1971, and December 31, 2009**, you were offered the choice to convert the \$5000 Death Benefit during a **One-Time Enrollment Period** to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death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

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

# LINE ORGANIZATIONS



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



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

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

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

## OPTUMRX

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

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

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

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

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

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

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

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

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

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

# LINE ORGANIZATIONS



Dear Member,

The Trustees of the Superior Officers Council are pleased to announce several improvements to our existing Davis Vision/Vision Works Optical benefits. **Beginning July 1, 2024**, these enhancements include:

- **Zero Dollar (\$0) exam Co-pays** for all active and retired members.
- Allowance for frames **outside** of the Davis Vision Fashion, Designer, and Premium level has been increased from \$65 to \$125 plus a 20% discount.
- No Co-Pay for contact lenses for all active and retired members.
- The allowance for elective contacts outside of the Davis Vision collection has been increased to \$125 plus a 15% discount.

In addition to these items, highlighted on the two (2) attached fee schedules are all the improvements to the Active and Retiree optical plans.

DAVIS VISION CARDS ARE NO LONGER REQUIRED, MEMBERS CAN PROVIDE THEIR TAX NUMBER TO THE DAVISVISION PROVIDER DURING THEIR VISIT TO CONFIRM ELIGIBILITY.

THE OPTICAL BENEFIT IS AVAILABLE ONCE EVERY ROLLING 12 MONTH PERIOD, PLEASE CHECK WITH YOUR DAVIS VISION PROVIDER TO DETERMINE BENEFIT ELIGIBILITY.

**Any questions can be directed to [info@nypdsoc.com](mailto:info@nypdsoc.com) or contact Davis Vision at 1 (800) 999-5431.**

The Davis Vision Program features an in-network benefit that offers the opportunity to obtain services for an eye examination with dilation, as professionally indicated, as well as obtain eyeglasses or contact lenses at fixed copayments.

- ✦ **Eye Examination** – (including dilation as professionally indicated) is covered at a participating network provider.
- ✦ No Copayments for an In-Network Provider:
- ✦ \$0 for exam
- ✦ \$0 for glasses
- ✦ **Spectacle Lenses (one pair)** – including single vision, bifocal, or trifocal lenses, in any prescription range with no copayment.
- ✦ **Frames** – you may choose any Fashion, Designer or Premier level frame from the Visionworks/Davis Vision collection, covered in full. Or, if you select another frame in the network provider's office a \$125+20% credit will be applied.
- ✦ **Contact Lenses (in lieu of eyeglasses)** – Every 12 months you may select contact lenses. Any contact lenses from Davis Vision's Contact Lens Collection will be covered in full per the number indicated below, your evaluation, fitting and follow up care will also be covered. The plan covers most popular types of contact lenses including standard, soft, daily-wear (available with no co-payment Contact Lens Collection (includes evaluation, fitting and follow up).

In lieu of the Davis Vision contact lenses, members may use their \$125+15% credit toward the provider's own supply of contact lenses, evaluation, fitting and follow-up care. This credit also may apply toward contact lenses received at participating retail locations.

NOTE: Most people can wear contact lenses; however, once contact lenses are provided, they may not be exchanged for eyeglasses. Routine eye examinations may not include professional service for contact lens evaluation. Any applicable fees are the responsibility of the patient.

SEE OPTICAL FEE SCHEDULE: <https://nypdsoc.org/forms/optical-retiree-final.pdf>

## TO FIND NETWORK PROVIDERS

To access a listing of participating Visionworks/Davis Vision providers, you can visit either [www.visionworks.com](http://www.visionworks.com) or [www.davisvision.com](http://www.davisvision.com). Members can call (800) 999-5431 or (800) 669-1183 and enter the SOC Client Control Number 2162-NY-Retirees, 2164 Non-NY Retirees, the last four digits of the member's Social Security 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.

## HOW TO SCHEDULE AN APPOINTMENT

1. Call the network provider of your choice and schedule an appointment.
2. Identify yourself as a Visionworks/Davis Vision and Superior Officers Council member or dependent.
3. Provide the office with your Tax Registry Number or the last four digits of the member's Social Security number and the name and date of birth of any covered dependent needing services.

# LINE ORGANIZATIONS



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



## VISIONWORKS/DAVIS VISION

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

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



## EMPIRE BLUECROSS BLUESHIELD | Dental

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

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

### Dental:

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



## HEALTHPLEX

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

### Claims Department:

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

### Customer Service:

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

### Corporate Offices:

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



## STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

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

Number: (888) 660-1854



## HUMANA | Comp Benefits

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

Group: 21099

*Exclusive to Florida Residents*

Phone: (800) 342-5209



## OPTUMRx

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

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

### Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



## PRINCIPAL FINANCIAL GROUP

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

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



## Express Scripts | PICA Prescription Program

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

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

## Freedom Fertility Pharmacy:

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

Number: 800-660-4283



# LINE ORGANIZATIONS



**SOC** SUPERIOR OFFICERS COUNCIL  
CITY OF NEW YORK POLICE DEPARTMENT



Get the latest  
plan notices



## Disclosure about your retirement plan

Important information about your retirement plan is now available. Please review this information. Notice(s) for SUPERIOR OFFICERS COUNCIL are now available:

**Notice of Fee Change** – Notice explaining changes to participant fees related to the retirement plan.

Just log in and go to **Overview** then **Plan Information & Forms** to take a look and quickly learn about the notice(s) and any changes that have been made to the plan for the upcoming year: <https://click.e.principal.com/?qs=aab6078f67799bdf89df99118c7b345a8449b5e59bb2652d69fa59671f22f84d4effcc9b472008f1c8b2e87db2b44e155a4d8116266d44378aee254096b14e19>.

Review the notice(s) now as these notice(s) are not required to be available on the website for more than one year or, if later, after a new version of the notice becomes available.

### Need to change your email address?

You can provide or **change your email address online any time** after login under **My Profile** then **Update Email Address**.

If you've forgotten your account login password, select "Forgot Your Password" on the password entry page. You may also contact a Principal® representative at 800-986-3343.

If at any time you would like to opt out of electronic delivery and receive future notice(s) via paper free of charge, go to **My Profile** then **Manage Delivery Preferences** to **indicate your notice mailing preference**.

You have a right to receive a paper copy of your notice(s) free of charge. If you want a paper copy, simply print the notice(s) by accessing it from your account at **principal.com**. To request a paper copy, or for any other questions about this notice, you may contact Principal at 800-547-7754, Monday through Friday between 7 a.m. and 9 p.m. CT.

Still need to **set up your online account**? You can do it in just a few simple steps. It's a great way to track your progress and can help keep your information safer. <https://secure05.principal.com/enterprise/registration?>

Vincent J. Vallelong, President  
Edmund J. Small, Vice President

## SBA Update

Official Publication of the Sergeants Benevolent Association

September 2024

### From The President's Desk

Dear Fellow Sergeants,

It has been a year since the SBA agreed to the Uniformed Coalition proposed pay increases. While members of the Coalition all agreed to the basic wage increases as part of the agreement with the City, each individual bargaining unit was given the autonomy to continue to negotiate other specific priorities unique to each individual union.

The purpose of this update is to provide you with the timeline of our negotiations and to also point out the reason why the SBA has not settled our contract.

The added responsibilities that have been placed on our rank over the years persistently hamper our ability to properly do our job and have placed extraordinary demands upon us. These include being a 311 supervisor, the logistics related to expanded body worn camera guidelines, and additional scrutiny of complaint reports to conform to National Incident-Based Reporting System (NIBRS) standards.

When you look at what the actual salary chart would look like, and the irrational givebacks the City is demanding as a "take it or leave it approach," it is obvious why we

would not accept this offer. It is clearly a slap in the face to all.

We currently have over 1,400 Sergeants making less than a top pay police officer. This is completely unacceptable.

This contract update is being presented to the delegate body and by the time it goes live, we will be discussing it at the monthly meeting.

OLR was given numerous opportunities to correct this situation, which ironically is of their own making. However, they have chosen to waste over \$150 million doubling down on past practices. We must make a stand now to permanently correct this problem. We deserve nothing less.

Fraternally,



Vincent J. Vallelong  
President  
Sergeants Benevolent Association



Follow us @sbanypd:



# 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

### **SERGEANTS BENEVOLENT ASSOCIATION HEALTH AND WELFARE FUND**

**155 FRANKLIN STREET, NEW YORK, N.Y. 10013**

### **Hearing Aid Reimbursement Guidelines**

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

\$5 00.00 stipend per device

Maximum Benefit \$1000.00 Every  
four (4) years

#### Eligible Dependent Children

\$1,000 .00 stipend per device

Maximum Benefit \$20 00.00 Every  
two (2) years .

#### **BENEFIT GUIDELINES**

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

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

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

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

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

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

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

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

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

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

S.B.A. Health and Welfare Office.

#### **Retired Sergeants - Important Telephone Numbers**

##### **Sergeants Benevolent Association NYPD**

155 Franklin Street, NY, NY 10013  
Union: (212) 226-2180  
Health & Welfare: (212) 431-6555

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

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

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

# LINE ORGANIZATIONS



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

## Optical Benefits: Eyeglasses

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

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

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

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

## Contact lens-In lieu of Glasses

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

## Davis Vision Collection Contacts

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

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

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

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

Retiree Plan A members and their dependents are eligible to use the Optical Benefit every 24 months. If you go out-of-network, you pay the provider at the time of service, then submit a claim to Davis Vision for reimbursement. You are now reimbursed up to the following amounts: Eye exam: \$41.60 Materials: \$74.56

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

## PHARMACEUTICAL BENEFIT PLAN

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

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

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

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

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

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

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

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

**DavisVision**

# LINE ORGANIZATIONS

## CATASTROPHIC BENEFIT INFORMATION

### 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. 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 Health & Welfare 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 medical and hospital charges that are considered reasonable and customary by the 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, 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 to the benefit exclusions of the SBA Health & Welfare Fund, the catastrophic benefit does not cover out-patient psychiatric care, prescription drugs, workers compensation benefit claims, occupational injury, illness or disease, fertilization, no fault auto insurance medical expenses, experimental procedures, any medical, surgical or hospital service/charge not approved for payment by a Member's Participating Provider Organization (PPO) or Point of Service Plan (POS). 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, complete and submit the catastrophic claim benefit form to the Fund office for processing. Instructions are printed on the form. <https://sbanypd.nyc/wp-content/uploads/2023/03/catastrophic-coverage-benefit-claim-form.pdf>

For additional information please contact the SBA Health & Welfare office at (212) 431-6555.

### Hearing Aid Benefit:

For Active and Retired Members, their Spouses and Registered Domestic Partners – The Fund offers a \$500 stipend per hearing aid device with a maximum benefit of \$1000 every four (4) years.

For Eligible Dependent Children – The Fund offers a \$1000 stipend per hearing aid device with a maximum benefit of \$2000 every two (2) years.

### 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 Hearing Aid Reimbursement Claim Form must be submitted within one year of the purchase date with all required documents. <https://private.sbanypd.nyc/wp-content/uploads/documents/benefits/hearing-aid-reimbursement-claim-form.pdf>

- 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 a 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.

Submit Reimbursement Claim form and all documents to:  
S.B.A. Health and Welfare  
57 Leonard Street, New York, N.Y. 10013  
Attn: Hugh Barry

# LINE ORGANIZATIONS

## In Memoriam

The SBA pays respects to the following retired members who have passed away. We thank them for their exemplary service and extend our condolences to their family, friends, and former colleagues.

**Rosario Bunone**  
Appointed: 4/30/1965  
Retired: 1/31/1980  
Date of passing: 5/31/2024  
Last Command: 17 Precinct

**Roosevelt Capers**  
Appointed: 6/30/1969  
Retired: 10/31/1999  
Date of passing: 5/6/2024  
Last Command: DB QNHM

**John Conroy**  
Appointed: 10/24/1969  
Retired: 1/31/1987  
Date of passing: 6/6/2024  
Last Command: ESU

**Anthony Cuciniello**  
Appointed: 6/29/1961  
Retired: 7/10/1977  
Date of passing: 5/7/2024  
Last Command: 66 Precinct

**Michael Forbell**  
Appointed: 2/6/1961  
Retired: 7/26/1981  
Date of passing: 4/30/2024  
Last Command: PBMS

**Richard Gurniak**  
Appointed: 7/11/1988  
Retired: 11/28/2019  
Date of passing: 4/20/2024  
Last Command: PSA 6

**Robert Harrison**  
Appointed: 9/18/1959  
Retired: 11/8/1980  
Date of passing: 4/11/2024  
Last Command: 79 Precinct

**Arthur Hayes**  
Appointed: 2/1/1955  
Retired: 12/5/1974  
Date of passing: 5/14/2024  
Last Command: Central Park Precinct

**Robert Lane**  
Appointed: 1/1/1955  
Retired: 4/17/1977  
Date of passing: 6/5/2024  
Last Command: 5 Precinct

**Frank Magnani**  
Appointed: 11/2/1961  
Retired: 7/3/1982  
Date of passing: 5/28/2024  
Last Command: 1 Precinct

**John McCormack**  
Appointed: 2/9/1968  
Retired: 2/15/1992  
Date of passing: 5/2/2024  
Last Command: FTS

**Paul Mennella**  
Appointed: 10/25/1968  
Retired: 7/31/1985  
Date of passing: 5/8/2024  
Last Command: Manhattan Central Booking

**Edward Monks**  
Appointed: 4/17/1964  
Retired: 1/8/2000  
Date of passing: 5/6/2024  
Last Command: 43 Squad

**Gregory Moore**  
Appointed: 1/27/1982  
Retired: 9/30/2002  
Date of passing: 4/4/2024  
Last Command: 113 Precinct

**Loretta Paskor**  
Appointed: 7/16/1948  
Retired: 6/1/1976  
Date of passing: 6/2/2024  
Last Command: 94 Precinct

**Charles Pearson**  
Appointed: 10/25/1968  
Retired: 11/2/1991  
Date of passing: 5/17/2024  
Last Command: 123 Precinct

**Brian Reilly**  
Appointed: 4/30/1965  
Retired: 11/10/1985  
Date of passing: 4/13/2024  
Last Command: 28 Precinct

**Howard Sassman**  
Appointed: 6/20/1967  
Retired: July 6, 1987  
Date of passing: 5/14/2024  
Last Command: 105 Precinct

**Michael Schnepf**  
Appointed: 1/3/1983  
Retired: 3/31/2005  
Date of passing: 4/20/2024  
Last Command: PBBN

**Leonard Schnitzer**  
Appointed: 5/11/1959  
Retired: 5/13/1979  
Date of passing: 6/8/2024  
Last Command: 114 Precinct

**Clarence Washington**  
Appointed: 11/1/1955  
Retired: 11/10/1978  
Date of passing: 4/21/2024  
Last Command: 20 Precinct

**Leonard Ziegler**  
Appointed: 6/20/1966  
Retired: 7/31/1981  
Date of passing: 4/23/2024  
Last Command: 81 Precinct



# LINE ORGANIZATIONS



## Dependents in Vocational or Trade School

The DEA is pleased to announce that as of **May 1, 2024**, any dependent children between the ages of 19-23 who are attending a **Vocational or Technical Trade School** can be covered for DEA Dental, Optical, and Prescription Drug benefits for the duration of that Vocational or Trade School program's term.

**In order to continue benefits, the DEA will require a letter on Trade School letterhead every six (6) months showing the following information:**  
**Student Name—Program Name - Dates of Program (start date and end date)**

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

## A MESSAGE FROM OUR PRESIDENT



It's with great pride and enthusiasm that our new Board of Officers took the helm of the DEA this July of 2024.

As the new DEA President, I want to express my appreciation for the support our Board Officers have received from both our active and retired members.

We vow to fight hard for the benefits, and labor and legal rights our hardworking members deserve. With dedication, honesty, and integrity, we will fight for what is right, just, and fair for all of our members.

We also want to make sure the voices of our members, both active and retired, are heard. We want to hear from you, and will continue to be proactive in soliciting your opinions on matters that range from Police Department policy, to City, State, and federal politics and legislation, to our public relations and social media efforts, to our fraternal functions. If there is something you feel we should be doing differently or can be doing better — whether it's with regards to your health benefits or the operations of the union — we want to know! We'll be looking forward to your active involvement in all union matters.

In the interim, we wish you a happy, healthy, and safe summer. We hope you will get the chance to stop by our DEA Canteen truck at the City's various detail.

It is, and will continue to be, our great privilege to represent you: "The Greatest Detectives in the World." Please take all precautions and stay safe.

Fraternally,

**Scott Munro**  
DEA President

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

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

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

Davis Vision (800) 999-5431  
(you will need your DEA ID number)

[www.Davisvision.com](http://www.Davisvision.com)  
Vision Screening (800) 652-0063

[www.Vscreening.com](http://www.Vscreening.com)  
Cigna Dental DEA Designated Hotline  
(888) 735-3715

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

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

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

NYPD Payroll Section (646) 610-616

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

Welcome to Davis Vision!

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

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



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

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



## Your Davis Vision Designer Plan Benefits

Benefit	Frequency Once every -	In-network Copay	In-network Coverage
Eye Examination	12 months	\$0 (NY) \$42 (outside NY)	Covered in full. Includes dilation when professionally indicated.
Frame and Spectacle Lenses	12 months	\$25 Pair 2 and 3 \$80 each for Designer Frame and Spectacle Lenses	Clear plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full. (See below for additional lens options and coatings.) Members and dependents may receive up to 3 pairs of eyeglasses, or 1 supply of contact lenses and 2 pairs of eyeglasses. Contact lenses must be processed as first pair (any applicable copays would still apply.)
			Covered in Full Eyeglasses: Any Fashion, Designer level frame from Davis Vision's Collection <sup>1</sup> (retail value, up to \$195). Pairs 2 and 3 must be purchased on the original date of service.
Contact Lens Evaluation, Fitting & Follow Up Care	12 months	\$0	Davis Vision Collection Contacts: Covered in full. Standard, Soft Contacts: Covered in full.
Contact Lenses (in lieu of eyeglasses)	12 months	\$25	Covered in Full Contacts: Planned Replacement Disposable OR, Contact Lens Allowance: \$45 allowance toward any contacts from provider's supply.  OR, Visually Required Contacts: Covered in full with prior approval, for certain medical conditions such as Keratoconus.  <sup>1</sup> Number of contact lens boxes may vary based on manufacturer's packaging.

Significant savings on optional frames, lens types and coatings!

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

<sup>1</sup>The Davis Vision Collection is available at most participating independent provider locations. Collection is subject to change. Collection is inclusive of select toric and multifocal contacts.

<sup>2</sup>For dependent children, monocular patients and patients with prescriptions of +4.00 diopters or greater.

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

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

SPCV001281web 9/7/21





## Frequently Asked Questions

### How can I contact Member Services?

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

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

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

### When will I receive my eyewear?

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

### Do I need a claim form?

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

### Can I split my benefits?

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

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

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

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

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

## DAVIS VISION EXTRAS!

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

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

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

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

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

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

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

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

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

# LINE ORGANIZATIONS



## PBA in the News

September 29, 2024

### **PBA pledges full support for Bronx cop indicted for assault and filing false report**

PBA President Patrick Hendry is quoted in the [Daily News](#): "Our police officer is entitled to due process and a fair hearing on all of the facts in this case, not knee-jerk condemnation based on the allegations alone. The PBA will continue to support him as this case moves forward."

September 27, 2024

### **Anti-police "activist" arrested after tossing flaming hat at NYPD officer's Brooklyn home**

PBA President Patrick Hendry is quoted in the [NY Post](#): "This episode is just further proof that these anti-police activists aren't actually interested in 'justice' or 'accountability' — they are trying to stop police officers from doing our job by targeting us for harassment or worse. We are following up to ensure that those who terrorized our brother and his family are brought to justice."

September 26, 2024

### **Patrick Hendry slams "activists" who targeted Brooklyn home of NYPD officer**

The PBA president is quoted in the [Daily News](#): "This episode is just further proof that these anti-police activists aren't actually interested in 'justice' or 'accountability' — they are trying to stop police officers from doing our job by targeting us for harassment or worse." The union wants to make sure "those who terrorized our brother and his family are brought to justice," Hendry added.

September 24, 2024

### **Report claims NYPD fails to penalize cops who violate stop-and-frisk rules; Patrick Hendry says that's "completely at odds with the disciplinary system" as officers experience it**

The PBA president is quoted in the [NY Times](#), [Daily News](#) and [Newsday](#) and on [WINS radio](#) and [CBS 2 News](#): "Police officers are still too often second-guessed and penalized for doing the job we were sent out to do. This never-ending monitorship has had over a decade to address the department's policies and procedures in this area, but the answer always seems to come back to hammering the cops on the streets."

September 21, 2024

### **Bodycam video released and Patrick Hendry defends cops, blames perp in subway friendly-fire mishap**

The PBA president is quoted in the [Daily News](#) and on [NBC 4 News](#): "His actions put our police officers and everyone in that subway station in a horrible, dangerous situation. He is solely responsible for all of the harm caused in this incident. Our hearts go out to the injured civilians and their families. This dangerous career criminal needs to be held accountable for all the pain he has caused."

September 18, 2024

### **Patrick Hendry defends police officers in subway friendly-fire mishap**

The PBA president is quoted in the [NY Post](#): "This entire incident was caused by a dangerous repeat offender who brought a weapon into the subway system and used it to attack police officers. His actions forced our police officers to make difficult, split-second decisions in order to stop a potentially deadly threat. He is solely responsible for all of the harm caused in this case."

September 16, 2024

### **Officer injured in subway shooting**

Patrick Hendry demands change in the criminal justice system. "Why was this dangerous criminal out on the streets?" he demanded to know. His remarks were covered on [New York 1](#), [Pix 11 News](#), [ABC 7 News](#), and [News 12 Brooklyn](#).

September 4, 2024

### **Teen who participated in Times Square attack on NYPD officers gets year in jail, then deportation**

PBA President Patrick Hendry is quoted in the [NY Post](#) and [ABC 7 News](#): "Three-hundred-sixty-four days is not enough. This individual should be behind bars a lot longer. If you attack a New York City police officer, you should stay behind bars. He should be deported-absolutely deported. We're going to continue to be at every court case for every individual who attacked all police officers in this case. We're not going to stop until every single individual who's responsible is behind bars."

# LINE ORGANIZATIONS



Dear PBA Member:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

In Solidarity,

Patrick Hendry  
President

# LINE ORGANIZATIONS



## Keep Cop-Killers in Jail

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

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

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



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

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

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



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

**Patrick J. Lynch, President**

[www.nycpba.org](http://www.nycpba.org)

## Veterans Property Tax Relief

To qualify for the disabled veteran homestead property tax relief under North Carolina law a person must meet the following criteria:

- The property owner must be a veteran of any branch of the US Armed Forces with an honorable discharge AND
- The property owner must have a permanent & total service connected disability of 100% OR
- Rated Permanently Individually Unemployable by the US Dept. of Veteran Affairs OR
- The property owner must be in receipt of Dependents Indemnity Compensation (Survivors Pension) as a surviving spouse.

The disabled veteran homestead exemption is the first \$45,000 of your assessed real property value. Co-owners **who are not spouses** and who are individually eligible for the benefit will receive no more than the first \$45,000 of the assessed real property. \$45,000 is the maximum allowed exclusion for property tax relief N.C.G.A 105.277.1C.

1. Complete Sections 1 and 2 of the NCDVA-9 Form.
2. Mail or Fax Certification to:  
State Service Office  
NCDMVA - NCDVA9  
251 North Main Street, Room 190  
Winston-Salem, NC 27155  
Fax: (336) 631-5028
3. Once certified by the Veterans Benefit Administration the form will be returned to your primary residence. You will then submit the NCDVA-9 to your local county tax office.

**The deadline to submit your documents to your county tax office is June 1st of the current tax year. It is recommended that you submit your application to the State Service Center well in advance of this date to allow time for the certification process.**

## Property Tax Exemptions For New York State Veterans

There are three different property tax exemptions available to Veterans who have served in the United States Armed Forces. The exemption applies to county, city, town, and village taxes. Exemptions may apply to school district taxes.

Veterans can receive one of the three following exemptions:

1. Alternative Veterans' Exemption
  - Available only on residential property of a Veteran who has served during a designated time of war or received an expeditionary medal
  - Currently available in over 95 percent of the county, city, town, and village taxing jurisdictions across the state. The remainder of these jurisdictions may choose to offer this exemption in the future
  - Veteran applicants should check with the assessor or clerk in the municipalities in which they reside to see whether the Alternative Veterans' Exemption is offered
  - Extra tax reductions available for combat and United States Dept. of Veterans Affairs service-connected disabilities. May be available for school district taxes. School districts must elect to offer the exemption
2. Cold War Veterans' Exemption
  - Available only on residential property of a Veteran who served during the Cold War period
  - Counties, cities, towns, and villages have the option to offer this exemption to qualified Veterans
  - Extra tax reductions available for United States Dept. of Veterans Affairs service-connected disabilities
  - Check with your assessor or clerk to see whether the Cold war Veterans' exemption is offered
3. Eligible Funds Exemption
  - Provides a partial exemption
  - Applies to property that a Veteran or certain other designated person purchases. Such owners must purchase the property with pension, bonus, or insurance monies
  - May be available for school district and other taxes

Veterans should submit an amended application if the Veteran's United States Dept. of Veterans Affairs service-connected disability percentage changes.

Veterans may also be eligible for other exemptions based on income and disability.

## How to Request an Exemption

Eligible Veterans must submit the initial exemption application form to the assessor. There is a deadline for filing. For additional details, including filing deadlines and applications, please contact your local tax assessor's office.

## Acceptable Military Records

Please reference the listing of documents that may be used to prove discharge under honorable conditions: <http://www.tax.ny.gov/pit/property/exemption/vetexemptproof.htm>

## Additional Assistance:

If you would like to learn more about the benefits and services you may be eligible for as a Veteran, servicemember, or as a family member of a Veteran or servicemember, please call the New York State Division of Veterans' Services Help Line at 1.888.838.7697 (VETS/NYS), where you may also schedule an appointment with one of our Veterans Benefits Advisors.

## For Additional Information

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

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



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

**Purchase at Entrance**

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

**Pass for Veterans**

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

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

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



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

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



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

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

# Health and Welfare

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

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

# Health and Welfare

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



# Health and Welfare

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

# Health and Welfare

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

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MINUTE CLINIC OF NORTH CAROLINA, PC	3610 MATTHEWS MINT HILL ROAD MATTHEWS NC 28105 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	2901 WESLEY CHAPEL STOUTS MONROE NC 28110 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	210 E TRADE ST # E186 CHARLOTTE NC 28202 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF NORTH CAROLINA, PC	231 NORTH GRAHAM STREET CHARLOTTE NC 28202 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, PC	1142 N BROOME ST WAXHAW NC 28173 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	9805 ROCKY RIVER RD CHARLOTTE NC 28215 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	14125 STEELE CREEK RD CHARLOTTE NC 28273 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF SOUTH CAROLINA, LLC	1740 HIGHWAY 160 W FORT MILL SC 29708 (866) 389-2727	Urgent Care Center
MINUTECLINIC DIAGNOSTIC OF NORTH CAROLINA, MINUTE CLINIC	9308 KENDALL DR CHARLOTTE NC 28214 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	625 E ROOSEVELT BLVD MONROE NC 28112 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	4724 CHARLOTTE HWY CLOVER SC 29710 (866) 389-2727	Urgent Care Center
MINUTE CLINIC	6750 E WILKINSON BLVD BELMONT NC 28012 (866) 389-2727	Urgent Care Center
MINUTE CLINIC OF SC LLC	2707 CELANESE RD ROCK HILL SC 29732 (866) 389-2727	Urgent Care Center
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MINUTE CLINIC OF NORTH CAROLINA, PC	127 SOUTH MAIN STREET PO BOX 279 DAVIDSON NC 28036 (866) 389-2727	Urgent Care Center
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MINUTE CLINIC	1403 E MAIN ST LINCOLNTON NC 28092 (866) 389-2727	Urgent Care Center
CORAM ALTERNATE SITE SERVICES	9401-J SOUTHERN PINE BLVD CHARLOTTE NC 28273 (828) 258-1150	Visiting Nurse Service - Home Health Care

## Winter 2022

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

LABORATORY NAME	PLANS COVERED	PHONE NUMBER	WEBSITE
<b>Routine Clinical Laboratory Services</b>			
LabCorp	All Plans	<b>855-522-2677</b>	<a href="http://Labcorp.com">Labcorp.com</a>
Quest Diagnostics, Inc.	All Plans	<b>866-697-8378</b>	<a href="http://questdiagnostics.com">questdiagnostics.com</a>

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# Health and Welfare

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# Health and Welfare

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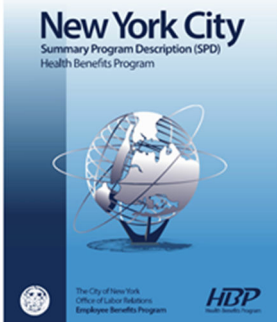
### ANUVIA PREVENTION AND RECOVERY CENT

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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.

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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



# THIS AND THAT

## HR-218 Qualifications



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

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

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

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



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

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

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

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

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

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



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



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

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

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

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

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

### **PAID FUNERAL BILLS:**

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

Continued next page.....

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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

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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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

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

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



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

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

MEMBERSHIP DUES are \$30.00.

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

Or pay via Zelle at [hkatowitz@charlottel0-13.com](mailto:hkatowitz@charlottel0-13.com)

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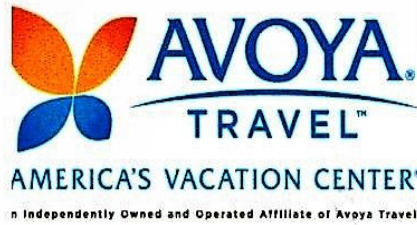
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