



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



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Volume 16 Issue 11

10-13

November 2024

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PRESIDENT'S MESSAGE

Hi all,

When people ask me about our 10-13 club, I explain that 10-13 is the NYPD emergency radio code for "Officer Needs Assistance". I tell them that there are thirty 10-13 clubs around the country mostly comprised of retired law enforcement from the NYPD. I further tell them that though our members are retired, we still respond to a 10-13 call for assistance.

A perfect example of this occurred during our October membership meeting when we took up a collection for Waxhaw Sgt. Matthew Watkins, who was seriously injured on duty during Hurricane Helene.

Thanks to the generosity of our members, and Dr. Bauer who donated \$100, we were able to deliver a check in the amount of \$1,300 to Waxhaw, Chief of Police Dexter Wilson for Sgt. Watkins.

I also want to thank our club members who brought items to the meeting that were delivered to students at Appalachian State University, who lost their personal possessions when their campus housing flooded or were destroyed by mudslides.

Additionally, in the true 10-13 club spirit I was contacted by the Wilmington and Myrtle Beach 10-13 Clubs who had members that were willing to provide housing for any law enforcement officers who lost their home as a result of the hurricane, and by the Raleigh and Brevard Co. FI 10-13 Clubs who offered assistance to any of our members who needed it due to the storm.

Lastly, I received a donation of \$200 from the Jersey shore 10-13 Club (see page 13) to help residents of NC affected by Hurricane Helene. Our club added \$300 to this donation and sent a \$250 check to two Transylvania County law enforcement officers whose homes were damaged by the hurricane.

Those of you receiving Social Security retirement benefits will see an increase of 2.5 % in January, the lowest since 2021 as the pace of inflation has subsided.

Current Social Security recipients can approximately gauge how much their benefits may change by multiplying their current monthly benefit check amount by the 2.5 percentage increase.

To calculate the size of next year's benefit increase more precisely, it helps to factor in Medicare Part B premiums, which are often deducted directly from benefit checks. The standard Medicare Part B premium is projected to increase to \$185 per month in 2025, up from \$174.70 in 2024. Some beneficiaries may pay higher premium rates based on their incomes.

Continued next page.....

Next Membership Meeting
Tuesday, November 12, 2024 6:00 PM at
FOP Lodge #9
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

The NYC Fall 2024 Annual Health Period Benefits Program Transfer for retirees begins November 1, 2024 and ends November 29, 2024.

Information and instructions on how to change plans during the Annual Fall Transfer Period are located on the Retiree page of the Health Benefits Program website: <https://www.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

To download a Health Benefits Application/Change Form click on the following link: <http://www1.nyc.gov/assets/olr/downloads/pdf/health/health-benefits-application.pdf>

For a chart showing all of the retiree health plan rates as of October 1, 2024 go to: <https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-rates-oct-2024.pdf>

Please note: \$15 copays to resume Jan. 1, 2025 for the EmblemHealth-GHI portion of the GHI/Anthem Senior Care Plan. See page 14.

Health plan changes requested during the Transfer Period will be effective January 1, 2025 and the new pension deduction will begin with the retirees' pension check in January 2025, if applicable.

Many of our 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. See pages 52 & 53.

During this past year we had several club events outside of our monthly membership meetings; After holiday dinner party, Family Fun Bowling, Night at the Knights baseball game, Jimmy LaRossa Memorial Tournament, Charlotte Salute to Heroes Hockey Game, etc.

During our December board meeting we will be planning events for 2025. If you have a suggestion for a club event, please notify a board member.

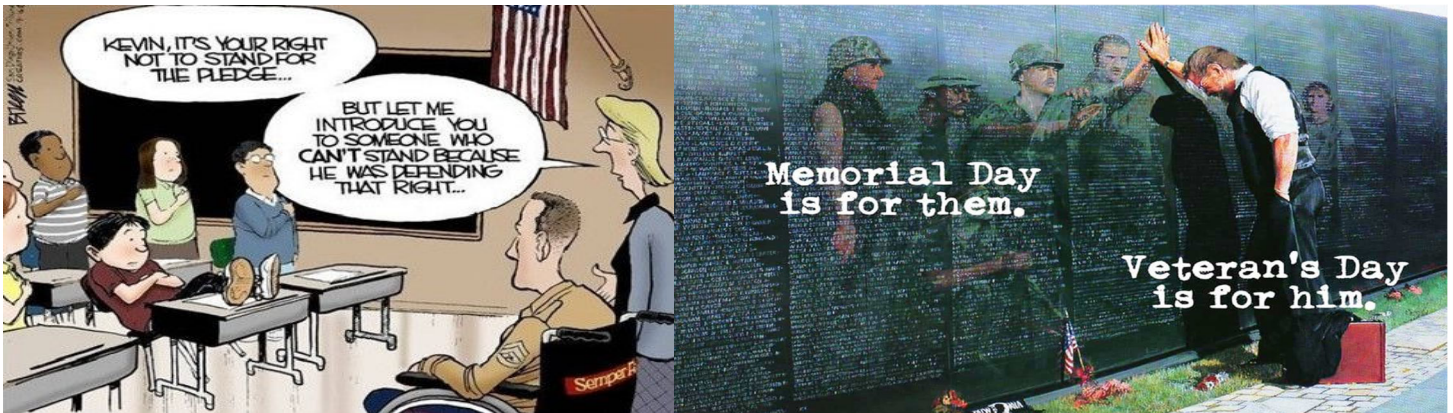
We will also be preparing dues notice letters to mail to members who have not yet paid their 2025 dues. Please make this task easier for us and help us save the cost of doing so, approx. \$1.25 per member, and pay your dues before then.

If you will be paying your dues at our November membership meeting, please do so by check to make it easier for our treasurer. If you mail a check please remember to send it to our new address: 1219 High Brook Drive, Waxhaw, NC 28173. See page 58.

Dues can also be paid via Zelle at hkatowitz@charlotte10-13.com

Daylight Saving Time ends at 2 a.m. on Sunday, November 3. Remember to set your clock back an hour before going to bed.

Remember to fly the American flag on Veterans Day, Friday November 11 to honor Americans who served our country.



On behalf of our entire board, I want to wish you and your family a very Happy Thanksgiving.

Fidelis Ad Mortem, stay healthy, stay safe!

Fraternally,

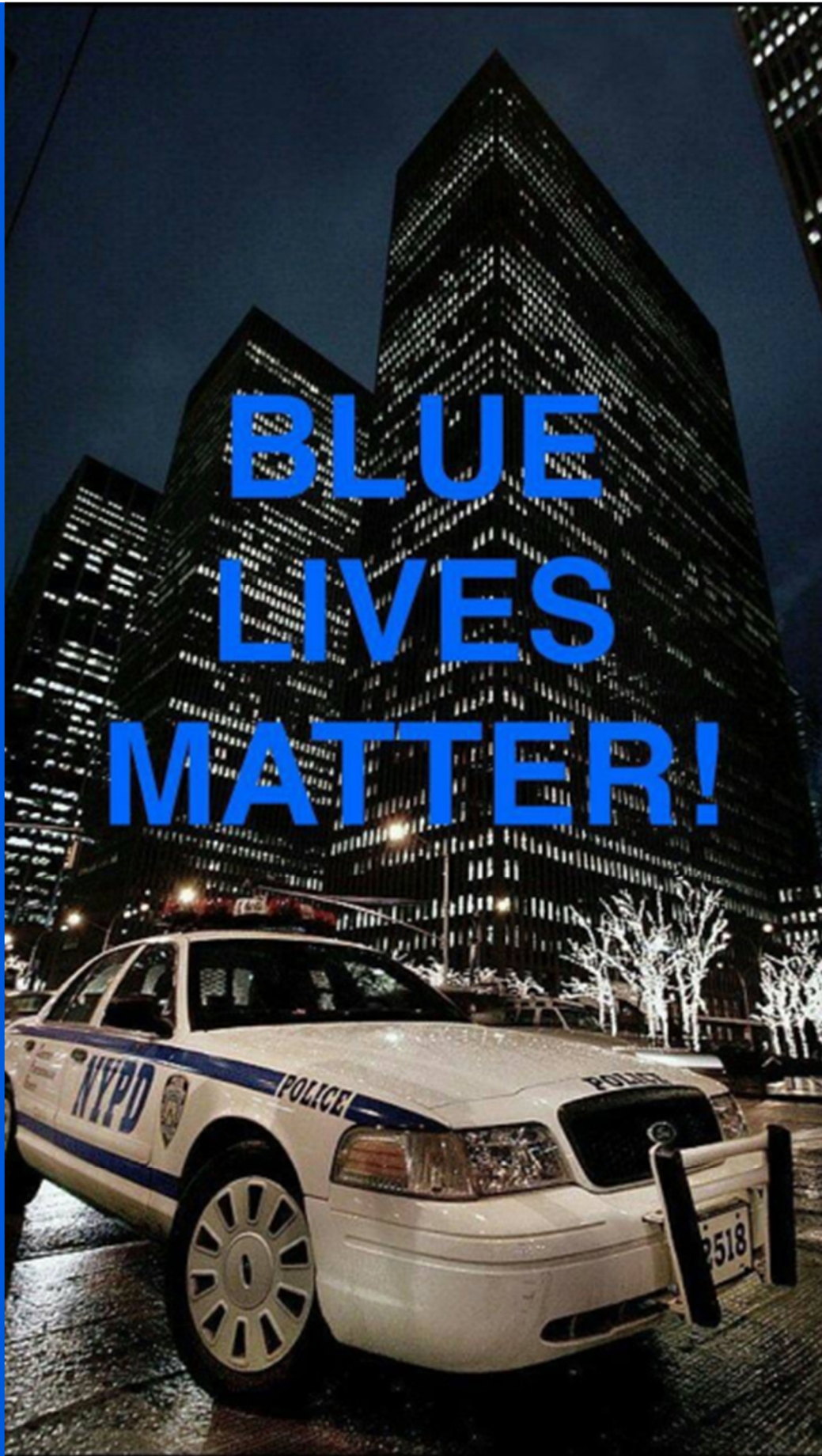
Harvey Katowitz

Harvey Katowitz



THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



Clarence E. Word III, known affectionately as Clay, was a beacon of unwavering strength and generosity, touching countless lives with his passion, selflessness, and courage.

Born in the Bronx, New York on December 11th, 1970. Clay's life journey concluded on October 1st, 2024, in Apollo Beach, Florida, after a valiant and courageous battle with an illness stemming from deployment with the NYPD, assisting with the rescue and recovery operations at the World Trade Center following the terrorist attacks on September 11th, 2001 .

His indomitable spirit and infectious smile will be profoundly missed by all who were fortunate enough to have known him.

Clay was a man who embraced life with fervor and determination. He was a graduate of Franklin K. Lane High School, where the foundations of his relentless work ethic and leadership traits were honed.

His career was a testament to his dedication to serving others, as he proudly wore the badge of the New York Police Department, rising to the rank of 2nd Grade Detective.

His fight against 9/11 related cancer exemplified his resilience and became an inspiration to many. Clay's commitment to protecting and serving continued after moving to Florida, where he joined the Osceola County Sheriff's Office as a Deputy and later served as a School Guardian in Manatee County. His career in law enforcement was more than a job; it was a calling that he answered every day with honor and distinction.

Beyond the uniform, Clay was a man of many passions. He lived for the thrill of scuba diving, the freedom of riding motorcycles, and the joy of traveling to new and exciting destinations. His athletic prowess was evident as he played basketball, football, softball, and handball with a competitive yet playful spirit. But what shone brightest was his role as a coach and a father, especially when he was catching for his daughter Cierra as she pitched her way through middle school, high school, and college. Clay's legacy in sports and life coaching resonates in the countless young lives he shaped with his guidance.

Clay is survived by a loving family who were his pride and joy: his devoted wife, Rolanda Morgan-Word; his cherished daughter, Cierra Word; his proud son, Tashawn Morgan; his adoring mother, Eloise Word; his late father, Clarence Word Jr.; his brother, Randall Douglas; his sister, Rochelle Warner-Lopez; his brother, Stevenson Douglas; and a host of aunts, uncles, nieces, nephews, cousins, and friends who were all touched by his magnanimity.

"In the middle of difficulty lies opportunity," Albert Einstein once said, and Clay lived by these words, turning challenges into stepping stones and fostering hope in the hearts of everyone he met. He had the rare gift of making each person he interacted with feel important and valued, and he harnessed adversity to fuel his drive to make a positive impact in the world.

Clay's life was one of purpose and impact - a story of a man who ran the race of life with passion, left no stone unturned, and no hand unheld. He was a towering figure of steadfast resolve, ever ready to lend a helping hand or share a word of encouragement. His legacy is not merely in the deeds he accomplished but in the lives he uplifted and the love he spread.

To have known Clarence E. "Clay" Word III was to have known a piece of greatness. He moved through the world as a force of nature—unstoppable in his desire to improve the lives around him and unwavering in his commitment to justice and kindness.

As we reflect on his life, let us carry forward the lessons he imparted and strive to live up to the example he set. May we continue to be inspired by his journey, as Clay's story does not end here; it is carried in the hearts and actions of those he inspired. Let us honor Clay's memory by living with the same tenacity, love, and spirit of service that he shared so generously with us all.

THEY MUST NEVER BE FORGOTTEN



Detective Mo Joseph died as the result of cancer that he developed following his volunteer assignment with the search and recovery efforts at the World Trade Center site following the 9/11 Terrorist Attacks.

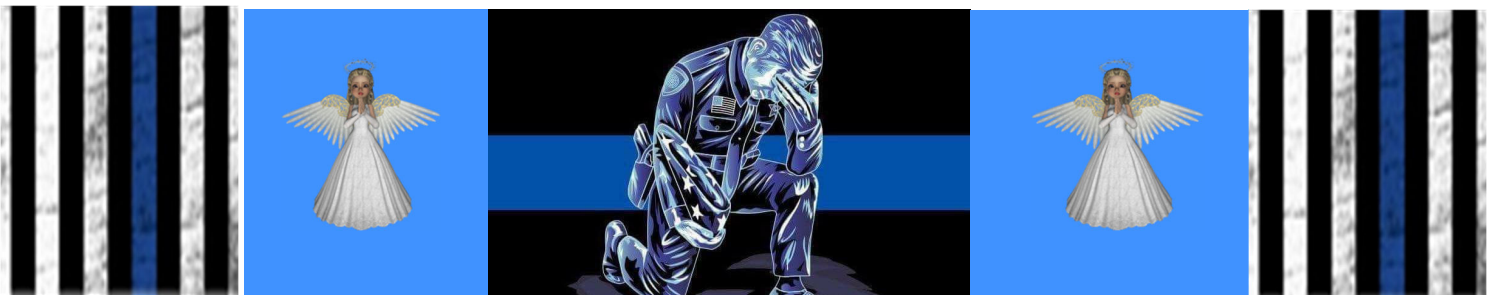
Maurice "Mo" Samuel Joseph passed away peacefully on Wednesday, October 9th, 2024. He was deeply loved by his family and community. A public servant of over 40 years, he proudly served as a Norfolk Police Officer and Master Canine Trainer for 26 years and as a Canine Trainer and Program Manager with the Naval Special Warfare Development Group for 14 years.

Mo was a fierce patriot, mentor, and leader involved with law enforcement at the local, state, and national levels. He was the kind of man that people around him looked up to. As an original founding member of the non-profit Virginia Police Work Dog Association, Mo helped train and equip canine teams around the state of Virginia. After the attacks on 9/11, he and 37 colleagues from the Norfolk Police Department searched the rubble of the Twin Towers in New York City. Prolonged exposure to the rubble of the buildings and surrounding areas resulted in several health conditions that ultimately cut short his purposeful life.

After a handful of moves early in Mo's life, his family settled in the Hampton Roads area of Virginia, and this is where Mo lived for most of his life. Upon graduating from Kellam High School in Virginia Beach, he attended Norfolk State University, where he was a star offensive guard and co-captain of the football team. His athleticism extended to triathlons, marathons, and golf, which was a life-long passion.

He was a loving and caring father, husband, son, brother, grandfather, uncle, and friend. Mo is predeceased by his father Sherman Arnold Joseph, Army Veteran, and his late wife Melodie Huffman Joseph, retired Norfolk Police Detective. He is survived by his mother, Sigrid Joseph Cusate; wife, Gina "Gigi" Joseph; children Ryan Dickerson, Kristin Joseph and her husband Brandon Fowler, Lieutenant Michael Joseph, Deputy Fire Marshal for the Suffolk Fire Department, and his wife Grace Joseph, Alex Joseph and his wife Sarah Goshen; grandchildren Harper and Brooklyn Dickerson, Marly Fowler, and Scarlett and Lacie Joseph; GiGi's children Brittani Israel, Courtney Rogers (Ethan), Ashleigh West (Kevin), and six grandchildren; siblings Sandra Joseph Moffatt, Steve Joseph, Martin Joseph, and Susan Joseph Edstrom; and numerous nieces and nephews.

Mo was a hero with a great love for his country, family, and animals. In lieu of flowers, contributions can be made in his memory to the Tunnel to Towers (T2T) Foundation. T2T honors fellow Americans who, like Mo, were called to serve on 9/11 and beyond. Their programs empower veterans and first responders who are severely injured or struggling, support families of the fallen, and educate new generations so that we never forget.



THEY MUST NEVER BE FORGOTTEN

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



Detective Clarence E. Word, III
New York City Police Department, NY
EOW: Tuesday, October 1, 2024
Cause: 9/11 related illness



Park Ranger Kevin Melvin Grossheim
US Dept. of the Interior - National Park Service
EOW: Sunday, October 6, 2024
Cause: Drowned



Corrections Officer Bradford D. McNew
Jacksonville, FL Sheriff's Office
EOW: Saturday, October 12, 2024
Cause: Gunfire



Deputy Sheriff Lex Allen Love
Wise Co., TX Sheriff's Office
EOW: Wednesday, October 2, 2024
Cause: Automobile crash



Detective Maurice "Mo" Joseph
Norfolk, VA PD Police Department
EOW: Wednesday, October 9, 2024
Cause: 9/11 related illness



Trooper Corey S. Thompsen
Illinois State Police
EOW: Friday, October 18, 2024
Cause: Motorcycle crash



THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

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

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

Always in our minds and hearts

Gone but never forgotten.....



**Membership Meeting Minutes
October 8, 2024**

The meeting was called to order by the president at 7:15 pm with the pledge of allegiance. There were 71 members, 1 new member, 1 returning member, and 5 guests present.

This was followed by the invocation, reading of the names of the 10 LEO's who died since last month's meeting and a moment of silence.

Roll Call of Officers

President: Harvey Katowitz
Vice President: Bernard Roe
Rec. Secretary: Scott Hickey
Corres. Sec: Bob Fee
Treasurer: Chris Russo
Trustee: Kevin Gribbon
Trustee: Frank Irizarry
Trustee: Ian McGrouther
Trustee: John Randazzo
Sgt. at Arms: Rich Doyle
2nd Sgt. at Arms: Valerie Hargrove – Excused
Chaplain: Donald Sanchez – Excused
Chaplain: Deacon Rich McCarron - Excused

Review of September minutes: Available in the October 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.
- Sept. 21, Korean war veteran Phillip Goehring, father of Chris Goehring passed away.
- Sept. 28, Former club member Jerry Alicea passed away.
- A collection was taken up for Waxhaw Sgt. Matthew Watkins who was seriously injured, on duty, during hurricane Helene. \$900 was collected.

Guest Speaker:

- Waxhaw Chief or Police Dexter Wilson discussed the proposal to move the Sept. 11 Patriots Day Ceremony from the Waxhaw War Memorial Wall to the Waxhaw Police Headquarters.
- Drs. Steven Bauer and Matthew Acampora were presented with plaques recognizing the extraordinary care they provide for or members and families.

Communications and Correspondence:

- 4 free COVID tests available
- Since its passage in 2006, the Healthcare Enhancement for Local Public Safety (HELPS) Retirees Act has allowed retired public safety officers to benefit from an annual pre-tax distribution of up to \$3,000 from a governmental retirement plan when funds were used to pay for healthcare or long-term care insurance. However, the legislation required that the governmental retirement plan make the premium payments directly to the insurance provider.

In December 2022, Congress passed legislation to enhance the HELPS Retirees Act that removed the requirement that premiums be paid directly by the governmental retirement plan. Now, all eligible public safety retirees can elect to exclude up to \$3,000 from their taxable income from an eligible governmental retirement plan to pay qualified health or long-term care insurance premiums.

- From the LBA: The New York State Department of Traffic has positioned speed monitoring cameras mounted in stationary DOT vehicles at some construction sites with construction zone speed restrictions.

Continued next page.....

- The Annual Health Insurance Coverage Transfer Period for Active Members and Retired Members will be from November 1st through November 30th. During the Annual Health Insurance Coverage Transfer Period, Active and Retired members of the service may transfer from their present health plan into another City health plan, add or drop optional rider coverage, and add or drop a dependent. Members can visit the following link to receive additional information from the NYC Office of Labor Relations – Health Benefits Program regarding health insurance coverage and rates, <https://www.nyc.gov/site/olr/health/healthhome.page>.

Report of officers

President:

- 2025 dues are due now.
- Hurricane Helene relief/assistance offers were received from Myrtle Beach, Wilmington, Raleigh, and Brevard Co. FL 10-13 Clubs
- Members were asked to notify a board member if they had any suggestions for club social events.
- Guest speakers for next month’s meeting will be attorneys from McEntyre Elder Law.Vice

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

Sgt. At Arms:

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

Committee Reports: Membership: 475

Old Business: None

New Business: None

Good of the Club:

- New members
 1. Ret. NYPD Sgt. Angelo Sedacca
 2. Ret. NYPD Det. Brendan Gibbons
 3. Returning member, Ret. NYPD Det. Francine Jenkins-Stokes
 A motion to accept them as members was made, seconded and passed.

- 50/50 of \$381.00 was won by Christopher McNerney. He donated his winnings to Sgt. Watkins. An additional \$19 from the club was added bringing the total amount collected to \$1,300.

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

Next Meeting
November 12, 2024

NYPD 10-13 Club of Charlotte, NC



SEPTEMBER MEMBERSHIP MEETING PHOTOS

This month's photos can be accessed at: <https://harveykatowitz.smugmug.com/October-Membership-Meeting>



Dr. Steven Bauer and Dr. Matthew Acampora receiving plaques from club president Harvey Katowitz



MEMBERSHIP



2024 Monthly Meeting Dates

November 12
December 10




IN MEMORIAM

Fortunately nothing to report




SICK DESK UPDATE

Nothing to report

Welcome To The Club



Ret. NYPD Sgt. Det. Sqd. Angelo Sedacca
Ret. NYPD Det. Brendan Gibbons
Returning member, Ret. NYPD Det. Francine Jenkins-Stokes



We presently have 478 members, 356 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



Happy Thanksgiving

FROM THE ENTIRE CLUB BOARD



DON'T FORGET!

Daylight Saving Time ends at 2 a.m. on Sunday, November 3. Remember to set your clock back an hour before going to bed next Saturday night/Sunday morning.

NOVEMBER

John Brienza, Jr	Nov. 01
Henry Courtlandt	Nov. 01
Richard Fitzpatrick	Nov. 02
Thomas Nigro	Nov. 02
Anthony Barlanti	Nov. 06
John Smith	Nov. 06
Joseph Congelosi	Nov. 08
Joe Kozlowski RIP	Nov. 08
Robert Figlia	Nov. 08
Almanette Martin	Nov. 09
Stephen Cirigliano	Nov. 10
US Marine Corps	Nov. 10
Robert Eilenberg RIP	Nov. 14
Fernando Sanchez	Nov. 14
Patricia Lewis	Nov. 15
Joseph Goldstein	Nov. 16
John Nunziato	Nov. 17
Rocco Nasta	Nov. 18
Curtis Dabnis	Nov. 19
Nicholas Economou	Nov. 19
Chris Goehring	Nov. 20
Gerald Cifaldi	Nov. 21
Glenn Stuart	Nov. 21
Chris Garbarino	Nov. 22
Derrick Holmes	Nov. 22
Martin Wynne	Nov. 22
William Johnson	Nov. 24
Marty Robinson	Nov. 24
John Cocchi	Nov. 25
Mark Mirailh	Nov. 25
Freddie Solomon	Nov. 25
George Mitsch	Nov. 26
Jim Houston RIP	Nov. 28
Kevin Gribbon	Nov. 30
Karen Heintz	Nov. 30
Ed Sarter	Nov. 30
Liz Irizarry-Schuyler	Nov. 30
Ed Sarter	Nov. 30
John Toledo	Nov. 30



NY PD

RETIRED

TRUSTEE'S



20-13 Club of Charlotte

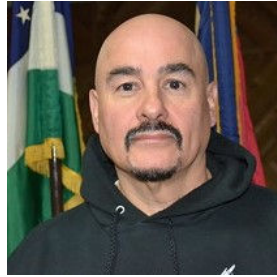
When our Club was initially formed with 35 members it was easy for our club President to respond to emails from our members. Now that we have over 400 members, the task has become a full-time job and difficult for him to do in a timely manner. To alleviate this problem our trustees have been assigned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



THIS AND THAT



Member National New York City Police Department
10-13 Organizations, Inc
Jersey Shore 10-13 Association
168 Watson Road
Fanwood, NJ 07023
Salvatore V. Pepitone – President

October 9, 2024

Charlotte, NC 10-13 Club
President Harvey Katowitz
4701 Wyndfield Lane
Charlotte, NC 28270-0460

Dear Harvey,

The Board of Officers of the Jersey Shore NYPD 10-13 Club, has approved a donation of \$200.00 to help out residents of North Carolina being affected by Hurricane Helene.

Please donate the funds to any North Carolina area that were affected by the Hurricane.

I hope all is well and I wish you good health and a wonderful week.

Sincerely,

A handwritten signature in black ink that reads 'Salvatore V. Pepitone'.

Salvatore V. Pepitone
President
Jersey Shore NYPD 10-13 Club

E-Mail: salvatorepepitone@comcast.net
Cell Phone: 516-375-0536

HEALTH AND WELFARE



NYC Health Benefits Program

Information and Update: \$15 copays to resume January 1, 2025 for the EmblemHealth-GHI portion of the GHI/Anthem Senior Care Plan

Senior Care members—As you may know, \$15 copays for the EmblemHealth-GHI portion of the GHI/Anthem Senior Care Plan were previously suspended by court order. Now, in accordance with a more recent court order, \$15 copays will resume on January 1, 2025.

Senior Care members will receive a new ID card before January 1, 2025.

As of January 1, 2025, Senior Care members will be required to pay a \$15 copayment each time they use the health services listed below:

- Primary Care Physician Office Visits: \$15 Copayment
- Specialist Office Visit: \$15 Copayment
- Allergy testing/injections: \$15 Copayment
- X-rays: \$15 Copayment
- Laboratory tests: \$15 Copayment
- Complex diagnostic and radiology services: \$15 Copayment
- Radiation therapy: \$15 Copayment
- Urgent Care Services: \$15 Copayment
- Emergency Care (Professional Component): \$15 Copayment
- Mental Health Care (Outpatient): \$15 Copayment
- Substance Use Disorder Services (Outpatient): \$15 Copayment
- Physical, Occupational, and Speech Therapy: \$15 Copayment
- Cardiac Rehabilitation: \$15 Copayment
- Pulmonary Rehabilitation: \$15 Copayment
- Chiropractic Care: \$15 Copayment
- Podiatry Care: \$15 Copayment
- Vision Care: \$15 Copayment

Please note, that Senior Care members are responsible for the annual Medicare Part B deductible and \$50 GHI Senior Care deductible.

For questions, please call the EmblemHealth Customer Service phone number on the Senior Care member ID card.

See letter from EmblemHealth: [\\$15 Copay Letter](#)

Visit the **[Plans & Rates](#)** page of the Health Benefits Program website to review other City's health plan options for Medicare eligible retirees and their Medicare eligible dependents.

For members who wish to select another health plan, the New York City Health Benefits Program Annual Fall Transfer Period is from November 1, 2024 through November 30, 2024. Information and instructions on how to change plans during the Annual Fall Transfer Period are located on the Retiree page of the Health Benefits Program website.

NOSTALGIA

PRECINCT NICKNAMES

1 PP	Puzzle Palace / Paper Pushing Plaza / 14 Floors of Whores	70	Laws of Flatbush / Flatbush Blues
		71	Dodge City
HWY2	The Gulag	72	House of Fallen Angels
MTN	Fort Hook	73	Fort Z
MTS	Midtown Soft	75	Belly of the Beast / The Killing Fields
QTF	Queens Marines	76	Hotel California
TPF	Tasmanian Police Force	77	The Alamo
		79	Do or Die, Bed-Sty
01	Fighting First / It's fun in the one/if you're looking for crime, we have none.	81	Hole in the Donut
06	Raiders of the lost Ark / Fort Bruce	83	Fort Bodega / Fort Kick Ass / Land down under
07	Fort Pitt	84	Fort Panic
09	The Fighting Ninth / The Shit House	88	Fort Condemned
10	Fort Hooker	100	Rockapulco
13	Camelot	101	73 by the Sea
17	The Gold Coast	103	Devils Island
19	Silk Stocking District / Bell Hop Unit	104	Fort Tuna
20	Too Slow	105	Border Patrol
23	El Barrio	106	The Electric Company
24	Where the men are men and the women are too/Fort Butch	108	Safe in the 108
25	Schaefer City / Island of Misfit Toys	109	House of the Rising Sun / Frushing
26	Hole in the Donut	110	House on the Hill
30	Sugar Hill / Agent Orange / House of Pain/Fort How the fuck do I get out of here	111	Cinderella's Castle / Fort Azalea / Gardener's with Guns / Heaven in the 111
32	Tomb of Gloom	112	Fort Bagel
34	Wild Wild West / Knights of the Heights	113	Fort Despair
40	The Baddest Station in Da Nation / Welcome to the Jungle	114	Fort Souvlaki
41	Fort Apache	115	Little Bogota
42	Warriors of the Wasteland	122	Fort See you next Tuesday
43	Fort Defiance	123	Mayberry RFD
44	Jungle Outpost / Home to the Busiest Cops in the World / Sedgewick by the Sea		
46	The Alamo / The most dangerous square mile in America	PSA03	The Hard Way
47	Fort Laconia	PSA06	Harlem Knights
48	Highway to Hell / Kick Ass and take names	PSA07	The Jungle / Garden spot of the Ghetto
50	The Fightin 50 / Five Slow		
52	The Oasis / Zoo	TD01	Fort Shackle
60	The Last Stop	TD03	Harlem House
66	Fort Surrender	TD33	Guns R Us
67	Fort Jah, Fighting for the Homeland	TD34	When you see the Ocean you know you're home / Magic Kingdom/End of the Line



An archive of past articles year by year can be found on the Citizens for the Extension of the James Zadroga Inc. website here. <https://www.renew911health.org/news-articles-on-effort-to-ensure-that-the-world-trade-center-health-program-is-fully-funded/>

October 18, 2024 — *The Tribune-Democrat*

Thursday, the World Trade Center Health Program and the David J. Sencer CDC Museum unveiled the “Health Effects of 9/11” exhibition at the Flight 93 National Memorial Learning Center.

https://www.tribdem.com/cnhi_network/photo-gallery-new-exhibit-health-effects-of-9-11-opens-at-flight-93-national-memorial/article_0575dd6a-8cd8-11ef-8a66-4b325ccdbbda.html?emci=babed9d3-8f8d-ef11-8474-000d3a98fa6b&emdi=40389347-378e-ef11-8474-000d3a98fa6b&ceid=10102255

October 18, 2024 — *ABC 23 WATM* — World Trade Center Traveling Exhibit

The World Trade Center Health Program has opened a new traveling exhibit at the Flight 93 National Memorial in Somerset County.

<https://www.abc23.com/newspost/world-trade-center-traveling-exhibit/?emci=babed9d3-8f8d-ef11-8474-000d3a98fa6b&emdi=40389347-378e-ef11-8474-000d3a98fa6b&ceid=10102255>

October 15, 2024 — *PIX 11* — 42 officers who died of 9/11 illnesses added to wall of heroes

In the years that have passed, more than the nearly 3,000 people killed on that day have lost their lives from 9/11-related illnesses, many of them first responders.

<https://pix11.com/news/local-news/manhattan/42-officers-who-died-of-9-11-illnesses-added-to-wall-of-heroes/?emci=babed9d3-8f8d-ef11-8474-000d3a98fa6b&emdi=40389347-378e-ef11-8474-000d3a98fa6b&ceid=10>

October 15, 2024 — *NY Daily News* — More than 40 NYPD officers who died, many from 9/11 illnesses, honored for their sacrifice

Mayor Adams praised the actions of the 42 NYPD officers, most who succumbed in recent years to illnesses related to the attacks and two dying due to complications after being shot.

<https://www.nydailynews.com/2024/10/15/more-than-40-nypd-officers-who-died-many-from-9-11-illnesses-honored-for-their-sacrifice/>

October 9, 2024 — *CBS 6 Albany* — Honoring Fallen Firefighters: families still reeling 23 years after 9/11

It’s been over 23 years since the tragic event of 9/11 happened and to this day in 2024, it is still taking the lives of the firefighters that were there that day.

<https://www.msn.com/en-us/news/us/honoring-fallen-firefighters-families-still-reeling-23-years-after-911/ar-AA1rYgM4>

October 9, 2024 — *NY Post* — Heroic firehouse chaplain who died of 9/11-related cancer honored by FDNY at event for bravest lost this year

Rev. Monsignor John Delendick, of Ladder 170 — who buried hundreds of fallen firefighters over nearly three decades — was one of 14 FDNY members who died last year.

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

* Out of Pocket Maximum protects retirees from catastrophic claims

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

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



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

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

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

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



Contact Aetna [1-855-335-1407](tel:1-855-335-1407) (7 days a week, 8 AM to 8 PM) 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
AMBASSADOR THEATRE <i>UPDATED JULY 2022</i>	NO	NO	NO	NO
AMERICAN MUSEUM OF NATURAL HISTORY <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
BARCLAYS CENTER <i>UPDATED JUNE 2016</i>	YES <i>DEAN ST ENTRANCE</i>	NO	NO	NO
BRONX ZOO <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
CITI FIELD <i>UPDATED JUNE 2016</i>	YES <i>GIL HODGES GATE</i>	YES <i>GIL HODGES GATE</i>	YES <i>GIL HODGES GATE</i>	?
EMPIRE STATE BUILDING <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
FORD AMPITHEATER (CONEY ISLAND) <i>UPDATED JUNE 2016</i>	NO	NO	NO	NO
JAVITT'S CENTER <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
KINGS THEATRE <i>UPDATED JUNE 2016</i>	NO	NO	NO	NO
MSG <i>UPDATED JUNE 2016</i>	YES	NO	NO	NO
NASSAU COLISEUM <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
NBC STUDIOS <i>UPDATED 03/2022</i>	NO	NO	NO	NO
NORTHWELL HEALTH AT JONES BEACH <i>UPDATED JUNE 2022</i>	NO	NO	NO	NO
NY AQUARIUM (CONEY ISLAND) <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
PRUDENTIAL CENTER <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
RADIO CITY <i>UPDATED DECEMBER 2022</i>	YES	NO	NO	NO
ROCKEFELLER CENTER <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
STATUE OF LIBERTY & ELLIS ISLAND <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
UBS ARENA <i>UPDATED JANUARY 2022</i>	YES	YES	*NO*	*NO*
USS INTREPID <i>UPDATED JUNE 2016</i>	YES	YES	YES	YES
WTC & 9/11 MUSEUM <i>UPDATED JUNE 2016</i>	NO	NO	NO	NO
YANKEE STADIUM <i>UPDATED JUNE 2016</i>	YES <i>GATE 4</i>	YES <i>GATE 4</i>	YES <i>GATE 4</i>	YES <i>GATE 4</i>

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

NYPD NEWS

Member Self Service - webCOPS

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

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

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

You can register on webCOPS right now by visiting [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

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

LONG ISLAND 10-13

President Richard Bohn

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

NYPD 10-13 CLUB OF CHARLESTON

President Frank Capograsso

NYPD 10-13 Club of Charleston
2937 River Vista Way,
Mt. Pleasant, SC 29466
Phone #
Email: Charleston1013club@gmail.com
Website: https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffqPzcg8aFS9B14Oy_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ

NE PA NYPD 10-13

President Juan (John) Adams

2261 Long Pond Road
Long Pond PA, 18334.
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NYPD 10-13 CLUB OF CHARLOTTE

President Harvey Katowitz

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Charlotte, N.C. 28270
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E-mail: hkatowitz@windstream.net
Website: www.charlotte10-13.com

NORTHEAST FLORIDA 10-13

President Marty Syken

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

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RALEIGH NC 10-13

President Robert Young

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Website: www.raleigh1013.com

JERSEY SHORE 10-13

President Salvatore V. Pepitone

168 Watson Road
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Email: salvatorepepitone@comcast.net
Website: www.jerseyshore10-13.com

VILLAGES 10-13

President Dominic Orlando

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The Villages, Florida
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Email: djndp@aol.com
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MYRTLE BEACH 10-13

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E-mail: hntsgt@gmail.com
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WILMINGTON NC 10-13

President Chuck McLiverty

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

FORT MILLS SC 10-13

President: Scott Hassler

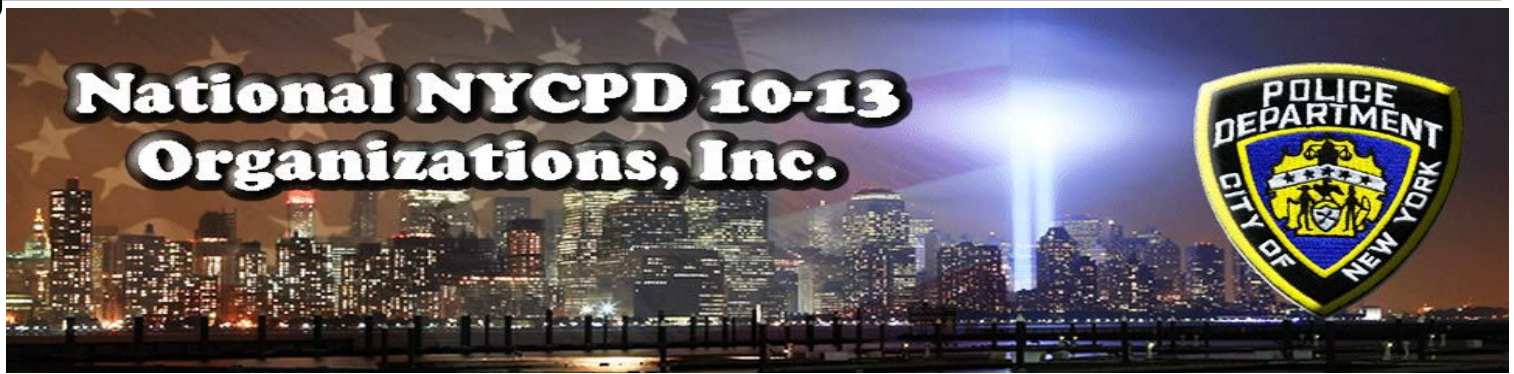
Fort Mill, S.C. 10-13 Club
1069 Angelica Lane
Tega Cay, S.C. 29708
Ph #: (516) 965-9015
Email address: fortmill10-13club@hotmail.com
Website: www.FortMill10-13Club.com

VERRAZANO 10-13

President Chris Piazza

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

NATIONAL NYCPD 10-13 ORG.



NYPD ID CARD RENEWAL

For those members that reside locally, the ID card Section (646-610-5150) is now on 2nd 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 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.
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

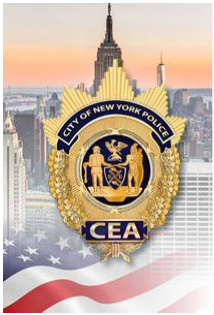
Signature

(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



CAPTAINS ENDOWMENT ASSOCIATION



Chris Monahan,
President

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

Dear CEA member:

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

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

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

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

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

Fraternally,
Chris

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

*** 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

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, 12th Floor, New York, NY 10007. Or, you can email Ms. Judith Francis at, \[Judith.Francis@OLR.NYC.gov\]\(mailto:Judith.Francis@OLR.NYC.gov\), make sure to include the decedent's name, last six digits of the decedent's Social Security Number and attach a copy of the decedent's death certificate to the email. You must notify the NYC Retiree Health Benefits Section if you are planning to move in the near future or if you are in fact moving so that they send the application to your proper address.](#)

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

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

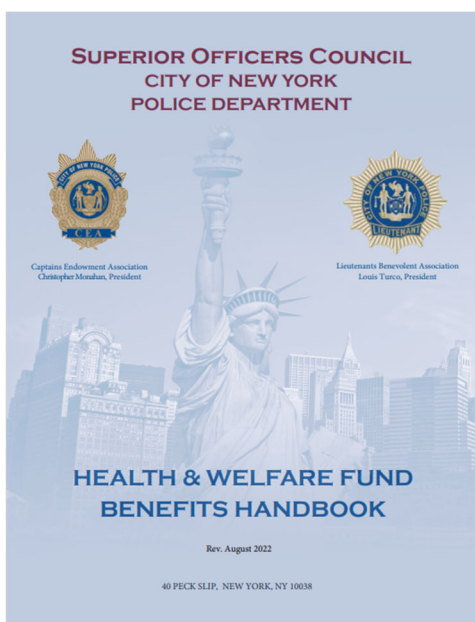
If you retired between **January 1, 1971, and December 31, 2009**, you were offered the choice to convert the \$5000 Death Benefit during a **One-Time Enrollment Period** to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death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

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

LINE ORGANIZATIONS



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



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

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

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

OPTUMRX

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

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

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

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

Q: How do I obtain a prior authorization?

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

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

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

Q: What if my prior authorization is denied?

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

LINE ORGANIZATIONS



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 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 or 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

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



HUMANA | Comp Benefits

www.Humana.com

Group: 21099

Exclusive to Florida Residents

Phone: (800) 342-5209



An Anthem Company

EMPIRE BLUECROSS BLUESHIELD | Dental

www.ebcbs.com

Active Group: 280500 | Retired Group: 285052

Phone: (800) 722-8879

Dental:

Phone: (800) 342-5209

Group Number: 21099



OPTUMRx

www.optumrx.com

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



PRINCIPAL FINANCIAL GROUP

www.Principal.com

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



Express Scripts | PICA Prescription Program

www.express-scripts.com

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

Freedom Fertility Pharmacy:

www.freedomfertility.com

Number: 800-660-4283



HEALTHPLEX

www.healthplex.com

Claims Department:

PO Box 650629

Dallas, TX 75265-0629

Email: info@healthplex.com

Customer Service:

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

Corporate Offices:

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



STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

www.starthearing.com/partners/SOC

Number: (888) 660-1854

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?>

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).

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

Attn: Alyssa Carr (healthandweHare@sbanyc.org)

S.B.A. Health and Welfare Office.

Retired Sergeants - Important Telephone Numbers

Sergeants Benevolent Association NYPD

155 Franklin Street, NY, NY 10013

Union: (212) 226-2180

Health & Welfare: (212) 431-6555

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

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

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

LINE ORGANIZATIONS



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

Optical Benefits: Eyeglasses

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

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

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

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

Contact lens in lieu of Glasses

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

Davis Vision Collection Contacts

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

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

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

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

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

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

PHARMACEUTICAL BENEFIT PLAN

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

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

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

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

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

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

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

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

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

No Changes Regarding Medicare Advantage Plan

October 10, 2024

The retiree opposition to any new Medicare Advantage Plan was successful in the NYS Supreme Court and Appellate Court, and City Medicare eligible retirees' health care must remain the same. Furthermore, as per the Court's docket, since the issuance of the Decision and Order, neither party has sought leave to appeal this ruling to the Court of Appeals, and the time to do so has expired. Therefore, the Decision and Order is the current state of the law regarding this issue. The entire Court decision is posted on the DEA website.

The DEA received several phone calls from concerned members asking whether the new Medicare Advantage plan would change other aspects of their DEA health benefits, such as dental, optical, or prescription drug coverage. The answer is **no**. Whether a member chooses to utilize the new Medicare Advantage plan, or whether he/she opts out of the plan, it does **not** affect any of the DEA covered benefits, such as dental, optical, or prescription drug coverage which **remains the same**. Details about all our retiree health benefits, including our hearing aid voucher and body scanning programs, can be found on the health benefits sections of the DEA website.

The only change that has occurred regarding GHI Senior Care is that the temporary injunction imposed by Judge Frank regarding Senior Care copays was lifted. This means that **effective January 1st, 2025**, the City has instructed GHI to once again collect **\$15** copays for Senior Care services after the Medicare annual deductible (\$233) and GHI deductible (\$50) is satisfied.

Important Telephone Numbers

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

DEA Health Benefits FAX (212) 587-9149
www.nycdetectives.org

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

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

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

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

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

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

NYPD Payroll Section (646) 610-616

The Retiree Health Benefits Fund of the Detectives' Endowment Association

Welcome to Davis Vision!

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

If you are not currently enrolled, please visit our member site at davisvision.com or call 1.877.923.2847 to locate providers or for additional information.



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

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



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 ¹ (retail value, up to \$195). Pairs 2 and 3 must be purchased on the original date of service.
Contact Lens Evaluation, Fitting & Follow Up Care	12 months	\$0	Davis Vision Collection Contacts: Covered in full. Standard, Soft Contacts: Covered in full.
Contact Lenses (in lieu of eyeglasses)	12 months	\$25	Covered in Full Contacts: Planned Replacement Disposable OR, Contact Lens Allowance: \$45 allowance toward any contacts from provider's supply. OR, Visually Required Contacts: Covered in full with prior approval, for certain medical conditions such as Keratoconus. ² Number of contact lens boxes may vary based on manufacturer's packaging.

Significant savings on optional frames, lens types and coatings!

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

¹ 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.

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

³ Transitions[®] 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 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.⁴

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

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

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

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

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

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

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

LINE ORGANIZATIONS



PBA in the News

October 25, 2024

Cops crowd courtroom at trial of perp who shot rookie NYPD officer 18 months ago

PBA President Patrick Hendry is quoted in the **Daily News** and on **Fox 5 News** and **1010 WINS**: “I spoke to (the officer) the other day, and he told me what he went through for the last year and a half. Three surgeries, constant physical therapy. He said to me, the things that were once routine are no longer routine. He relied on others to do the basic things in life — get out of bed, change his clothes.”

<https://www.nycpba.org/news-items/daily-news/2024/cops-fill-courtroom-at-trial-of-man-accused-of-shooting-nypd-officer-in-queens/>

October 20, 2024

Cop-killer up for parole; outraged daughter says he should be in prison “for the rest of his life”

PBA President Patrick Hendry is quoted in the NY Post: “Police Officer Robert Venable was his family’s rock, but now they’re facing an incredibly tough fight without him. We cannot let them fight alone. We need every New Yorker to step up and support them. . . . Send the parole board a message that his killer should never walk free.”

<https://www.nycpba.org/news-items/post/2024/nypd-cop-killer-up-for-release-as-victim-s-outraged-daughter-fights-back-he-should-be-in-jail-for-the-rest-of-his-life/>

October 2, 2024

“Ridiculous,” says Patrick Hendry, as anti-cop agitator arrested for throwing a flaming hat at NYPD officer’s Brooklyn home tries to get news photogs barred from courtroom

The PBA President is video-recorded and quoted in the **NY Post** and **Daily News**: “This individual posted on his social media how he was bragging about intimidating a police officer to leave the department. He’s all over social media. He’s trying to intimidate police officers. And this?! In here?! Saying that he doesn’t want pictures taken is ridiculous.”

<https://www.nycpba.org/news-items/post/2024/nypd-agitator-who-attacks-cops-online-tries-to-bar-photogs-from-court-so-he-s-not-harassed-ridiculous/>

October 1, 2024

PBA vows to appeal court decision upholding expanded disciplinary powers for the CCRB

PBA President Patrick Hendry is quoted in the **NY Post** and on **News 12, Brooklyn**: : Hendry called the review board “a rogue agency staffed with anti-police activists on a mission to eradicate any form of effective, proactive policing in New York City. Their ultimate goal is to take full control of the NYPD and drive talented police officers away from this job. Unfortunately, they’re succeeding.”

<https://www.nycpba.org/news-items/post/2024/ccrb-can-punish-cops-who-turn-off-bodycams-and-also-initiate-probes-without-complaints-appeals-court/>

LINE ORGANIZATIONS



Dear PBA Member:

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

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

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

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

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

Minimum Copayment Reduction for Generic Drugs (Retired Members)

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

Coverage for Disposable Insulin Pumps (Medicare-Eligible Members)

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

Coverage for Shingles Vaccination (Medicare-Eligible Members)

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

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

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

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

In Solidarity,

Patrick Hendry
President

LINE ORGANIZATIONS



Keep Cop-Killers in Jail

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

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

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



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

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

Visit www.nycpba.org & click:
KEEP COP-KILLERS IN JAIL



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

Patrick J. Lynch, President

www.nycpba.org

Veterans Property Tax Relief

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

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

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

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

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

Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

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

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

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

How to Request an Exemption

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

Acceptable Military Records

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

Additional Assistance:

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

For Additional Information

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

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



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

Purchase at Entrance

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

Pass for Veterans

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

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

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



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

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



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

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

Health and Welfare

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

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

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

Winter 2022

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

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

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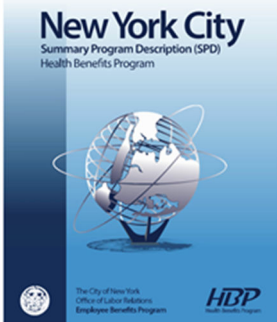
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nmontero@abskids.com

Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC Catastrophic benefit (GHI/Emblem Health Members Only)

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

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

Limitations

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

\$1,000 SOC Catastrophic Benefit

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

THIS AND THAT

HR-218 Qualifications



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

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

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

The completed forms and copy of credentials need to be emailed to **SPO Steven Timbs** at STimbs@tegacaysc.gov



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

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

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

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

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

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



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



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

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

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

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

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

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

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

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

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

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

THINGS YOU WILL NEED

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

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

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

PAID FUNERAL BILLS:

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

Continued next page.....

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

Operations Desk	<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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and members of other Law Enforcement Agencies

MEMBERSHIP APPLICATION

LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ()

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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

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

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



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Dues Renewal



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

LAST NAME _____ FIRST _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

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

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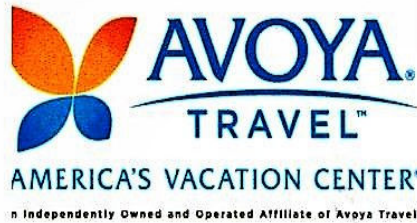
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*"Lord, to whom shall we go?
You have the words of eternal life."*

John 6:68

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