



NYPD 10-13 CLUB of Charlotte, NC Inc.

5922-5 Weddington Rd
Suite 11,
Wesley Chapel, NC 28104



A CHAPTER OF THE NATIONAL NYCPD 10-13 ORG. INC.

<http://www.nationalnycpd1013.org/home.html>

AN ORGANIZATION OF RETIRED NEW YORK CITY POLICE OFFICERS
AND OFFICERS FROM OTHER LAW ENFORCEMENT AGENCIES



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Volume 16 Issue 6

10-13

June 2024

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PRESIDENT'S MESSAGE

Hi all,

During our May membership meeting the recipients of two of our \$1,000 college scholarships were chosen from the three candidates who applied. As in previous years, each candidate had to write an essay on what it means to be an American.

Congratulations to Katelyn Evans, step-daughter of John Erker on winning the 9/11 Memorial Scholarship. Katelyn will be attending Ohio University. Congratulations to Michael and Ryan Ormand, sons of Tim Ormand, co-winners of the John Krohn memorial scholarship. Scholarship rules state that there can only be one scholarship winner per family every three years so the board decided to split the scholarship between Michael and Ryan. Michael will be attending Roanoke College and Ryan will be attending St. Johns University.

Each of the winners have been invited to this month's membership meeting to read their essay and receive their scholarship checks.

Copies of their essays are on pages 6 & 7.

We wish them much success as they continue their education.

I am happy to report that we had 2 successful events in May.

On May 3, 60 club and family members attended a Charlotte Knights baseball game and those who stayed after the game enjoyed a colorful fireworks display.

On May 20 we held the 10th Annual Jimmy LRossa Memorial golf tournament. The weather was perfect for the 127 golfers who participated in the tournament.

Thanks to the efforts of our volunteers, club members who solicited items or donated gifts for our raffle, and our hole sponsors, we had another successful golf tournament. We raised **\$18,358.40** that will be donated equally to the FOP Lodge 9 Foundation and Tunnels to Towers.

The Lodge #9 Foundation is a registered 501 (c)(3) non-profit committed to aiding officers and their families in times of need.

Unlike those of us who worked in NY, Charlotte-Mecklenburg officers do not have unlimited sick time. If they are out sick, even if injured in the line of duty, they have to use their sick time and vacation days in or order to receive 100% of their salary. Once that is exhausted they receive 75% of their salary.

Tunnels to Towers is also a registered 501 (c)(3) non-profit who help America's heroes by providing mortgage-free homes to Gold Star and fallen first responder families with young children and by building specially-adapted smart homes for catastrophically injured veterans and first responders.

They are also committed to eradicating veteran homelessness and helping America to Never Forget September 11, 2001.

Continued next page.....

Next Membership Meeting
Tuesday June 11, 2024 6:00 PM at
1201 Hawthorne Lane
Charlotte, NC 28205
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

A special thanks to Mike Libretto and Aaron Oberlin, Librettos Pizzeria for providing and donating a delicious lunch for the tournament and Tom Timmins for sponsoring 6 hole signs, a foursome, donating \$100 and arranging the donation of beer for the tournament.

See pages 8 and 9 for a list of donors, hole sponsors and volunteers. Tournament photos can be viewed at: <https://drive.google.com/drive/folders/1-3h-p3cjlmcQC31bvoih9IVf0gpiLfED>

0015

RETIRED



**National NYCPD 10-13
Organization, Inc.
2024 Mega Prize Drawing**

Name _____

Address _____

Phone _____

Your National Chapter _____

National NYCPD 10-13 Orgs., Inc. 2024 Mega Prize Raffle

1st Prize (1)	\$10,000.00
2nd Prize (1)	\$5,000.00
3rd Prize (1)	\$1,500.00
4th Prize (1)	\$1,000.00
5th to 9th (5)	\$500.00 ea.
10th to 19th (10)	\$250.00 ea.

*Plus \$1,000.00 to our National Chapter that sells
1st Prize Ticket, and \$500.00 for 2nd Prize Ticket
A maximum of 400 tickets will be eligible to participate
Donation of \$100.00 per entry ticket
60% of proceeds to prizes
40% to National (less rebates and expenses)
19 Cash Prizes, plus * totaling \$24,000.00
Drawing start from 19th Prize and progress to 1st Prize
Each winning ticket returned to drum for next drawings
All tickets eligible for all prizes
Participants must be 21 years of age or older
Donations will be returned if less than 300 participate
Clearly print ticket stub and include check in exact
amount, made out to your 10-13 Local Chapter and
return using enclosed envelope
Drawing will be held
at the National Board Meeting September 2024

0015

The National NYCPD 10-13 Org. National Mega Raffle is the major fund raiser for our national organization.

Proceeds from the raffle are used for the following:

- Three \$1,000 college scholarships.
- PAC funds to lobby NYS legislators to preserve and enhance retiree benefits.
- Maintain membership dues at \$1 per member.
- National membership cards

Please support the great work our national does for our members and all retirees.

Our club is allocated 35 raffle tickets and we still have 7 raffles available.

Over the years we had two \$5,000 winners and we had a member win the \$10,000 grand prize two years in a row.

Please notify me or Chris Russo ASAP if you want a raffle. Payment can be made via Zelle at: hkatowitz@charlotte10-13.com or at our June membership meeting.

NATIONAL COLLEGE SCHOLARSHIP AWARDS

Each year at the National NYCPD 10-13 Organizations Convention, three (3) \$1,000 scholarships are awarded to the child, grandchild, great grandchild or step-child of a paid-up member of the NYCPD 10-13 Organizations. The recipient of each scholarship is determined by a lottery drawing at the Convention.

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

1. The sponsor must be a member in good standing of the National NYCPD 10-13 Organizations, or a member of one of the National NYCPD 10-13 Chapters. (The term "good standing" means the sponsor must be a paid-up member for two consecutive years, or a newly retired member in good standing if retired less than one year.
2. Applicant must be preparing to enter college as a Freshman in the year the scholarship is awarded.
3. When application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending.
4. Only one scholarship will be awarded per sponsor, per applicant.

NOTE: Click : <https://nationalnycpd10-13.org/scholarship/> to download a copy of the 2024-2025 Scholarship Application Form.

During our May membership meeting Lorraine Monsanto was presented with a check for \$3,000 to assist her with her overdue mortgage payment due to her cancer treatment medical bills. I want to thank our club members who responded to the 10-13 and donated \$1776 to which the club added \$1,224.

I also want to thank our club members for donating \$240 during the meeting for the family of CMPD hero Joshua Eyer. This amount will be added to the \$260 already collected for his family.

Fidelis Ad Mortem,

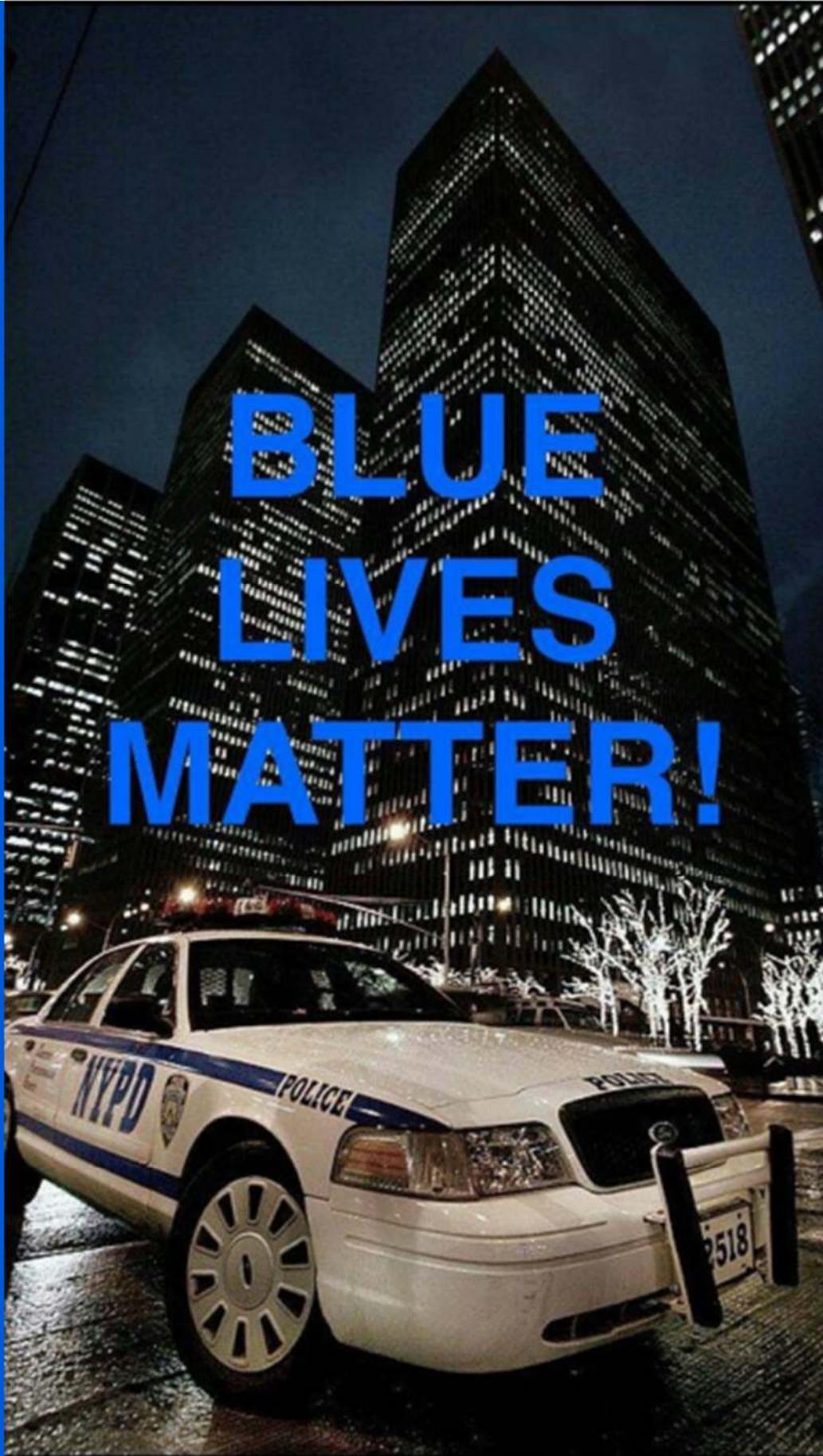
Fraternally,



Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN

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



P.O. Joshua Eyer
Charlotte-Mecklenburg PD
EOW: Monday, April 29, 2024
Cause: Gunfire



Sgt. Bill Hooser
Santaquin, UT PD
EOW: Sunday, May 5, 2024
Cause: Vehicular assault



Inv. Samuel Poloche
NC Dept. of Adult Correction
EOW: Monday, April 29, 2024
Cause: Gunfire



P.O. Jacob Derbin
Euclid, OH PD
EOW: Saturday, May 11, 2024
Cause: Gunfire



Inv. William "Alden" Elliott
NC Dept. of Adult Correction
EOW: Monday, April 29, 2024
Cause: Gunfire



Police Officer Jamal Mitchell
Minneapolis Police Department, MN
EOW: Thursday, May 30, 2024
Cause: Gunfire



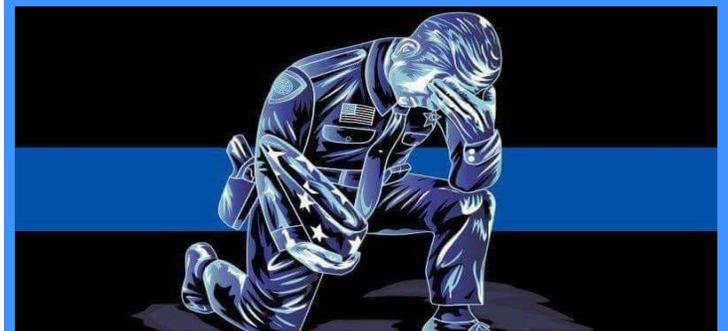
Dep. U.S. Marshal Thomas M. Weeks
US DOJ - US Marshals Service
EOW: Monday, April 29, 2024
Cause: Gunfire



Trooper First Class Aaron Pelletier
CN State Police
EOW: Thursday, May 30, 2024
Cause: Vehicular Assault



Trooper II Marcellus E. Bethea
New Jersey State Police
EOW: Sunday, May 5, 2024
Cause: Duty related illness



THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

JOHN APT	04/8/2014	JAMES HOUSTON-TRUSTEE	01/27/2015
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	01/20/24	**THOMAS WEIL	07/09/2019
**EDWARD HENDRICKSON	01/29/2022	ED WEIR	02/22/2019
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		

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

Always in our minds and hearts

Gone but never forgotten.....

SCHOLARSHIP ESSAY

What It Means to Be an American
Katelyn Evans
Ohio University

It's hard to answer the question 'what it means to be an American' because of our country's melting pot of cultures and people all striving for the American Dream. We've heard the term 'the American Dream' throughout our lives and all throughout American history, and the entire foundation of this country is based off of this concept.

With the United States being a free country full of opportunities, it has been a long-known fact that even while being born into the lower class, it is feasible to work hard and achieve the career/economic status you dream of having. The 'American Dream' is the societal concept that through hard work and perseverance, you can achieve the lifestyle that you want to live, no matter what socioeconomic status or conditions you started with in America. The American Dream encompasses what it means to be an American, revolving around the ideology of being hard-working to accomplish the life you want.

The 'American Dream' has always been the unifying vision at the heart of the American ideology. From the pilgrims to the hippies, the belief that all Americans can be free to build the life that they want has remained the same. Although the idea has stayed consistent, the actual 'picture' of the American Dream has changed throughout the history of the United States. In the early decades, the 'dream' was to have a piece of land, and work for yourself and your family.

For the time of 'manifest destiny', the dream was to venture into the unknown for the sake of getting a piece of land. With industrialization, the dream to become wealthy and elite became more noticeable, making the decades and centuries after this to pursue an American Dream of becoming rich.

The importance of hopes and dreams regarding the future is very crucial to the success of one's own American Dreams. The entire basis of the so called 'American Dream' is working to achieve the success you desire. Without hard work, the dream can never be achieved. Along with hard work, is hope. Hope and determination is what leads people to chase their dreams, work hard, and achieve them. In conclusion, the American Dream is the soul of our country and truly represents what it means to be an American.

~~~~~  
Ryan Ormand  
St. John's University

To be an American is to embody a complex set of ideas, customs, histories, and identities. Some of these core values, such as freedom, democracy, opportunity, and the American dream, have been deeply ingrained in American citizens, constantly evolving through America's history.

One pillar of American identity is the high value of freedom. Americans have fought tirelessly from the Revolutionary War to the civil rights movements to ensure freedom and equality for all Americans. These courageous acts brought individual permanent liberties and rights never to be taken away. The idea of people pursuing their own unique path, free to express their own opinions and expressions. The freedom to protest and speak out against the government or corporations. Not just the legal principles, but cultural movements and ideas all make America what it is today. The incredible hunger for freedom, passed on from generations, makes Americans so strong. Americans take pride in their ability to participate in democracy, where the people have the power to elect their favorite representatives while also holding their leaders accountable.

Being an American is about resilience and the ability to adapt to world problems. From the early settlements to the present day, Americans have faced adversity with resilience and resourcefulness. During economic crashes, social injustices, and natural disasters, Americans have a way of coming together and fighting back. The great depression going into World War II is a great example of toughness and patriotism. Against all odds, Americans banded together and rebuilt in the worst of times. There is a clear reason that the rest of the world turns to us when they are in tough times.

The American Dream greatly embodies the promise of opportunity and freedom. No matter their origin or family, Americans trust the possibility of success through hard work. This opens new paths for entrepreneurship. The American dream inspires people to work for their full potential. While it seems challenging at times, Americans have a way of not giving up. From the Wright brothers first flight to the moon landing, America has been a beacon of success and ingenuity.

To be an American is to embrace and live by a large set of values and beliefs. America is a place of freedom, happiness, and prosperity that can be achieved by anyone. America is truly the greatest country on earth. Poet Walt Whitman wrote, "I hear America singing," portraying the freedom and voices of the American people. I am proud to be an American.

# SCHOLARSHIP ESSAY

What it Means to be an American  
Michael Ormond  
Roanoke College '28

What it means to be an American could be described in several ways. One way it means to be an American is by being proud of this country and being proud to live in the greatest country on earth. Being an American also means to show patriotism and respect the flag for what it represents, which is one nation under God, Indivisible with Liberty and Justice for all.

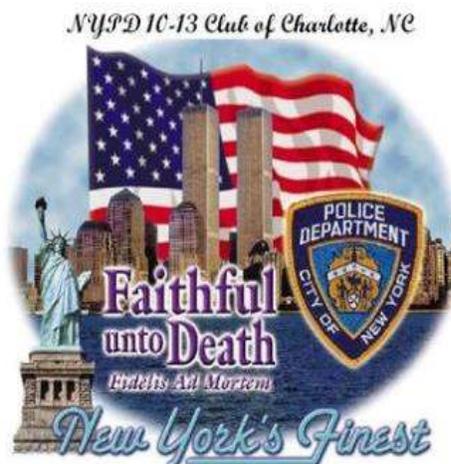
Being an American also means that you should cherish the freedoms and principles listed in the Constitution and the Declaration of Independence that have made America the land of the free and home of the brave.

Being an American at its core starts with having freedom but having freedom has its own core values. One of those is to uphold the Constitution and its amendments. Americans should be able to speak freely on anything they want to and preach any religion they please and they should do that by leading by example and being leaders. Life, Liberty, and The Pursuit of Happiness are the other core values. To be an American means that you should live up to all those core values and do anything to defend them.

Being an American also means standing up for your country no matter what upholding the Constitution as well as keeping integrity in the electoral systems during elections. America is the greatest country in the world and people want to stop that because they want what we have and they see it as if they can't have it then no one can so it is important to stand up for our nation's freedom and sovereignty. As an American, you also have the right to vote in elections and make decisions that you think will better your country so it is important that you participate in elections and uphold the integrity of fair elections to keep this country great. Being an American also includes safeguarding the principles of democracy so our country can continue being free.

Being an American also includes working hard, being a good member of American society, and living out the American dream. Being a hard-working American is important because if you want to live a happy life in America you need to have a strong work ethic which improves the nation overall. By working hard in America you not only will be more successful but you will also show core American values that will make you a role model to the younger generation of Americans who will look up to you and follow in your footsteps whether that be in the same way you became successful or in another way that helps them achieve their goals and dreams. Being a hard-working American also shows resilience which is celebrated in American culture because to be an American you need to be resilient through the hard times to come out on top in the end and achieve a better future.

It means a lot to be an American. You need to understand the rights and freedoms you have as an American and never take them for granted because other countries don't have what we have. Our rights and freedoms should be celebrated every day because we are the only country that allows us to do so. As an American, you should work hard, respect others, respect your country and most of all be proud of who you are and the country you live in because it is the greatest place on earth and nobody should be able to tell you otherwise. That is what it means to be an American.



# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



## **NYPD 10-13 Club of Charlotte, NC** **Jimmy LaRossa Memorial Golf Tournament**

Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

### Hole Sponsors

Ana Sotomayor

Avoya Travel - Alan Willms

Barasch & McGarry

Bill "The Chief" Parker

Bob & Nancy Fee

Charlotte Salute to Heroes

Connolly's Pub - Tom Timmins

Dan McKenna Homes at Keller Williams

Dandelion Market - Tom Timmins

Doug and Connie Cullen Contemporary Concepts, Inc.

Famous Toastery

FOP Lodge #9

Ft Mill 10-13 Club

Gatekeepers - Tom Evans

Harvey & Carolyn Katowitz

Iredell Co. FOP Lodge 10

Ivy Rehab Indian Land - Dr. Gianna Torsiello

Jeffrey Goldstein (Davis & Goldstein CPA)

Jim & Anne O'Brien

Karen's Hair For You (Frank DeMasi)

Lux Eye Care

Marie Zolfo & Frank Martarella

National NYCPD 10-13 Organization Inc.

NYC Police Benevolent Association

NYPD 10-13 Club of Charleston, SC

Prohibition - Tom Timmins

Scott Boyar CPA

The Daily - Tom Timmins

The Workman's Friend - Tom Timmins

Todd Brower Real Estate

Todd Younker Insurance Agency - Mint Hill

Tyber Creek Pub - Tom Timmins

Waxhaw Masonic Lodge # 562

Weddington Dental - Dr. Christopher Wasulko

# JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT



## **NYPD 10-13 Club of Charlotte, NC Jimmy LaRossa Memorial Golf Tournament**

Please patronize the following businesses/thank the following people for supporting the tournament and making it a success.

### Raffle Prizes/Food/Beverages/Cash

131 Main St. Blakeny  
Adams Beverages  
Alegianc Flag Supply  
Alexander Michaels  
American Express  
Bad Daddy's Burgers Ballentyne  
Bernard Roe  
Bowlero-Matthews  
Char 7 Bar Mint Hill  
Charlotte National Golf Club  
Coca Cola  
Dunwellz Mint Hill  
Edgewater GC -  
Empire Pizza  
Golf Tech Swing  
Harris Teeter  
Harvey Katowitz  
Hawthorne's - Mint Hill - Rea Rd.

Lorenzo's Pizza  
Lux Eye Care  
Monroe Country Club  
My Pilow Inc.  
Olde Mecklenburg Brewery  
Olde Sycamore Golf Club  
PF Changs  
Publix  
River Hills Country Club - Mike Schoonmaker  
Showmars - Mint Hill  
Sports Connection  
Stack's Kitchen - Matthews  
Sycamore Brewing  
Ted Lotti  
The Office Craft Bar and Kitchen - Rea Rd.  
Total Golf  
Tunnel 2 Towers  
Verdict Ridge Golf & Country Club

### Volunteers

Mary Able  
Frank Aquilone  
Lou Caputo  
Frank DeMasi  
Rich Doyle  
Bob Fee  
Nancy Fee

Ryan Fee  
Kevin Gribbon  
Valerie Hargrove  
Scott Hickey  
Frank Irrizary  
Harvey Katowitz  
Gerry Kriston

Ian McGrouther  
Mark Miraihl  
John Randazzo  
Lisa Rosa  
Chris Russo  
Donna Vaudrin  
Mike Yacopino



**Membership Meeting Minutes  
May 14 2024**

The meeting was called to order by the president at 7:00 pm with the pledge of allegiance. There were 43 members, 2 new members, and 3 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 25 law enforcement officers who died in the line of duty since last month's meeting and a moment of silence.

**Roll Call of Officers**

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

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

**Sickness & Distress:**

- Lorraine Monsanto is being treated for stage 3 lung cancer.

**Guest Speaker(s):** Dr. Gianna Torsiello, Ivy Rehab, Indian Land gave a presentation and answered questions.

**Communications and Correspondence:**

- At this time there is no action needed regarding the Health Protection Bill. There are 34 Senators signed on as co-sponsors of Senate Bill S8388b and 83 Assembly-members signed on as co-sponsors of Assembly Bill A07866b.

There was a rally in Albany to show support for these bills on April 15th. The NYC Organization of Public Services Retirees spearheaded the rally. Senators and Assembly-members spoke at the rally as well as leaders of retired and active organizations. After the rally everyone worked the halls and offices in the Capital Building to garner the support of additional senators and assembly-members.

The most significant part of the Rally for me was the diversity of retirees and organizations that participated in the rally and the door knocking afterwards. The potential strength of unity for political action was put on display at this Rally. There are hundreds of thousands of public service retirees living in New York State. Collectively that means political power that could be a force to be reckoned with. We have so much in common under the umbrella of public service retirees and we need to continue to build bridges and form alliances where we can help each other to protect and enhance the lives of retirees.

- Dan Reford, president of FOP Lodge 9 requested an NYPD uniform and shield to place in a shadow box that will be mounted on a wall in the lodge.

**Report of officers**

President:

- National Mega Raffle tickets are available.
- Golf Tournament – Mon. May 20 – Tournament raffle tickets available.
- Dinner for June's meeting will be hamburgers and hot dogs.
- Members were reminded that tomorrow is National Police Officers Memorial Day. 137 law enforcement officers died in the line of duty in 2023. American flags should be flown at half mast and a blue light placed in the window of your home.

Vice President: Nothing to report.

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

Recording Secretary: Exc.

Corresponding Secretary: Discussed the golf tournament

Trustees:

- Dennis Cirillo: Exc.
- 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 Exc.

### Committee Reports

- Membership: 457 members

**Old Business:** None

**New Business:** Three scholarship applications were received. Katelyn Evans, step-daughter of John Erker won the 9/11 Memorial Scholarship. Michael and Ryan Ormand, sons of Tim Ormand were the co-winners of the John Krohn memorial scholarship. Scholarship rules state that there can only be one scholarship winner per family every three years so the board decided to split the scholarship between Michael and Ryan.

### Good of the Club

- New Members
  1. CMPD Officer Holly Lawton
  2. Ret. NYCDOC Officer Anthony Martinez

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

- \$547 was donated by members to help Lorraine Monsanto with her medical bills.
- \$240 was collected for the family of CMPD hero Joshua Ayers. An additional \$260 will be added from the club.
- 50/50: \$135 was won by Michael Matthews.

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

### Next Meeting

Tuesday, June 13, 2024

*NYPD 10-13 Club of Charlotte, NC*



# APRIL MEMBERSHIP MEETING PHOTOS

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



Dr. Gianna Torsiello, Bill Glasser



L-R Ret. CMPD Officer Ted Barbour, Brian Vega, Holly Lawton, Mike Matthews, Johnnett Foday, Ret. CMPD Officer Yvette McNeill



# MEMBERSHIP



## 2024 Monthly Meeting Dates

|         |          |         |
|---------|----------|---------|
| June 11 | Sept. 10 | Nov. 12 |
| July 9  | Oct. 8   | Dec. 10 |
| Aug. 13 |          |         |

Happy Birthday!

## JUNE

|                                 |      |
|---------------------------------|------|
| Ronn Broadway                   | 6/1  |
| Jeff Dito                       | 6/1  |
| Sirin "Smitty" Ereifej          | 6/1  |
| Kevin Serpico                   | 6/1  |
| Mike Schoonmaker                | 6/2  |
| Mark Reichel                    | 6/2  |
| Emil Deliberto                  | 6/3  |
| Frank DeMasi                    | 6/3  |
| Bill Brower                     | 6/4  |
| Kevin Pinkney                   | 6/4  |
| Elliott Cuff <b>RIP</b>         | 6/5  |
| Robert Ganley                   | 6/5  |
| Walt Kimble                     | 6/5  |
| Evan Smelley                    | 6/5  |
| Kevin Imm                       | 6/7  |
| Ronald Johnson, Sr.             | 6/7  |
| John Jordan                     | 6/11 |
| Carol Meagher                   | 6/12 |
| George Anarella                 | 6/13 |
| David Forland                   | 6/14 |
| Jim Burchill                    | 6/18 |
| Luis Agostini                   | 6/22 |
| Kevin Dilberian                 | 6/22 |
| Randy Scott                     | 6/22 |
| Angela Williams                 | 6/22 |
| Joseph Derby                    | 6/24 |
| Joseph Fermaint                 | 6/25 |
| Vincent Abbene                  | 6/26 |
| Geoffrey Jahn                   | 6/26 |
| David Clarke                    | 6/28 |
| Ronald Richburg                 | 6/28 |
| Dennis D'Alessio Sr. <b>RIP</b> | 6/30 |
| Paul Johnson <b>RIP</b>         | 6/30 |



Fortunately, nothing to report



Lorraine Monsanto is undergoing chemotherapy for stage 3 lung cancer.

## Welcome To The Club



The following members joined our club in May  
 CMPD Officer Holly Lawton  
 Ret. NYCDOC Officer Anthony Martinez

## MEMBERSHIP

We presently have 460 members, 340 from the NYPD and the remainder from 52 other law enforcement agencies.



Happy Father's Day  
 June 16, 2024



Wednesday June 14 is Flag Day  
 Remember to proudly fly our flag



*NYPD 10-13 Club of Charlotte, NC*



# TRUSTEE'S



2013 Club of Charlotte

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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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



# COMMUNITY EVENT



Prevention is a key component of anti-trafficking work. Prevention means reducing the amount of people who are ever harmed by trafficking. JOY International supports prevention work from three different approaches.

First, we raise awareness about human trafficking and trafficker's schemes so fewer individuals are victimized. Awareness strategies include speaking at schools, community groups, and churches and sharing about what trafficking is and how it most commonly looks in the United States and abroad.

Second, we support demand reduction strategies that focus on stopping the supply and demand cycle which fuels trafficking. This looks like educating people about the connections between the commercial sex industry, pornography, and trafficking, and encouraging people towards ethical purchasing options that do not use slave labor.

Third, prevention efforts include addressing systems of exploitation that disproportionately target vulnerable populations such as women, children, the uneducated, immigrants, refugees, disaster survivors, people of color, extremely impoverished individuals, and the LGBTQ+ community. This can look like supplying emergency aid after disasters, providing schooling for underserved communities, and helping with basic needs for impoverished persons so that they are less likely to be exploited by traffickers.



WALKING TOGETHER FOR  
THE JOY OF FREEDOM

BENEFITING:



FORMERLY THE BAREFOOT MILE

**SATURDAY**  
**September 7, 2024**

REGISTRATION BEGINS AT 10 AM  
WALK BEGINS AT 11 AM



PINEVILLE LAKE PARK  
LARGE PAVILLION  
909 Lakeview Drive  
Pineville, NC 28134

DONATE OR REGISTER:  
[WWW.JOYOFFREEDOM.ORG](http://WWW.JOYOFFREEDOM.ORG)  
CHOOSE: Charlotte Area JOY  
of Freedom Walk

JOY International is dedicated to the prevention of child trafficking and to the freedom, healing, and empowerment of trafficked children, teens, and young adults worldwide. Your support changes the lives of trafficked children around the world!

# HEALTH AND WELFARE

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

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

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

\* Out of Pocket Maximum protects retirees from catastrophic claims

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

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



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

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

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

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



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

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

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

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

# HEALTH AND WELFARE

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Your health plan generally must:

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

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

# HEALTH AND WELFARE

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

## City Coverage for Medicare-Eligible Retirees

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

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

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

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

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

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

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

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

## Medicare Enrollment

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

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

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

## Medicare and Retiring Employees

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

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

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

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

# HEALTH AND WELFARE



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

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

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

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

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

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

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

Get your records and documents

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Last updated: December 14, 2023

# HEALTH AND WELFARE

## 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

# HEALTH AND WELFARE



## Inpatient or outpatient hospital status affects your costs

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

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

### Note

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

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

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

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

### Note

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

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

# THIS AND THAT

## North Carolina Concealed Handguns Reciprocity

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

### Other States' Permits Honored Here

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

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

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

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

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

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

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

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

### Permits Honored in Other States

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

#### States with North Carolina Agreements

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

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

# THIS AND THAT

## NY VENUE RULES ON CONCEALED CARRYING

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

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

## Member Self Service - webCOPS

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

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

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

You can register on webCOPS right now by visiting [NYCPPF - COPS 2.0 - New Tab \(v3locity.com\)](http://NYCPPF-COPS 2.0 - New Tab (v3locity.com))

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

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

### Police Pension Fund - Documents & Requests Center

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

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

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

# National NYCPD 10-13 Organizations, Inc.



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

## ARIZONA 10-13

### President Larry Carito

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

## LONG ISLAND 10-13

### President Richard Bohn

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

## NYPD 10-13 CLUB OF CHARLESTON

### President Frank Capograsso

NYPD 10-13 Club of Charleston  
2937 River Vista Way,  
Mt. Pleasant, SC 29466  
Phone #  
Email: [Charleston1013club@gmail.com](mailto:Charleston1013club@gmail.com)  
Website: [https://charleston1013club.com/?fbclid=IwAR2i4YW0c5Jl-czffqPzcg8aFS9B14Oy\\_Hh4uefWjzqjASRIAPxz7B50IQ&mibextid=Zxz2cZ](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.  
PH: 570-620-6913  
Email: [jadams067@gmail.com](mailto:jadams067@gmail.com)  
Website: [www.nepa1013.com](http://www.nepa1013.com)

## NYPD 10-13 CLUB OF CHARLOTTE

### President Harvey Katowitz

4701 Wyndfield Lane  
Charlotte, N.C. 28270  
PH: 704-849-9234  
E-mail: [hkatowitz@windstream.net](mailto:hkatowitz@windstream.net)  
Website: [www.charlotte10-13.com](http://www.charlotte10-13.com)

## NORTHEAST FLORIDA 10-13

### President Marty Syken

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

## HUDSON VALLEY 10-13

### President Kathleen McLaughlin

PO Box 1013  
Pearl River, NY 10965  
Phone : 845-323-5938  
Email: [katmcbirat@aol.com](mailto:katmcbirat@aol.com)  
Website: [www.hudsonvalley1013.com](http://www.hudsonvalley1013.com)

## RALEIGH NC 10-13

### President Robert Young

412 Walnut Woods Drive  
Morrisville NC, 27560  
PH: 919 604 5188  
Email: [nypd1013raleigh@gmail.com](mailto:nypd1013raleigh@gmail.com)  
Website: [www.raleigh1013.com](http://www.raleigh1013.com)

## JERSEY SHORE 10-13

### President Salvatore V. Pepitone

168 Watson Road  
Fanwood, N.J. 07023-0536  
Phone: 516-375-0536  
Email: [salvatorepepitone@comcast.net](mailto:salvatorepepitone@comcast.net)  
Website: [www.jerseyshore10-13.com](http://www.jerseyshore10-13.com)

## VILLAGES 10-13

### President Dominic Orlando

NYPD 1013  
3762 Infinity Rub  
The Villages, Florida  
PH: 646-823-6489  
Email: [djndp@aol.com](mailto:djndp@aol.com)  
Website: [www.villagesnypd10-13.org](http://www.villagesnypd10-13.org)

## MYRTLE BEACH 10-13

### President Michael Fanning

44 Shore Line Drive  
Pawleys Island, S.C. 29585  
PH: 843-241-7128  
E-mail: [hntsgt@gmail.com](mailto:hntsgt@gmail.com)  
Website: [MYR1013.com](http://MYR1013.com)

## WILMINGTON NC 10-13

### President Chuck McLiverty

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

## FORT MILLS SC 10-13

### President: Scott Hassler

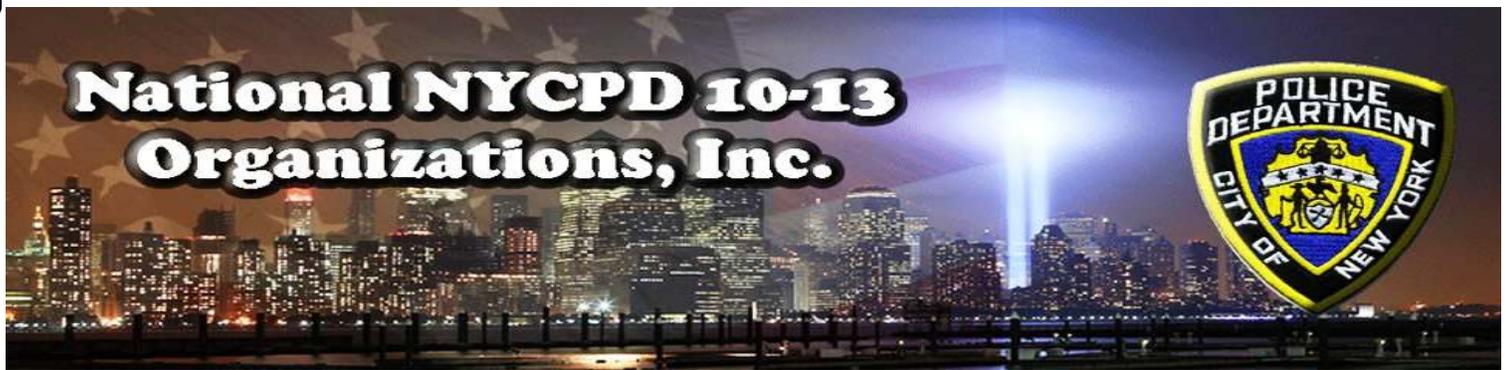
Fort Mill, S.C. 10-13 Club  
1069 Angelica Lane  
Tega Cay, S.C. 29708  
Ph #: (516) 965-9015  
Email address: [fortmill10-13club@hotmail.com](mailto:fortmill10-13club@hotmail.com)  
Website: [www.FortMill10-13Club.com](http://www.FortMill10-13Club.com)

## VERRAZANO 10-13

### President Chris Piazza

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

# 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 2<sup>nd</sup> floor at One Police Plaza, opposite the Operations Unit.

They will only renew a retiree ID card that has less than 3 months before expiration date or already expired. Please do not go at the end of month when it is crowded due to numerous active MOS retiring. Using the above number, call beforehand to make sure there is no promotion on the day you are going because it can get crowded and active will have priority.

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

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

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

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

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

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

For the retirees that live out of state, the members can email a copy of their driver's license and ID card and in the body of the email they can put their name, address, and a phone number where they can be reached. Also, the member needs to attach a digital photo (jpg file) of themselves from the waist up in front of a red or a neutral-colored background (please no hats or sunglasses).

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

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

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

A completed PD form **MUST** accompany the card. The form is on the accompanying page of this procedure and can be downloaded from our website: [nationalnycpd10-13.org](http://nationalnycpd10-13.org) or the individual club's website.

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

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

To ensure security in the transfer of cards to and from our members the following procedure **MUST** be adhered to: Items **MUST** be sent to the National in a USPS Flat Rate Priority Mail envelope. You will receive a tracking number from the post office. **DO NOT REQUEST SIGNATURE OF RECIPIENT.** The postage is **\$9.90**.

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

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

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

# NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

Please Indicate:  New Applicant  Lost ID Card  Renewal, Card # \_\_\_\_\_

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone Number: (\_\_\_\_) \_\_\_\_-\_\_\_\_

Social Security Number: \_\_\_\_-\_\_\_\_-\_\_\_\_ Gender: \_\_\_\_\_

Home Address: \_\_\_\_\_ Apt. \_\_\_\_\_

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

## RETIREE INFORMATION ONLY

Rank: \_\_\_\_\_ Retirement Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Tax # \_\_\_\_\_ Shield # \_\_\_\_\_

I certify that the information provided on this worksheet and on any supporting documentation is true and complete.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## FOR OFFICE USE ONLY

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

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

Approved

Disapproved

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

\_\_\_\_\_  
Signature

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

## AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

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

# LINE ORGANIZATIONS



## CAPTAINS ENDOWMENT ASSOCIATION



Chris Monahan,  
President

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

Dear CEA member:

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

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

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

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

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

Fraternally,  
Chris

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

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

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

Dear CEA Member,

**Eliquis, Xarelto, Jardiance, Entresto, Farxiga** and **Trelegy** are some of the more expensive drugs that CEA members are commonly prescribed whose manufacturers offer co-pay coupons that can either drastically reduce or even eliminate co-pays. If you are taking any of these drugs, visit the appropriate website below to obtain a manufacturer's co-pay coupon prior to your next scheduled refill or when filling your initial prescription. You must provide the coupon to your pharmacy or OptumRX if you are using the mail-order provider prior to filling the prescription to receive the benefit.

[www.eliquis.bmscustomerconnect.com/afib/savings-and-support](http://www.eliquis.bmscustomerconnect.com/afib/savings-and-support)

1-855-ELIQUIS (354-7847)

[www.xarelto-us.com/xarelto-cost](http://www.xarelto-us.com/xarelto-cost)

1-888-XARELTO (927-3586)

[patient.boehringer-ingenheim.com/us/products/jardiance/type-2-diabetes/savings](http://patient.boehringer-ingenheim.com/us/products/jardiance/type-2-diabetes/savings)

1-866-279-8990

[www.entresto.com/financial-support](http://www.entresto.com/financial-support)

1-888-ENTRESTO (368-7378)

[www.farxiga.com/savings-support/register](http://www.farxiga.com/savings-support/register)

1-855-3FARXIGA (332-7944)

[www.trelegy.com/savings-and-coupons](http://www.trelegy.com/savings-and-coupons)

1-866-735-8665

If you have any questions or issues regarding these drugs, please contact the Superior Officers Council at 212 964-7500, Option 1.

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

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

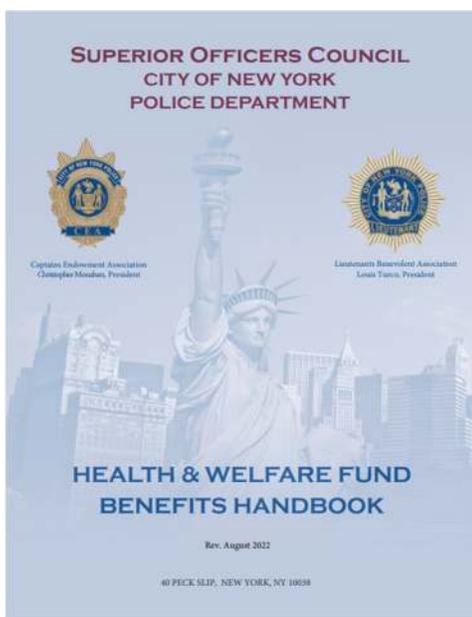
If you retired between **January 1, 1971, and December 31, 2009**, you were offered the choice to convert the \$5000 Death Benefit during a **One-Time Enrollment Period** to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death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

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

# LINE ORGANIZATIONS



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



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

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

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

## OPTUMRX

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

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

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

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

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

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

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

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

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

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

# LINE ORGANIZATIONS



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



## VISIONWORKS/DAVIS VISION

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

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

Phone: (800) 999-5431



## EMPIRE BLUECROSS BLUESHIELD | Dental

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

Active Group: 280500 | Retired Group: 285052

Phone: (800) 722-8879

### Dental:

Phone: (800) 342-5209

Group Number: 21099



## HEALTHPLEX

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

### Claims Department:

PO Box 650629

Dallas, TX 75265-0629

Email: [info@healthplex.com](mailto:info@healthplex.com)

### Customer Service:

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

### Corporate Offices:

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



## STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

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

Number: (888) 660-1854



## HUMANA | Comp Benefits

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

Group: 21099

*Exclusive to Florida Residents*

Phone: (800) 342-5209



## OPTUMRx

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

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

### Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



## PRINCIPAL FINANCIAL GROUP

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

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



## Express Scripts | PICA Prescription Program

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

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

## Freedom Fertility Pharmacy:

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

Number: 800-660-4283

# LINE ORGANIZATIONS

## Sergeants Benevolent Association

57 Leonard Street  
New York, NY 10013  
Phone: (212) 226-2180



## The Toughest Job in the World!

Vincent J. Vallelong  
PRESIDENT

Edmund J. Small  
VICE PRESIDENT

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

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

### **Hearing Aid Reimbursement Guidelines**

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

\$5 00.00 stipend per device

Maximum Benefit \$1000.00 Every  
four (4) years

#### Eligible Dependent Children

\$1,000 .00 stipend per device

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

#### **BENEFIT GUIDELINES**

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

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

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

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

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

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

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

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

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

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

S.B.A. Health and Welfare Office.

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

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

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

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

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

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

# LINE ORGANIZATIONS



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

## Optical Benefits: Eyeglasses

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

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

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

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

## Contact lens-in lieu of Glasses

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

## Davis Vision Collection Contacts

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

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

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

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

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

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

## PHARMACEUTICAL BENEFIT PLAN

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

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

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

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

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

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

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

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

**DavisVision**

# LINE ORGANIZATIONS



## 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)**

The DEA is pleased to be able to add this benefit for our members.

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

## DEA, SBA, and LBA Bill to Increase Pension Benefits

May 24, 2024

The DEA, SBA, and LBA have put forth legislation to increase financial pension benefits for our Detectives in an effort to retain our most experienced and knowledgeable members. Under our proposed bill, members would receive a *pro rata* increase in their pensions, the amount of which would depend on their years of service at their retirement, with an automatic pension increase in their 25th, 30th, and/or 35th year, respectively. The additional money members would receive essentially acts as a retention bonus, providing incentive for them to stay on the job as long as possible. We will keep you apprised of this important legislation.

## Unauthorized Release of Photographs, Body-Worn Camera Footage and/or Confidential Information

May 24, 2024

There have been numerous instances of members getting caught up in IAB investigations regarding the dissemination/disclosure of confidential Department information. To be clear, under the Patrol Guide and the Disciplinary Matrix, dissemination of body-worn camera ("BWC") footage and other Department reports, photos, or data, is considered disseminating confidential information, which will result in disciplinary action by the Department.

Be advised that the Department Advocate (in consultation with the PC's Office) is directing that any member who receives *and then sends/forwards* that video and/or photograph to someone else will be issued a Schedule "C" command discipline, with a penalty of between 15 and 20 vacation days. This is the case even if the person to whom you send the video is another MOS. Likewise, this is the case even if you are not the one to have originally, improperly downloaded the footage. *If the disclosure is to a member of the press/news media, moreover, charges and specifications will be served with a presumptive penalty of 30 vacation days.*

The bottom line is this: do not forward any B/W/C video, photographs, or other media that you receive to **anyone**. We have all received What's App, Instagram, or other messages with embarrassing/funny/disgusting body-worn camera footage. Receiving these videos is not the issue; *disseminating them to others is the problem*. **If you are sent any such videos, promptly delete them from your phone.** Whatever you do, do not send it (or them) to anyone else.

## Street Renaming Proposals

May 24, 2024

DEA President Paul DiGiacomo spoke on May 15, 2024, at the monthly meeting of Community Board 18 in Brooklyn as part of the DEA's efforts to get a street re-named at the intersection of Ryder Street and Filmore Avenue in memory of Det. First Grade Joseph Calabrese, our beloved former Board Officer. The Community Board voted unanimously to approve the street renaming, and now the decision goes to the City Council for final approval.

The DEA has also submitted a street renaming request for Det. Troy Patterson outside 50 Jefferson Avenue in front of Public School #3, between Bedford and Franklin Avenues at the location in Brooklyn where Troy was shot near his residence. We will keep everyone apprised of both efforts.

## Important Phone Numbers

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

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

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

Davis Vision (800) 999-5431  
(you will need your DEA ID number)  
[www.Davisvision.com](http://www.Davisvision.com)

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

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

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

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

NYPD Payroll Section (646) 610-616

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

Welcome to Davis Vision!

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

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



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

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



## Your Davis Vision Designer Plan Benefits

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

Significant savings on optional frames, lens types and coatings!

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

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

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

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

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

SPCVX01281web 9/7/21



## Frequently Asked Questions

### How can I contact Member Services?

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

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

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

### When will I receive my eyewear?

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

### Do I need a claim form?

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

### Can I split my benefits?

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

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

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

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

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

## DAVIS VISION EXTRAS!

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

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

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

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

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

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

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

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

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

New York Post Covers LOD Det. Bernardino Grottano  
May 20, 2024



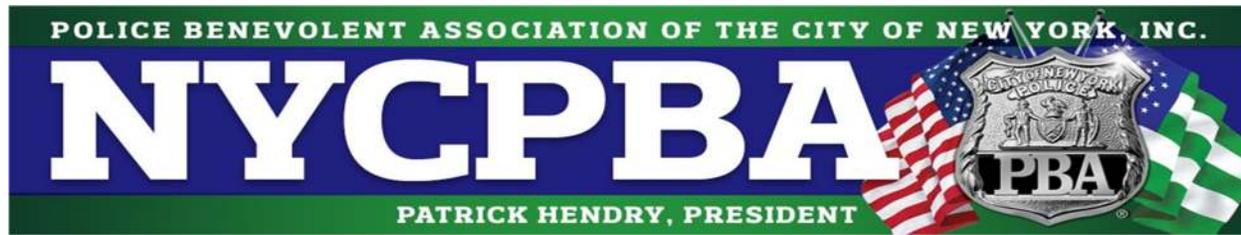
The *New York Post* covered the new headstone that honors Det. Bernardino Grottano, killed in the line of duty in 1924, 100 years ago. He was killed off duty while chasing a perpetrator who had just robbed a store. Det. Grottano is buried at Green-Wood cemetery. DEA president-elect Scott Munro met the family at graveside. Read the article on the following link:

<https://nypost.com/2024/05/18/us-news/nyc-cop-killed-100-years-ago-gets-headstone-recognition/>

Detective Grottano, better known as Barney, died on May 26, 1924.



# 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**

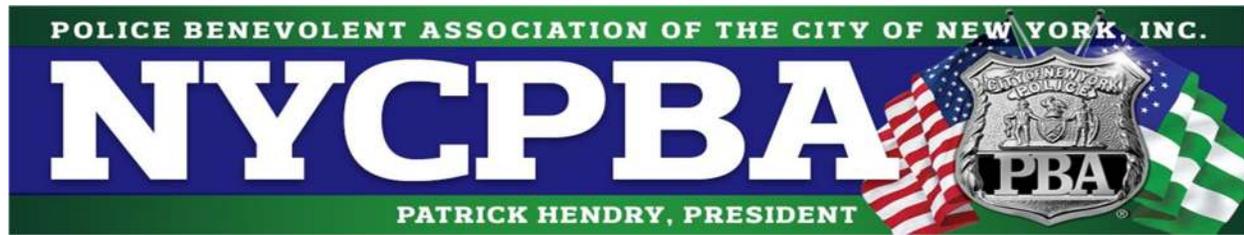
If you are enrolled in a Medicare Advantage Plan that provides prescription drugs or if you have Original Medicare and have enrolled in a stand-alone Medicare Part D Plan, your Medicare Advantage or Part D Plan is primary for your prescription drug coverage, including disposable insulin pumps and the 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



PBA in the News

May 19, 2024

## **Judge releases knife-wielding maniac who smashed RMP windshield, attacked cops last month**

PBA President Patrick Hendry is quoted in the [NY Post](#): "This is a deranged repeat offender who specifically targeted police officers for a vicious assault. Anyone who thinks he can be trusted to remain on the street is out of their mind. This is yet another case that shows police officers our justice system doesn't care about our safety, or the safety of the New Yorkers we protect."

May 19, 2024

## **NYPD headcount facing record lows – 200 cops leaving each month**

PBA President Patrick Hendry is quoted in the [NY Post](#): "New York City police officers' workload has exploded over the past several months, and the staffing is still nowhere close to keeping up. From the daily protest details to additional patrols in the subway, our members are beyond exhausted already – and summertime crime spikes are just around the corner. Squeezing cops for even more overtime hours is not a solution. It will just send even more of them running for the exits."

May 19, 2024

## **Family of slain NYPD hero fights cop-killer's parole**

PBA President Patrick Hendry is quoted in the [NY Post](#): "If they let this vicious cop killer out of jail, it's an insult to our hero police officer and his family. He gave his life that day. This family lost everything and this vicious cop killer should stay behind bars where he belongs."

May 10, 2024

## **Teen gets 27 years in prison for Times Square machete attack on NYPD officers; "not enough," says Patrick Hendry**

The PBA president is quoted in the [NY Times](#) and on [ABC 7 News](#), [CBS 2 News](#), [1010 WINS Radio](#), [WOR Radio](#), and [WCBS Radio](#): "But it's not enough time. This was a brazen, planned attack not only on our police officers, but the heart of our city."

May 9, 2024

## **Patrick Hendry defends cops in Queens shooting incident, calls for fairness**

The PBA president is quoted in the [Daily News](#) and [amNY](#): "This is a heartbreaking case that underscores the difficult reality police officers face when they respond to many calls. These police officers were faced with an individual who was holding a weapon and endangering multiple people," Hendry said. "As the body camera footage makes clear, they were trying to minimize the risks to everyone in that room and were forced to make split-second decisions based on those risks. They deserve a fair investigation based on facts and the law, not demonization by activists who are exploiting this tragedy to advance an anti-police agenda."

May 8, 2024

## **Family, NYPD cops pack courtroom at arraignment of hero Officer Jonathan Diller's killer**

PBA President Patrick Hendry is quoted in the [NY Post](#) and [Newsday](#) and on [NBC 4 News](#), [Fox 5 News](#), [New York 1](#), [PIX 11 News](#), [CBS 2 News](#), [WABC Radio](#), [WCBS Radio](#), [1010 WINS Radio](#), and [WOR Radio](#): "I hope that vicious, violent cop killer took a good look at the crowd in that courtroom because he's going to see us every time he comes to court. Great husband, great father, just an all-around great family man who loved being a police officer and loves his family."

May 7, 2024

## **NYPD academy graduates 576; Patrick Hendry says "we need more"**

The PBA president is quoted in the [NY Post](#): "This graduating class provides welcome reinforcements for our overworked members on the streets, but we need more. The NYPD is still understaffed by thousands, hundreds of cops are leaving every month and the challenges we face are growing by the day. New York City must continue to focus on not only recruiting the Finest but also keeping the talented police officers we already have."

May 4, 2024

## **Family of slain NYPD Officer Anthony Dwyer pleads with parole board not to release his killer**

PBA President Patrick Hendry is quoted in the [Daily News](#) and [News12](#): Hendry said the board was "torturing" the Dwyer family by making them relive the tragedy. "How many chances did our hero Officer Anthony Dwyer get when he was dying at the bottom of an air shaft? This is a slap in the face."

# 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/>

A photograph showing a group of police officers in blue uniforms and caps. Many of the officers have 'KEEP COP KILLERS IN JAIL' printed on their backs. They are gathered around a truck, handling cardboard boxes, likely the petitions mentioned in the text.

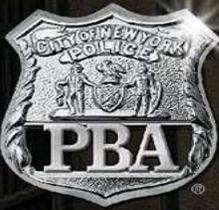
**Thank you for helping us**  
**HOLD THE LINE**

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

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

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

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



**Police Benevolent Association** of the City of New York, Inc.  
125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531  
**Patrick J. Lynch, President**  
[www.nycpba.org](http://www.nycpba.org)

## Veterans Property Tax Relief

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

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

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

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

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

### Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

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

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

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

### How to Request an Exemption

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

### Acceptable Military Records

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

### Additional Assistance:

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

### For Additional Information

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

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



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

**Purchase at Entrance**

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

**Pass for Veterans**

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

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

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



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

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



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

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

# Health and Welfare

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

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

# Health and Welfare

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

# Health and Welfare

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

# Health and Welfare

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

# Health and Welfare

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

# Health and Welfare

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

## Winter 2022

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

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

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merrilynrgill@gmail.com

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# Health and Welfare

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# Health and Welfare

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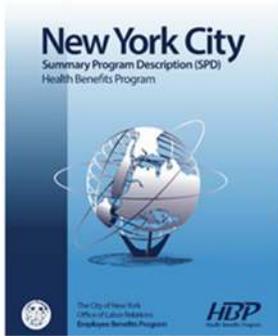
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# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

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

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

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

## Limitations

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

## \$1,000 SOC Catastrophic Benefit

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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

# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

# THIS AND THAT

## HR-218 Qualifications



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

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

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

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



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

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

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

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

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

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



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



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

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

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

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

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

### **PAID FUNERAL BILLS:**

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

Continued next page.....

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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

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

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

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

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

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

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

VESTED ( )

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

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

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

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

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

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EMAIL: [INFO@CWINVESTIGATIONS.COM](mailto:INFO@CWINVESTIGATIONS.COM)

**Wright Destinations**  
[wrightdestinations.com](http://wrightdestinations.com)

**Kelley Wright**  
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