



NYPD 10-13 CLUB of Charlotte, NC INC.

1219 High Brook Drive
Waxhaw, NC 28173



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



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Volume 16 Issue 8

10-13

August 2024

PRESIDENT'S MESSAGE

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Hi all,

I hope everyone has dealt with the extreme heat and rainfall that we had in July with minimal discomfort and disruptions.

There are 2 important club changes that you need to be aware of. As of August 1, 2024 our club address has changed to 1219 High Brook Drive, Waxhaw, NC 28173 and our September membership meeting has been changed to Wednesday, September 11, 2024.



On Monday July 15, 2024 Lifetime Club Member James "Jim" Hurd, husband of club member Skiddie Hurd passed away.

Jim served in the Navy prior to becoming a Charlotte police officer in 1970. He retired from the Charlotte-Mecklenburg Police Department in 1999, 6 years after the CMPD was formed with the merger of the former Charlotte City Police Department and the Mecklenburg County Rural Police Department.

Jim and Skiddie would have been married 55 years this September.

Please keep Skiddie in your thoughts and prayers as she deals with Jim's death while in rehab recuperating from stomach surgery.

A memorial service for Jim will be held at a future date.

Condolence and/or get well cards can be sent to Skiddie in care of her sister, honorary member Meba Thompson, 7004 Stoneridge Rd, Charlotte, NC 28226.

I want to acknowledge the significant and meaningful service the members of our honor guard provides to our members and their family by posting the following email I recently received from club member Ronn Broadway.

Hi Harvey,

I just wanted to take a minute from your busy day to say thank you and acknowledge the extraordinary things that you do. I attended the funeral service of retired NYC Police Sergeant George Young, at the service was a uniformed detail from our organization (The 10-13 Club of Charlotte). My wife and I, the family and friends all felt a strong sense of pride at the services provided by the uniformed police officers. Please accept this personal thank you from my wife and I, the retired officers did an exceptional job.

Additionally, my NYC Police ID card expired June 2024. Shortly after the May club meeting I followed the instructions listed in the news letter, that you prepare, and in about 6 weeks I received the new NYPD ID card. Again I thank you and I hope you will continue to lead this important organization.

Respectfully,
Ronn

Continued next page.....

Next Membership Meeting

PRESIDENTS MESSAGE

I want to thank our members who purchased National Mega Raffle tickets. We again sold all of the tickets our club was allocated.

The monies raised from the Raffle is used to provide the following:

- (1) Three \$1,000.00 National College Scholarships
- (2) Political Action Committee funds to lobby NYS Legislators to support our retiree earned benefits.
- (3) Maintaining our National NYCPD 10-13 Annual Dues at \$1.00, per member.
- (4) National NYCPD 10-13 Courtesy Cards to all 10-13 members.

Reminder: 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 National 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:

- 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.)
- Applicant must be preparing to enter college as a Freshman in the year the scholarship is awarded.
- When application is submitted, applicant must include a "Letter of Acceptance" from the college he or she will be attending.
- Only one scholarship will be awarded per sponsor, per applicant.

To download a copy of the 2024-2025 Scholarship Application Form click this link: [NATIONAL-SCHOLARSHIP-APPLICATION-2024-2025-2-1.pdf \(nationalnycpd10-13.org\)](https://nationalnycpd10-13.org/NATIONAL-SCHOLARSHIP-APPLICATION-2024-2025-2-1.pdf) **NOTE: Application must be received by August 15, 2024**

Cost-of-Living Adjustment

New York's permanent, automatic COLA is designed to help offset inflation's adverse effects on the fixed retirement benefits of eligible NYC public retirees. By law, the COLA can be no less than 1% and no more than 3% annually and is applied only to the first \$18,000 of the retirement benefit. The COLA percentage is calculated by taking 50% of the Consumer Price Index (CPI) increase from one March to the next and rounding up to the nearest tenth.

Who is eligible to receive a Cost-of-Living Adjustment?

- Disability retirees, regardless of age, who have been retired for at least five years
- Service retirees who are at least age 62 AND who have been retired for at least five years
- Service retirees who are at least age 55 AND who have been retired for at least 10 years
- Beneficiaries receiving Accidental Death Benefit, regardless of age, who have been receiving the benefit for at least 5 years
- Spouses receiving a Joint-and- are eligible to receive 50% of the monthly COLA for which the retiree would have been eligible

The cost-of-living adjustment (COLA) for September 2024 through August 2025 benefit payments is 1.8%.

As a result, an eligible retired member with a maximum retirement benefit of \$18,000 or more will receive a maximum increase of \$27 per month beginning with the Sept. 30, 2024 payment. (Eligible members receiving a maximum retirement benefit under \$18,000 will receive a lesser monthly increase).

This latest COLA brings the cumulative maximum monthly increase since COLA legislation was enacted in 2000 to \$508.50 .

Last month's scheduled guest speaker, Camille Null, wife of a Houston Police Officer, is the Director of Volunteer Programs for Heroes on the Water Org. <https://heroesonthewater.org/>.

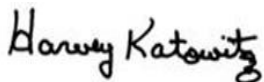
She had to cancel her appearance due to hurricane Beryl. She has been rescheduled for this months membership meeting.

Heroes on the Water offer free outdoor programs for U.S. active-duty military, veterans, law enforcement officers, first responders and their families. She is trying to form a chapter in the Charlotte area.

On September 7, 2024 the FT Mill 10-13 Assoc. is holding a "**Remember Our Heroes 5K**" fundraiser for the families of the 4 law enforcement heroes who were shot and killed in Charlotte in April 2024. (See page 10).

Fidelis Ad Mortem,

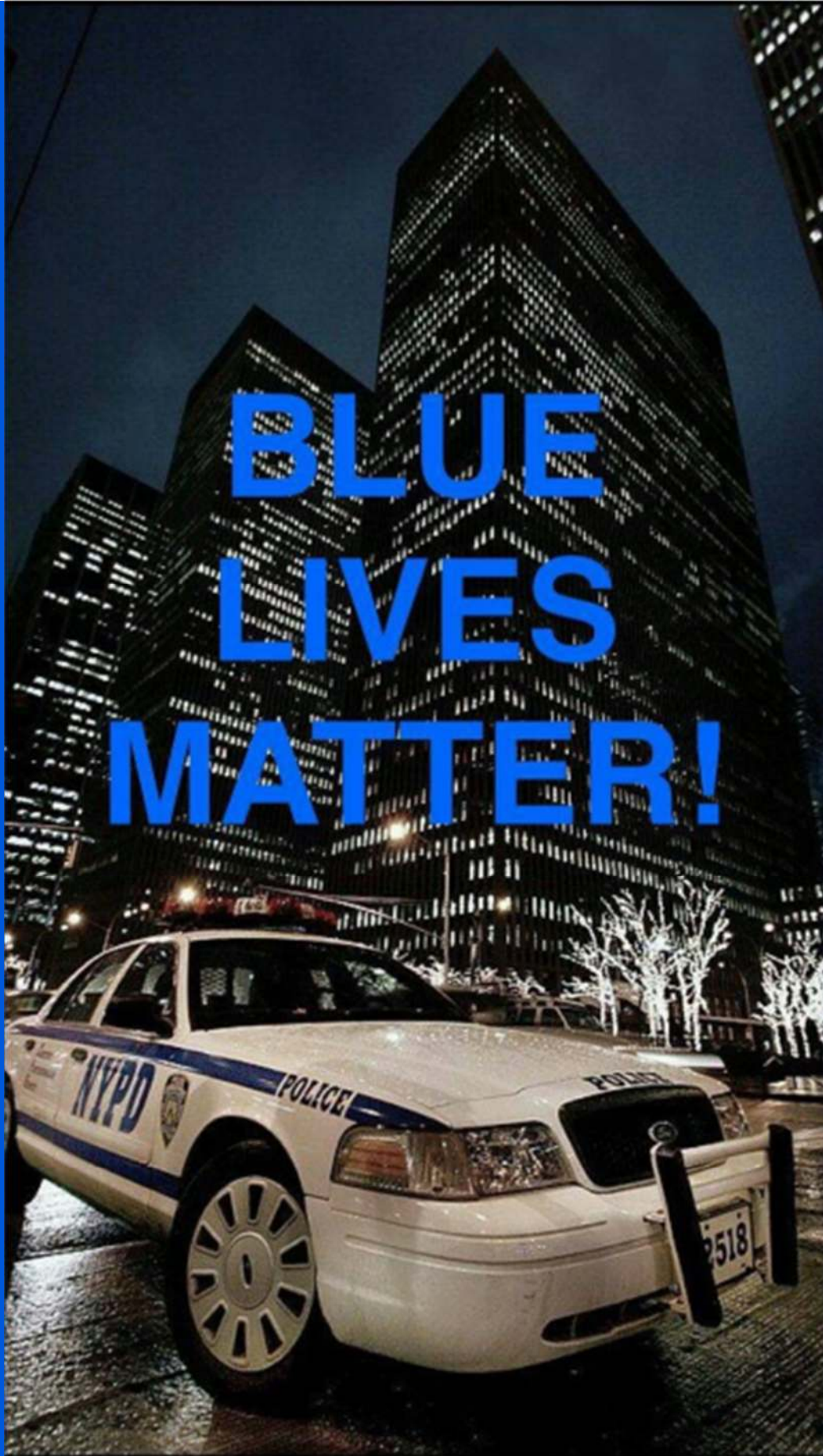
Fraternally,



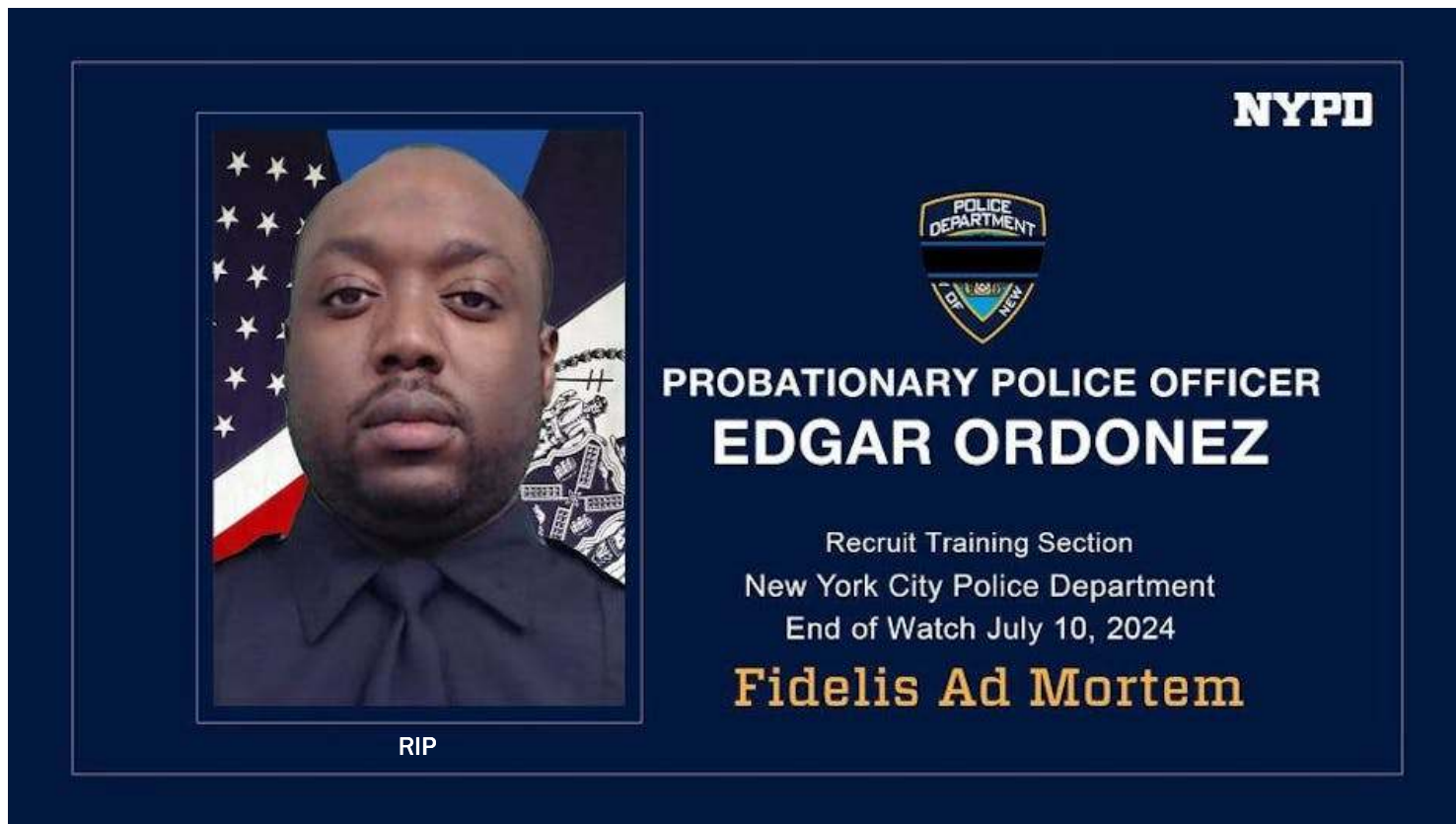
Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN



NYPD Probationary Officer Edgar Ordonez passed away on July 10, 2024, 5 days before he was to graduate from the Police Academy.

Edgar suffered a medical episode believed to be heat-related and tragically passed away after he collapsed during outdoor training at the police shooting range in the Bronx.

An immigrant from Honduras decided to put on the police uniform and understand that the prerequisite to our prosperity as a city and a country is public safety.

"He was a father first. He wanted to do this to get his kids in a better position. He wanted to make a difference," Police Academy Deputy Chief Commander Amir Yakatally said.

Another speaker noted Ordonez participated in the Police Athletic League in the 41st Precinct in the Bronx, where his dream to become an officer started.

"Edgar was also known as a jokester and could make anyone laugh," a cousin said.

A letter he wrote about why he wanted to be a police officer was also read during the service. He wrote, in part, that he wanted to be a hero for his kids, to make them proud and make sure they knew he did his best.

He leaves behind two children, a set of twins.

A moment of silence was held in his memory during the graduation ceremony at Madison Square Garden. <https://www.cbsnews.com/newyork/video/nypd-recruits-graduate-remember-fallen-member-of-class/>

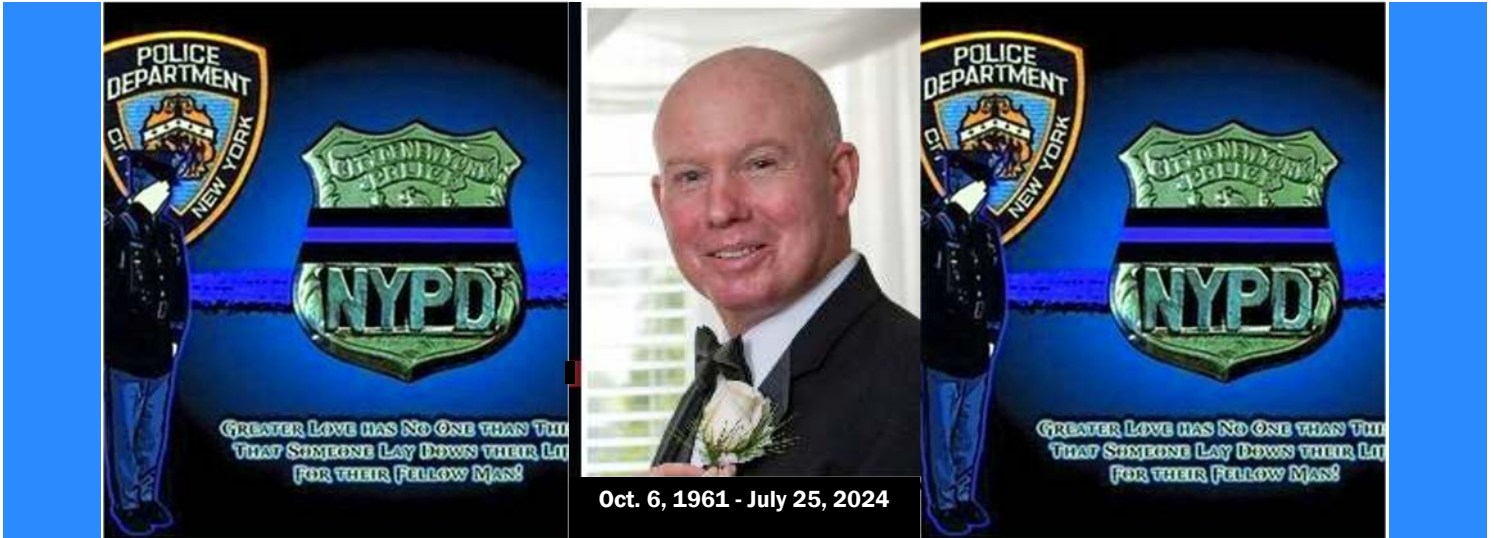
NYPD Commissioner Edward Caban spoke about Ordonez's dedication and his ability to lift people's spirits.

"Edgar was taken far too soon, before we knew the difference he was about to make in our city," he said. "He joined this department to change people's lives for the better, and for all who knew him, he did exactly that."

The commissioner encouraged the department's newest officers to keep Ordonez's spirit with them.

"So as you go out each day to finish the work that he started, remember him and know that Edgar will always be watching over his brothers and sisters in blue," said Caban.

THEY MUST NEVER BE FORGOTTEN



Retired NYPD Detective Kenneth B. Campbell was called home on Thursday July 25th, 2024, after his strongly fought battle with a 9/11 related cancer.

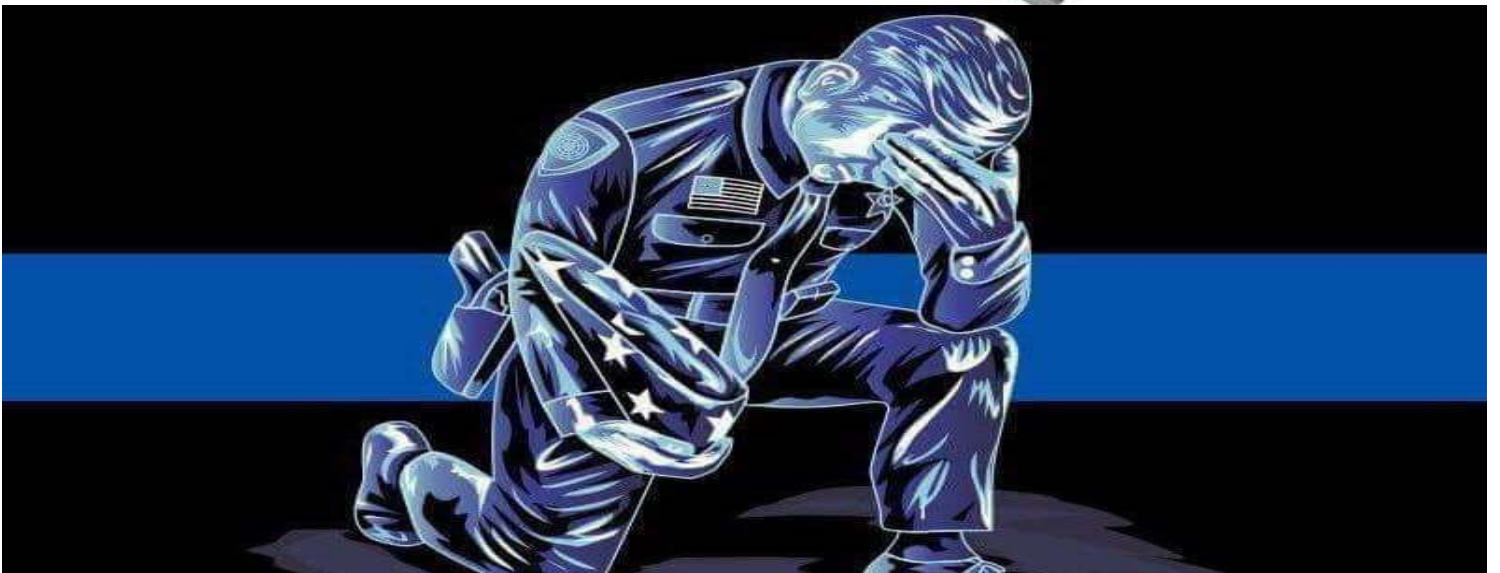
Born October 6th, 1961, to James and Ida Campbell. He is survived by his Wife, Regina (Harkins), Daughters Catherine (Michael), Kelly (Raman), Lauryn (Brian) and his Son Kenny (Paige). Loving "Pa" to Rowan, Michael, Eleanor, Liam, Mary, Kieran and Cecilia. Loving Brother of James, the late Russ, Ron, and the late Judith.

Campbell was appointed to the force on July 16, 1984, and promoted to Detective on June 28, 1996. He retired July 30, 2004 out of the 79 Squad in Brooklyn North.

Kenneth's vibrant spirit touched the lives of many.

Always in our minds and hearts

Gone but never forgotten.....



THEY MUST NEVER BE FORGOTTEN



Appointed July 28, 1987 – Retired July 31 2007 – Assigned to ESU 5

Robert T. Ranno, known affectionately as Robert to his friends and family, passed away as a result of a brain tumor on July 23, 2024, at the age of 59, in New Jersey. Born on July 10, 1965, in New York, Robert's life was one marked by dedication, joy, and the love of the outdoors.

Robert was the beloved son of Tomasina Ranno and the cherished husband of Kelly Ranno. His legacy includes his devoted son, Corey Ranno, and daughter-in-law, Erin Ranno, as well as his treasured grandchildren, Emma and Ellie Ranno, who brought immense joy to his life. He was a supportive and loving brother to Paul Ranno and Karen Manfra, and he held close the memory of his late brother, Joseph Ranno.

A graduate of Tottenville High School, Robert's commitment to his community was evident in his service. He retired as a Detective from the New York City Police Department's Emergency Service Unit, where he was respected for his dedication. His work not only exemplified his commitment to service but also his innate sense of duty to the community he held dear.

Robert was an avid outdoorsman with a passion for hunting, fishing, boating, and shooting firearms. His happiest moments were spent at the beach, where he felt most at peace. He had an extraordinary ability to build anything, earning him the reputation of being incredibly handy. Generous with his time and skills, he was always the first to offer help to friends and neighbors in need.

Those who knew Robert will remember him as a thoughtful man whose presence brought comfort and reliability. He lived his life with a quiet generosity, always thinking of others before himself.

His memory will be cherished and kept alive in the stories shared by his family and the countless lives he impacted both in and out of uniform.

Robert's life was one of unwavering service, boundless love for his family, and a profound connection to the natural world. As we say goodbye to this remarkable man, we take comfort in knowing that his was a life well-lived, full of purpose and heart. He will be deeply missed, but his legacy will continue to inspire all who knew him.

Robert's family is immensely proud of the man he was and all that he accomplished. His memory will be honored as a guiding light and an example of a life filled with purpose, love, and the joy of the great outdoors.

In his memory, we celebrate a life truly well-lived.

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



P.O. Jamieson Ritter
Cleveland, Ohio Div. of Police
EOW: Thursday, July 4, 2024
Cause: Gunfire



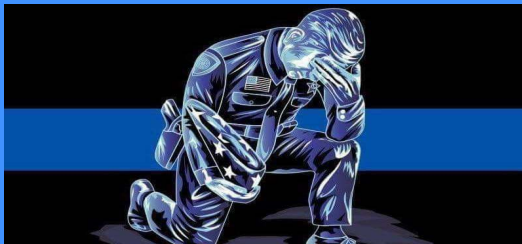
Probationary P.O. Edgar Ordonez
New York City PD
EOW: Wednesday, July 10, 2024
Cause: Heatstroke



P.O. Matthew Bowen
Vacaville, CA PD
EOW: Thursday, July 11, 2024
Cause: Vehicular assault



Deputy Sheriff Fernando Esqueda
Harris Co., TX Sheriff's Office
EOW: Thursday, July 11, 2024
Cause: Gunfire



Cpl. Robert William Sumner
Oklahoma Dept. of Corrections
EOW: Sunday, July 14, 2024
Cause: Automobile crash



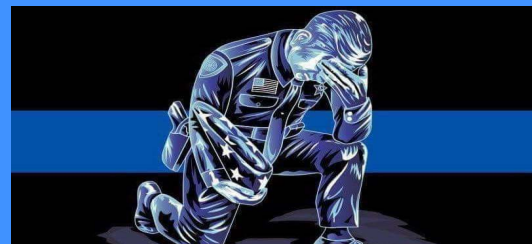
Cpl. Mohamed Said
Melvindale, MI PD
EOW: Sunday, July 21, 2024
Cause: Gunfire



Senior Cpl. Segus R. Jolivette
Lafayette, LA PD
EOW: Thursday, July 25, 2024
Cause: Gunfire



Correctional Officer Rafael Wordlaw
Cook Co., IL Sheriff's Office
EOW: Tuesday, July 30, 2024
Cause: Gunfire



THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

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

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

Always in our minds and hearts

Gone but never forgotten.....

THEY MUST NEVER BE FORGOTTEN


FORT MILL 10-13
Police Association

2ND ANNUAL REMEMBER OUR HEROES 5K

What 5K Run/Walk/Rock
to support fallen heroes

Where Fort Mill High School
255 Munn Rd E., Fort Mill, SC 29716

When September 7th, 2024 9am-2pm

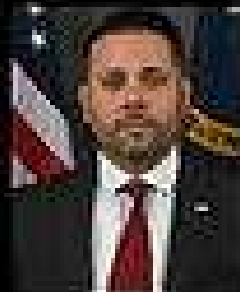
Sign Up Here:



Proceeds will go in memoriam to S/PI Heroes
and these fallen Charlotte Heroes:



Joshua Eyer
SHERIFF



Samuel Polocho
North Carolina Department
of Adult Corrections



William Elliot
North Carolina Department
of Adult Corrections



Thomas Weeks
U.S. Marshall's Service

runsignup.com/Race/SC/FortMill/RememberOurHeroes5K

THEY MUST NEVER BE FORGOTTEN

Pre-Planning Options

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

Pre-Payment Options

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

What you can do in advance

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

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

Benefits of Pre-Planning

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

Pre-Planning Worksheet

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

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



**Membership Meeting Minutes
July 9, 2024**

The meeting was called to order by the president at 7:10 pm with the pledge of allegiance. There were 46 members, 3 honorary member and 8 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 6 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
- Corres. Sec: Bob Fee
- Treasurer: Chris Russo
- Trustee: Dennis Cirillo
- Trustee: Kevin Gribbon - Excused
- Trustee: Frank Irizarry
- Trustee: Ian McGrouther
- Trustee: John Randazzo
- Sgt. at Arms: Rich Doyle
- 2ndSgt. at Arms: Valerie Hargrove- Excused
- Chaplain: Donald Sanchez – Excused
- Chaplain: Deacon Rich McCarron – Excused

Review of June's minutes: Available in the July newsletter. A motion to waive the reading of the minutes was made, seconded and passed

Sickness & Distress:

- Life-time club member George Young passed away on June 21.
- Kenneth McIntyre, father of Kevin McIntyre passed away on July 7.
- Kevin Gribbon was in the ER yesterday and is being treated for an intestinal infection.

Guest Speaker: Due to hurricane Beryl striking Houston our guest speaker has been rescheduled for our August meeting.

Communications and Correspondence: Nothing to report.

Report of officers

President:

- A plaque was presented to Lucille Kozlowski, wife of former club historian Joe Kozlowski.
- COBRA was explained and members were reminded to provide this information to their spouses
- Club is researching the feasibility of creating a Non-profit foundation.
- The Sept. meeting will be held on Wed. Sept. 11th.
- John Krohn Memorial Scholarship co-winners Michael & Ryan Ormand, sons of club member Tim Ormand were presented with \$500 checks after reading their scholarship essay.

Vice President: Nothing to report.

Continued next page.....

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

Recording Secretary: Nothing to report.

Corresponding Secretary: Nothing to report.

Trustees:

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

Sgt. At Arms:

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

Committee Reports: Membership: 467.

Old Business: None

New Business: None

Good of the Club:

- Joe Kozlowski's son-in-law thanked the club and members for the support they gave to Joe's family after his passing.
- The Board voted to purchase any unsold National 10-13 raffle tickets.
- New Members: None
- 50/50 of \$170 was won by Frank DeMasi

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

Next Meeting
Tuesday, August 13, 2024

NYPD 10-13 Club of Charlotte, NC



JULY MEMBERSHIP MEETING PHOTOS

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



John Krohn Memorial Scholarship co-winners Michael & Ryan Ormand, sons of club member Tim Ormand were presented with \$500 checks



MEMBERSHIP



2024 Monthly Meeting Dates

Aug. 13 Oct. 8 Dec. 10
 Sept. 11 Nov. 12

Happy Birthday!

AUGUST

- Johnny Grasso 8/2
- Pat Fiorito 8/3
- Steven Washington 8/3
- Steve Lemke 8/4
- James Connolly 8/5
- Mandy Marino 8/5
- George Young RIP 6/21/24 8/8**
- Peter Herrera 8/9
- John Hennessy RIP 1/23/19 8/10**
- Martin Sanabria 8/10
- John Van De Brook 8/10
- Robert Schruhl 8/11
- Walter Schmidt 8/12
- Michael Conover 8/14
- Butch Foley RIP 2/17/21 8/14**
- John Vigilante RIP 7/3/22 8/14**
- Frank Favilla 8/16
- Anthony Iannella 8/16
- Joseph Monteleone 8/16
- Mark Jones 8/17
- Jim Brannick 8/18
- Robert Fleckenstein 8/19
- Deryck White 8/19
- Robert Jones 8/19
- Frank Delrossi 8/21
- Billy Shepherd 8/21
- Kayvan Hazrati 8/25
- Skiddie Hurd 8/25
- Cynthia Wilson 8/26
- Harvey Klipper 8/27
- Yvette Maynard 8/27
- Kevin Gasser 8/30



July 5, 2024 Kenneth McIntyre Father of Kevin McIntyre



Skiddie Hurd—Stomach surgery

Lorraine Monsanto - Cancer surgery



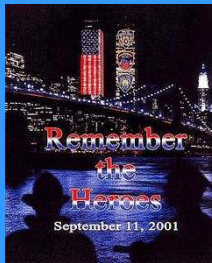
No new members joined our club in July

MEMBERSHIP

We presently have 467 members, 345 from the NYPD and the remainder from 53 other law enforcement agencies.

NOTE

9/11 Memorial
 Ceremony Meeting
 Wednesday
 September 11, 6 PM



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



WTC HEALTH PROGRAM



Citizens for the Extension of the James Zadroga Act

COALITION TO HELP INJURED AND DYING 9/11 RESPONDERS AND SURVIVORS

Press Release

Gillibrand, Schumer, Garbarino, Goldman, D'Esposito Introduce Bipartisan, Bicameral Legislation To Fix World Trade Center Health Program Funding Shortfall
Jul 25, 2024

Without Congressional Action, The WTCHP Will Have To Start Turning Away First Responders And Survivors And Cut Back Access To Care By 2028

Today, U.S. Senator Kirsten Gillibrand (D-NY), Senate Majority Leader Chuck Schumer (D-NY), and U.S. Representatives Andrew Garbarino (R-NY), Anthony D'Esposito (R-NY), and Dan Goldman (D-NY) held a press conference with advocates and survivors to introduce the *9/11 Responder and Survivor Health Funding Correction Act of 2024*. The bill provides permanent and mandatory funding for the World Trade Center Health Program (WTCHP) and updates an outdated funding formula to prevent a future funding shortfall and ensure that survivors and first responders don't lose access to care. The senators and representatives were also joined by 9/11 advocate John Feal, President of the Uniformed Firefighters Association of Greater New York Andrew Ansbro, President of the NYPD Sergeants Benevolent Association Vincent Vallelong, and 9/11 advocate Phil Alvarez.

Summary of the *9/11 Responder and Survivor Health Funding Correction Act of 2024*:

- Provides funding to prevent cuts in services and deal with program deficit over the next ten years.
- Fixes funding formula after FY2034 to ensure adequate funding in the future for life of program till it expires in 2090.
- Increases funding for research and data collection on 9/11 conditions.
- Makes certain technical corrections to the current statute.

Read the fact sheet here: <https://www.gillibrand.senate.gov/wp-content/uploads/2024/07/24.07.18-911-Responder-and-Survivor-Health-Funding-Correction-Act-of-2024-FACT-SHEET-2.pdf>

"Yet again, we are introducing a bill to fix a projected funding shortfall in the World Trade Center Health Program," said Senator Gillibrand. *"It's time to fix this issue once and for all. 9/11 first responders and survivors need guaranteed health care, period. Our bill provides permanent and mandatory funding for the WTCHP so that no 9/11 hero has to worry about losing coverage year after year. This is bipartisan, bicameral legislation and I am confident we will get it passed."*

Senator Schumer said, *"From the moment of the attack, brave first responders and everyday folks made a sacrifice on that day – and in the months that followed – that honored their country. As time passed, we learned that service and sacrifice had a cost. I am proud to have secured nearly \$1.7 billion for the 9/11 health program in the past two years, but these heroes should not live in fear that one day the care they need might not be there. I am proud to introduce this new bill to permanently fund the 9/11 health program. It will ensure that no first responder or survivor ever goes without the care they deserve, and I will work tirelessly with members on both sides of the aisle until it becomes law."*

"There are more than 132,000 Americans enrolled in the World Trade Center Health Program. That includes responders and survivors of all ages and from every state in the nation. They are suffering from more than 60 different types of cancers and a series of other chronic conditions. They are dealing with these illnesses because they were there that horrible day, or in the days that followed. It's because they helped pull survivors from the wreckage, clear debris, and put our city back together. For that, we owe them a debt and we mean to deliver on it," said Congressman Garbarino. *"Over the last several years, we have successfully chipped away at the program's funding shortfall – first securing \$1 billion, and then an additional \$676 million to keep the program afloat. With the introduction of this bill, we hope to move past the piecemeal funding solutions and fully fund 9/11 health care for all those who need it. This is not a Republican or Democrat issue. This is not a New York issue. This is an American issue, and I urge every one of my House and Senate colleagues to remember that and support this legislation."*

Continued next page.....

WTC HEALTH PROGRAM

"I will never forget the scenes of devastation, destruction, and heroism I witnessed while living in Lower Manhattan on September 11th," Congressman Dan Goldman said. *"We owe a permanent debt of gratitude to the courageous first responders, survivors, and residents who rebuilt our City in the months and years that followed. It's our responsibility to pass the 9/11 Responder and Survivor Health Funding Correction Act in order to ensure that those suffering from medical problems arising from the attack receive the health care they need and deserve."*

"During my career as an NYPD Detective, I was proud to serve alongside scores of heroic law enforcement professionals who charged into danger on September 11th to defend the city they swore to protect, and it is vital now that this country does everything possible to support those facing healthcare complications stemming from that fateful day. I am proud to co-lead the bipartisan 9/11 Responder and Survivor Health Funding Correction Act of 2024 in order to ensure eligible Americans are able to continue receiving important healthcare via the World Trade Center Health Program and that this program remains fully funded for years to come," said Congressman D'Esposito.

"While over twenty years have passed since the 9/11 attacks, so many of our heroic responders and survivors continue to carry with them the burden of that terrible day as they have fallen sick from the air surrounding Ground Zero," said Congressman Nadler. *"Congress must uphold the promise made to our first responders and survivors by fully funding the WTCHP to provide the injured and their families the aid they need and deserve. I'm proud to join my colleagues in introducing the 9/11 Responder and Survivor Health Funding Correction Act of 2024, which will address the funding shortfall to keep the program available for those who need it for years to come."*

"In 2019 I told my team of warriors to put down their swords and pick up their rakes go home and plant something with a loved one. You are all farmers now. I should have listened to my own words. I implore my Senators from NY and Congressman from Long Island to get this piece of legislation done ASAP so I can go home and grab my rake. The WTCHP is a lifeline, a heartbeat, a pulse for tens of thousands. Not taking this serious is reckless and an insult to Yesterdays heroes and survivors," said 9/11 Advocate John Feal.

"Our City and our Nation paid a heavy price on September 11, 2001, one which my members and first responders across the U.S. continue to pay for willingly and selflessly answering the call to duty," said NYPD Sergeants Benevolent Association President Vincent Vallelong. *"The courage displayed by these men and women in the response to 9/11 lifted up our nation in its hour of greatest need, and now Congress must do its duty and keep the faith with these heroes by passing the '9/11 Responder and Survivor Health Funding Correction Act.' The SBA is grateful for the leadership of Sen. Gillibrand, Sen. Braun, Leader Schumer, Rep. Garbarino, and the New York Delegation on this important legislation and ensuring that 9/11 responders and survivors will continue to get the care that they deserve."*

"Five years ago last month, my brother NYPD Det. Luis (Lou) Alvarez, in his last few days on this earth, sick from a 9/11 related Cancer, traveled to Washington D.C., like FDNY Firefighter Ray Pfeifer and so many before him, forced to come and plea for legislation that would take care of those suffering from exposures on that dreaded day in our history. Approximately two weeks later, on June 29th, 2019, we lost my brother. Today, I applaud Congressman Gabarino and Senator Gillibrand and others that are working together and trying to make sure those that those that are sick and dying from 9/11 exposures never have to make that trip again. On behalf of the Alvarez family, I offer our gratitude, never forget Lou Alvarez and our 9/11 heroes," said 9/11 Advocate Phil Alvarez.

After years of efforts and calls on the federal government, Congress established the WTCHP on a bipartisan basis in 2011 with a five-year authorization to provide medical treatment and monitoring for 9/11 responders and survivors suffering from the effects of the toxins at Ground Zero. The program covers the lifespans of all exposed, including responders and survivors of the attack on the World Trade Center, the Pentagon, the Shanksville crash site, children who were in schools in downtown Manhattan on 9/11 and during clean-up, and those who have since experienced, or are expected to experience, adverse health effects that are linked to the attacks in the coming years. The program was reauthorized in 2015 and extended through 2090 with bipartisan support. In 2022, lawmakers delivered \$1 billion for the WTCHP in the end-of-year spending bill, and in 2023, they secured an additional \$676 million for the program.

Unfortunately, this funding is not enough to keep pace with the anticipated costs of providing the program's services for over 120,000 9/11 responders and survivors, who span all fifty states and 434 of the 435 congressional districts. Without additional funding, the WTCHP will have to start making cuts to services for 9/11 responders and survivors and start turning away new responders and survivors who become sick from 9/11-related conditions.

9/11

TELL CONGRESS:

“REMEMBER 9/11” SHOULD BE MORE THAN A BUMPERSTICKER

CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT

Below are summaries with URLs to news articles on the effort to ensure that the World Trade Center Health Program is fully funded.

[An archive of past articles year by year can be found on the Citizens for the Extension of the James Zadroga Inc. website here.](#)

July 27, 2024 — *The Chief-Leader* — Although it was reauthorized in 2015, program costs have increased more than was anticipated, in part because more sick and injured 9/11 responders and survivors have since enrolled.

<https://thechiefleader.com/stories/wtc-health-program-running-out-of-money.52807?>

July 25, 2024 — *LoHud* — Without more money, the program could have to turn away people who were newly diagnosed with 9/11-related illnesses by the end of 2027, Gillibrand said.

<https://www.lohud.com/story/news/health/2024/07/25/911-health-program-short-on-money-will-congress-permanently-fund-it/74547244007/>

July 25, 2024 — *Senate Democrats* — Sadly, the program has struggled with funding over the years. But today, we have some very good news, very good news.

<https://www.democrats.senate.gov/news/press-releases/majority-leader-schumer-floor-remarks-on-the-announcement-of-new-legislation-to-permanently-fund-the-world-trade-center-health-program>

July 25, 2024 — *Newsday* — NY lawmakers introduce bill that would pump \$3B into federal World Trade Health Center Program. The bill, introduced in the House and Senate, would fix an outdated funding formula and inject a final investment into the program to prevent a projected shortage of money beginning in 2028. NY lawmakers introduce bill that would pump \$3B into federal World Trade Health Center Program - Newsday [y](#)

<https://www.newsday.com/long-island/politics/wtc-health-program-m6bh7p41>

July 25, 2024 — *Citizens for the Extension of the James Zadroga Act* — Senators Gillibrand, Schumer, Braun and Representatives Garbarino, Nadler, D’Esposito and Goldman Introduce Legislation to Deal with the Impending Funding Shortfall Facing the World Trade Center Health Program The bill will address the impending budget shortfall in the program that is being caused by the precipitous rise in overall medical costs and in cancer rates that the program has experienced.

<https://www.renew911health.org/press-statement/senators-gillibrand-schumer-braun-and-representatives-garbarino-nadler-desposito-and-goldman-introduce-legislation-to-deal-with-the-impending-funding-shortfall-facing-the-world-trade-cent/>

July 17, 2024 — *WCBS-AM* — More 9/11 related illnesses to be added to list by the World Trade Center Health Program. The National Institute for Occupational Safety and Health is expected to add more 9/11 related illnesses covered by the World Trade Center Health Program.

<https://omny.fm/shows/wcbsam-on-demand/drive-time-more-9-11-related-illnesses-to-be-added>

July 17, 2024 — *Newsday* — Free care for heart, autoimmune problems after 9/11 toxin exposure? A decision is coming. The decision from the National Institute for Occupational Safety and Health is expected in the next several months, according to an agency spokeswoman.

<https://www.newsday.com/news/health/wtc-health-conditions-kdxliwms>

July 11, 2024 — *News12 The Bronx* — Benefit concert held to expand memorial for those who died from 9/11-related illnesses. A benefit concert at Hoyt Farm Nature Preserve in Commack Thursday raised funds to build a new wall.

<https://bronx.news12.com/benefit-concert-held-to-expand-memorial-for-those-who-died-from-911-related-illnesses>

July 7, 2024 — *Newsday* — New dementia study shows why 9/11 health program must be fully funded. The study showed that 228 of 5,000 first responders studied developed dementia. Experts would expect the diagnosis in only five of 5,000 similarly aged people in the general population.

<https://www.newsday.com/opinion/editorials/sept-11-wtc-first-responders-dementia-9-11-ground-zero-ijy7ye2r>

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.

THE JOY OF FREEDOM WALK

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
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!

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

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

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

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

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

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

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

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



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

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

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

Insurance Premiums for Retired Public Safety Officers

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

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

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

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

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

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

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

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

HEALTH AND WELFARE

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

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

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

* Out of Pocket Maximum protects retirees from catastrophic claims

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

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



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

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

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

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



Contact Aetna [1-855-335-1407](tel:1-855-335-1407) (7 days a week, 8 AM to 8 PM) 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
You're in the Emergency Department (ED) (also known as the Emergency Room or "ER") and then you're formally admitted to the hospital with a doctor's order.	Outpatient until you're formally admitted as an inpatient based on your doctor's order. Inpatient after your admission.	Your inpatient hospital stay and all related outpatient services provided during the 3 days before your admission date.	Your doctor services
You come to the ED with chest pain, and the hospital keeps you for 2 nights. One night is spent in observation and the doctor writes an order for inpatient admission on the second day.	Outpatient until you're formally admitted as an inpatient based on your doctor's order. Inpatient after your admission.	Your inpatient hospital stay and all related outpatient services provided during the 3 days before your admission date.	Your doctor services
You go to a hospital for outpatient surgery, but they keep you overnight for high blood pressure. Your doctor doesn't write an order to admit you as an inpatient. You go home the next day.	Outpatient	Nothing	Your doctor services and hospital outpatient services (for example, surgery, lab tests, or intravenous medicines)
Your doctor writes an order for you to be admitted as an inpatient, and the hospital later tells you it's changing your hospital status to outpatient. Your doctor must agree, and the hospital must tell you in writing—while you're still a hospital patient before you're discharged—that your hospital status changed from inpatient to outpatient.	Outpatient	Nothing	Your doctor services and hospital outpatient services

Note

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

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

THIS AND THAT

North Carolina Concealed Handguns Reciprocity

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

Other States' Permits Honored Here

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

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

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

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

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

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

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

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

Permits Honored in Other States

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

States with North Carolina Agreements

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

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

THIS AND THAT

NY VENUE RULES ON CONCEALED CARRYING

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

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

NYPD NEWS

Member Self Service - webCOPS

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

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

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

You can register on webCOPS right now by visiting [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
Website: www.Arizona10-13.org

LONG ISLAND 10-13

President Richard Bohn

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

NYPD 10-13 CLUB OF CHARLESTON

President Frank Capograsso

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

NE PA NYPD 10-13

President Juan (John) Adams

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

NYPD 10-13 CLUB OF CHARLOTTE

President Harvey Katowitz

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

NORTHEAST FLORIDA 10-13

President Marty Syken

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

HUDSON VALLEY 10-13

President Kathleen McLaughlin

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Website: www.hudsonvalley1013.com

RALEIGH NC 10-13

President Robert Young

412 Walnut Woods Drive
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Email: nypd1013raleigh@gmail.com
Website: www.raleigh1013.com

JERSEY SHORE 10-13

President Salvatore V. Pepitone

168 Watson Road
Fanwood, N.J. 07023-0536
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Email: salvatorepepitone@comcast.net
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VILLAGES 10-13

President Dominic Orlando

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

MYRTLE BEACH 10-13

President Michael Fanning

44 Shore Line Drive
Pawleys Island, S.C. 29585
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E-mail: hntsgt@gmail.com
Website: MYR1013.com

WILMINGTON NC 10-13

President Chuck McLiverty

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

FORT MILLS SC 10-13

President: Scott Hassler

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

VERRAZANO 10-13

President Chris Piazza

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



VILLA ROMA RESORT HOTEL
 356 VILLA ROMA ROAD
 CALICOON, NEW YORK 12723
 1-800-727-8455
 WELCOMES

THE NATIONAL NYCPD 10-13 ORGANIZATION, INC.
 35th ANNUAL CONVENTION
 SUNDAY, SEPTEMBER 15TH - TUESDAY, SEPTEMBER 17th, 2024

Your Rates Include:

- Fine Italian American Cuisine, served in a private, 10-13 Dining Room-3meals daily
- Complimentary 10-13 Hospitality Room Sunday-Tuesday
- Hero Sandwiches and Refreshments upon arrival Sunday
- Cocktail Party prior to Monday Dinner
- Dinner with Red & White wines Sunday & Monday Nights
- Nightly Entertainment, Theater shows & dancing to DJ in Lounge
- Shuttle to Casino Sunday night
- Door Prizes, 50/50 Raffles
- Golf on Premises-nominal fee, cart included
- Indoor/Outdoor Heated Pools & Jacuzzi
- Spa Facilities offering Massage & Pampering Treatments (fee)
- Gym Area, Tennis, Volleyball and Eight Regulation Bowling Lanes (nominal fee)
- Morning/Afternoon Movies, Fishing & More!
- See Villa Roma Information Summary for all activities.

RATES & ACCOMMODATIONS

WEEKEND PACKAGE RATES ARE PER PERSON, PER NIGHT

Double Occupancy-Standard Rooms, \$178.80, Single, \$254.80

Double Occupancy-1 Bedroom Suite, \$186.15, Single, \$265.81

***Children: under 3 yrs., NO CHARGE, 4-12, \$91.55, per child, per night**

*Children's Rates only VALID with One full priced adult in room.

*The above rates include 15% Resort Fee, Local NYS Tax & Tips

A \$150.00 deposit, per room is required. Make check payable to: Villa Resort Hotel

Mail To:

**Villa Roma Resort Hotel
 356 Villa Roma Road
 Calicoon, NY 12723**

or

Call 1-800-727-8455 for Reservations

For further information contact: Convention Chairman: John Briganti, 1-386-871-5941 or
 Co-Chairman: Sal Pepitone, 1-516-375-0536
 Friends & Relatives Welcome

Please fill-out & detach form below and send with your deposit(s)

National NYCPD 10-13 Organizations, Inc., September 15th - September 17th, 2024

Name(s) _____ # of Adults _____ Children _____

Address _____ Phone/Email _____

City/State/Zip _____ Credit Card Name & # _____



NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

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

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

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

HR 218/LEOSA QUALIFICATIONS

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

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

Last Name: _____ First Name: _____ MI: _____

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

Social Security Number: ____-____-____ Gender: _____

Home Address: _____ Apt. _____

City: _____ State: _____ Zip Code: _____

RETIREE INFORMATION ONLY

Rank: _____ Retirement Date: ____/____/____

Tax # _____ Shield # _____

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

Signature Date

FOR OFFICE USE ONLY

Member Processing Request: _____ Tax # _____

Case # _____ Firearms: Yes / No New ID Card # _____

Approved

Disapproved

Authorizing Supervisor Rank/Name

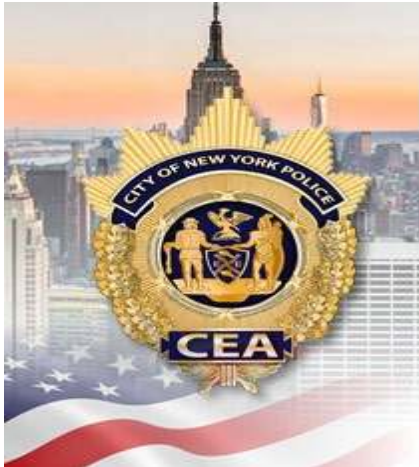
Signature

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

AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ Signature: _____

LINE ORGANIZATIONS



CAPTAINS ENDOWMENT ASSOCIATION



Chris Monahan,
President

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

Dear CEA member:

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

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

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

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

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

Fraternally,
Chris

CEA Scholarship Program: High School Scholarship 2024:

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

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

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

1-855-ELIQUIS (354-7847)

www.xarelto-us.com/xarelto-cost

1-888-XARELTO (927-3586)

patient.boehringer-ingenheim.com/us/products/jardiance/type-2-diabetes/savings

1-866-279-8990

www.entresto.com/financial-support

1-888-ENTRESTO (368-7378)

www.farxiga.com/savings-support/register

1-855-3FARXIGA (332-7944)

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

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

CONTACT US

Login

June 13, 2024

Dear Lieutenant:

Many of our members are not aware that upon their passing, their spouse's or domestic partner's and eligible dependents' health coverage ceases. The survivor's and eligible dependents' health benefits, both major medical and benefits provided by the Superior Officers Council, cease with a member's passing.** However, the survivor (spouse/domestic partner) may apply for "COBRA for Life" health insurance coverage through the City of New York.

Effective Nov. 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 year of the date of the member's death. Contact the NYC Retiree Health Benefits Section, in writing, to obtain a COBRA for Life application: NYC Retiree Health Benefits Section, Attn: COBRA for Life, 22 Cortlandt St., 12th Floor, New York, NY 10007. You can also email Judith Francis at Judith.Francis@OLR.NYC.gov. Make sure to include the decedent's name, last six digits of the decedent's Social Security number, and attach a copy of the decedent's death certificate to the email. You must notify the NYC Retiree Health Benefits Section if you are planning to move in the near future or if you are in fact moving so that they can send the application to your proper address.

The cost for COBRA health insurance coverage is less expensive than if you were to purchase health insurance independently. However, depending on the person's situation, it can still be costly. Here is an example of the COBRA rates for someone on Emblem Health - GHI:

Non-Medicare Monthly Rates:

Family Coverage = \$2,703.45
Individual Coverage = \$1,030.38

Medicare Monthly Rates:

Medicare Supplemental Coverage = \$217.35

These rates do not include the cost of the Prescription Rider. You can click on the following link to see the rates of other COBRA health insurance plans and the respective Prescription Rider costs: <https://www.nyc.gov/assets/olr/downloads/pdf/health/cobra-package-jan-2024.pdf>.

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.

*** Benefits provided by the Superior Officers Council, cease with a member's passing for those members who retired prior to January 1, 2010, and who retained the \$5,000 dollar SOC Death Benefit. However, these members' spouses/eligible dependents can apply for and receive up to a maximum of three (3) years of low-cost Prescription, Dental, and Optical coverage through the SOC.*

For those members who retired after January 1, 2010, their surviving spouses are eligible for three (3) years of no cost Prescription, Dental, and Optical coverage through the SOC Health and Welfare. This also applies to those members who retired prior to January 2019 and opted to convert their \$5,000 SOC Death Benefit to three (3) years of no cost Prescription, Dental, and optical coverage.

Fraternally,

Lou Turco

President

~~~~~  
**Note: For those of us in the Carolinas who have Aetna PPO/ESA, the COBRA Medicare Monthly Rate is \$37.14 per person, per month.**

**Those who live in NY/NJ/PA who have Aetna PPO/ESA, the COBRA Medicare Monthly Rate is \$17.14 per person, per month.**

**Harvey Katowitz**

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

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

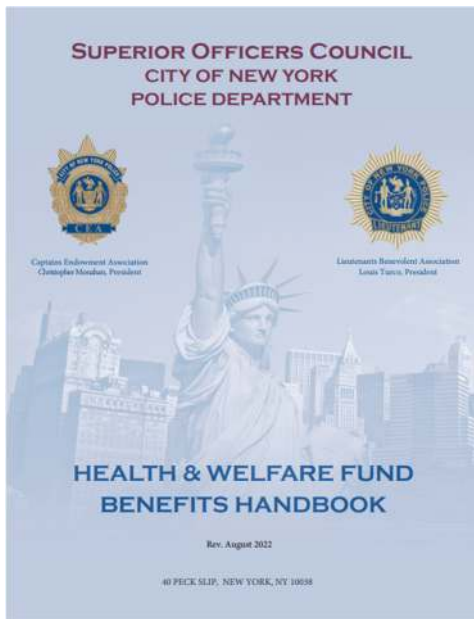
If you retired between **January 1, 1971, and December 31, 2009**, you were offered the choice to convert the \$5000 Death Benefit during a **One-Time Enrollment Period** to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death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

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

# LINE ORGANIZATIONS



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



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

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

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

## OPTUMRX

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

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

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

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

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

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

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

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

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

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

# LINE ORGANIZATIONS



Dear Member,

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

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

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

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

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

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

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

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

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

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

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

## TO FIND NETWORK PROVIDERS

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

## HOW TO SCHEDULE AN APPOINTMENT

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

# LINE ORGANIZATIONS



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



## VISIONWORKS/DAVIS VISION

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

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

Phone: (800) 999-5431



## EMPIRE BLUECROSS BLUESHIELD | Dental

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

Active Group: 280500 | Retired Group: 285052

Phone: (800) 722-8879

### Dental:

Phone: (800) 342-5209

Group Number: 21099



## HEALTHPLEX

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

### Claims Department:

PO Box 650629

Dallas, TX 75265-0629

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

### Customer Service:

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

### Corporate Offices:

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



## STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

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

Number: (888) 660-1854



## HUMANA | Comp Benefits

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

Group: 21099

*Exclusive to Florida Residents*

Phone: (800) 342-5209



## OPTUMRx

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

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

### Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



## PRINCIPAL FINANCIAL GROUP

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

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



## Express Scripts | PICA Prescription Program

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

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

## Freedom Fertility Pharmacy:

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

Number: 800-660-4283

# LINE ORGANIZATIONS



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



Get the latest  
plan notices



## Disclosure about your retirement plan

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

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

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

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

### Need to change your email address?

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

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

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

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

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



# 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

## In Memoriam

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



# LINE ORGANIZATIONS



## Dependents in Vocational or Trade School

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

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

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

### A Message From the President

July 1, 2024

Dear DEA Member,

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

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

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

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

In the interim, we wish you a happy, healthy, and safe Fourth of July holiday and summer. We hope you will get the chance to stop by our DEA Canteen truck at the Fourth of July detail.

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

Fraternally,  
Scott Munro  
DEA President

### Departure of DEA President Paul DiGiacomo

June 22, 2024

The *NY Post* covered the pending departure of DEA President Paul DiGiacomo and his quest to pass the Det. First Grade Brian Simonson bill to render stolen cell phones inoperative in order to cut down on cell phone thefts. DiGiacomo will be aging out of the Police Department shortly. Click on the link below to read the article:

<https://nypost.com/2024/06/22/us-news/nyc-dea-head-helps-secure-legislation-in-name-of-killed-cop/>

### 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!

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

## Your Davis Vision Designer Plan Benefits

| Benefit                                           | Frequency Once every - | In-network Copay                                                                   | In-network Coverage                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------|------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Eye Examination                                   | 12 months              | \$0 (NY)<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 - \$65 (Only applies if a Davis Vision in-network provider is not located within 25 miles).

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

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

## DAVIS VISION EXTRAS!

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

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

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

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

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

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

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

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

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



**Scott Munro, right, is the Detective Endowment Association’s new president, succeeding Paul DiGiacomo, who retired last month.**

Courtesy DEA - Posted Tuesday, July 9, 2024 5:05 pm **BY RICHARD KHAVKINE**

Scott Munro, the new head of the Detective Endowment Association, is unbowed before the challenges facing his union.

Top of the to-do pile for the 32-year NYPD cop, who ascended to the 5,300-member union's top spot following Paul DiGiacomo's retirement late last month, is contending with the declining number of detectives. He's also grappling with the ever-thinning department's demands on his members.

"Our detectives do everything. That's the thing here," Munro said during a recent phone interview. "I had guys work on homicides and then the Hispanic Day Parade. The next day they had them directing traffic."

Some of that multitasking eased after he made a few calls to department brass. But with the NYPD's headcount hovering around generational lows, detectives continue to be tasked with those more routine policing assignments. Munro said he found it "crazy" for the department to deploy detectives, with their specialized expertise, on more conventional police matters.

But also top of his agenda is ensuring that his members are dealt with fairly when they stand accused of misconduct. Munro has pledged to stand by detectives he feels are being unjustly disciplined by the department.

He said those occasions were particularly prevalent under the former chief of the NYPD's Internal Affairs Bureau, Joseph Reznick, who was forced out soon after Mayor Eric Adams took office in January 2022. That "nonsense," as Munro called it, has since abated. "This job has changed drastically with this administration," he said.

But, like the heads of the four other NYPD unions, Munro maintains that the Civilian Complaint Review Board, the independent agency that investigates allegations of NYPD officer misconduct, continues to overstep its authority. Such is his conviction that the agency is unjustly harsh on his members that he said the union will be hiring private detectives to follow up on cases brought by the CCRB.

"And basically I'm gonna be full force with the Civilian Complaint Review Board. We're going to be all over that, which we have to. That's the play-book," he said.

Continued next page.....



## Retirements loom

Munro, 55, joined the NYPD in 1992, deploying first with the 77th Precinct in Crown Heights before moving to the Brooklyn North Task Force, where he worked the car theft unit. He later transferred to the Organized Crime Control Bureau, from where, in 1997, he earned his promotion to detective.

He was elected DEA delegate, representing his colleagues in auto crime, in 2005, before moving on to become a union welfare officer. He was appointed sergeant-at-arms in 2018 and then as secretary in 2021. DiGiacomo brought him on as union vice president in October.

DiGiacomo noted that his and his successor's NYPD career arcs were similar, and said he was leaving the DEA in more than capable hands. "I feel confident in him and his team bringing this union to a new level," he said.

The union, though, counts about 2,500 fewer than it did some 25 years ago, DiGiacomo has said.

Thirty-five joined the rank in a recent promotion and Munro expects another 80 detectives to come on board next month and about 135 later this year.

But the rank is facing the prospect of an outsized number of retirements. Munro said the majority of detectives who joined the department as Tier 2 members on or after July 1, 2000, will be leaving in the coming months since their pensionable earnings will be based on what they made in their final 12 months, when they accumulated significant overtime. Those detectives who were hired before that date have their pensionable earnings based on a three-year period when they earned the most.

"I'm losing my experienced detectives," he said. "They may not want to retire but they have to."

Munro said he would take up the matter with Albany lawmakers as well as with members of the City Council later this year. "That's going to be my big push," he said.

Munro wants more detectives, certainly. But he also wants to keep experienced detectives on the job. And one big key to retention is, in effect, recognition. Unlike other NYPD ranks, officers earn promotion from officer to detective third-grade and then to second and ultimately first-grade on merit rather than by exam.

"Getting more grade-two [promotions] is very important for our guys to stay on the job," he said, adding that the rank currently has too few first- and second-grade detectives. "We have to try to keep that experience here. That's important, so they could teach the younger detectives ... just like I was taught."

The NYPD's public information office declined to provide a breakdown of the rank by grades or a historical headcount of detectives. While the obstacles ahead, for both the union and department, were "very tough," Munro said he was confident of his ability to navigate them, in part because he can lean on his predecessors. "There's three past presidents that I can call tomorrow and ask questions and to be guided with," he said, referring to DiGiacomo, Michael Palladino and Thomas Scotto.

Munro's team otherwise includes the union's first Hispanic vice president, Rick Simplicio, a 29-year cop who was most recently the DEA's Bronx trustee. And the union's 23-member board, created in 1917, also now has its first female member, Cristina Reyes, who serves as the union's Bronx welfare officer. "Law enforcement is changing, and we as a union have to change with that," Munro said. About 28 percent of NYPD detectives are Hispanic while 17 percent are women, according to NYPD data.

Munro also noted that in another first, a special operations detective, Peter Keszthelyi, had joined the board as the Brooklyn South welfare officer.

Among Munro's other stated challenges, but one that could prove difficult to negotiate, is to cultivate a better relationship with the City Council, whose current, largely politically progressive makeup has not endeared it to the NYPD's unions.

Munro would like the Council to repeal or at least amend its so-called "diaphragm bill," which passed by an overwhelming margin in June 2020 and was signed into law by then-Mayor Bill de Blasio that July. The legislation, upheld by the courts, make it a misdemeanor for officers to use maneuvers that restrict a suspect's breathing or blood flow.

All five city police unions as well as NYPD officials have argued that the law hampers officers such that it could discourage them from confronting suspects. Munro said he would like his union colleagues to work together and demonstrate to the Council how the law could impede cops from essentially doing their duty.



# 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**

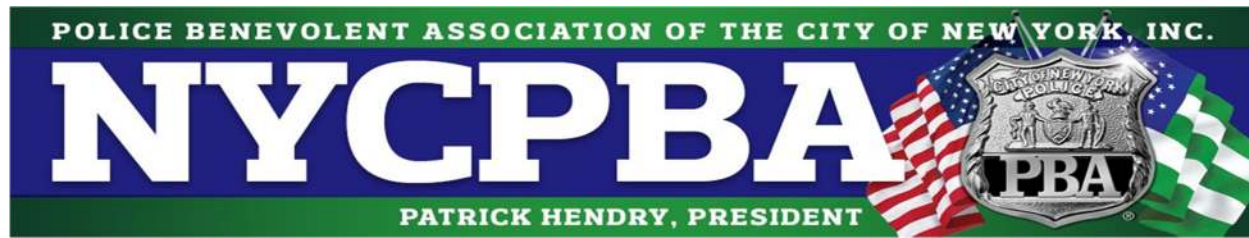
If you are enrolled in a Medicare Advantage Plan that provides prescription drugs or if you have Original Medicare and have enrolled in a stand-alone Medicare Part D Plan, your Medicare Advantage or Part D Plan is primary for your prescription drug coverage, including disposable insulin pumps and the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

**July 30, 2024**

**Teen who participated in attack on NYPD cops in Times Square will serve time in plea deal**

PBA President Patrick Hendry is quoted in the [NY Post](#) "The sentence should absolutely be longer, but we're glad that this individual is pleading guilty to a felony and will continue serving time for this brazen attack on our brothers. However, the important test will come once his sentence is up. He needs to be deported immediately upon release, without setting another foot on our city streets. And there are several other defendants who had an even bigger role in this vicious attack whose cases are still pending. We will be watching to make sure they face justice."

**July 25, 2024**

**NYPD staffing crisis continues; more than 14,000 cops have quit over the last 4 years and fewer than 11,000 have been hired since then.**

The PBA president is quoted in the Chief-Leader: "The NYPD's staffing crisis hasn't improved because we are still losing cops faster than the job can replace them. Hiring a class of 600 recruits doesn't cut it when we lose more than double that amount in the 6 months it takes them to graduate from the Academy." <https://www.nycpba.org/news-items/chief/2024/nypd-s-post-pandemic-exodus-eases/>

**July 23, 2024**

**Patrick Hendry welcomes the CCRB leader's resignation**

The PBA president is quoted in the NY Post. "The PBA has been calling for new appointments to CCRB's board who can instill fairness in its decision-making processes and bring it in line with its City Charter mandate. Unfair treatment at CCRB doesn't just destroy police officers' morale — it jeopardizes public safety by driving even more cops out of the NYPD amid the ongoing staffing crisis."

**July 21, 2024**

**Parole board releases 42nd cop-killer in seven years; Patrick Hendry calls it "shameful insult" to police officers**

The PBA president is quoted in the NY Post: "There needs to be a complete restructuring of the current Parole Board to replace the progressive activists who are looking for any excuse to release these violent cop-killers. We need parole commissioners who will prioritize the pain of the victims of these heinous crimes and keep these menaces to society where they belong — in prison for the rest of their lives."

<https://www.nycpba.org/news-items/post/2024/shooter-who-murdered-off-duty-nypd-officer-40-years-ago-released-from-prison-42nd-cop-killer-freed-in-seven-years/>

**July 20, 2024**

**Court hearing for drunk driving killer of P.O. Emilia Rennhack**

[FOX 5](#), News report from Suffolk County Court yesterday as 102 Pct. police officers and victims' families stood together to demand justice for our sister P.O. Emilia Rennhack and the three others killed by a drunk driver in Deer Park earlier this month. <https://www.nycpba.org/news-items/fox-5-news/2024/court-hearing-for-drunk-driving-killer-of-po-emilia-rennhack/>

**July 14, 2024**

**Increasing number of cops cite the Bible to keep their beards; Patrick Hendry vows to protect cops' religious rights, says NYPD has more critical matters to worry about**

The PBA president is quoted in the Daily News "Facial hair has no impact on police officers' job performance or our public safety mission. The NYPD has far more important issues to worry about, especially the fact that we are understaffed by thousands and losing hundreds of talented cops every month. New Yorkers would rather see a cop with a well-groomed beard patrolling their neighborhood than see no cop at all." <https://www.nycpba.org/news-items/daily-news/2024/an-increasing-number-of-nypd-cops-are-citing-the-bible-to-keep-their-beards/>

**July 14, 2024**

**Family "extremely relieved" as killer of NYPD PO Anthony Dwyer is denied parole**

PBA President Patrick Hendry is quoted in the NY Post: "We are glad that this cop-killer will stay behind bars and this hero family will have some peace of mind for at least another year. We need all New Yorkers to keep speaking up and telling the parole board that cop-killers should never go free." <https://www.nycpba.org/news-items/post/2024/nypd-cop-killer-eddie-matos-eighth-bid-for-freedom-denied-extremely-relieved/>

**July 12, 2024**

**Manhattan police officer found guilty of misdemeanor in 2021 arrest; Patrick Hendry says verdict would "send a chilling message to every police officer"**

The PBA president is quoted in the Daily News, "When our police officer arrived, he attempted to deescalate the situation. That's when this individual attacked him, threw him to the ground and put his hand around our police officer's neck...Cops are being violently attacked on the streets every day. If this is what happens when we try to protect ourselves, we won't be able to protect the public." <https://www.nycpba.org/news-items/daily-news/2024/former-nypd-officer-found-guilty-of-assault-in-caught-on-camera-greenwich-village-beating/>

# LINE ORGANIZATIONS



## Keep Cop-Killers in Jail

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

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

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



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

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

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



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

**Patrick J. Lynch, President**

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

## Veterans Property Tax Relief

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

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

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

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

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

### Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

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

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

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

### How to Request an Exemption

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

### Acceptable Military Records

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

### Additional Assistance:

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

### For Additional Information

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

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



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

**Purchase at Entrance**

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

**Pass for Veterans**

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

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

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



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

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



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

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

# Health and Welfare

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

| Name                                             | Address/Phone                                                         | Specialty/Practice            |
|--------------------------------------------------|-----------------------------------------------------------------------|-------------------------------|
| BARRETT, ANNA REBECCA AUD<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

|                                                                        |                                                                      |                                                              |
|------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------|
| <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

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|---------------------------------------------------|------------------------------------------------------------------------|-------------------------------------------------|
| 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

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|----------------------------------------------------------|---------------------------------------------------------------------|--------------------|
| 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

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|------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------------|
| 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> |

## PSYCHIATRISTS - PSYCHOLOGISTS

### LAURIE SAUBER CSW

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

### MERRILYN GILL CSW

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

### SHANIQUA BURNETTE PC

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

### HALBREONDA HOLLOWAY CSW

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# Health and Welfare

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JEAN M AYERS  
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# Health and Welfare

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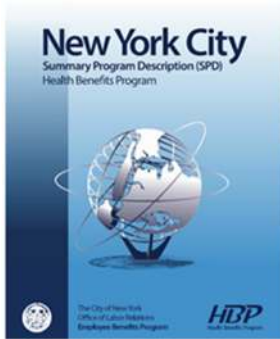
### ANUVIA PREVENTION AND RECOVERY CENT

100 Billingsley Rd  
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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)693-5607/5919)

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

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

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

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

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

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

Continued next page.....

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

### **PAID FUNERAL BILLS:**

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

Continued next page.....

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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

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

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

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

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

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

VESTED ( )

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

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

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

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

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

MEMBERSHIP FEE IS \$30.00  
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**\*\*Please include/attach a copy of your law enforcement ID card\*\***

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