



NYPD 10-13 CLUB of Charlotte, NC INC.

1219 High Brook Drive
Waxhaw, NC 28173



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



Board Members

Volume 16 Issue 9

10-13

September 2024

PRESIDENT/EDITOR
HARVEY KATOWITZ
704-849-9234

hkatowitz@charlotte10-13.com

VICE PRESIDENT
Bernard Roe
704-241-8002
b.eph.roe@gmail.com

RECORDING SECRETARY
SCOTT HICKEY
516-318-4814
sfhick@icloud.com

CORRESPONDING SECRETARY
BOB FEE
704-220-8400
rtfvs@yahoo.com

TREASURER
CHRIS RUSSO
347-886-2449
maddogcr@msn.com

1st SGT. at ARMS
Rich Doyle
704-737-9681
richdoyle2001@yahoo.com

2nd SGT. at ARMS
VALERIE HARGROVE
646-515-6614
valadyvh1@aol.com

TRUSTEES
DENNIS CIRILLO
516-318-1707
denniscirillo@gmail.com

KEVIN GRIBBON
803-493-3024
kgribbo@outlook.com

Frank Irizarry
917-494-1752
frankirizarry10@gmail.com

Ian McGrouther
917-952-7427
ianlizmc@hotmail.com

John Randazzo
704-770-1461
eightpointid@carolina.rr.com

CHAPLAIN S
DEACON RICH McCARRON
732-406-2917
dcnrich@gmail.com

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

PRESIDENT'S MESSAGE

Hi all,

IMPORTANT REMINDER: Our September membership meeting will take place on **Wednesday, September 11, 2024**. Dinner is being prepared by club member Rich Berkowitz. He needs a head count of the number of people who will be eating by **Friday, September 6** so please respond to the Evite ASAP.

Prior to the meeting we will be conducting our 9/11 memorial ceremony where we will be honoring the memories of the 23 NYPD officers, 37 NY/NJ PAPD officers, 343 NYFD firemen, 2 paramedics, and the other 2,612 victims who perished that day. (See pages 7 - 13 for the 9/11 program). We will also honor the memories of the 512 law enforcement officers, including 8 of our members, and the 348 firefighters who have lost their lives from 9/11 related illnesses. (See pages 14- 17 for the names of the law enforcement officers who died of 9/11 related illnesses).

On Sunday, September 22, 3-5pm there will be a memorial service at the FOP Lodge for lifetime member Jim Hurd, husband of club member Skiddie Hurd .

Last month's staggering data breach at National Public Data put personal data, including the Social Security numbers, of billions of Americans in the hands of cybercriminals.

Data reaching back at least three decades is said to be included in the breach—and the inclusion of Social Security numbers has raised a number of concerns among people. Curious if you were affected?

Here is how you can find out if your Social Security number was part of the breach?

Pentester, a cybersecurity firm, has set up a tool to let you see if your data was part of the breach. Use a web browser to navigate to nypd.pentester.com and enter your first and last name and birth year. You'll see a list of breached accounts, including the last four digits of the leaked Social Security numbers.

What should you do if your Social Security number was included in the breach?

It is advisable for people who might have been affected to closely monitor their financial accounts including their checking, saving balances and their credit card bills.

It's also a good idea to set up credit monitoring to ensure no one is using your personal information—and contact one of the three U.S. credit reporting agencies, Equifax, Experian, and TransUnion to set up a fraud alert on your account, which will tell creditors to contact you before they open any new accounts or change your existing accounts. Once it's set up with one agency, it will go into effect with the others. It remains active for one year and can be renewed. (For further info see page 27)

If you're especially worried about identity theft, there's another option: A credit freeze, which prevents new credit from being issued without your direct permission. <https://fortune.com/recommends/credit-cards/what-is-a-credit-freeze/>

Continued next page.....

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

PRESIDENTS MESSAGE

Kudos to club member retired Secret Service Agent Sean Quamby on the upcoming (October) publication of his novel "Room 23". Sean, whose brother and two uncles were members of the NYPD was recently interviewed for an interesting podcast that can be viewed at: <https://www.youtube.com/watch?v=YjgTC1tLcuE&t=11s>.

Effective July 1, 2024 there is a new process in NC for the submission of Retired Law Enforcement Officers Concealed Carry Handgun initial applications and renewals. See pages 27 & 28 for further information.

LEOSA Reform Act of 2024 (HR354) proposes major amendments Updates:

LEOSA Reform Act of 2024 aims to expand the rights of qualified law enforcement officers and retirees. The current LEOSA Reform Act of 2024 bill was introduced by Rep (R-NE) Don Bacon. This amendment removes certain restrictions for firearms possession in previously restricted areas, removes magazine capacity restrictions and extends qualification periods as noted below.

H.R.354 — 118th Congress (2023-2024)
Passed House (05/16/2024)
Reported to House (05/14/2024) Introduced in House (01/13/2023) .
Shown Here: Passed House (05/16/2024)

LEOSA Reform Act of 2024

This bill broadens the authority for certain law enforcement officers to carry concealed firearms across state lines.

Specifically, the bill allows qualified active and retired law enforcement officers to carry concealed firearms and ammunition (including magazines) in school zones; in national parks; on state, local, or private property that is open to the public; and in certain federal facilities that are open to the public.

Further, the bill permits states to reduce the frequency with which retired law enforcement officers must meet certain qualification standards.

Be AWARE: Certain states still have restrictions on where you can carry your concealed firearm, like NYS, NJ etc. Always contact the state to make sure you are not breaking the Law.

As of August 9, 2024, the New York City Police Department (NYPD) adopted an emergency rule that allows non-residents to apply for concealed carry permits. This rule was in response to a lawsuit filed by the Gun Owners of America (GOA) and the Gun Owners Foundation (GOF) in February 2024. The lawsuit was on behalf of non-residents who had been unable to get a carry permit in New York.

- The process for non-residents is the same as for residents. Applicants must:
- Be at least 21 years old, unless they are honorably discharged members of the military
- Provide proof of competency with a firearm by completing 16 hours of classroom training, two hours on a live range, and passing a written test with a score of at least 80%
- Download and complete the state application and form for their county
- Get passport style photographs taken
- Submit their application to their county sheriff or courthouse, along with their driver's license or state ID, firearms training certificate, and proof of citizenship or alien registration
- Undergo background checks by New York State and the FBI, and an interview by local police
- Wait for notification of whether their application has been approved
- The application fee for a handgun license or renewal is \$340, and the application fee for a rifle or shotgun permit is \$140. There is also an \$88.25 fingerprint fee. Fees can be paid by credit card or money order made payable to the NYPD.

The NYPD License Division is located at One Police Plaza, Room 110A, in Lower Manhattan, and is open Monday through Friday from 8:30 AM until 3:30 PM. The Handgun Section can be reached at (646) 610-5560, and the Rifle/Shotgun Section can be reached at (718) 520-9300.

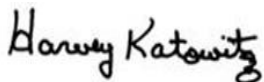
On Saturday September 21st Charlotte Salute to Heroes will be honoring first responders from Mecklenburg and Cabarrus counties during the annual Charlotte Chief's Cup baseball game at Atrium Health Ballpark- Kannapolis.

The Chief's Cup has been played nearly 100 years since 1930 between CFD and CMPD. Reserve your seats by clicking on the link. <https://www.ticketreturn.com/prod2/Buy.asp?EventID=346561>

See the following page for further information.

Fidelis Ad Mortem,

Fraternally,



Harvey Katowitz

CELEBRATION OF HEROES

CELEBRATION OF HEROES

SATURDAY, SEPTEMBER 21

TRIUM HEALTH BALLPARK · DOWNTOWN KANNAPOLIS

Join us for the second annual Celebration of Heroes as we recognize and celebrate First Responders of both Cabarrus County and Mecklenburg County.

The evening will feature competitive softball and baseball games between the local Police, Fire, and Sheriff Departments of Kannapolis, Concord, Charlotte, and Cabarrus County and multiple tributes throughout the event.

Concluding the evening will be the annual Charlotte Chief's Cup baseball game: Charlotte Fire Department vs. Charlotte-Mecklenburg Police Department.

100% of the proceeds from the Celebration of Heroes will benefit all of the local Department foundations and non-profit organizations.

SCHEDULE OF EVENTS

1:00 PM & 2:30 PM

Cabarrus County Softball Semi-Final Games

4:30 PM

Cabarrus County Softball Championship

6:30 PM

Charlotte Chief's Cup Baseball

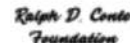


\$12 INFIELD BOX SEATS!



\$20 HOME PLATE CLUB SEATS!

PRESENTED BY

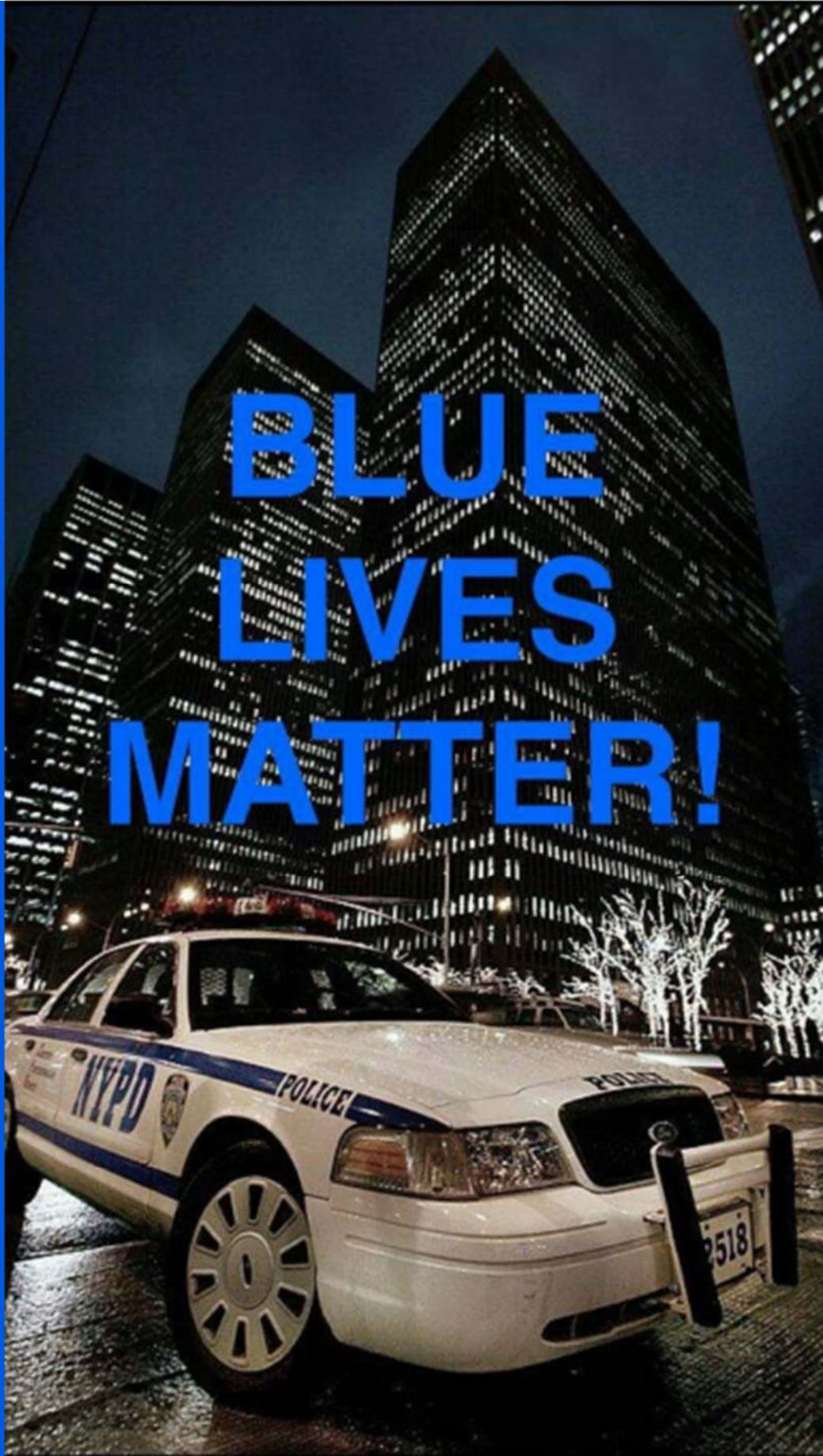


BUY TICKETS: <https://bit.ly/NCHeroes2024>

MORE INFO: <https://charlottesalutetoheroes.com>

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN

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



P.O. Demetrice Johnson
Memphis, TN PD
EOW: Friday, August 2, 2024
Cause: Automobile crash



Sheriff Roy "Sonny" Weatherford
Sumner Co., TN Sheriff's Office
EOW: Friday, August 2, 2024
Cause: Fall



Master Deputy Sheriff Bradley Michael Link
Lake Co., FL Sheriff's Office
EOW: Saturday, August 3, 2024
Cause: Gunfire



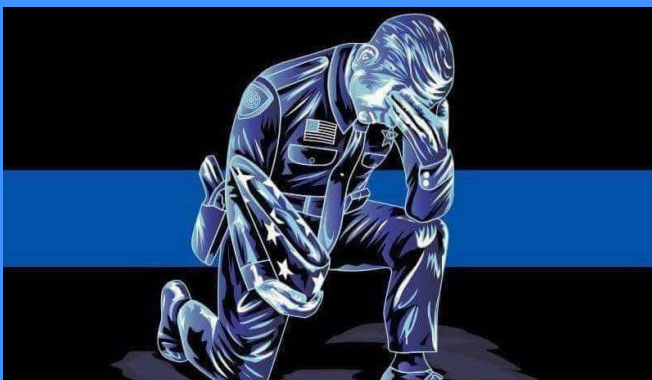
Ptl. Troy Floyd
Summit, MS PD
EOW: Thursday, August 8, 2024
Cause: Gunfire



Deputy Sheriff Hunter Reedy
Smyth Co., VA Sheriff's Office
EOW: Friday, August 9, 2024
Cause: Gunfire



Sgt. Billy Randolph
Fort Worth, TX PD
EOW: Monday, August 12, 2024
Cause: Struck by vehicle



Deputy Sheriff Brandon Cunningham
Paulding Co., GA Sheriff's Office
EOW: Saturday, August 17, 2024
Cause: Gunfire



Inv. Taylor Jaimeson Bristow
Carroll Co., GA Sheriff's Office
EOW: Friday, August 23, 2024
Cause: Gunfire



P.O. Austin Machitar
San Diego, CA PD
EOW: Monday, August 26, 2024
Cause: Vehicular assault



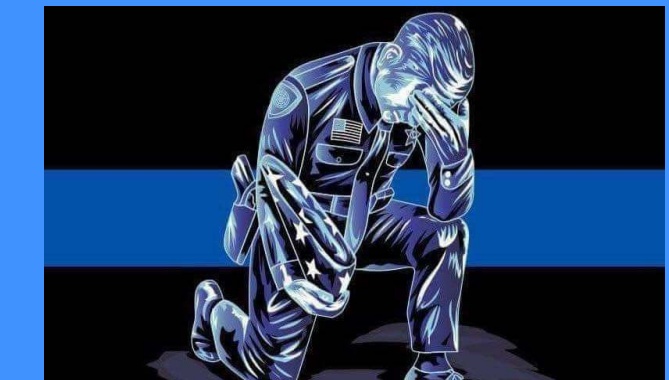
Inv. Wayne David
Metropolitan, DC PD
EOW: Wednesday, August 28, 2024
Cause: Gunfire (Inadvertent)



P.O. Darron Burks
Dallas, TX PD
EOW: Thursday, August 29, 2024
Cause: Gunfire



Officer Phylcia Carson
Osage Beach, MO PD
EOW: Saturday, August 31, 2024
Cause: Vehicle pursuit



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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



2023 NYPD 10 -13 CLUB OF CHARLOTTE

9/11 MEMORIAL CEREMONY

22ND ANNIVERSARY

WE MUST NEVER FORGET



WEDNESDAY SEPTEMBER 11, 2024

THEY MUST NEVER BE FORGOTTEN



Presentation of colors...NYPD 10-13 Club of Charlotte Honor Guard
Frank Irizarry, Joe Dalton, John Randazzo, John Sabato, Mike
Schoonmaker.

America The BeautifulBagpiper Tom Engels

Pledge of Allegiance

Invocation.....Club Chaplain Deacon Rich McCarron

God of consolation, overwhelmed by the magnitude of the tragedy we experienced in 2001, we seek your light and guidance as we remember these terrible events. Grant that those whose lives were spared may live in such a way that the lives lost may not have been lost in vain. Comfort and console those who have lost loved ones, especially the families of the men and women of law enforcement, firefighters and all first responders who selflessly gave their lives so that others might live. Strengthen us in hope, and give us the wisdom and courage to work tirelessly for a world where true peace and love reign in the hearts of all. We ask this in your name, you who are lord for ever and ever, Amen

Opening Remarks..... Club President Harvey Katowitz

World Trade Center Roll Call of Honor

NYPD..... Club member Frank DeMasi

NYNJ PAPD..... Club member Bill Johnson

Bell Tolling..... Club member Brenda Jordan

Law enforcement officers who died since 9/11/23.....Corresponding Secretary Bob Fee.....

Club members who died of a 9/11 illness..... Club Trustee Ian McGrouther.....

Taps..... Club member Ed Harrigan

Benediction..... Club Chaplain Deacon Rich McCarron

Amazing Grace..... Bagpiper Tom Engels

THEY MUST NEVER BE FORGOTTEN

9/11/01 WORLD TRADE CENTER NYPD ROLL CALL OF HONOR

Sgt. John Coughlin	P.O. Jerome Dominguez	P.O. John Perry
Sgt. Michael Curtin	P.O. Stephen Driscoll	P.O. Glenn Pettit
Sgt. Rodney Gillis	P.O. Mark Ellis	P.O. Moira Smith
Sgt. Timothy Roy	P.O. Robert Fazio	P.O. Ramon Suarez
Det. Claude Richards	P.O. Ronald Kloepfer	P.O. Paul Talty
Det. Joseph Vigiano	P.O. Thomas Langone	P.O. Santos Valentin
P.O. John Dallara	P.O. James Leahy	P.O. Walter Weaver
P.O. Vincent Danz	P.O. Brian McDonnell	

9/11/01 WORLD TRADE CENTER NYNJ PAPD ROLL CALL OF HONOR

Supt. Fred Morrone	P.O. Uhuru Houston	P.O. James Nelson
Insp. Anthony Infante	P.O. George Howard	P.O. Alfonse Niedermeyer
Chief James Romito	P.O. Stephen Huczko, Jr.	P.O. James Parham
Capt. Kathy Mazza	P.O. Paul Jurgens	P.O. Dominick Pezzulo
Lt. Robert Cirri	P.O. Paul Laszczynski	P.O. Bruce Reynolds
Sgt. Robert Kaulfers	P.O. David LeMagne	P.O. Antonio Rodrigues
P.O. Christopher Amoroso	P.O. John Lennon, Jr.	P.O. Richard Rodriguez
P.O. Maurice Barry	P.O. John Levi	P.O. John Skala, Jr.
P.O. Liam Callahan	P.O. James Lynch	P.O. Walwyn Stuart, Jr.
P.O. Clinton Davis, Sr.	P.O. Donald McIntyre	P.O. Kenneth Tietjen
P.O. Donald Foreman	P.O. Walter McNeil	P.O. Nathaniel Webb
P.O. Gregg Froehner	P.O. Joseph Navas	P.O. Michael Wholey
P.O. Thomas Gorman		

THE FOLLOWING OFFICERS DIED AS A RESULT OF A 9/11 ILLNESS 9/11/23-9/11/24

10/21/23 NYPD Sgt. Leonard Davis	01/27/24 NYPD Sgt. Michael Kurinzi
10/23/23 NYPD sgt. Wanda Negron	02/07/24 NYS Trooper Steven Tyrrell
12/03/23 NYS Trooper Christopher Rock	07/23/24 NYPD Det. Robert Ranno
12/08/23 NYPD P.O. William McNaughton	07/25/24 NYPD Det. Kenneth Campbell
01/22/24 NYS Env. Cons. Lt. David McShane	

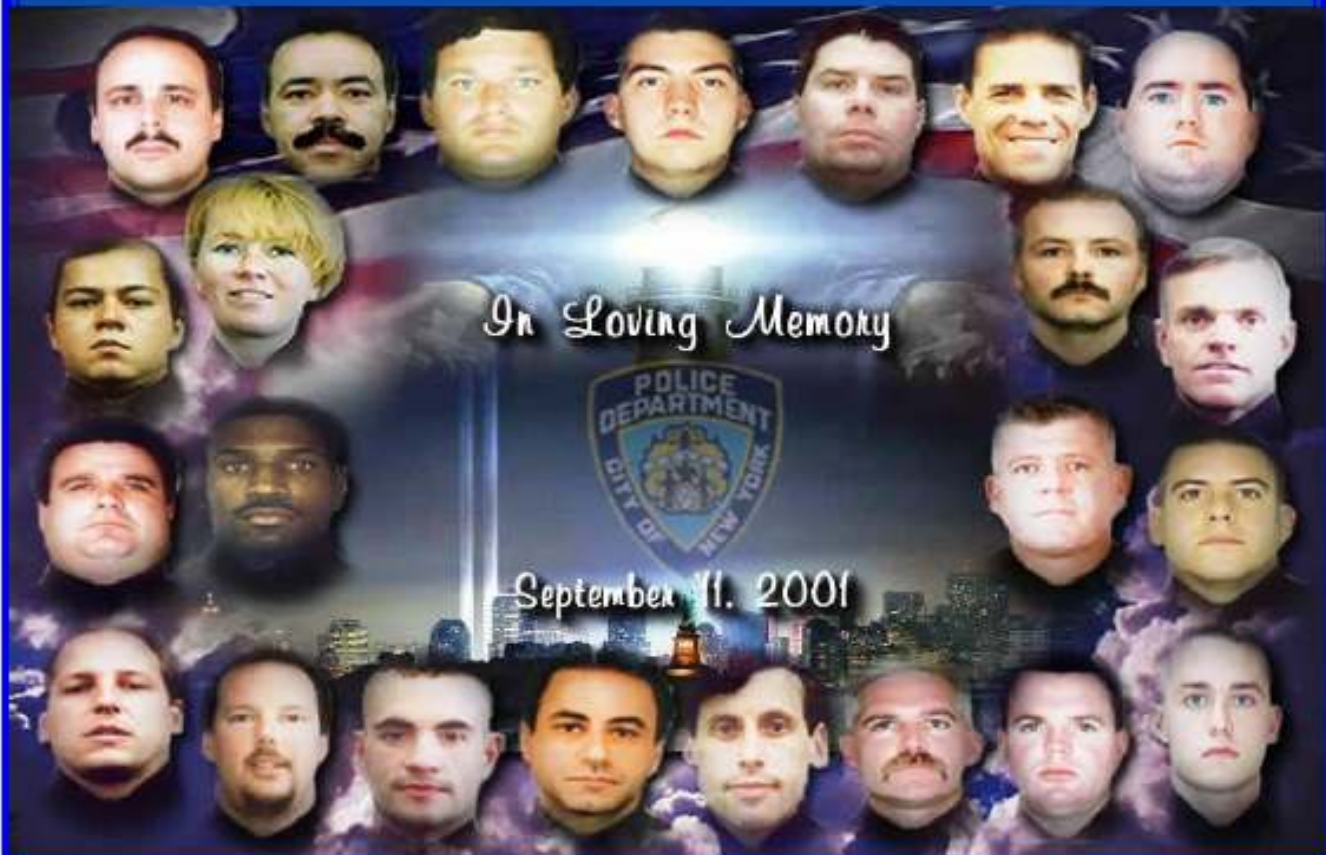
THE FOLLOWING CLUB MEMBERS DIED AS A RESULT OF A 9/11 ILLNESS

10/13/17 NYPD Capt. Ed McGreal	10/31/20 NYPD Det. Thomas Gallo
07/22/18 NYPD P.O. Paul Johnson	02/07/21 NYFD F.F. Robert Foley
07/09/19 Det. Al Shepaprd	01/19/22 NYPD Det. James Ward
07/09/19 Det. Thomas Weil	01/29/22 NYPD Det. Edward Hendrickson



THEY MUST NEVER BE FORGOTTEN

OUR NYPD HEROES



Always in our minds and hearts

Gone but never forgotten.....

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OUR NYNJ PAPD HEROES



P.O. Christopher Amoroso



P.O. George Howard



P.O. James Lynch



P.O. Dominick Pezzulo



P.O. Maurice Barry



P.O. Stephen Huczko, Jr.



Capt. Kathy Mazza



P.O. Bruce Reynolds



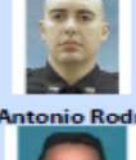
P.O. Liam Callahan



Insp. Anthony Infante, Jr.



P.O. DonalMcIntyre



P.O. Antonio Rodrigues



Lt. Robert Cirri, Sr.



P.O. Paul Jurgens



P.O. Walter McNeil



P.O. Richard Rodriguez



P.O. Clinton Davis, Sr.



Sgt. Robert Kaulfers



Dir. of Public Safety Fred Morrone



Chief James Romito



P.O. Donald Foreman



P.O. Paul Laszczynski



P.O. Josep Navas



P.O. John Skala



P.O. Gregg Froehner



P.O. David LeMagne



P.O. James Nelson



P.O. Walwyn Stuart, Jr.



P.O. Thomas Gorman



P.O. John Lennon



P.O. Alfonse Niedermeyer III



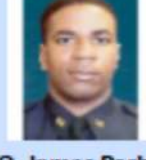
P.O. Nathaniel Webb



P.O. Uhuru Houston



P.O. John Levi



P.O. James Parham



P.O. Michael Wholey

THEY MUST NEVER BE FORGOTTEN



Somerset County, PA

New York, NY

Washington, DC

Through blurred eyes we find the strength and courage to soar beyond the moment.

We look to the future knowing we can never forget the past.

God Bless America

THEY MUST NEVER BE FORGOTTEN



9/11 RELATED DEATHS

ASPCA Humane Law Enforcement

[Special Inv. Diane DiGiacomo](#)

Arlington Co., VA PD

[Corporal Harvey Snook, III](#)

Cayuga Co., NY Sheriff's Office

[Undersheriff Stephen B. McLoud](#)

City University of NY Dept. of Public Safety

[Dep. Chief John P. McKee](#)

Connecticut State Police

[Trooper First Class Eugene Kenneth Baron, Jr.](#)

[Trooper First Class Walter Greene, Jr.](#)

Harrison PD, NY

[P.O. Walter L. Mallinson](#)

Middletown, NJ PD

[Lt. Joseph C. Capriotti](#)

Montclair, NJ State University PD

[Sgt. Christopher A. Vidro](#)

Nassau Co., NY PD

[P.O. Brian R. Abbondandolo](#)

[P.O. Charles Dennis Cole, Jr.](#)

[P.O. Peter Francis Curran](#)

[P.O. Peter Martino](#)

[P.O. Paul J. McCabe](#)

[P.O. Robert D. Negri, Jr.](#)

[Det. First Grade Matthew A. Perlungher](#)

[P.O. James V. Quinn](#)

[Lt. Michael P. Shea](#)

NJ State Police

[Lt. Gerald T. Barbato](#)

[Lt. William George Fearon](#)

[Staff Sgt. Bryan U. McCoy](#)

[Trooper Robert Emmet Nagle](#)

New Rochelle, NY P.D.

[Det. Mark S. Gado](#)

[P.O. Kathleen O'Connor-Funigiello](#)

NY City Fire Dept. - Bureau of Fire Inv.

[Fire Marshal Ronald P. Bucca](#)

[Supervising Fire Marshal John Joseph McCauley](#)

NYPD

[Det. Jennifer Abramowitz](#)

[Det. Sandra Y. Adrian](#)

[Det. I Gerard A. Ahearn](#)

[Det. James John Albanese](#)

[Chief of Det.s William H. Allee](#)

[Detective Sixto Almonte](#)

[Police Officer Emanuele "Manny" Alongi](#)

[Det. Luis Gustavo Alvarez](#)

[Sgt. Alex W. Baez](#)

[P.O. Curtis Joseph Bako](#)

[P.O. Karen E. Barnes](#)

[P.O. Chanda D. Barnes](#)

[Det. Thomas J. Barnitt](#)

[Sgt. Hugh Patrick Bartlett, Jr.](#)

[P.O. Ronald G. Becker, Jr.](#)

[Det. Aslyn A. Beckles](#)

[P.O. James A. Betso](#)

[Sgt. Gerard Thomas Beyrodt](#)

[P.O. Derrick A. Bishop](#)

[P.O. Scott R. Blackshaw](#)

[P.O. Frank M. Bolusi](#)

[Dep. Chief Steven Joseph Bonano](#)

[Sgt. Patrick J. Boyle](#)

[P.O. James B. Boyle](#)

[Sgt. William Brautigam](#)

[Det. First Grade Gerald T. Brennan](#)

[Sgt. Nathalie Brill](#)

[Det. Anthony N. Brognano](#)

[P.O. Thomas Gerard Brophy](#)

[Lt. Rebecca A. Buck](#)

[P.O. James M. Burke](#)

[Det. Barbara Burnette](#)

[Sgt. Thomas A. Byrne](#)

[SDet. Kenneth Campbell](#)

[Sgt. Pedro "Tony" Candia](#)

[Capt. Carmine C. Cantalino](#)

[P.O. Audrey P. Capra](#)

[Sgt. Yoland Carberry](#)

[P.O. Madeline Carlo](#)

[Det. Megan K. Carr-Wilks](#)

[Det. Joseph A. Cavitolo](#)

[P.O. Yolanda Cawley](#)

[Sgt. Christopher M. Christodoulou](#)

[P.O. Peter David Ciaccio](#)

[Lt. Steven L. Cioffi](#)

[Sgt. Charles J. Clark](#)

[Det. Leonard Daniel Cocco, Jr.](#)

[P.O. Terence P. Connelly](#)

[P.O. Daniel Charles Conroy](#)

[P.O. Reginald Cooley](#)

[Sgt. John Gerard Coughlin](#)

[Sgt. Patrick T. Coyne](#)

[Det. Christopher Edward Cranston](#)

[Det. Angel Antonio Creagh](#)

[Det. Enrico Crisafi](#)

[Sgt. Michael Sean Curtin](#)

[Det. Kevin Anthony Czartoryski](#)

[P.O. John D'Allara](#)

[P.O. Anthony D'Erasmus](#)

[Det. Harry O. D'Onofrio](#)

[Det. Annetta G. Daniels](#)

[P.O. Vincent G. Danz](#)

[Sgt. Garrett S. Danza](#)

[P.O. George F. Darini](#)

[Sgt. Leonard Davis](#)

[Det. Michael Kenneth Davis](#)

[P.O. Anthony DeJesus](#)

[Dep. Chief Vincent A. DeMarino](#)

[Det. Michael A. DeVecchis](#)

[P.O. Michael O. Diamond](#)

[Det. Corey J. Diaz](#)

[Det. Leroy Dixon](#)

[P.O. Kenneth Xavier Domenech](#)

[P.O. Jerome Patrick Dominguez](#)

[P.O. Laurence Joseph Dougherty](#)

[Sgt. Cornelius J. "Dougie" Douglas](#)

[P.O. Stephen Patrick Driscoll](#)

[P.O. Renee Dunbar](#)

[P.O. Robert M. Ehmer](#)

[P.O. Mark Joseph Ellis](#)

[P.O. Otto R. Espinoza](#)

[Det. Pedro Esponda, Jr.](#)

[P.O. William P. Farley](#)

[P.O. Robert Fazio, Jr.](#)

[Sgt. Thomas J. Fennessy](#)

[Det. Luis G. Fernandez](#)

[Sgt. Paul Michael Ferrara](#)

[P.O. Keith A. Ferrara](#)

[P.O. John P. Ferrari](#)

[P.O. Edward M. Ferraro](#)

[Insp. Donald G. Feser](#)

[Det. Carmen M. Figueroa](#)

[P.O. Alexander Figueroa](#)

[P.O. Nicholas G. Finelli](#)

[Det. Stuart F. Fishkin](#)

[P.O. Edward J. Fitzgerald](#)

9/11 RELATED DEATHS

[Det. Pedro A. Foruria, Sr.](#)
[Lt. Jeffrey W. Francis](#)
[Sgt. Gary M. Franklin](#)
[Det. Sean Patrick Franklin](#)
[Sgt. Michael S. Fuller](#)
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[Sgt. Michael J. Galvin](#)
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[P.O. Pedro Garcia](#)
[P.O. Matthew J. Gay](#)
[P.O. Judy Ann Ghany-Barounis](#)
[P.O. Anthony C. Giambra, Jr.](#)
[Det. Peter "Pietro" Gianfrancesco](#)
[Det. James Thomas Giery](#)
[Sgt. Rodney C. Gillis](#)
[Capt. Edward Charles Gilpin](#)
[Det. Charles Gilbert Gittens, Jr.](#)
[Det. Michael E. Glazer](#)
[P.O. James Junior Godbee](#)
[Det. John E. Goggin](#)
[P.O. Hector M. Gonzalez](#)
[Det. Edward Richard Gorczynski, Jr.](#)
[Det. Sgt. Vincent Kevin Gough](#)
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[P.O. Robert C. Grossman](#)
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[Lt. Jacqueline McCarthy](#)
[P.O. Brian Grady McDonnell](#)
[P.O. Patrick Thomas McGovern](#)
[Sgt. Colleen A. McGowan](#)
[Capt. Edward Joseph McGreal](#)
[Sgt. Michael J. McHugh](#)
[P.O. Denis Reid McLarney](#)
[Assistant Chief John B. McManus](#)
[P.O. Christopher Shawn McMurry](#)
[Sgt. William McNaughton](#)
[Lt. Jennifer Meehan](#)
[P.O. Gregory V. Melita](#)
[Det. Tommy L. Merriweather](#)
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[Det. James W. Monahan](#)
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[Det. Michael P. Morales](#)
[Capt. Dennis Morales](#)
[Det. George Clifford Moreno](#)
[Det. John K. Muller](#)
[Det. Terence Mulvey](#)
[Sgt. Patrick P. Murphy](#)
[Lt. Paul Murphy](#)
[Det. Dennis Murphy](#)
[Sgt. Edmund P. Murray](#)
[Sgt. Anthony Napolitano](#)
[P.O. Mark J. Natale](#)
[Det. Thomas L. Neal](#)
[Sgt. Wanda Negron](#)
[P.O. Robert J. Nicosia](#)

9/11 RELATED DEATHS

[Det. Maureen M. O'Flaherty](#)
[Sgt. Terrence Scott O'Hara](#)
[Sgt. Donald J. O'Leary, Jr.](#)
[Insp. Michael E. O'Neil](#)
[P.O. Thomas M. O'Reilly, Jr.](#)
[Lt. Carlos J. Ocasio](#)
[P.O. Jason Howard Offner](#)
[Det. Edwin Ortiz](#)
[P.O. Robert Ortiz](#)
[Det. Nicholas F. Ortiz](#)
[P.O. Robert V. Oswain, Jr.](#)
[P.O. Joseph Cavanaugh Pagnani](#)
[P.O. Allison Marie Palmer](#)
[Lt. Phillip E. Panzarella](#)
[Det. Joseph Mark Paolillo](#)
[P.O. William G. Parker](#)
[P.O. Marie Ann Patterson-Bohanan](#)
[Capt. Ronald G. Peifer, Sr.](#)
[P.O. Angelo Peluso, Jr.](#)
[P.O. John William Perry](#)
[Det. Philip T. Perry](#)
[P.O. Glen Kerrin Pettit](#)
[Det. Joseph L. Pidoto](#)
[Sgt. Louis R. Pioli](#)
[Capt. Peter L. Pischera](#)
[P.O. Francis Thomas Pitone](#)
[P.O. Frank J. Pizzo](#)
[P.O. Neil Eugene Porter](#)
[P.O. Lawrence J. Prehn](#)
[P.O. Nancy A. Puca](#)
[Lt. Christopher M. Pupo](#)
[P.O. Nicholas Purpero](#)
[Assistant Chief Michael V. Quinn](#)
[Lt. Michael F. Raimo](#)
[Det. Andrea Renee Jacqueline Rainer](#)
[Det. Robert Ranno](#)
[Det. Mark Henry Rawdon](#)
[P.O. Michael J. Reass](#)
[P.O. Moira Ann Reddy-Smith](#)
[P.O. Robert James Reidy](#)
[P.O. Christine Anne Reilly](#)
[Det. George Clay Remouns, Jr.](#)
[Lt. Gerald Rex](#)
[Lt. Robert Daniel Rice](#)
[Det. Claude Daniel Richards](#)

[Det. Ronald A. Richards](#)
[Det. Roberto L. Rivera](#)
[P.O. Lawrence J. Rivera](#)
[P.O. Peter O. Rodriguez](#)
[P.O. Steven L. Rodriguez](#)
[Det. Joseph M. Roman](#)
[P.O. Michael Romano](#)
[Det. Frank Rosado](#)
[Lt. Kenneth W. Rosello](#)
[Lt. John Charles Rowland](#)
[Sgt. Timothy Alan Roy, Sr.](#)
[Lt. James D. Russell](#)
[Det. John A. Russo](#)
[Sgt. Michael W. Ryan](#)
[Lt. James E. Ryan](#)
[P.O. Patrice Marie Ryan-Ott](#)
[Capt. Janelle Sanders](#)
[Det. Hector Santiago](#)
[Det. Thomas Santoro](#)
[Sgt. Stephen P. Scalza](#)
[Sgt. Jacqueline C. Schaefer](#)
[Det. James A. Schiavone, Jr.](#)
[Det. Joseph Edward Seabrook](#)
[P.O. Peter M. Sheridan, Jr.](#)
[Lt. Marci Simms](#)
[Det. Basilio A. Simons](#)
[Det. Andrew L. Siroka](#)
[Sgt. Harold John Smith](#)
[Sgt. Mark Smith](#)
[Det. William Soto](#)
[Capt. Scott V. Stelmok](#)
[P.O. Andrew D. Stromfeld](#)
[Det. Christopher Strucker](#)
[P.O. Ramon Suarez](#)
[Sgt. Barbara J. Sullivan](#)
[P.O. Robert S. Summers](#)
[Det. Traci L. Tack-Czajkowski](#)
[P.O. Paul Talty](#)
[P.O. Richard E. Taylor](#)
[Sgt. Edward Doyle "Ned" Thompson](#)
[Det. Sally A. Thompson](#)
[Det. William B. Titus, Jr.](#)
[P.O. Martin Tom](#)
[Sgt. Christopher Michael Tully](#)
[P.O. Reginald Umphery, Sr.](#)

[P.O. Santos Valentin, Jr.](#)
[Det. Harry Valentin](#)
[P.O. Manuel Vargas, Jr.](#)
[Sgt. Nemesio Vera](#)
[Det. Dennis J. Vickery](#)
[P.O. John F. Vierling, Jr.](#)
[Det. Joseph Vincent Vigiano](#)
[P.O. Perry T. Villani](#)
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[Det. Thomas Francis Weiner, Jr.](#)
[P.O. Ronald Evan Weintraub](#)
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[Det. Jennifer A. Williams](#)
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[Det. Robert W. Williamson](#)
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[Det. John T. Young](#)
[P.O. Robert Young](#)
[Sgt. David T. Yu, Sr.](#)
[Det. James Zadroga](#)
[P.O. Robert A. Zane, Jr.](#)
[Lt. John C. Zonneveld](#)
NY Co. DA's Office
[Senior Inv. Fred Ghussin](#)
NY State Dept. of Taxation and Finance
Petroleum, Alcohol and Tobacco Bureau
[Bureau Chief Charles Mills](#)
NY State Dept. of Taxation and Finance
Revenue Crimes Bureau
[Inv. Clyde Frazier](#)
[Inv. Richard Moore](#)
[Inv. Salvatore Papasso](#)
[Assistant Dep. Commissioner William Pohlmann](#)

9/11 RELATED DEATHS

NY State Environmental Conservation Police

[Conservation Lt. Paul C. Adam](#)

[Conservation Officer Lawrence E. Cabana](#)

[Inv. Thomas J. Graham, Jr.](#)

[Conservation Lt. David McShane](#)

[Conservation Officer Stephen Raymond](#)

NY State Office of Court Admin.

[Sr. Court Off. Thomas Edward Jurgens](#)

[Capt. William Thompson](#)

[Sr. Court Off. Mitchel Scott Wallace](#)

NY State Police

[Trooper Michael J. Anson](#)

[Superintendent Wayne E. Bennett](#)

[Trooper Darryl J. Burroughs, Sr.](#)

[Sgt. F. Brent Chomyszak](#)

[Sgt. Jeffrey M. Cicora](#)

[Major Rodrick C. Covington](#)

[Trooper Jennifer M. Czarnecki](#)

[Dep. Supt. William John DeBlock](#)

[Trooper Scott P. Enser](#)

[Trooper Brian S. Falb](#)

[Inv. Ryan D. Fortini](#)

[Senior Inv. Nicholas Georgeadis](#)

[Inv. Patrick J. Hogan](#)

[Trooper Joseph J. Mecca, Jr.](#)

[Sgt. Ivan M. Morales](#)

[Senior Inv. Thomas G. Moran, Jr.](#)

[Trooper Michael R. O'Donnell](#)

[Trooper Covell Chase Pierce](#)

[Trooper Christopher Rock](#)

[Sgt. Charles Robert Salaway](#)

[Inv. Paul R. Stuewer](#)

[Zone Sgt. James G. Sweeney](#)

[Trooper Steven Tyrell](#)

Newtown, CN P.D.

[P.O. Stephen A. Ketchum](#)

Paterson, NJ P.D.

[Det. Anthony Joseph Lucanto](#)

Peekskill, NY P.D.

[Det. Charles John Wassil, Jr.](#)

Port Authority of NY and NJ P.D.

[P.O. Christopher Charles Amoroso](#)

[P.O. Maurice Vincent Barry](#)

[P.O. Charles Barzydlo](#)

[Lt. John J. Brant](#)

[P.O. Liam Callahan](#)

[Lt. Robert Dominick Cirri, Sr.](#)

[P.O. John Mark Cortazzo](#)

[P.O. Clinton Davis, Sr.](#)

[Lt. William E. Doubraski](#)

[P.O. Donald A. Foreman](#)

[P.O. Gregg John Froehner](#)

[P.O. Thomas Edward Gorman](#)

[Sgt. Lawrence A. Guarnieri](#)

[P.O. Uhuru Gonja Houston](#)

[P.O. George Gerard Howard](#)

[P.O. Stephen Huczko, Jr.](#)

[Insp. Anthony Peter Infante, Jr.](#)

[Det. Thomas M. Inman](#)

[P.O. Paul William Jurgens](#)

[Sgt. Robert Michael Kaufers](#)

[P.O. James W. Kennelly](#)

[P.O. Paul Laszczynski](#)

[P.O. William James Leahy](#)

[P.O. David Prudencio LeMagne](#)

[P.O. John Joseph "Jay" Lennon, Jr.](#)

[P.O. John Dennis Levi](#)

[P.O. James Francis Lynch](#)

[P.O. Frederick G. Maley](#)

[Capt. Kathy Nancy Mazza](#)

[P.O. Donald James McIntyre](#)

[P.O. Walter Arthur McNeil](#)

[P.O. Mark J. Meier](#)

[Dir. of Public Safety Ferdinand Morrone](#)

[P.O. Joseph Michael Navas](#)

[P.O. James A. Nelson](#)

[P.O. Alfonse Joseph Niedermeyer, III](#)

[Sgt. Vincent Joseph Oliva](#)

[P.O. Pavlos D. Pallas](#)

[P.O. James Wendell Parham](#)

[P.O. Dominick A. Pezzulo](#)

[P.O. Bruce Albert Reynolds](#)

[P.O. Antonio Jose Rodrigues](#)

[P.O. Richard Rodriguez](#)

[Chief James A. Romito](#)

[P.O. John P. Skala, Jr.](#)

[P.O. Walwyn Wellington Stuart, Jr.](#)

[P.O. Michael Edmund Teel](#)

[P.O. Kenneth Francis Tietjen](#)

[P.O. Steven John Tursellino](#)

[P.O. Nathaniel Webb](#)

[P.O. Michael T. Wholey](#)

Suffolk County P.D., NY

[P.O. Craig L. Capolino](#)

[Sgt. James Thomas Farrell](#)

[Det. Stephen John Mullen](#)

[Sgt. Dennis Wallace Reichardt](#)

U.S. Dept. of Immigration and Customs

[Special Agent Louis Henry Aguirre](#)

[Special Agent Dennis Patrick McCarthy](#)

[Special Agent Edward Joseph Smith](#)

[Special Agent Robert T. Williams](#)

[Special Agent Thomas Michael Wischerth](#)

U.S. Secret Service

[Special Agent in Charge Charles L. Friend](#)

U.S. Dept. of Justice - Bureau of ATF&E

[Special Agent William C. Sheldon](#)

U.S. Dept. of Justice - FBI

[Special Agent Dennis Bonelli](#)

[Special Agent Steven A. Carr](#)

[Special Agent William Robert Craig](#)

[Supervisory Special Agent Brian L. Crews](#)

[Special Agent Laurie J. Fournier](#)

[Special Agent Leonard Hatton](#)

[Special Agent Jerry D. Jobe](#)

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[Special Agent Mark Joseph Mikulski](#)

[Supervisory Special Agent Thomas Mohnal](#)

[Special Agent Melissa S. Morrow](#)

[Special Agent Robert Martin Roth](#)

[Special Agent Gerard D. Senatore](#)

[Special Agent Rex Aaron Stockham](#)

[Supervisory P.O. Yiu Tak "Louis" Tao](#)

[Special Agent Paul H. Wilson](#)

[Special Agent Wesley J. Yoo](#)

U.S. Marshals Service

[Dep. U.S. Marshal Kenneth J. Doyle](#)

[Dep. U.S. Marshal Betty Ann Pascarella](#)

[Dep. U.S. Marshal Zacarias Toro, Jr.](#)

U.S. Dept. of the Interior

[Refuge Manager Richard Jerry Guadagno](#)

U.S. Secret Service Special Services Div.

[Master Special Officer Craig J. Miller](#)

Yonkers P.D., NY

[P.O. Stanley J. Kasper](#)

[P.O. Anthony Maggioro](#)

[Lt. Roy D. McLaughlin](#)

THEY MUST NEVER BE FORGOTTEN

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BRADLEY A. BLAKEMAN

Deputy Assistant to President George W. Bush 01'-04'
& 9/11 Family Member

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01'-15'

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FDNY (Ret.)

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Battalion Commander,
FDNY (Ret.)



2361 HYLAN BOULEVARD

Staten Island, New York 10306

Office: (718) 987.1931

Fax: (718) 987.3909

8/7/2024

NYPD 10-13 Club of Charlotte

Dear NYPD 10-13 Club of Charlotte,

On behalf of the Tunnel to Towers Foundation: Thank you for your donation of \$9,179.00 and for choosing T2T as the recipient of your charitable giving. We are truly grateful for your generosity and honored to have your continued support. We cannot do this important work without you.

In Stephen Siller's memory, the Foundation strives to live the motto to "Let Us Do Good" by making a positive and lasting impact in the lives of others through our Smart Home, Gold Star Family, Fallen First Responder, Homeless Veteran and Let Us do Good Village programs. Together, we are continuing "To Do Good" by helping our American Heroes and their families.

As part of our commitment to eradicate homelessness among our veteran population the Foundation broke ground on three New Veterans Villages in Atlanta, Georgia, Bradenton, Florida and Memphis, Tennessee. In honor of Independence Day, we delivered 34 mortgage-free homes to families of fallen first responders and welcomed injured Mississippi Army National Guard Sergeant James "Carl" Sampson and his family to their new mortgage-free smart home. None of this would be possible without our generous supporters. To learn more about these and all of our other programs please visit t2t.org.

Please reach out with any questions, concerns or requests at 718-987-1931.

Best regards,

Ashley DiRobbio
Coordinator, National Golf Series

The Stephen Siller Tunnel to Towers Foundation is recognized by the IRS as a 501(c)(3) tax-exempt organization. Gifts to the Foundation are tax deductible to the extent allowed by law. No goods or services have been provided to the donor by the Foundation in exchange for this donation. Federal Tax ID # 02-0554654. Please retain this letter for your tax records and consult with your tax adviser regarding the deductibility of your contribution.

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/MI Heroes
and these fallen Charlotte Heroes:



Joshua Eyer
CHPPD



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

CONGRATULATIONS



A belated congratulations to the Brienza family on the graduation of Michael Brienza Jr. from the NYPD Academy last year.

L-R are proud club members retired NYPD Police Officer John Brienza Sr. and retired NYPD Police Officer John Brienza Jr., First Deputy Police Commissioner Tania Kinsella, NYPD Probationary Police Officer Michael Brienza Jr. and Metropolitan Transportation Authority Police Department Police Officer Joseph Brienza Jr.

All of the Brienza's had/have the same shield #7166.

THIS AND THAT

Pre-Planning

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

Pre-Payment Options

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

What you can do in advance

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

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

Benefits of Pre-Planning

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

Pre-Planning Worksheet

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
August 13, 2024**

The meeting was called to order by the president at 7:20 pm with the pledge of allegiance. There were 64 members, 1 new member , 1 returning member and 2 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 12 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
- Trustee: Frank Irizarry
- Trustee: Ian McGrouther
- Trustee: John Randazzo
- Sgt. at Arms: Rich Doyle – Excused
- 2ndSgt. at Arms: Valerie Hargrove – Excused
- Chaplain: Donald Sanchez – Excused
- Chaplain: Deacon Rich McCarron – Excused

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

Sickness & Distress:

- Life-time club member James “Jim” Hurd passed away on July 15.
- Skiddie Hurd is in rehab recovering from stomach surgery
- Lorraine Monsanto is recovering from cancer surgery

Guest Speaker: Camille Null, Director of Volunteer Program for Heroes on the Water discussed her organization and said she is trying to have a chapter formed in the charlotte area.

Communications and Correspondence: Nothing to report.

Update regarding the pending litigation of the \$15 co-pay for the GHI/Empire BlueCross BlueShield Senior Care Plan

- OLR has **amended the contract** terms which now state that members pay a \$15.00 co-pay. because of this amendment of the contract, the **Courts lifted the “Preliminary Injunction”** (stay) from imposing a \$15 co-payment fee for the GHI/Empire Blue Cross BlueShield Senior Care plan.
- The actual merits of the Co-pay case haven't been heard in court yet and the Class Action status of lawsuit hasn't changed. The \$15.00 co-pay case is not dead just suffered a major setback to retirees. Regardless of this decision further appeals are still available in the future, but the \$15.00 co-pay implementation can go forward and is anticipated to take effect in January 2025. As of now, OLR has not updated their website regarding the \$15 co-pay.
- Dr. Bauer has opened a new office at 3541 Randolph Road Suite 303 Charlotte, NC 28211 staffed by Dr. George RAAD who has 30+ years experience.
- A Letter from Tunnel 2 Towers thanking the club for the \$9,179 donation was read to the members.

Continued next page.....

Members were updated on an email received from Melissa Johnson, Waxhaw CPRP Deputy of Recreation discussing a proposal to move the location of the Patriot Day ceremony from the Military Wall of Honor in downtown Waxhaw to the Waxhaw Police Department. This proposal will be tabled for further discussion with our club members during our October membership meeting.

Report of officers

President:

- 9/11 Memorial ceremony
- Wooden club flag donated to the club
- We will be collecting 2025 dues beginning with our Sept. membership meeting.
- An updated club roster will be emailed to members. Members were asked to review it for errors and to make any updates.
- The club has a new address: **1219 High Brook Drive Waxhaw, NC 28173**

Vice President: Nothing to report.

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

Recording Secretary: Nothing to report.

Corresponding Secretary: Nothing to report.

Trustees:

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

Sgt. At Arms:

- Rich Dalton: Excused
- Valerie Hargrove: Excused

Committee Reports: Membership: 467

Old Business: None

New Business: Plaques will be presented to Drs. Bauer & Acampora at our October membership meeting.

Good of the Club:

- New members
 1. Ret. NYPD Lt. Patrick Murphy
 2. Ret. NYPD Sgt. Julie Canny
 3. Ret. NYPD Officer Paul Ciatto
 4. Ret. NYPD Officer Jessica Thomas
 5. Returning club member, Ret. Essex Co, NJ Sheriff's Dept. Sgt. Richard Koontz.
- 50/50 of \$185 was won by Khadafi Balgahoom, who bought a round of drinks for everyone.

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

Next Meeting
Wednesday Sept. 11, 2024

NYPD 10-13 Club of Charlotte, NC



AUGUST MEMBERSHIP MEETING PHOTOS

This month's photos can be accessed at: <https://www.smugmug.com/app/organize/NYPD-10-13-Club-of-Charlotte-August-Meeting>



John Brienza - Lisa Rosa



Trustee Dennis Cirillo



MEMBERSHIP



2024 Monthly Meeting Dates

September 11 November 12
 October 8 December 10

Happy Birthday!

SEPTEMBER

Steven Luisa	9/2
Lawrence Lederer	9/4
Baron Lewis	9/4
William Eames	9/6
Kevin Stoeckert	9/6
Vinnie Orsini	9/7
David Diaz	9/8
Joe Liotta	9/8
Stanley Pimble	9/8
Vernon Lewis	9/9
Raul Muniz	9/9
Ben Pepitone	9/9
Yvette McNeill	9/10
Thomas O'Rourke	9/11
Brian Kentler	9/12
Joe McAllister	9/13
Michael Sheehy	9/13
Daniel DiPiazza	9/14
John Hamberger	9/14
Kevin Smith	9/14
Darrin Owens	9/16
Daisy Agostine	9/16
John Giangarra	9/17
Vic Mele	9/17
Lee Gloffke	9/19
Ken McAnuff	9/19
Vinnie Recher	9/19
Neil Sullivan	9/20
Kevin Conn	9/22
Fred Layne (RIP)	9/23
Tom Luisa	9/23
Gregory Maxwell	9/25
Ray Lechner	9/26
Ana Sotomayor	9/26
Jack Hawthorne (RIP)	9/27
Jimmy LaRossa (RIP)	9/29
John Lotti	9/30



Fortunately nothing to report



Skiddie Hurd—Stomach surgery

Lorraine Monsanto - Cancer surgery

Welcome To The Club

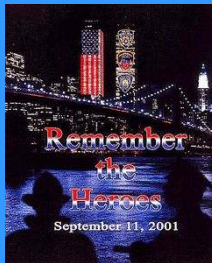


Ret. NYPD Lt. Patrick Murphy
 Ret. NYPD Sgt. Julie Canny
 Ret. NYPD Officer Paul Ciatto
 Ret. NYPD Officer Jessica Thomas

Returning member, Ret. Essex Co. NJ Sheriff Sgt. Richard Koontz



We presently have 471 members, 350 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



20-13 Club of Charlotte

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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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



FRAUD

Personal information exposed on the dark web does not necessarily mean your info has been used fraudulently. We recommend you take the following proactive steps to prevent any potential risk:

Place a fraud alert on your credit file as soon as possible at Fraud Alert Center at Experian: <https://www.experian.com/fraud/center.html> or by calling [1-888-397-3742](tel:1-888-397-3742).

Place a freeze on your credit file at all three credit bureaus—[Experian®](#), [TransUnion®](#) & [Equifax®](#).

Review your credit report from all three bureaus and report any activity you don't recognize. Request a copy of your latest credit reports by visiting [AnnualCreditReport.com](https://www.annualcreditreport.com).

Review resources available at the Social Security Administration online by visiting [SSA.Gov/Fraud](https://www.ssa.gov/fraud).

Monitor your credit card and bank accounts for suspicious transactions and notify the financial institution if you notice anything suspicious.

Note: Large data breaches often lead to multiple alerts of exposed personal information, as information is exposed in a variety of combinations.

How To Minimize Your Risk of Identity Theft:

Keep important documents at home.

Not carrying extra credit cards, your Social Security card, birth certificate or passport with you outside your house can help you minimize your risk of identity theft.

Pick up checks in person.

When ordering new checks, pick them up at the bank instead of having them sent to your home. This makes it harder for your checks to be stolen, altered, and cashed by identity thieves.

Think before you share.

Identity thieves may call, sometimes posing as bank or government agency officials. Do not give out personal information over the phone unless you initiated the call.

Invest in a shredder.

Shred your receipts, credit card offers, bank statements, returned checks and any other sensitive information before throwing it away.

Cover your bases.

Ensure that your employer, landlord and anyone else with access to your personal data keeps your records safe.

Order your free credit report.

Under federal law you are entitled to a copy of your credit report annually from all three credit reporting agencies - the Experian® bureau, Equifax® and TransUnion® - once every 12 months. Every consumer should check their credit reports from each of the 3 bureaus annually. Doing so will allow you to make sure your credit is up-to-date and accurate. Each reporting agency collects and records information in different ways and may not have the same information about your credit history.

You may contact the Central Source by visiting www.annualcreditreport.com.

When you order, you will need to provide your name, address, Social Security number, and date of birth. To verify your identity, you may need to provide some information on your credit report, such as the amount of your monthly mortgage payment.

Keep your SSN under wraps.

If possible, make sure your bank does not print your SSN on your personal checks.

Don't use weak passwords.

Using passwords that include a mix of letters, numbers and special characters makes it harder for identity thieves to crack these codes.

NC HR-218



To: All RLEO Customers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Initial Application

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

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

See the attached instructions for initial applications attached to this email.

Continue next page.....

NC HR-218



Renewal Application

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

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

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

See attached instructions for renewal applications attached to this email.

Points of Emphasis:

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

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

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

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

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

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

Requesting RLEO Certification Renewal

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

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

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

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

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

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

COMMUNITY EVENT

CLEAR THE SHELTER LOW COST RABIES CLINIC

SATURDAY, SEPT. 7



On **Sept. 7, from 10 a.m. to 3 p.m.**, at Union County Animal Services, 3340 Presson Road, Monroe, bring home your fur-ever friend at this large-scale in person animal adoption day. The adoption fee of \$85 includes spay/neuter, microchip, vaccinations, and deworming.

Rabies Clinic

On **Sept. 7, from 11 a.m. to 2 p.m.**, get your pets vaccinated against rabies for \$10 or microchipped for \$20 (cash only) at Union County Animal Services. Preregistration is required.

Household Hazardous Waste Event

FREE for
County Residents

Saturday, Sept. 21, 2024 | 9 a.m. - 2 p.m.

Union County Agricultural Center | 3230 Presson Road, Monroe, NC



UNIONCOUNTY
SOLID WASTE

Union County Solid Waste has announced the date for its annual Household Hazardous Waste collection event. This year's event will be held on **Saturday, Sept. 21**, at the Union County Agricultural Center, located at 3230 Presson Road off Highway 74 between Monroe and Wingate.

This free event gives Union County residents the opportunity to rid their homes of hazardous materials such as pesticides, herbicides, and other materials not typically accepted through curbside collection programs or the County's waste and recycling sites.

Residents may also dispose of unneeded or expired medication at an Operation Medicine Drop station, hosted by the Union County Sheriff's Office. Review the list of items that will be accepted: https://www.unioncountync.gov/Home/Components/Calendar/Event/2456/15?curm=9&cury=2024&utm_medium=email&utm_source=govdelivery

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**

Social Security

Guide on Taking Social Security: 62 vs. 67 vs. 70

You may be eligible to collect Social Security as early as 62 but waiting until age 70 yields greater benefits for most people. Here's help on how to decide.

Deciding when to take Social Security depends heavily on your circumstances. You can start collecting benefits—based on your work history—as early as age 62 (or sooner if you're disabled), wait until your full retirement age, or hold off until age 70. (If you're a survivor of another Social Security claimant, you can start receiving benefits—based on *their* earnings—as early as age 60). While there's no "correct" claiming age for everybody, the rule of thumb is that if you can afford it, delaying Social Security can pay off over a long retirement.

What's full retirement age?

You become eligible to receive full Social Security benefits at [full retirement age](#) (also known as "normal retirement age"), which depends on your birthday.¹ If you were born in 1957 or earlier, you've already reached full retirement age. Under current law, if you were born in 1958 or later, your full retirement age can be anywhere between 66 and 8 months and 67 for those born in 1960 and after.

Retirement ages for full Social Security benefits

- If you were born in...1957 or earlier - Your full retirement age is...You've already hit full retirement age
 - If you were born in...1958 - Your full retirement age is...66 and 8 months
 - If you were born in...1959 - Your full retirement age is...66 and 10 months
- If you were born in...1960 or later - Your full retirement age is...67

How much will my Social Security benefits be?

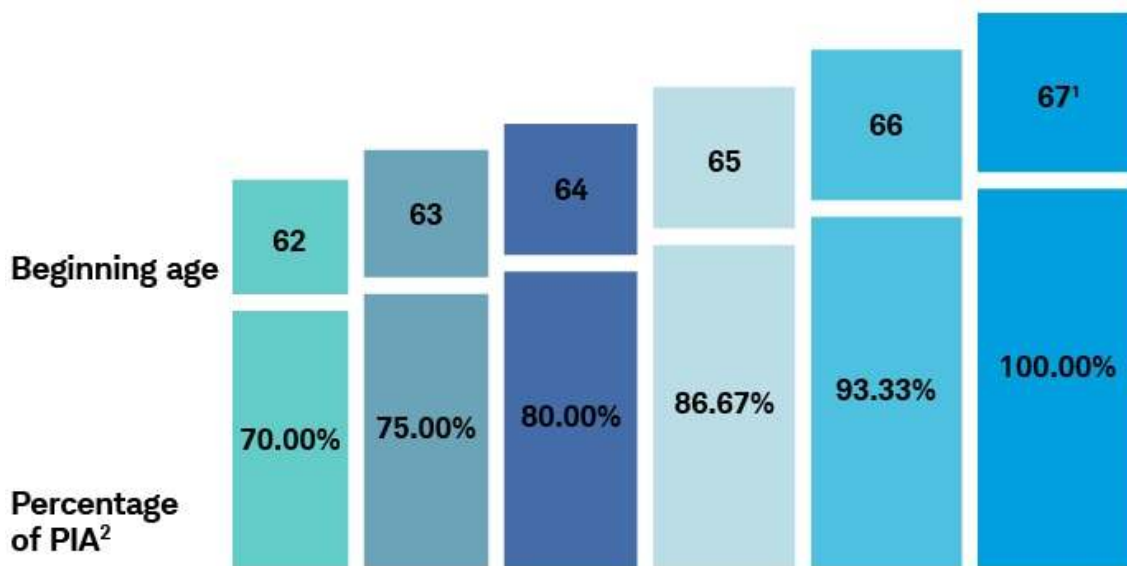
Your annual Social Security statement lists your projected benefits between age 62 to 70, assuming you continue to work and earn about the same amount through those ages. You can request a copy of your annual statement or view it online on the [Social Security Administration \(SSA\) portal](#).

What if I take Social Security benefits early? Age 62 through 67

If you choose to take your own (not your spouse's) Social Security benefit early, be aware that the payments will be permanently reduced by five-ninths of 1% for each month before your full retirement age. If you start more than 36 months before your full retirement age, the worker benefit decreases further by five-twelfths of 1% per month for the rest of retirement.

For example, if your full retirement age is 67 and you elect to start benefits at age 62, the SSA will calculate your payments based on 60 months—a 20% reduction for the first 36 months (five-ninths of 1% times 36) and another 10% (five-twelfths of 1% times 24) for the remaining 24 months, cutting your monthly Social Security benefits a total of 30%.

Effect of taking retirement benefits early (DOB: January 2, 1960)



Source: SSA.gov

For illustrative purposes only.

¹Represents full retirement age based on DOB January 2, 1960

²PIA = The primary insurance amount is the basis for benefits that are paid to an individual.

Continued next page.....

Social Security

If you're divorced and you were married for 10 years or more, you can receive benefits based on your ex-spouse's Social Security record (up to 50% of their full retirement benefits). Take note that if your ex-spouse uses your record, this won't impact your or your current spouse's benefits.

It's important to make the most effective use of the combination of your own, spousal, and survivor benefits, working with a financial planner if possible.

What if I delay taking my Social Security benefits to age 70?

If you retire sometime between your full retirement age and age 70, you typically earn a "[delayed retirement credit](#)" (DRC) for your own benefits (but not spousal benefits). The higher baseline would last for the rest of your retirement and serve as the basis for future increases linked to inflation. In no situation should you postpone benefits past age 70.

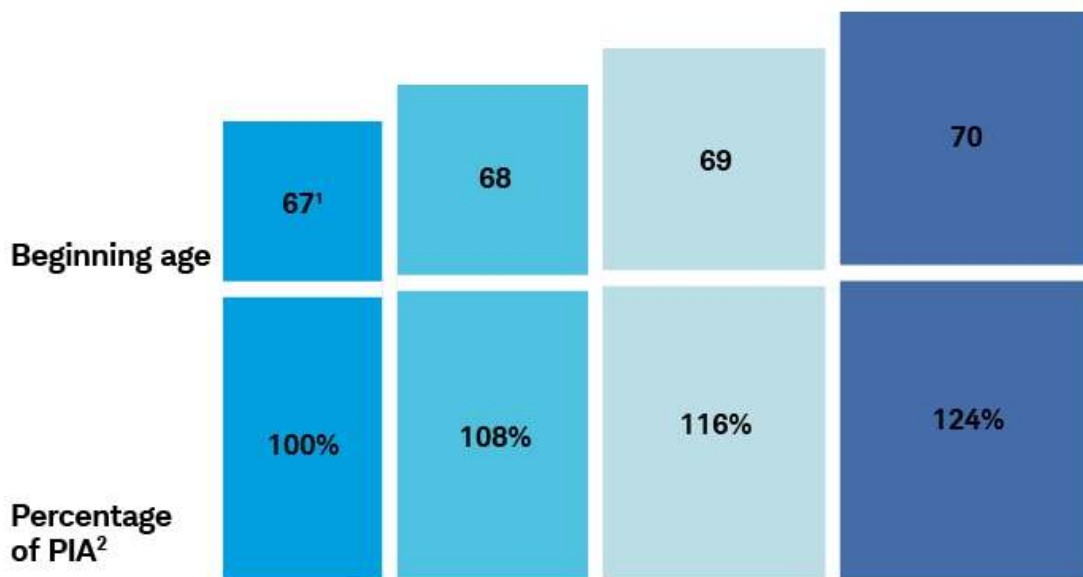
For example, say you were born in 1960, and your full retirement age is 67. If you start your benefits at age 69, you would receive a credit of 8% per year multiplied by two (the number of years you waited). This means your benefit amount would be 16% *higher* than the amount you would have received at age 67. (This doesn't include any potential additional cost of living adjustments for inflation from age 67 to 69.)

A quick note about life expectancy

According to the SSA, the average life expectancy for a 65-year-old is around 84 years for males and 87 for females. Married individuals tend to live even longer, with a greater than average probability of at least one spouse living to age 90. To compute your own life expectancy, use the SSA's [life expectancy calculator](#).

Your marital status

If you're married, start by taking your spouse's age, health, and benefits into account, particularly if they are the higher earner. For example, at full retirement age, you can take either 100% of your own retirement benefits or 50% of your spouse's, whichever is higher.



Source: SSA.gov

For illustrative purposes only.

¹Represents full retirement age based on DOB January 2, 1960

²PIA = The primary insurance amount is the basis for benefits that are paid to an individual.

How should I decide when to take Social Security benefits?

Consider the following factors as you decide the best age for you to begin taking Social Security.

Your cash needs

If you're contemplating [early retirement](#) and you have sufficient resources (an investment portfolio, a traditional pension, and other sources of income), you can be flexible about when to take Social Security benefits.

If you'll need your Social Security benefits to make ends meet, you may have fewer options. You may want to consider postponing retirement or working part-time until you reach your full retirement age—or even longer—so that you can maximize your benefits.

Your life expectancy

Taking Social Security early reduces your benefits, but you'll also receive monthly payments for a longer period of time. On the other hand, taking Social Security later results in fewer checks during your lifetime, but delaying means each check will be larger.

Continued next page.....

Social Security

If you think you'll beat the average life expectancy, the higher payout for waiting to collect Social Security can be particularly beneficial. Remember, though, that the average is just that—an average. If you expect to have a shorter life expectancy or are in poor health, then early withdrawals might make sense.

A quick note about life expectancy

According to the SSA, the average life expectancy for a 65-year-old is around 84 years for males and 87 for females. Married individuals tend to live even longer, with a greater than average probability of at least one spouse living to age 90. To compute your own life expectancy, use the SSA's [life expectancy calculator](#).

Your marital status

If you're married, start by taking your spouse's age, health, and benefits into account, particularly if they are the higher earner. For example, at full retirement age, you can take either 100% of your own retirement benefits or 50% of your spouse's, whichever is higher.

If you're divorced and you were married for 10 years or more, you can receive benefits based on your ex-spouse's Social Security record (up to 50% of their full retirement benefits). Take note that if your ex-spouse uses your record, this won't impact your or your current spouse's benefits.

It's important to make the most effective use of the combination of your own, spousal, and survivor benefits, working with a financial planner if possible.

Your employment status

[Earning a wage \(or even self-employment income\)](#) can reduce your benefit temporarily if you collect Social Security. If you haven't reached your full retirement age, \$1 in benefits will be deducted for every \$2 you earn above the annual limit (\$22,320 in 2024). In the year you reach your full retirement age, the reduction falls to \$1 in benefits for every \$3 you earn above a higher limit (\$59,520 in 2024).

However, the *month* you hit your full retirement age, your benefits are no longer reduced, no matter how much you earn. In fact, the SSA will recalculate your payments to include the deducted amounts, resulting in higher benefits.

Don't use the reduction as the sole reason to cut back on working or worry about earning too much. That said, if you're still working, you may want to postpone Social Security either until you reach your full retirement age or until your earned income is less than the annual limit.

Consider taking Social Security benefits earlier if . . .

- ✦ You're no longer working and can't make ends meet without your benefits.
- ✦ You're in poor health and don't expect the surviving member of the household to make it to average life expectancy.
- ✦ You're the lower-earning spouse, and your higher-earning spouse can wait to file for a higher benefit.

Consider waiting to take Social Security benefits if . . .

- ✦ You're still working and make enough to impact the taxability of your benefits. (At least wait until your normal retirement age so benefits aren't further reduced due to earnings.)
- ✦ Either you or your spouse are in good health and expect to exceed average life expectancy.
- ✦ You're the higher-earning spouse and want to be sure your surviving spouse receives the highest possible benefit.

Social Security and Medicare

If you start Social Security benefits early, you'll automatically be enrolled into Medicare Parts A and B when you turn age 65. Be aware that if you decide to wait to collect Social Security past age 65, you may still need to [sign up for Medicare](#). In some circumstances your Medicare coverage may be delayed and cost more if you don't sign up at age 65.

What about taxes on Social Security?

[Social Security benefits may be taxable](#), depending on your "[combined income](#)." Your combined income is equal to your adjusted gross income (AGI), plus nontaxable interest payments (e.g., interest payments on tax-exempt municipal bonds) and half of your Social Security benefit.

As your combined income increases above a certain threshold (from earning a paycheck, for instance), more of your benefit is subject to income tax—up to a maximum of 85%. For help, talk with a CPA or tax professional.

What if I change my mind?

You may [withdraw your Social Security application](#) within the first 12 months and pay back to the government any benefits you received (including Medicare payments, if applicable, and taxes deducted). You'll have to reapply later when you want to restart your benefits, but be aware that you may cancel your application only once.

For example, let's say you elect to receive early benefits at a reduced rate at age 62, but then after a few months, you decide to go back to work. You could withdraw your Social Security application, return the months' worth of benefits, and then wait until you quit your job or need the income to restart your monthly checks at a higher payout.

Once you reach full retirement age, you also have the option to voluntarily stop benefits at any point before age 70 to receive delayed retirement credits (spousal benefits will be stopped as well). Benefits will automatically restart at age 70 at a higher amount—unless you choose to collect benefits before then.

Note that when you withdraw your application or stop your benefits after full retirement age, you must specify if your Medicare coverage—if you have it—should also be discontinued.

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

PO Box 1013
Pearl River, NY 10965
Phone : 845-323-5938
Email: katmcbirat@aol.com
Website: www.hudsonvalley1013.com

RALEIGH NC 10-13

President Robert Young

412 Walnut Woods Drive
Morrisville NC, 27560
PH: 919 604 5188
Email: nypd1013raleigh@gmail.com
Website: www.raleigh1013.com

JERSEY SHORE 10-13

President Salvatore V. Pepitone

168 Watson Road
Fanwood, N.J. 07023-0536
Phone: 516-375-0536
Email: salvatorepepitone@comcast.net
Website: www.jerseyshore10-13.com

VILLAGES 10-13

President Dominic Orlando

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

MYRTLE BEACH 10-13

President Michael Fanning

44 Shore Line Drive
Pawleys Island, S.C. 29585
PH: 843-241-7128
E-mail: hntsgt@gmail.com
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)

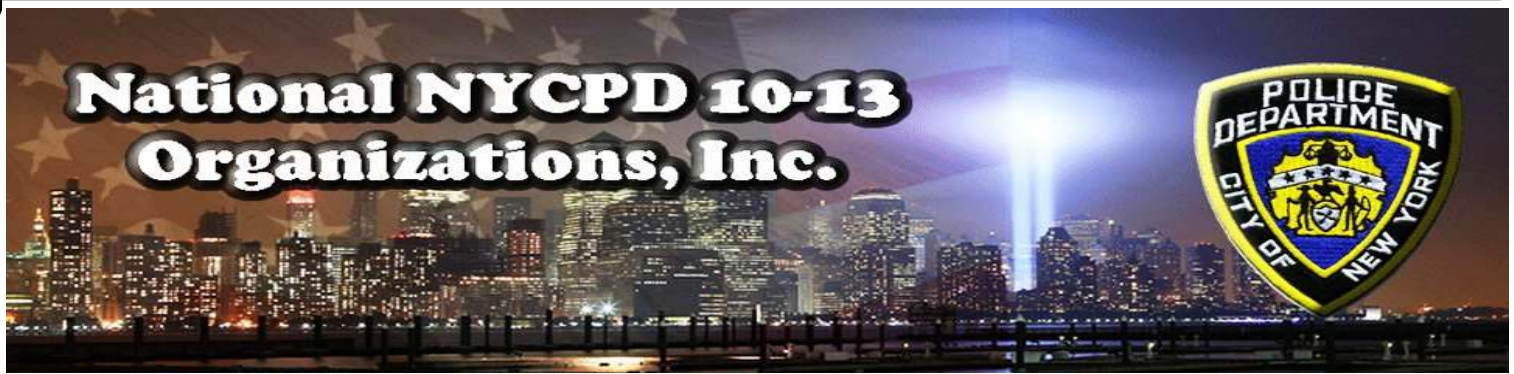
National NYCPD 10-13 Organizations, Inc., September 15th - September 17th, 2024

Name(s) _____ # of Adults _____ Children _____

Address _____ Phone/Email _____

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

NATIONAL NYCPD 10-13 ORG.



NYPD ID CARD RENEWAL

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

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

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

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

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

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

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

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

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

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

HR 218/LEOSA QUALIFICATIONS

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

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

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

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

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

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

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

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

NATIONAL NYCPD 10-13 ORG.



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

PLEASE PRINT CLEARLY

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

Last Name: _____ First Name: _____ MI: _____

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

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

Home Address: _____ Apt. _____

City: _____ State: _____ Zip Code: _____

RETIREE INFORMATION ONLY

Rank: _____ Retirement Date: ____/____/____

Tax # _____ Shield # _____

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

Signature

Date

FOR OFFICE USE ONLY

Member Processing Request: _____ Tax # _____

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

Approved

Disapproved

Authorizing Supervisor Rank/Name

Signature

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

AUTHORIZED INDIVIDUAL RECEIVING IDENTIFICATION CARD

Name: _____ Signature: _____

LINE ORGANIZATIONS



Dear CEA member:

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

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

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

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

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

Fraternally,
Chris

9/11
TRIBUTE
MUSEUM

COMPLIMENTARY ONE WORLD OBSERVATORY TICKET PROGRAM

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

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



**NYPD CAPTAINS ENDOWMENT ASSOCIATION
MEMBERS**

REGISTER: 911TRIBUTEMUSEUM.ORG/OBSERVATORY

*** ONE WEEK ADVANCE REGISTRATION REQUIRED**



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

LINE ORGANIZATIONS



August 22, 2024

Dear Lieutenant:

The August Delegate and General Membership meeting was held via Zoom on Wednesday, August 21, 2024. LBA President Lou Turco chaired the meeting, and the following topics were discussed:

LBA BOARD RETIREMENTS: Lou, the Board, the Delegates and the entire LBA wish to thank the following two LBA Board members, who recently retired, for their service to the Association and its members.

Lieutenant Special Assignment, Patrick Steffens: After over 32 years with the New York City Police Department, LBA Brooklyn North Director Patty Steffens retired on July 26, 2024. Patty served as an LBA Delegate for nine years and on the LBA Board for four years. The LBA and our members were fortunate to have Patty as a friend and as a part of the LBA team for so many years. His experience and knowledge will be missed, but we hope he enjoys his well deserved retirement.

Lieutenant Gary Giersbach: After almost 29 years with the New York City Police Department, LBA Manhattan South Director Gary Giersbach retired on April 30, 2024. Gary served as an LBA Delegate for almost three (3) years and on the LBA Board for five years. The LBA and our members were fortunate to have Gary to share his friendship, knowledge and experience to assist our members. His friendship, experience and knowledge will be missed, but we hope he enjoys his well-deserved retirement.

WELCOME NEW LBA BOARD MEMBERS: Lou, the Board, the Delegates, and the members in attendance welcomed the following new LBA Board Members:

Michael Lau, a former LBA Delegate, is now the LBA Manhattan South Director. Mike's years of experience and almost ten years in the rank of Lieutenant, will be beneficial to both the LBA Board and the membership.

Jason Berkowitz, a former LBA Delegate, is now the LBA Brooklyn North Director. Just like Mike, Jason's years of experience and almost ten years in the rank of Lieutenant, will be beneficial to both the LBA Board and the membership.

LBA PROMOTIONS, RETIREMENTS, & IN MEMORIAM: Please click on the following links to view these notices:

Promotions: <https://files.constantcontact.com/714da196201/34c2f043-267a-44aa-ab14-be5cb30ebde3.pdf>

Retirements: <https://files.constantcontact.com/714da196201/628ce25d-5c28-4674-bf24-aa3c5f6c4acd.pdf>

In Memoriam: <https://files.constantcontact.com/714da196201/88fbbd6d-c8c4-4bdc-9733-39dfbce22d2f.pdf>

LEGISLATIVE UPDATE: LBA 1st Vice President John Beattie reported on the ongoing efforts related to Tier 2A and Tier 3 with City and State lawmakers. He also reiterated the importance of maintaining positive relations with all City and State legislators, regardless of political or ideological differences. This has resulted in LBA officials being able to have meetings with City and State legislators to advocate best for the membership.

MOBILE ASSIGNMENTS: Lou stressed the importance of Lieutenants never agreeing to drive themselves, whether assigned to their own command or on a mobile assignment. With an increase in mobile assignments, Lieutenants, on occasion, may be asked to drive themselves, which is a direct violation of Department policy and safety protocol. If no drivers are available and Lieutenants are being requested to drive solo, they are urged to call the LBA Hotline.

ANNUITY UPDATE: Recent changes in law have resulted in enhancements to the LBA Annuity Fund. Active and retired LBA members may be permitted to convert funds to Roth IRAs. While participants pay federal tax upon the initial conversion, there is no tax obligation on future interest earnings to either the member or beneficiaries. We are still working out the particulars with our financial counselors and we will let the membership know when they may apply to make this conversion.

RETIREMENT INFO: Lou stressed the importance of all members having heart scans prior to their retirement. Appointments can be scheduled with Ms. Olive Leonard at Mount Sinai West Cardiac Screening, telephone number (347) 387-7394. He also announced that retired Lt. Frank Bifulco will now serve as the financial retirement counselor for LBA members. Appointments can be scheduled online by emailing Frank Bifulco – Frank@Bifulcoconsulting.com.

REMINDER – LBA MEMBERS ENTITLED TO NO COST WILLS: The law firm of Karasyk & Moschella, in cooperation with the LBA, offers all LBA members in good standing, no cost Wills preparation. If you are interested in taking advantage of this service, please call the law firm of Karasyk & Moschella at (212) 233-3800.

NEXT MEETING: The next LBA meeting will be held on Wednesday, September 25th, 1100 hours, at the Staten Island Marine Corps League (46 Ontario Avenue, Staten Island); a barbecue lunch will be served at this meeting. I hope to see you at the meeting.

Lou Turco
President

LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

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

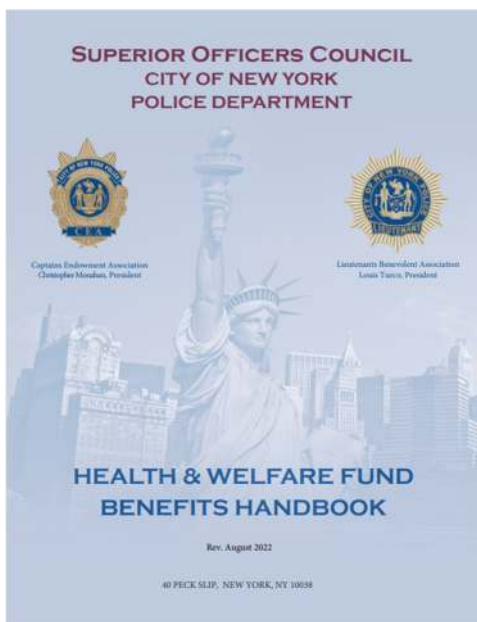
If you retired between **January 1, 1971, and December 31, 2009**, you were offered the choice to convert the \$5000 Death Benefit during a **One-Time Enrollment Period** to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death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

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

LINE ORGANIZATIONS



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



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

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

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

OPTUMRX

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

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

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

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

Q: How do I obtain a prior authorization?

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

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

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

Q: What if my prior authorization is denied?

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

LINE ORGANIZATIONS



Dear Member,

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

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

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

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

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

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

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

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

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

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

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

TO FIND NETWORK PROVIDERS

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

HOW TO SCHEDULE AN APPOINTMENT

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

LINE ORGANIZATIONS



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



VISIONWORKS/DAVIS VISION

www.visionworks.com

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

Phone: (800) 999-5431



EMPIRE BLUECROSS BLUESHIELD | Dental

www.ebcbs.com

Active Group: 280500 | Retired Group: 285052

Phone: (800) 722-8879

Dental:

Phone: (800) 342-5209

Group Number: 21099



HEALTHPLEX

www.healthplex.com

Claims Department:

PO Box 650629

Dallas, TX 75265-0629

Email: info@healthplex.com

Customer Service:

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

Corporate Offices:

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



STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

www.starthearing.com/partners/SOC

Number: (888) 660-1854



HUMANA | Comp Benefits

www.Humana.com

Group: 21099

Exclusive to Florida Residents

Phone: (800) 342-5209



OPTUMRx

www.optumrx.com

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



PRINCIPAL FINANCIAL GROUP

www.Principal.com

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



Express Scripts | PICA Prescription Program

www.express-scripts.com

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

Freedom Fertility Pharmacy:

www.freedomfertility.com

Number: 800-660-4283

LINE ORGANIZATIONS



SOC SUPERIOR OFFICERS COUNCIL
CITY OF NEW YORK POLICE DEPARTMENT



Get the latest
plan notices



Disclosure about your retirement plan

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

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

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

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

Need to change your email address?

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

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

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

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

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

LINE ORGANIZATIONS

Sergeants Benevolent Association

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



The Toughest Job in the World!

Vincent J. Vallelong
PRESIDENT

Edmund J. Small
VICE PRESIDENT

SERGEANTS BENEVOLENT ASSOCIATION HEALTH AND WELFARE FUND

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

Hearing Aid Reimbursement Guidelines

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

\$5 00.00 stipend per device

Maximum Benefit \$1000.00 Every
four (4) years

Eligible Dependent Children

\$1,000 .00 stipend per device

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

BENEFIT GUIDELINES

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

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

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

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

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

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

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

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

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

Attn: Alyssa Carr (healthandweHare@sbanyc.org)

S.B.A. Health and Welfare Office.

Retired Sergeants - Important Telephone Numbers

Sergeants Benevolent Association NYPD

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

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

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

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

LINE ORGANIZATIONS



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

Optical Benefits: Eyeglasses

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

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

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

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

Contact lens-in lieu of Glasses

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

Davis Vision Collection Contacts

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

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

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

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

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

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

PHARMACEUTICAL BENEFIT PLAN

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

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

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

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

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

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

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

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

DavisVision

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

Fund the First for the Children of ESU Det. Bobby Sivori

August 7, 2024

Det. Robert (Bobby) Sivori unexpectedly passed away on July 7, 2024.

Bobby was an active Detective in the Emergency Service Unit's Specialize Training School and he gave almost 20 years to the NYPD. He was appointed to the force on January 10, 2005, and was promoted to Detective on December 19, 2014. Bobby is the brother of Det. John Sivori of ESU Truck #2, and the son of former ESU Truck #1 Officer Bob Sivori, whose father was also a Detective.

Det. Bobby Sivori wore his grandfather's shield #4285. For the past 12 years, Bobby was the partner of DEA Brooklyn South Welfare Officer Peter Keszthelyi.

Det. Sivori was a kind, affable, hard-working, and loving family man who, with his wife, have three small children, ages seven, four, and one. Bobby's friends and colleagues have created a "Fund the First" campaign to raise funds for the future of the Sivori's children. Anything you can contribute to this legacy fund will be greatly appreciated.

<https://fundthefirst.com/campaign/assistance-for-the-children-of-nypd-detective-rob-sivori-answo?contributions=4#donor-comments>

Help Support the Grieving Rennhack Family

July 12, 2024

The DEA shares the tragic news of the passing of 102 Precinct P. O. Emilia Rennhack, the wife of 102 Squad Detective Carl Rennhack. Emilia lost her life in a senseless accident on June 28, 2024, when a drunk driver crashed into the Hawaii Nail & Spa salon in Deer Park, Long Island, New York, killing four and injuring nine. Among those killed was NYPD P.O. Rennhack, who was only 30 years old.

This devastating tragedy has left Carl and his family in deep mourning. The couple met at the 102 Precinct and were recently married in September of 2023. Their lives were filled with hopes and dreams for their future together, and now those plans are shattered.

A "Fund the First" campaign has been set up to support Carl and Emilia's family at this critical time. You can read more about the Rennhacks when you click on **the link** below. Any support you can provide will be deeply appreciated as Carl and his family, and Emilia's family in Poland, grapple with their incredible loss.

https://fundthefirst.com/campaign/tragic-loss-of-police-officer-emilia-rennhack-xb5fbi?utm_source=Fund+the+First+General&utm_campaign=57a75bd038-EMAIL_CAMPAIGN_11_19_2020_8_44_COPY_01&utm_medium=email&utm_term=0_c6ca66e574-57a75bd038-438345099&mc_cid=57a75bd038&mc_eid=a22e5751d2#donor-comments

Important Phone Numbers

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

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

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

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

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

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

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

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

NYPD Payroll Section (646) 610-616

The Retiree Health Benefits Fund of the Detectives' Endowment Association

Welcome to Davis Vision!

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

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



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

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

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

Significant savings on optional frames, lens types and coatings!

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

¹The 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.

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

³Transitions[®] 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 non-refundable. 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 and take a look!

When will I receive my eyewear?

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

Do I need a claim form?

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

Can I split my benefits?

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

Can I use an out-of-network provider?

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

Are there any exclusions to the vision benefits?

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

DAVIS VISION EXTRAS!

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

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

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

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

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

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

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

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

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

LINE ORGANIZATIONS



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

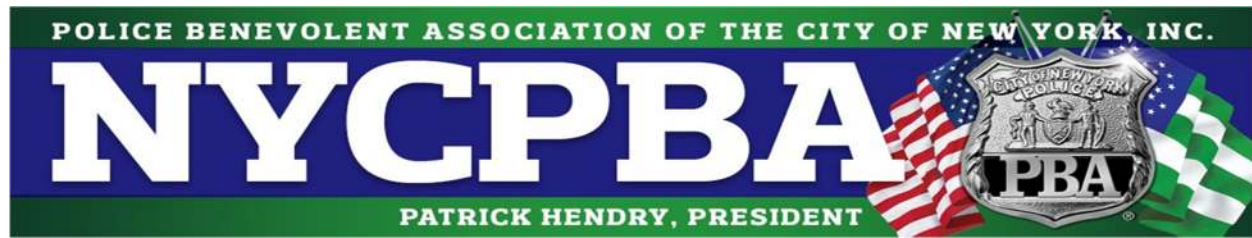
If you are enrolled in a Medicare Advantage Plan that provides prescription drugs or if you have Original Medicare and have enrolled in a stand-alone Medicare Part D Plan, your Medicare Advantage or Part D Plan is primary for your prescription drug coverage, including disposable insulin pumps and the 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
August 20, 2024

NYPD cops crowd courtroom to see car thief who tried to mow down cop remanded in custody

PBA President Patrick Hendry is quoted in the [Daily News](#) and [amNY](#): "Our police officers gave clear commands for this individual to pull over that car and this individual refused to pull over. He then put everyone around him in danger, and he came within feet of running down a young child and an adult. He didn't think twice about running down a police officer in full uniform in broad daylight."

August 18, 2024

PBA slams website that features photo of bloody rookie officer who was slugged by repeat offender

PBA President Patrick Hendry is quoted in [NY Post](#): "Shame on these anonymous cop-haters who are hiding behind their computer screens and posting this photo of our injured sister in her most difficult moment. This entire site is an underhanded attempt to smear cops in order to sabotage their personal lives and post-NYPD employment prospects. If the people behind this site don't see a problem with pumping out unfounded allegations and unflattering photos of police officers, they should subject themselves to the same scrutiny: reveal their identities and allow police officers to hold them accountable and correct the misleading information on their site."

August 13, 2024

Perp who participated in January Times Square beatdown of NYPD cops is arrested again

PBA President Patrick Hendry is quoted in the [NY Post](#): "As we said from the beginning, the individuals who attacked our Times Square brothers have zero respect for the law and can't be trusted to remain on the street without causing more mayhem. We are glad that he is back behind bars."

August 11, 2024

Female NYPD cop battered by repeat offender faces "long road to recovery," says Patrick Hendry

The PBA president is quoted in the [NY Post](#): "I spoke to the officer today. She is in pain but in good spirits. She said she is deeply appreciative of the support she's getting from her fellow cops and the public."

August 11, 2024

State lawmaker proposes bill requiring cops to carry personal liability insurance: "Defund the police in disguise," says Patrick Hendry

The PBA president is quoted in the [NY Post](#): "In our current environment, police officers already face significant civil and criminal liability for simply doing our jobs. The city frequently decides to settle frivolous suits rather than litigating them. Under this bill, those settlements would hit cops in the pocket. Requiring already underpaid cops to pay for liability insurance will chase away recruits and drive even more experienced cops towards the exits."

August 10, 2024

Parolee batters female NYPD cop in another case of revolving-door justice

PBA President Patrick Hendry is quoted in the lead paragraph of the [NY Post](#) editorial: "'This is exactly what happens when the justice system cares more about coddling criminals than backing up cops on the street,' says Police Benevolent Association chief Patrick Hendry of the disgusting caught-on-video beating of a female NYPD officer while breaking up a fight Thursday in The Bronx, and he's dead right." He is also quoted in the [Post](#) news story.

August 6, 2024

9/11 families demand swift justice for terrorist mastermind; Patrick Hendry agrees

The PBA president is quoted in the [NY Post](#): "There is an evil right now — around this world — that's seeing what happens with this case. Ultimate justice needs to happen. The ultimate punishment needs to happen. These families deserve it and our country safety demands it."

August 3, 2024

Defense secretary revokes plea deal for 9/11 mastermind, putting death penalty back in play

PBA President Patrick Hendry is quoted in the [NY Post](#), on [New York 1](#) and [News12](#): "...Hendry praised the fallen 9/11 heroes' families for channeling 'their anguish and outrage into a powerful message. It's thanks to their courage that these shameful plea agreements have been reversed. We are relieved and grateful, but the job is not done yet. As we have said from the beginning, these terrorists who claimed so many innocent lives should receive the ultimate punishment. The safety of our nation demands it, and the long-suffering families of the fallen deserve nothing less."

August 3, 2024

Gangbanger who shot two NYPD sergeants charged with multiple crimes

PBA President Patrick Hendry is quoted in the [NY Post](#) and [amNY](#): "We're grateful that our sergeant brothers are on the road to recovery and the shooter is in custody. But this is yet another repeat offender who thought he could attack police officers and escape justice. We have been in courtroom after courtroom across this city, demanding real consequences for violence against police officers. Our justice system needs to start delivering those consequences — not just when the spotlight is on, but every single time."

LINE ORGANIZATIONS



Keep Cop-Killers in Jail

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

Thank you for helping us
HOLD THE LINE

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



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

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

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



Police Benevolent Association of the City of New York, Inc.
125 Broad Street, 11th Floor, New York, NY 10004 • 212-233-5531
Patrick J. Lynch, President
www.nycpba.org

Veterans Property Tax Relief

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

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

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

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

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

Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

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

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

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

How to Request an Exemption

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

Acceptable Military Records

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

Additional Assistance:

If you would like to learn more about the benefits and services you may be eligible for as a Veteran, servicemember, or as a family member of a Veteran or servicemember, please call the New York State Division of Veterans' Services Help Line at 1.888.838.7697 (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 See Other Locations	8924 BLAKENEY PROFESSIONAL DR CHARLOTTE NC 28277 (704) 703-1080	Audiology
MORI, NARESH A MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology
PATEL, VASANT BHARAT MD	196 CARDIOLOGY DR ROCK HILL SC 29732 (803) 324-5135	Cardiology
CHIU, JENYUNG A MD	306 WESTWOOD AVE STE 401 HIGH POINT NC 27262 (336) 802-2125	Cardiology, Internal Medicine
LIMBANOVNOS, GEORGE A DC	8019 ARDREY KELL RD CHARLOTTE NC 28277 (704) 321-0656	Chiropractic
DEGARAY, JENNIFER ROBIN DC	6580 OLD MONROE RD STE A INDIAN TRAIL NC 28079 (704) 225-8686	Chiropractic
KLESSIG, BLAKE ALLEN DC	6580 OLD MONROE RD STE A INDIAN TRAIL NC 28079 (704) 225-8686	Chiropractic
WRIGHT, CHRISTOPHER WILLIAM DC	6580 OLD MONROE RD INDIAN TRAIL NC 28079 (704) 225-8686	Chiropractic
WHITE, CURT LEE DC	122 GATEWAY BLVD STE 100 MOORESVILLE NC 28117 (704) 799-1416	Chiropractic
KENNEWEG, KATHERINE MD	309 S SHARON AMITY RD STE 200 CHARLOTTE NC 28211 (704) 344-8846	Dermatology
SNYDER, CHRISTOPHER ALAN MD	309 S SHARON AMITY RD CHARLOTTE NC 28211 (704) 344-8846	Dermatology
WU, SAM MD See Other Locations	309 S SHARON AMITY RD STE 200 CHARLOTTE NC 28211 (704) 344-8846	Dermatology
MCELGUNN, PATRICK S MD	5815 BLAKENEY PARK DR STE 100 CHARLOTTE NC 28277 (704) 542-2220	Dermatology

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Health and Welfare

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

Winter 2022

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

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

PSYCHIATRISTS - PSYCHOLOGISTS

LAURIE SAUBER CSW

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

MERRILYN GILL CSW

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

SHANIQUA BURNETTE PC

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

HALBREONDA HOLLOWAY CSW

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

LEEANNE THOMPSON-FORTE CSW

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

MICHAEL DAVIS LMFT

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

Health and Welfare

PSYCHIATRISTS - PSYCHOLOGISTS

GLEENDA VINSON-NNAJI PC

317 Matthews Mint Hill Rd Ste 207
Matthews, NC 28105
(704) 619-3490 (704) 849-5251
nowcounseling@yahoo.com

PAULINA CHIN CSW

11220 Elm Ln Ste 200
Charlotte, NC 28277
(704) 997-2809 (980) 729-6642
paulinachinlcsw@gmail.com

JEAN AYERS CSW

JEAN M AYERS
1811 Sardis Rd N Ste 207
Charlotte, NC 28270
(704) 763-6663 (704) 845-6111

ARMONDA RRUSTI ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com
nmontero@abskids.com

MELLANIE PAGE ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

MARLEN GOMEZ BCBA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(801) 316-3564

MALLIN OLSON ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

DANIELLE DONIGAN ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

BRITTANY HUYSER ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

STEPHEN HALL ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

BRYANNE DEMBISKY ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.co

SUSANA CACERES ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694

KATHERINE RAUSCHER ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

ASHANTI PEPPERS ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

AMANDA DEAN ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

BRITTANI SUTTON ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694

AMBER BIRD ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

JENNIFER DUCLOS ABA

ABS UTAH PC
3000 Latrobe Dr
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

COREY AKINS ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
contracting@abskids.com

GRISELLE NAZARIO ALBINO CP

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694

DAMON DAY ABA

ABS UTAH PC
3000 Latrobe Dr Ste B
Charlotte, NC 28211
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

Health and Welfare

PSYCHIATRISTS - PSYCHOLOGISTS

RENFREW CENTER OF NORTH CAROLINA

6633 Fairview Rd
Charlotte, NC 28210
(704) 366-1264 (704) 422-4162

ROBERT GREEN PHD

16147 Lancaster Hwy Ste 110
Charlotte, NC 28277
(954) 655-4789 (828) 676-3029

MARY MOORE PC

TELEHEALTH INCLUDED
6000 Fairview Rd Ste 1200
Charlotte, NC 28210
(704) 974-2718 (704) 973-7988
marylmoore1689@yahoo.com

JULIANNA ELSWORTH CSW

447 S Sharon Amity Rd Ste 105
Charlotte, NC 28211
(980) 299-7436 (980) 226-5507
acrowder@amandaklcsw.com
www.amandaklcsw.com

JESSICA KOWALSKI PC

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

BARBARA SCOTT CSW

THRIVEWORKS CLINICAL
4412 Park Rd
Charlotte, NC 28209
(980) 581-3061 (617) 807-0958

KELLI KEYS LCSW

THRIVEWORKS CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483

MELINA RICE LCSW

THRIVEWORKS CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

ALEXANDRA LATTA PC

TELEHEALTH INCLUDED
THRIVEWORKS CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

ALICIA HALL CSW

TELEHEALTH INCLUDED
THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958
support@thriveworks.com

MITZIE HOPKINS PC

THRIVE COUNSELING LLC
4412 Park Rd
Charlotte, NC 28209
(617) 500-6739

ELIZABETH CHRISTENBURY CSW

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(980) 581-3061 (617) 807-0958

JENNIFER WILLIAMS LCSW

THRIVEWORKS CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

GAYLE BOOKOUT PC

THRIVE CLINICAL -
4412 Park Rd
Charlotte, NC 28209
(980) 581-3061 (617) 807-0958

MOLLY MCDONNELL CSW

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958
support@thriveworks.com

STEPHANIE PIERRENOEL CSW

THRIVEWORKS CLINICAL-
4412 Park Rd
Charlotte, NC 28209
(980) 581-3061

LAUREN VANDEMORE PC

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958

VANESSA JORDAN PC

THRIVEWORKS
4412 Park Rd
Charlotte, NC 28209
(855) 284-7483 (617) 807-0958
support@thriveworks.com

BEVERLY WRIGHT CSW

2014 Old Evergreen Pkwy
Indian Trail, NC 28079
(631) 423-6809 (631) 947-0222
beverlywright710@gmail.com

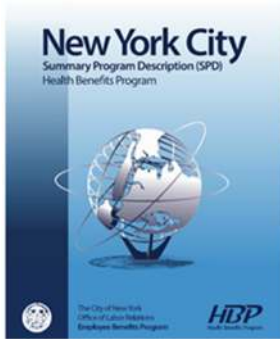
ANUVIA PREVENTION AND RECOVERY CENT

100 Billingsley Rd
Charlotte, NC 28211
(704) 376-7447 (704) 376-2172

ARMONDA RRUSTI ABA

ABS UTAH PC
2711 Randolph Rd Ste 100
Charlotte, NC 28207
(704) 780-4271 (888) 261-6694
nmontero@abskids.com

Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

SOC Catastrophic benefit (GHI/Emblem Health Members Only)

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

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

Limitations

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

\$1,000 SOC Catastrophic Benefit

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

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

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

SBA—Eligibility

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

Definition of PPO and POS

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

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

Health and Welfare

SBA GHI Catastrophic Coverage continued.....

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

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

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

The catastrophic coverage benefit

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

Benefit limits and maximums

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

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

Services or charges not covered by the catastrophic benefit

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

Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

THIS AND THAT

HR-218 Qualifications



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

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

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

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



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

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

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

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

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

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



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



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

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

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

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

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

THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....

THIS AND THAT

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

THIS INFORMATION PERTAINS TO COBRA

Police Officers & Firefighter surviving spouses are to follow this procedure

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

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

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

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

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

THINGS YOU WILL NEED

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

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

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

MARRIAGE CERTIFICATE (With Official Raised Seal):

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

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:

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

DISCHARGE PAPERS: DD 214 - (Original needed)

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

PAID FUNERAL BILLS:

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

Continued next page.....

THIS AND THAT

OTHER THINGS THAT MAY APPLY (usually after burial)

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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LAST NAME _____ FIRST _____ MI _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____ MALE () FEMALE ()

HOME PHONE () _____ CELL PHONE () _____

BUSINESS PHONE () _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY _____

TAX # _____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

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LAST COMMAND _____ LAST RANK HELD _____

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SIGNED _____ DATED _____

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

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

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6807 Token Valley Rd
Manassas, VA 20112

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*"Lord, to whom shall we go?
You have the words of eternal life."*
John 6:68

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