



NYPD 10-13 CLUB of Charlotte, NC Inc.

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

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

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



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Volume 16 Issue 7

10-13

July 2024

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PRESIDENT'S MESSAGE

Hi all,



I am sad to report the passing of Lifetime Member Retired Transit Sergeant George Young who succumbed to lung cancer on Thursday June 21, 2024.

George regularly attended our meetings from the time he joined our club in 2011 until early 2023 when he began treatment for his cancer.

George was appointed to NYCTPD on 12/3/68 and retired 7/1/89.

He retired out of Transit District 33 and was previously assigned to Transit District 32.

Visitation: Friendship Missionary Baptist Church 3301 Beatties Ford Rd, Charlotte, NC 28216, Monday, July 8, 2024, 11:00 AM - 12:00 PM. Funeral Service immediately following visitation.

Burial on July 9, 2024 at 11:00am at VA Cemetery in Salisbury, NC.

Please keep George's wife, Carrie and his daughter Karen in your thoughts and prayers.

In preparation for the New York City Police Foundation Annual Gala the department published a special 70 page edition of Spring 3100 honoring the NYPD and World War II service members. You can access the magazine from a link on page 11.

Here is an excellent service provided by the USPS.

Informed Delivery is a free service from USPS that shows you preview images of incoming mail, as well as status updates about your incoming and outbound packages. You can see those notifications in a morning Daily Digest email, or at any time via the dashboard from your phone, computer, or the USPS Mobile® app. Informed Delivery also has other features that make tracking and receiving your packages easier and more convenient.

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- (Continued next page).....

Next Membership Meeting
Tuesday July, 9 2024 6:00 PM at
1201 Hawthorne Lane
Charlotte, NC 28205
<http://www.charlotte10-13.com/>

PRESIDENTS MESSAGE

During the past few months I have spoken to the spouses of several of our recently deceased members and none of them were aware that they could apply to NYC for a continuation of their health insurance coverage.

Please let your spouse and family members know that as result of the Consolidate Omnibus Budget Reconciliation Act (COBRA) and a New York State law, surviving spouses of retired uniformed members of the New York City Police, Fire and Corrections Departments can continue their health benefits coverage for life. Such coverage will be at a premium of 102% of the group rate and must be elected within one year of the date of the member's death. To obtain the coverage they need to contact the NYC Retiree Health Benefits Section, in writing, to obtain a COBRA for Life application.

The cost for COBRA health insurance coverage is less expensive than if they were to purchase health insurance independently.

However, depending on the person's situation, it can still be costly. Here is an example of the monthly COBRA rates for someone on Emblem Health/GHI and on Aetna

Emblem Health Non-Medicare

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

Aetna EPO Non-Medicare

Family Coverage = \$4,431.39
Individual Coverage = \$1,481.36

Emblem Health Medicare Monthly Rates

Medicare Supplemental Coverage = \$217.35

Aetna Medicare PPO/ESA

NY/NJ/PA Per person = \$17.14
All other areas Per person = \$37.14

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

Note: Information on the above link indicates that COBRA coverage is available for a period of 18 - 36 months, but 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. Effective August 30, 2010, New York State law provides that surviving spouses/domestic partners and dependents of active or retired members of the Departments of Sanitation and Correction are also eligible to 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 Health Benefits Program, in writing, enclose a copy of the members' death certificate and you will receive a Continuation of Coverage- Chapter 436 Application. The application needs to be completed and signed by the spouse of the deceased member. Once the Application is complete it must be sent to the Health Plan. The Health Plan will send you a bill for the monthly premium. See: <https://www.nyc.gov/site/olr/health/retiree/health-retiree-special-continuation-of-coverage.page>

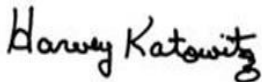
Prior to last month's membership meeting I sent a request to members to arrive early and help set up and prepare for our cook out and to stay afterwards to help clean up. I expected handful of members to respond, but to my surprise over 25 members did so. In case I failed to thank you at the meeting; **A big thank you to everyone who pitched in and a special thanks to Dave Forland, Frank Irizarry, Ian McGrouther and John Randazzo for grilling the hamburgers and hot dogs, Beth Irizarry for making the macaroni salad and Valerie Hargrove for making the bean salad.**

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

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

Fidelis Ad Mortem,

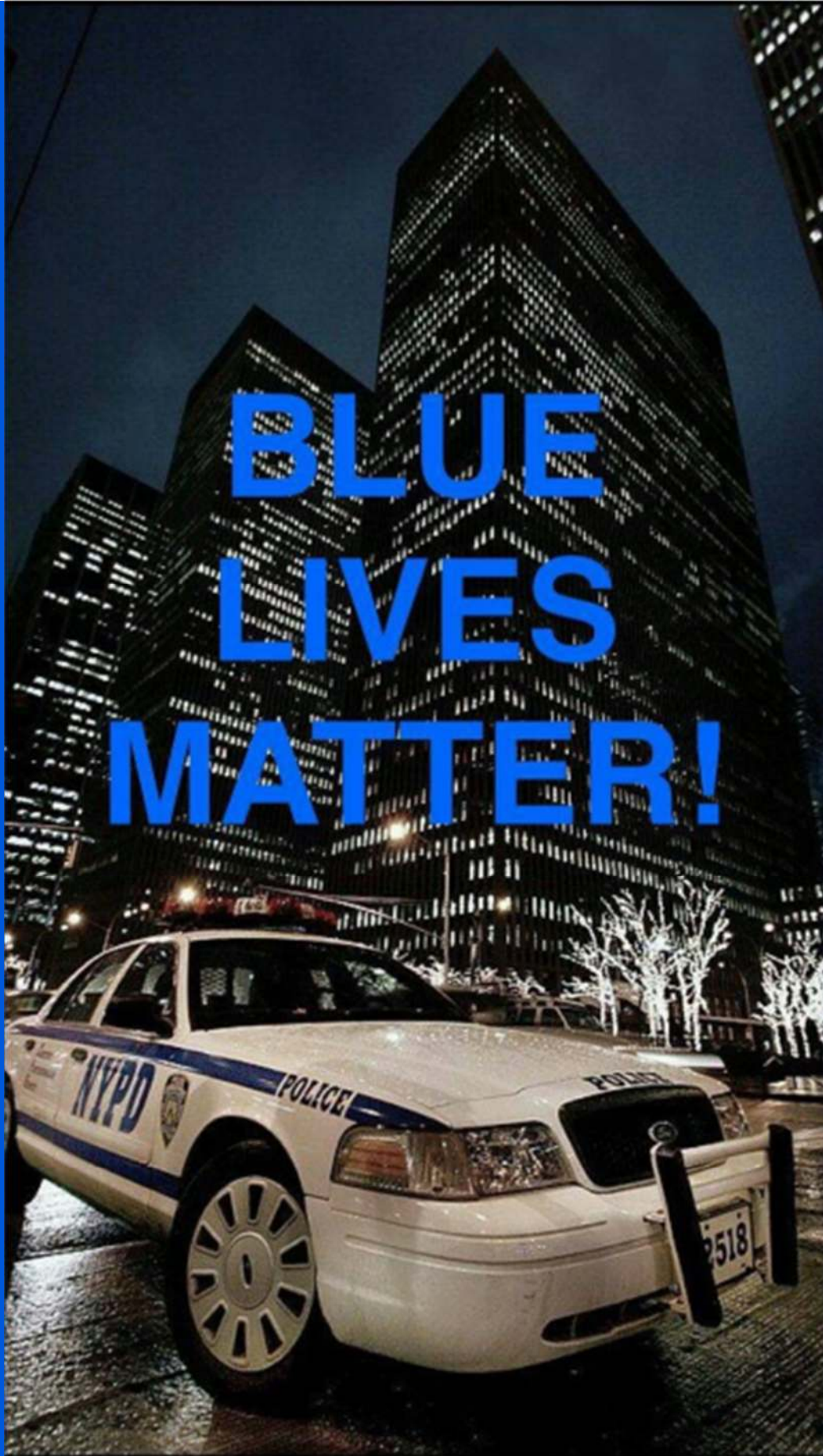
Fraternally,



Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN

**BLUE
LIVES
MATTER!**



THEY MUST NEVER BE FORGOTTEN

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



Police Officer Joshua Briese
Gila River Tribal PD
EOW: Saturday, June 1, 2024
Cause: Gunfire



Senior Police Officer Vicente Ortiz, Jr.
Corpus Christi, TX PD
EOW: Saturday, June 1, 2024
Cause: Motorcycle crash



Constable Philip John Michael
Fayette Co., PA State Constable
EOW: Thursday, June 6, 2024
Cause: Automobile crash



Sergeant Floyd H. Miles, Jr.
Charles City Co., VA Sheriff's Office
EOW: Sunday, June 9, 2024
Cause: Heart attack



Detective Ryan So
Scottsdale, AZ PD
EOW: Thursday, June 13, 2024
Cause: Gunfire (Inadvertent)



Deputy Sheriff Bradley J. Reckling
Oakland Co., MI Sheriff's Office,
EOW: Saturday, June 22, 2024
Cause: Gunfire



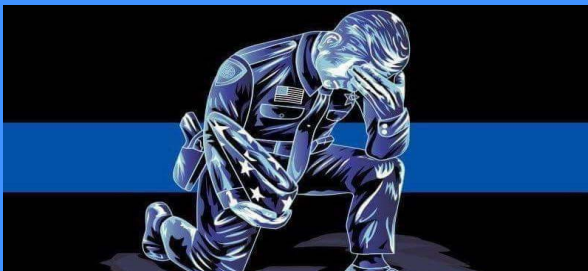
Agent Luis Algarin De Jesús
Puerto Rico PD
EOW: Monday, June 24, 2024
Cause: Motorcycle crash



Youth Counselor Corey Proulx
Wisconsin Department of Corrections,
EOW: Tuesday, June 25, 2024
Cause: Assault



Deputy Sheriff William Butler, Jr.
Hillsdale Co., MI Sheriff's Office
EOW: Thursday, June 27, 2024
Cause: Gunfire



THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

JOHN APT	4/8/2014	JAMES HOUSTON-TRUSTEE	1/27/2015
BOB ANDRETA-SECRETARY	10/19/2011	**PAUL JOHNSON	7/22/2018
KAREN BERNARD	7/24/2021	ALBERT KENNEDY	4/5/2024
LOUIS BIAGETTI	1/21/2022	JOE KOZLOWSKI	9/11/2013
GREGORY BROWN	5/29/2015	JOHN KROHN	6/15/2023
DARCY CALLAHAN	1/18/2023	JAMES LAROSSA	4/10/2012
RICHARD CLARK	4/10/2017	FREDERICK "RAY LANE"	4/18/2021
ELLIOTT CUFF	3/14/2021	JAMES "ANDY" MARTIN	6/15/2011
WES DAILY	9/27/2019	**EDWARD McGREAL	10/13/2017
DENNIS D'ALESSIO	4/6/2020	JOSEPH MONICO	3/18/2018
PAUL EARLS	5/29/2019	EDWARD NELL	10/29/2022
ROBERT EILENBERG	10/27/2016	RON OLSZEWSKI	9/12/2023
JOHN EVRARD	11/22/2021	GEORGE PETERSON	11/19/2019
TOM FLANNAGAN	3/6/2008	WILLIAM ROLLAND	11/10/2015
**ROBERT "BUTCH" FOLEY	2/7/2021	TIMOTHY RUSS	12/23/2015
**THOMAS GALLO	10/31/2020	**AL SHEPPARD	5/13/2019
ROBERT GARRETT	9/4/2020	WADE SIMUEL	1/22/2022
ED GILMURRAY	6/19/2018	JOHN STADELMAN	5/28/2011
LAWRENCE GOFFREDO	2/14/2016	JOHN VIGILANTE	7/3/2022
MICHAEL GOULD	1/3/2022	LARRY WALKER	5/11/2023
ROBERT HANSEN-PAST V.P.	10/15/2017	**JAMES WARD	1/19/2022
JACK HAWTHORNE	1/20/2024	**THOMAS WEIL	7/9/2019
**EDWARD HENDRICKSON	1/29/2022	ED WEIR	2/22/2019
JOHN HENNESSY	1/23/2019	THOMAS WOODS	10/5/2014
ROLAND "SKIP" HEPBURN	12/3/2018	WALTER "BUDDY" WUNDERLICH	4/17/2019
RAYMOND HICKEY	12/18/2021	GEORGE YOUNG	6/21/1924

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

Always in our minds and hearts

Gone but never forgotten



Membership Meeting Minutes June 11, 2024

The meeting was called to order by the president at 7:30 pm with the pledge of allegiance. There were 63 members, 3 new members, and 4 guests present.

This was followed by the invocation, reading of the names and circumstances of the death of the 6 law enforcement officers who died in the line of duty since last month's meeting and a moment of silence.

Roll Call of Officers

President: Harvey Katowitz
Vice President: Bernard Roe
Rec. Secretary: Scott Hickey - Exc
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
Sgt. at Arms: Valerie Hargrove
Chaplain: Donald Sanchez - Exc.
Chaplain: Deacon Rich McCarron - Exc.

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

Sickness & Distress:

- Domenick Roberti was hospitalized with severe COVID-19.
- New club member Loralee Roberts will be undergoing cancer surgery on June 12, 2024.

Guest Speaker(s): Next month's guest speaker is Camille Null, wife of a Houston Officer. She is the Director of Volunteer Programs for HeroesOnTheWater.org. They offer free outdoor programs for U.S. active-duty military, veterans, law enforcement officers, first responders and their families. She is trying to form a chapter in the Charlotte area.

Communications and Correspondence: From Mike Fahey, National NYCPD 10-13 Org. Pres. The legislative session in NY is over. As you all know, our health protection legislation did not get to the floor for a vote due to outside influence. There will be much more about this at a later date. The work done by you and your members was outstanding. The support for these bills garnered through your efforts in the Senate and the Assembly was historical. Forty Senators and one hundred and six Assemblymembers supported these bills. The bills were voted out of committees and on the way to the floor.

I look at this as a victory on many fronts. First the support that was garnered for the bills. Second is the targeted political action proved to be effective. Last but the most important, UNITY. The power of unity among the different groups of retirees both by titles as well as where they are from created a dynamic group for action.

The bills will be introduced in the next session, and we will continue to fight for the welfare of all retirees.

Report of officers

President:

- Volunteers who cooked tonight, prepared side dishes and helped set up for dinner were thanked.
- The golf tournament was a success. We raised \$18,368 which we donated evenly between Tunnel to Towers and the FOP Lodge 9 Foundation. A big thanks to our club members who donated/solicited prizes, sponsored a hole, participated in the raffle, played in the tournament, or volunteered at the tournament.
- Donations of \$500 were made to the families of NYPD hero Jonathan Diller and CMPD hero Joshua Eyer.
- FOP Political Endorsements were made at the June membership meeting. Info will be emailed to members.
- The club is exploring the feasibility of creating a Non-profit club foundation.

Vice President: Nothing to report.

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

Recording Secretary: Exc.

Corresponding Secretary: Nothing to report

Trustees:

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

Sgt. At Arms:

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

Committee Reports

- Membership: 460 members

Old Business: None

New Business: Club member Dr. Louis Rotkowitz discussed his ability to assist members with health questions/issues.

Good of the Club

- Presentation of scholarship winners was postponed until our July membership meeting.
- New Members
 1. Ret. NYPD officer Nick Muro
 2. Ret. NYPD officer Lorelee Roberts.
 3. Ret. NYPD officer Stephen Jackson
 4. Ret. FDNY Supervising Fire Marshal Steven Tagliani
 5. Ret. CMPD Officer Yvette McNeil
 6. Returning member ret. NYPD Sgt. Celia Holiday
 7. Returning member, ret. NYPD P.O. Dennis Gavin

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

- 50/50: \$215 was won by Nicole Rosetti.

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

Next Meeting
Tuesday, July 9, 2024

NYPD 10-13 Club of Charlotte, NC



JUNE MEMBERSHIP MEETING PHOTOS

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



A big thanks to our cooks who grilled the hamburgers and hot dogs for our dinner. L-R Ian McGruther, John Randazzo, Dave Forland & Frank Irizarry



MEMBERSHIP



2024 Monthly Meeting Dates

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

Happy Birthday!

JULY

Gagliardo, Anthony	7/1
Rodriguez, Humberto	7/2
Procopio, David	7/3
Bagnall, Jerry	7/4
Rodriguez, Mel	7/4
McGrouther, Ian	7/6
Poncia, Christine	7/6
Camhi, Marty	7/7
McDonald, Gary	7/8
Esposito, Jerry	7/10
Jones, Gordon	7/10
Muniz, Barbara	7/10
Nola, Franco	7/12
Caputo, Louis	7/14
Jones, James	7/14
Nunziato, Michelle	7/15
Evola, Mike	7/16
Green, Joe	7/16
Salerno, Joseph	7/17
Partee, Michelle	7/19
Sarter, Lenny	7/19
Meury, James	7/21
Brown, Mark	7/22
Efstratiou, Floros	7/24
Fisher, Michael	7/24
Blake, Tabatha	7/25
Dargan, Larry	7/22
D'Alessio, Dennis, Jr.	7/25
Hearle, Ronald	7/29



Thursday, June 20, 2024, club member George Young.



Loralee Roberts is recovering from cancer surgery.
 Rich Doyle is recovering from back surgery



Welcome To The Club

The following members joined our club in June
 Ret. NYPD Det. Stephen Jackson
 Ret. NYPD Officer Nicholas Muro
 Ret. NYPD Officer Loralee Roberts
 Ret. NYFD Fire Marshall Steven Tagliani

MEMBERSHIP

We presently have 464 members, 343 from the NYPD and the remainder from 52 other law enforcement agencies.



NYPD 10-13 Club of Charlotte, NC



TRUSTEE'S



2013 Club of Charlotte

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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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



NOSTALGIA

To view this issue of Spring 3100 go to <https://simplebooklet.com/galaspring3100book>



NOSTALGIA

The Evolution of Firearms in the NYPD

Prior to The 1895 purchase of Colt revolvers, each Patrolman was required to supply his own revolver as a sidearm. This resulted in a wide assortment of firearms in the officers hands, often low priced top-break revolvers



In 1895 Theodore Roosevelt- The President of the Police Board-disgusted with the poor marksmanship and non uniformity of firearms in the department, ordered 4,500 Colt New Police Revolvers in 32 New Police Caliber.

Compared to modern standards the smaller revolver and caliber may seem anemic- but viewed in the light of the late 19th and early 20th century where a patrolman spent his whole tour on foot, the lighter weight was certainly more tolerable.



In 1913 and 1914 the Department purchased 821 Colt Model M1908 pistols for issue to it's detectives. (Possibly the first semi automatic pistol adopted by a US Police Department).

The longevity of these pistols was quite short, for several possible reasons- the leading theory was the safety factor: For officers used to being armed with revolvers the need to manipulate a safety may have been a challenge.

From 1908 - 1969 The NYPD authorized 11 types of revolvers for the NYPD.



S&W 38 Hand Ejector Model 1905 38 S&W- 5 shot- 4 inch Mfg 1905-1942 Adopted 1908



Colt Commando .38 Special- 6 shot - 4 inch barrel Mfg 1941-1945 Authorized 1941

The Colt Commando is a Colt Official Police revolver that was produced during the WWII years. Due to the exigencies of war time demand, the revolver was greatly simplified to speed production. Changes included a dull finish rather than the normal mirror like polish on pre-war models. The applied finish was Parkerized, instead of blued. The trigger and cylinder release were smooth rather than checkered- reducing machining operations, and finally the revolvers were supplied with brown plastic grips a product that the manufacturer dubbed "Coltwood".

There were 50,617 Commandos produced- the majority of them going to the US military, and the defense industry, there were units allotted to vital users, of which the NYPD was near the top of the list.



S&W 38 Hand Ejector Model 1905 38 S&W- 5 shot- 4 inch Mfg 1907-1947 Adopted 1908



S&W Victory 38 Special- 6 shot - 4 inch Mfg 1940 --



S&W Model 10 (Tapered Barrel) .38 Special-6 shot-4 Inch Mfg 1957



S&W Model 10 38 Special 6 Shot- 2 Inch



S&W Military & Police Mfg 1899-Present Authorized 1926



Colt Metropolitan MK III .38 Special- 6 Shot-4 inch

Colts final wheel gun offering to the department was the Metropolitan MK III- A basic revolver built on Colt's new mid sized J Frame.

Externally the Metropolitan closely resembles the venerable Official Police with its unshielded ejector rod. The most identifiable feature are larger checkered walnut grips.

Internally the major change is the adoption of a coil mainspring. Safe improvements included a frame mounted firing pin, and a transfer bar system to ensure that the revolver could only fire if the trigger was fully pulled.

The Metropolitan Mk III was chosen by the Department over the Official Police Mk III because of the Metropolitan's heavy barrel- providing the same benefits to the Officer as the S&W Heavy barrel Model 10.



Colt Official Police .38 Special - 6 Shot- 4 Inch Mfg 1908-1969

In 1970, in an effort to offer a third choice of duty revolvers for recruits (In addition to Colt and Smith and Wesson), the NYPD entered into an agreement with Dan Wesson to produce a revolver specifically for the Department. The revolver would be a departure from the standard Dan Wesson line- it was produced in .38 Special (As apposed to DW's standard .357 Magnum chambering), a fixed 4 inch barrel (Dan Wesson's unique trademark was an interchangeable barrel system), fixed sights. It is believed that they retained the modular (Interchangeable) grip system of the commercial offerings.



Colt Police Positive Special .38 Special- 6 Shot-4 inch Mfg 1908-1995



Dan Wesson Model 11 .38 Special-6 Shot-4 Inch Mfg 1970-1975 Authorized 1970

While these were offered for several years to the new Officers, anecdotal reports indicate that the Range Officers who were more familiar with steered the recruits away from the M 11. (Continue next page).....

NOSTALGIA

From 1969 until 1993 the NYPD authorized an additional 11 on duty and off duty revolvers for NYPD officers.



S&W Model 30
38 Special- 5 shot - 2"



S&W Model 36
.38 Special- 5 shot - 2"



S&W Model 36
38 Special- 5 Shot - 3"



S&W Model 60 (NY-1)
.38 Special- 5 shot - 2"



S&W Model 64 (NY-1)
38 Special - 6 Shot - 4"



S&W Model 640
38 Special - 5 shot



Ruger Police Service 6
38 Special - 6 Shot - 4"



Ruger Service Six
.38 Special
6 Shot - 3 or 4"



Ruger Speed 6
.38 Special
6 Shot - 3 or 4"



Ruger GPNY
.38 Special
6 Shot- 4"



Ruger SPNY
.38 Special
6 Shot - 2"



Glock 17- Gen 4
Double Action
9 mm - 15 shot - 4-1/2"

In 1986 after Police Officer Scott Gadell was shot and killed while reloading his revolver the NYPD began to train and issue Glock 17 9mm semi-automatic handguns to investigators.

In 1993 Raymond Kelly, who was the police commissioner at the time determined that the 6 shot revolver was inadequate for the streets of NYC. The criminal element was outgunning officers.

Starting in 1993 new police recruits were no longer authorized to carry revolvers on patrol and were trained with the 9mm semi-automatic handgun. Additionally, the NYPD issued 9mm's to any officer who was hired prior to 1993 who wanted one.

In 2018 the approx. 50 officers who still carried the six-shot revolver that became the standard department firearm in 1895, were told they would no longer be authorized to carry the revolvers as of September 2018.



S&W 5946 Double Action
9 mm-15 Round -4" - No Safety



Sig 226 Double Action
9 mm-15 Round - 4 Inch" - No Safety



Glock 19-Gen 4 Double Action
9 mm-15 Round - 4 Inch" - No Safety

NOSTALGIA

TELL CONGRESS:

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

CITIZENS FOR THE EXTENSION OF THE JAMES ZADROGA ACT

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

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

June 18, 2024 — *News 12 Westchester* — [Veteran Westchester firefighter dies after two-year battle with 9/11-related cancer](#)

Former Greenville Fire Chief Daniel Raftery died on Sunday. He was 74 years old.

June 17, 2024 — *Becker's Health IT* — [MD Anderson joins 9/11 support initiative amid controversy](#)

On June 14, University of Texas MD Anderson Cancer Center took to X to release another statement, saying it would participate in the World Trade Center Health Program Network.

June 16, 2024 — *The Chief-Leader* — [9/11 responders with high dust exposure have increased dementia risk](#)

People who were exposed to the toxic dust are developing early onset dementia at a higher rate than those who had no exposure or wore protective equipment.

June 14, 2024 — *Modern Healthcare* — [MD Anderson to join program for 9/11 responders after controversy](#)

In a statement Friday afternoon, the Houston-based cancer center said it would join the World Trade Center Health Program.

June 13, 2024 — *Newsday* — [Stony Brook University 9/11 study: Dementia spike among Ground Zero responders](#)

First responders at Ground Zero show a far higher rate of dementia than the general population and are a reminder of the “devastating consequences” from working at the pile, according to a new study.

June 12, 2024 — *Stony Brook University News* — [Study Shows Increased Rates of Dementia in 9/11 Responders with More Exposure to Toxins](#)

A new study that evaluates more than 5,000 WTC responders indicates that those who had more exposures to WTC-related toxins have dementia at a higher rate than other responders.

June 12, 2024 — *Modern Healthcare* — [MD Anderson accused of cutting off sick 9/11 responders](#)

The University of Texas MD Anderson Cancer Center is disrupting care for three dozen patients sickened while responding to the Sept. 11, 2001, terrorist attack over a payment dispute, the advocacy organization 9/11 Health Watch alleges.

June 12, 2024 — *JAMA Network Open* — [Incidence of Dementia Before Age 65 Years Among World Trade Center Attack Responders](#)

In this cohort study including 5010 World Trade Center general responders aged a median of 53 years, the incidence of dementia before age 65 was higher in responders who were more severely exposed.

June 12, 2024 — *CBS News* — [9/11 first responders with severe debris exposure have higher risk of dementia, study finds](#)

Researchers at Stony Brook University in New York found severe exposure to building debris was significantly associated with a higher risk of dementia before age 65.

June 11, 2024 — *Daily Mail* — [Rudy Giuliani's lawyer says former NYC mayor may have a lung disease related to 9/11](#)

Attorneys Gary C. Fischhoff and Joan A. Keely, acting on behalf of Giuliani, alleged in a 17-page court filing that the politician's potential condition could limit his 'future health' and 'future earning capacity'.

June 3, 2024 — *Utica Observer Dispatch* — [Former Utica Fire Chief Russell Brooks dies at age 75; responded to Ground Zero after 9/11](#)

The city went on to say Brooks dedicated his career to the residents of Utica and put his life into making the Utica Fire Department the best in the country.

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!

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

National NYCPD 10-13 Organizations, Inc.



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)

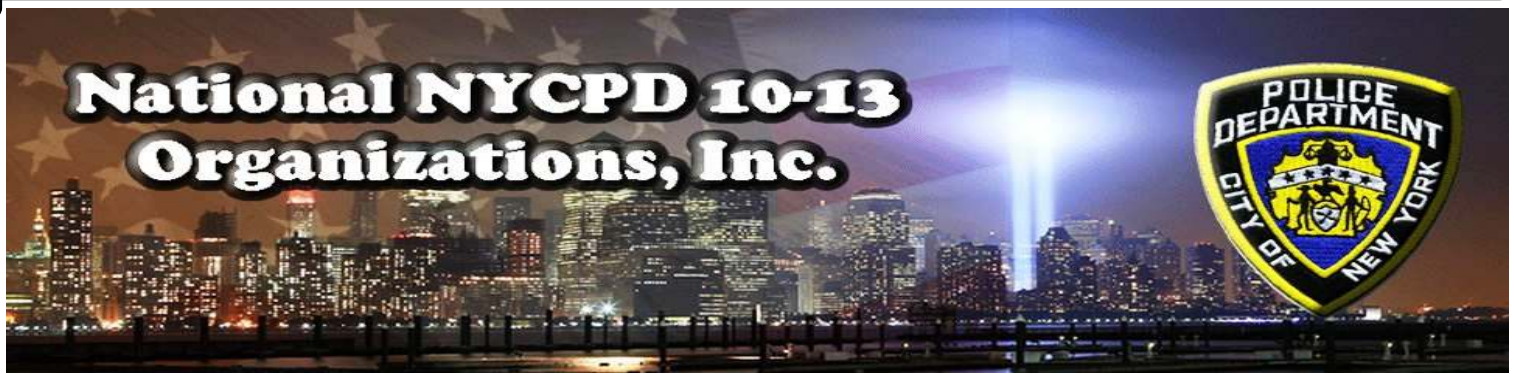
National NYCPD 10-13 Organizations, Inc., September 15th - September 17th, 2024

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



CAPTAINS ENDOWMENT ASSOCIATION



Chris Monahan,
President

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

Dear CEA member:

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

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

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

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

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

Fraternally,
Chris

CEA Scholarship Program: High School Scholarship 2024:

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

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

Dear CEA Member,

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

www.eliquis.bmscustomerconnect.com/afib/savings-and-support

1-855-ELIQUIS (354-7847)

www.xarelto-us.com/xarelto-cost

1-888-XARELTO (927-3586)

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

1-866-279-8990

www.entresto.com/financial-support

1-888-ENTRESTO (368-7378)

www.farxiga.com/savings-support/register

1-855-3FARXIGA (332-7944)

www.trelegy.com/savings-and-coupons

1-866-735-8665

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

LINE ORGANIZATIONS

LBA OFFICE
40 PECK SLIP
NEW YORK, NY 10038

Lieutenants Benevolent Association

EMERGENCY HOTLINE (212) 330-0038

(212) 964-7500

lba@nypd-lba.org

CONTACT US

Log In

June 13, 2024

Dear Lieutenant:

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

Effective Nov. 13, 2001, New York State law provides that surviving spouses of retired uniformed members of the New York City Police and Fire Departments can continue their health benefits coverage for life. Such coverage will be at a premium of 102% of the group rate and must be elected within one year of the date of the member's death. Contact the NYC Retiree Health Benefits Section, in writing, to obtain a COBRA for Life application: NYC Retiree Health Benefits Section, Attn: COBRA for Life, 22 Cortlandt St., 12th Floor, New York, NY 10007. You can also email Judith Francis at Judith.Francis@OLR.NYC.gov. Make sure to include the decedent's name, last six digits of the decedent's Social Security number, and attach a copy of the decedent's death certificate to the email. You must notify the NYC Retiree Health Benefits Section if you are planning to move in the near future or if you are in fact moving so that they can send the application to your proper address.

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

Non-Medicare Monthly Rates:

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

Medicare Monthly Rates:

Medicare Supplemental Coverage = \$217.35

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

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

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

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

Fraternally,

Lou Turco

President

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

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

**Harvey Katowitz**

# LINE ORGANIZATIONS



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

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

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

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

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

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

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

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

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

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

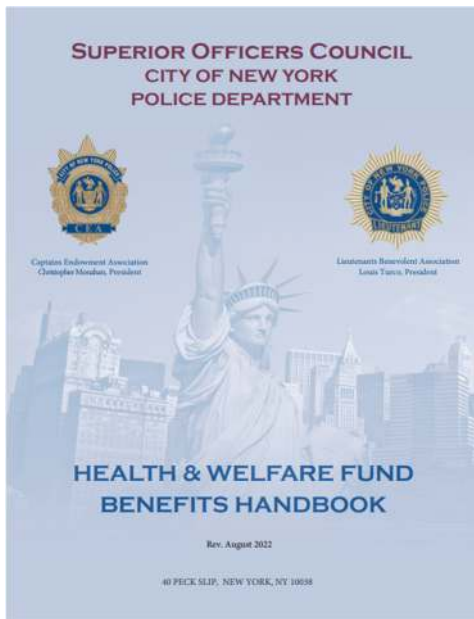
If you retired between **January 1, 1971, and December 31, 2009**, you were offered the choice to convert the \$5000 Death Benefit during a **One-Time Enrollment Period** to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit. If you opted to retain the \$5,000 SOC Death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

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

# LINE ORGANIZATIONS



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



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

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

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

## OPTUMRX

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

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

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

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

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

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

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

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

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

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



# LINE ORGANIZATIONS



Dear Member,

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

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

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

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

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

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

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

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

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

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

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

## TO FIND NETWORK PROVIDERS

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

## HOW TO SCHEDULE AN APPOINTMENT

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

# LINE ORGANIZATIONS



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



## VISIONWORKS/DAVIS VISION

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

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

Phone: (800) 999-5431



## EMPIRE BLUECROSS BLUESHIELD | Dental

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

Active Group: 280500 | Retired Group: 285052

Phone: (800) 722-8879

### Dental:

Phone: (800) 342-5209

Group Number: 21099



## HEALTHPLEX

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

### Claims Department:

PO Box 650629

Dallas, TX 75265-0629

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

### Customer Service:

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

### Corporate Offices:

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



## STARKEY TECHNOLOGIES PROGRAM | Hearing Aid Partnership

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

Number: (888) 660-1854



## HUMANA | Comp Benefits

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

Group: 21099

*Exclusive to Florida Residents*

Phone: (800) 342-5209



## OPTUMRx

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

Specialty Pharmacy: (866) 218-5445

Website Tech Support: (800) 788-4863

TTY: 711

### Claims Department:

2300 Main Street

Irvine, CA 92150-9075

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

Customer Service: (800) 356-3477



## PRINCIPAL FINANCIAL GROUP

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

Retirement Plan Participants: (800) 547-7754

Principal Life Insurance Company

Des Moines, IA 50306-9394



## Express Scripts | PICA Prescription Program

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

General: (800) 660-4283

Customer Service: (800) 467-2006

Refill Prescriptions: (800) 233-7139

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

Mailing Address for PICA Prescriptions: Express Scripts Home

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

Accredo Customer Service: (844) 404-7849

## Freedom Fertility Pharmacy:

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

Number: 800-660-4283

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

## SBA Update

Official Publication of the Sergeants Benevolent Association

June 2024

### From The President's Desk

Dear Fellow Sergeants,

Just after midnight on June 13, a Detective from the Manhattan North Homicide Squad was shot in the foot at a Woodbridge, New Jersey, hotel while attempting to capture a man wanted for a June 7 shooting in East Harlem. Also shot and wounded was a New Jersey Police Officer. The gunman was mortally wounded by police.

We extend our deepest gratitude and appreciation to the New Jersey State Police and the Edison and Woodbridge Township Police Departments for their tremendous assistance in this matter.

Just 10 days earlier, in the early morning hours of June 3, two Police Officers from the 115 Precinct were shot and wounded while investigating a robbery pattern. PO Christopher Abreu, a 5-year NYPD veteran, was shot in the leg, while PO Richard Yarusso, a 2 1/2-year Department veteran, was struck by a bullet in his vest and grazed in the stomach.

The gunman, who was shot and wounded, was taken into custody. It has been determined that he entered the United States illegally and is a suspect in several snatch and grab robberies in Queens.

It is a miracle that none of the brave officers in these two incidents were not more seriously wounded or killed. Please keep

them all in your thoughts and prayers as they recover from their injuries.

We had the pleasure and privilege of presenting 21 scholarships to the children and dependents of active and Lifetime members at the Delegate meeting on May 23. This is one of the highlights of the year because the pride and respect in both the students and their parents or guardians is so clear to see.

Throughout the year, there are numerous fundraisers that allow us to present these hard-earned and well-deserved scholarships, as well as provide resources for the Widows and Children's Fund.

Among them is the annual Golf Outing, which was held this year on May 22 at the Pelham Bay and Split Rock Golf Course in the Bronx. There was a huge turnout of active and retired members, and an enjoyable time was had by all. A big thank you to all the participants, as well as the many sponsors who helped make this event an unmitigated success.

As we look forward to summer, let us not forget SDS Erik Duran, who was in court in the Bronx on May 14 for absurd criminal charges brought about by the New York State Attorney's Office.



Follow us @sbanycd:



# LINE ORGANIZATIONS

SBA UPDATE

Official Publication of the Sergeants Benevolent Association

SDS Duran is a 14-year NYPD veteran who was indicted for Manslaughter, Assault, and Criminally Negligent Homicide for actions that occurred in August 2023, while trying to prevent a drug suspect from fleeing the scene of an arrest on a motor scooter.

We vow to do everything within our power to ensure that SDS Duran is cleared of these scurrilous charges and his sterling reputation is restored. Thank you very much to the legions of NYPD and law enforcement personnel who have attended his court proceedings. Your support during this challenging ordeal is incredibly important, greatly appreciated, and never taken for granted.

In a unanimous decision on May 21, the State Supreme Court Appellate Division upheld a trial court finding that switching retired municipal workers, including NYPD members, to a cost-saving private plan and stripping them of their Medigap coverage would break guarantees that had been implemented many years ago.

"The City has made clear, consistent, unambiguous representations—oral and written—over the course of more than 50 years, that the NYC municipal worker retirees would have the option of receiving health care in the form of traditional Medicare with a City-paid supplemental plan," wrote the four-justice panel.

"Consequently, the City cannot now mandate the proposed change eliminating that choice."

This is **GREAT** news for all retirees and provides proof that when litigants are unified and organized and on the right side of a controversial issue, justice will prevail.

Please do not forget that the annual SBA Family Picnic will be held from 1200 to 1700 hours on Friday, June 28, at Nansen Park in Staten Island. This is a wonderful yearly event, where there are lots of activities for children while old friends and colleagues can re-connect. We hope to see you there.

In the meantime, best wishes for a happy and healthy summer. Please remain vigilant and know that the SBA is always here for you.

Fraternally,



Vincent J. Vallelong  
President  
Sergeants Benevolent Association



The entire SBA newsletter can be accessed at <https://sbanyd.nyc/content/newsletter-2406.pdf>

# LINE ORGANIZATIONS

## In Memoriam

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



# LINE ORGANIZATIONS

## Sergeants Benevolent Association

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



## The Toughest Job in the World!

Vincent J. Vallelong  
PRESIDENT

Edmund J. Small  
VICE PRESIDENT

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

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

### **Hearing Aid Reimbursement Guidelines**

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

\$5 00.00 stipend per device

Maximum Benefit \$1000.00 Every  
four (4) years

#### Eligible Dependent Children

\$1,000 .00 stipend per device

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

#### **BENEFIT GUIDELINES**

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

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

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

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

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

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

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

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

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

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

S.B.A. Health and Welfare Office.

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

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

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

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

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

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

# LINE ORGANIZATIONS



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

## **Optical Benefits: Eyeglasses**

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

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

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

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

## **Contact lens-In lieu of Glasses**

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

## **Davis Vision Collection Contacts**

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

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

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

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

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

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

## **PHARMACEUTICAL BENEFIT PLAN**

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

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

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

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

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

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

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

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

**DavisVision**

# LINE ORGANIZATIONS



## Dependents in Vocational or Trade School

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

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

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

### A Message From the President

July 1, 2024

Dear DEA Member,

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

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

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

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

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

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

Fraternally,  
Scott Munro  
DEA President

### Departure of DEA President Paul DiGiacomo

June 22, 2024

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

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

### Important Phone Numbers

DEA Union / Labor Issues (212) 587-1000

DEA Health Benefits (212) 587-9120

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

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

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

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

Cigna Dental DEA Designated Hotline  
(888) 735-3715  
Express Scripts Customer Service number  
at (877) 882-3343 - [express-scripts.com](http://express-scripts.com)

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

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

NYPD Payroll Section (646) 610-616



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

Welcome to Davis Vision!

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

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



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

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

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

## Your Davis Vision Designer Plan Benefits

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

Significant savings on optional frames, lens types and coatings!

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

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

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

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

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

SPCVX01281web 9/7/21



## Frequently Asked Questions

### How can I contact Member Services?

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

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

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

### When will I receive my eyewear?

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

### Do I need a claim form?

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

### Can I split my benefits?

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

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

Yes; however, you receive the greatest value by staying in-network. If you go out-of-network, pay the provider at the time of service, then submit a claim to Davis Vision for reimbursement, up to the following amounts: eye exam and materials - \$65 (Only applies if a Davis Vision in-network provider is not located within 25 miles).

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

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

## DAVIS VISION EXTRAS!

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

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

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

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

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

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

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

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

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

# 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**

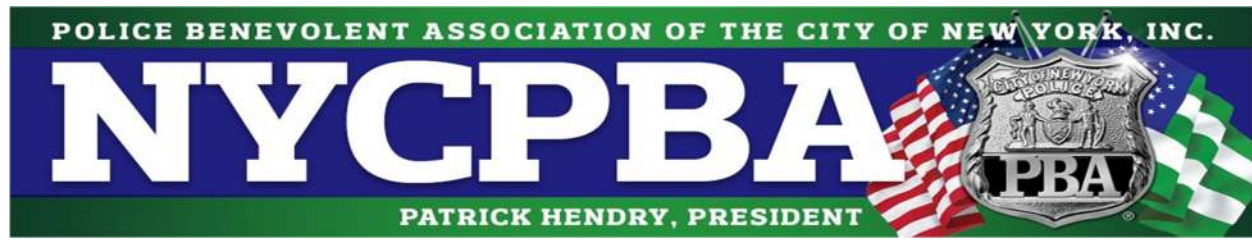
If you are enrolled in a Medicare Advantage Plan that provides prescription drugs or if you have Original Medicare and have enrolled in a stand-alone Medicare Part D Plan, your Medicare Advantage or Part D Plan is primary for your prescription drug coverage, including disposable insulin pumps and the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

June 27, 2024

PBA members crowd courtroom as point-blank shooter of 2 NYPD cops is arraigned

PBA President Patrick Hendry is quoted in the Daily News: Hendry calls shooter “a dangerous individual [who] wasn’t afraid to shoot at New York City police officers because he thought he was going to get away with it. Not in this country. We need anyone who attacks a police officer prosecuted to the fullest extent, and then they need to be deported.”

<https://www.nycpba.org/news-items/daily-news/2024/migrant-who-shot-nypd-cops-says-that-s-common-practice-back-in-venezuela-prosecutors>

June 13, 2024

NYPD crowds courtroom at hearing for man linked to shooting death of hero cop Jonathan Diller

PBA President Patrick Hendry is quoted in Newsday: “We are not going away. We are going to be there every step of the way to make sure that justice is served for our hero brother Jonathan Diller and his family.”

<https://www.nycpba.org/news-items/newsday/2024/lindy-jones-bernardo-raul-castro-mata-defendants-in-2-police-shootings-have-court-dates>

June 6, 2024

Scores of NYPD officers attend hearing where teen accused of shooting two cops is arraigned on attempted murder and other charges, held without bail

PBA President Patrick Hendry is quoted in the Daily News, Newsday, and amny, “They both confronted a brazen violent individual who wasn’t afraid to carry a gun and shoot to New York City police officers at point blank range. Today this court sent a clear message: That if you attack a New York City police officer, you’re going to stay behind bars.”

<https://www.nycpba.org/news-items/daily-news/2024/queens-migrant-who-shot-2-nypd-cops-opened-fire-at-point-blank-range-prosecutors/>

<https://www.nycpba.org/news-items/newsday/2024/queens-judge-orders-accused-shooter-of-2-nypd-officers-from-long-island-held-without-bail/>

<https://www.nycpba.org/news-items/am-new-york/2024/suspect-who-shot-two-queens-cops-ordered-held-behind-bars-indefinitely-at-virtual-arraignment/>

June 4, 2024

Patrick Hendry praises hero cops who survived shooting by teen, and how one was more concerned with his partner’s condition than his own

The PBA president is quoted in the Daily News, NY Post, and UPI, In the immediate aftermath, Officer Yarusso “was more concerned about his partner” than his own wound as he used a tourniquet to slow the bleeding from Officer Abreu’s leg.

<https://www.nycpba.org/news-items/daily-news/2024/2-nypd-cops-wounded-in-shootout-with-migrant-teen-on-scooter-in-queens-traffic-stop/>

<https://www.nycpba.org/news-items/post/2024/nypd-cops-allegedly-shot-by-migrant-are-given-guard-of-honor-after-leaving-hospital/>

<https://www.nycpba.org/news-items/upi/2024/police-migrant-suspect-in-shooting-that-injured-2-nypd-officers-in-us-illegally/>

# LINE ORGANIZATIONS



## Keep Cop-Killers in Jail

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

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

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



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

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

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



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

**Patrick J. Lynch, President**

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

## Veterans Property Tax Relief

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

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

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

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

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

## Property Tax Exemptions For New York State Veterans

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

Veterans can receive one of the three following exemptions:

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

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

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

## How to Request an Exemption

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

## Acceptable Military Records

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

## Additional Assistance:

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

## For Additional Information

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

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



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

**Purchase at Entrance**

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

**Pass for Veterans**

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

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

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



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

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



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

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

# Health and Welfare

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

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



# Health and Welfare

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

# Health and Welfare

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

# Health and Welfare

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

# Health and Welfare

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

# Health and Welfare

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

## Winter 2022

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

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

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# Health and Welfare

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# Health and Welfare

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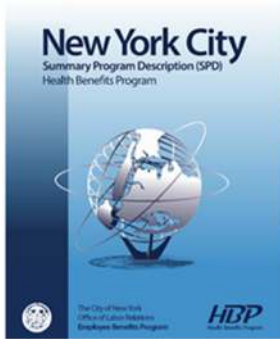
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# Health and Welfare



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

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

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

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

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

The below information is listed on their respective websites.

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

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

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

## Limitations

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

## \$1,000 SOC Catastrophic Benefit

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

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

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

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## SBA—Eligibility

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

## Definition of PPO and POS

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

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



# Health and Welfare

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

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

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

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

### The catastrophic coverage benefit

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

### Benefit limits and maximums

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

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

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

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

### Submitting an SBA catastrophic benefit claim

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

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

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

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

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

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

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

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

# THIS AND THAT

## HR-218 Qualifications



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

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

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

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



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

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

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

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

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

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



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

**NYC Green Book**

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

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

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

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

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

# THIS AND THAT

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

(Hopefully Not Needed For A Long Time)

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

### I. PREPARATIONS BEFOREHAND

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

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

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

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

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

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

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

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

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

Continued next page.....

# THIS AND THAT

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

## THIS INFORMATION PERTAINS TO COBRA

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

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

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

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

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

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

## THINGS YOU WILL NEED

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

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

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

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

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

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

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

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

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

### **PAID FUNERAL BILLS:**

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

Continued next page.....

# THIS AND THAT

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

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

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

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

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

Notify companies the person did business with.

Cancel credit cards, and close charge accounts.

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

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

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

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

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

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

## COBRA INFO FOR SURVIVING SPOUSE

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

COBRA health benefits for surviving spouses.

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



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

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

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

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

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

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

VESTED ( )

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

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

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

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


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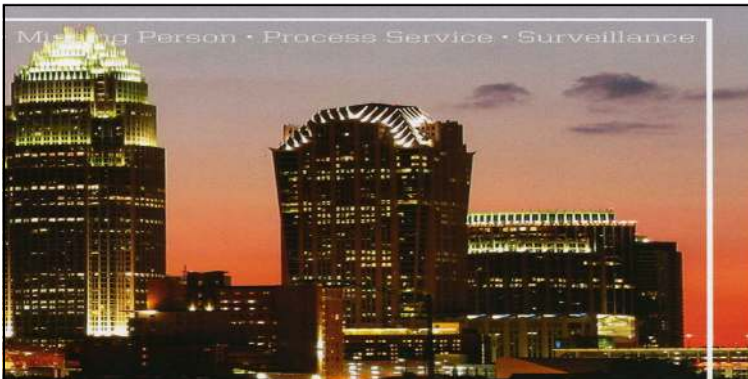


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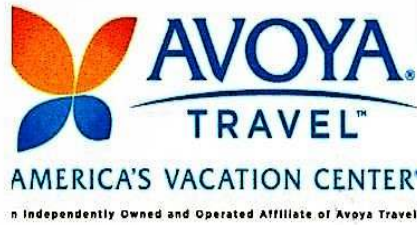
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