NYPD 10-13 CLUB of Charlotte, NC INC.

1219 High Brook Drive
Waxhaw, NC 28173

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

Board Members | Volume 17 Issue 12 | 10-13 | December 2025

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PRESIDENT'S MESSAGE

Hi all,

As I sit at my computer composing my last message as president, I have bittersweet and mixed emotions similar to when I retired from the NYPD. I will be relinquishing an alter identity that I was proud and privileged to have for 19 years, (27 years in the case of the NYPD), but it is time to do so.

For the past several years I have been concerned that if something unexpected happened to me, who would take over the reins of our club. I did not want the club to become dormant due to a lack of leadership. Each of the 5 club members who served as my vice president agreed to do so with the caveat, that they would do so as long as I was president.

Fortunately, this past August after much cajoling I was able to convince two board members, Frank Irizarry and Dennis Cirillo to take over the leadership of the club. I am extremely confident in their ability to lead our club

I will continue to be involved with the club and board as the immediate past president and newsletter editor.

Most of you are not aware of the origins of our club. 23 years ago, I received a telephone call that was the impetus for the creation of the club. I was doing volunteer work at one of the CMPD's district offices and answered a call from someone looking for one of the district burglary investigators.

After placing the person on hold I learned that the investigator was not in the office. I informed the caller of this and he asked me to repeat my name. After doing so the caller said, "I think I might have worked with your father, was he a police officer in NYC?" I started to laugh and told him that it wasn't my father, it had to be me. He then identified himself as Artie Green. He was one of two Sgts. that I worked with in the 46 precinct anti-crime unit until I was transferred into Bx. Narcotics in 1972.

He told me that he was living in the Lake Wylie area and worked as an investigator at Bank of America in Charlotte.

He said that there were two other NYPD retirees working there and that they got together with other NYPD retirees in the area and a few retirees from other police departments. He further said that they meet once a month for breakfast, lunch or go to the local FOP Lodge for drinks. We exchanged phone numbers and he said he would call me the next time they got together.

Approximately six weeks passed without me hearing from him, so I called him and his wife answered the phone. She told me that he was diagnosed with liver cancer shortly after I spoke to him and that he had died within three weeks of the diagnosis.

Sadly, I never got to see him before he passed, but because of the telephone conversation with him I was able to connect and meet with the other retirees he spoke about.

Over the years our group of six retirees more than doubled and that is when we discussed forming a local 10-13 club. I contacted the president of the National 10-13 Organization and was told that twenty-five members were needed to form a viable Club. We began to identify other NYPD retirees who resided in the Charlotte area and In March of 2007 the club was formed with thirty-five members and the rest is history.

continued next page……...

NEXT MEMBERSHIP MEETING
TUESDAY, DECEMBER 9, 2025 6:00 pm
FOP LODGE #9
1201 HAWTHORNE LANE
CHARLOTTE, NC 28205
http://www.charlotte10-13.com/

PRESIDENTS MESSAGE

From our humble beginning we have turned into a vibrant organization.

Since our formation we have had 876 members. Some have moved away, joined other 10-13 clubs nearer to where they live and unfortunately some have passed away.

I want to thank all of our members who served on the board throughout the years and acknowledge several who have gone the extra mile to assist me in making our club a success. Bob Fee who as co-chair our golf tournament has eased the burden on me; Chris Russo who spends a tremendous amount of time at home and at our meetings maintaining the club's financials; Dennis Cirillo for proving me with information for the newsletter; Frank DeMasi and Brenda Jordan both who have served as trustees and after relinquishing their positions continue to provide an integral service at our meetings; Lisa Rosa who orders and sells club merchandise at our meetings; Rich Doyle who sets out the flags and club banner at the beginning of our meetings and stays afterward to help clean up; Jim Cuesta, Joe Dalton, Frank Irizarry, John Randazzo, John Sabato and Mike Schoonmaker who as club Honor Guards pay tribute to the lives of club member who have passed and provide comfort to their families; Glenn Galanos and Frank Aquilone who never say no when I ask them to pick up the pizzas for our meeting.

Lastly, I appreciate the many member who have thanked me over the years for my leadership of the club and for providing them with information or assisting them with concerns or questions they had. It is a labor of love.

MARK YOUR CALENDARS. So far, we have 2 events planned for Spring 2026.

We have reserved 60 box seats for the Charlotte Knights baseball game against the Nashville Sounds on Friday, April 24th and the 12th Annual Jimmy LaRossa Memorial Golf Tournament is scheduled for Monday, May 18th, See pages 6 - 8 for further information.

On December 17, board members will be meeting to place addresses and stamps on envelopes and insert them with dues notices and return envelopes for members who have not paid their 2026 dues by that date.

Board members spend a great deal of time and effort serving our members. Please assist in making their job easier by paying your 2026 prior to December 17.

Dues can be paid via Zelle at hkatowitz@charlotte10-13.com, or via mail using the dues renewal form on page 62 of this newsletter.

This holiday season there are many things that I am thankful for. They include, living in the greatest country in the world, surviving another year to collect my NYC pension and the many friends I have made while serving as president of our 10-13 Club.

It does not matter whether you celebrate Christmas, Hanukkah, Kwanzaa, or another religious holiday, it is that time of the year when our thoughts turn to the joys of gathering with family and friends in the spirit of thankfulness and giving.

In the spirit of the season, I ask that you continue to pray for the safety of all law enforcement officers and for the men and woman in our armed forces who are serving to protect our rights and way of life.



On behalf of the entire 10-13 Club Board





We Wish You and Your Family

A Happy, Healthy and Blessed Holiday Season and New Year!

Fidelis Ad Mortem.

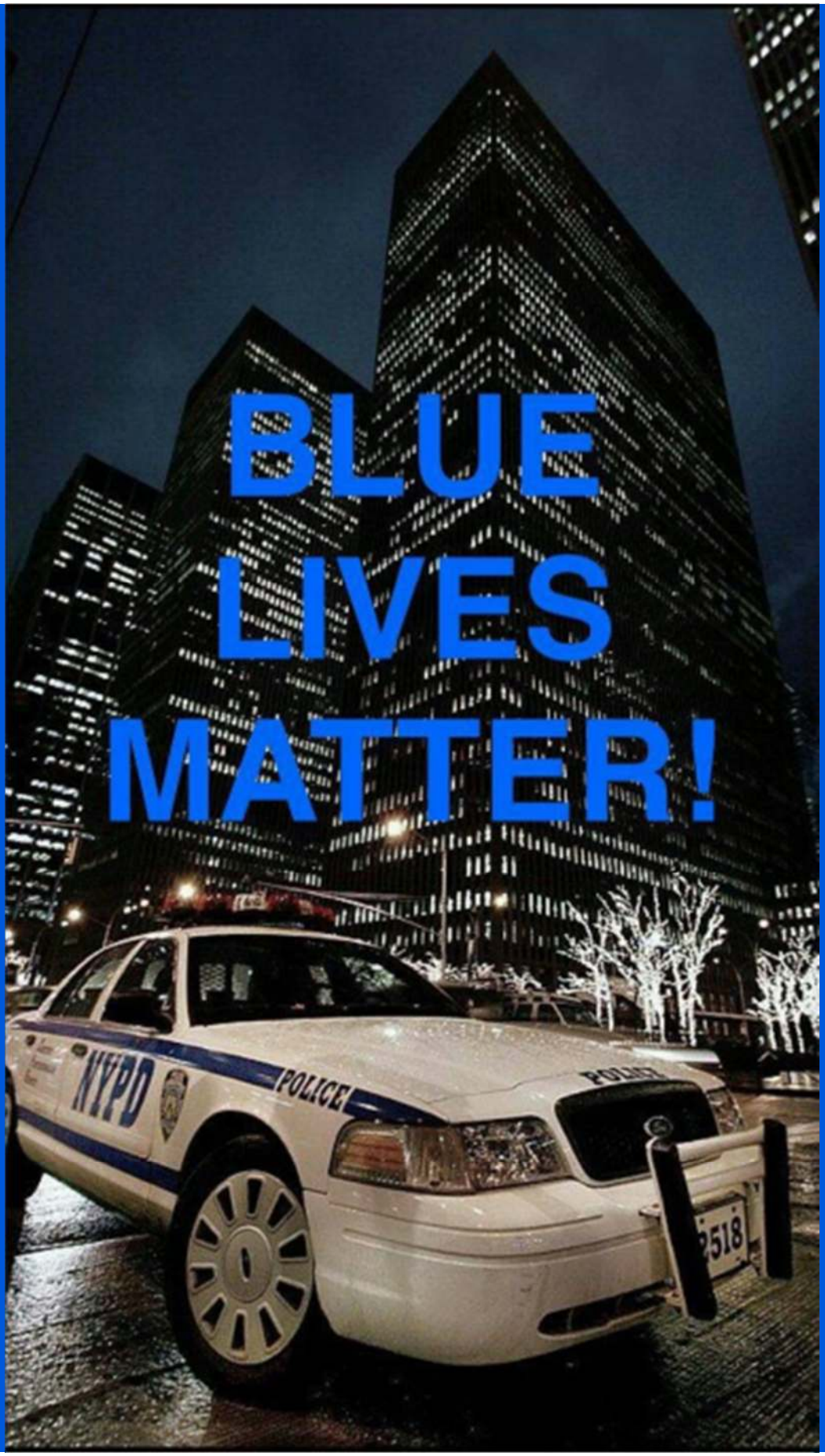
Stay healthy and stay safe!

Fraternally,

Harvey Katowitz

Harvey Katowitz

THEY MUST NEVER BE FORGOTTEN



THEY MUST NEVER BE FORGOTTEN



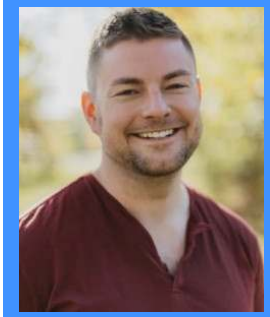
The following officers died in the line of duty since last month's newsletter



November 7, 2025
Deputy Sheriff Devin Jaramillo
Miami-Dade, FL Sheriff's Office
Shot and killed at a traffic accident.



November 8, 2025
P.O. Roger Smith
WakeMed, NC Campus Police &
Public Safety Dept.



November 12, 2025
Corporal Blake Adair Reynolds
Delaware Co., IN Sheriff's Office
Struck and killed while aiding a
disabled motorist



November 14, 2025
P.O. Marc Brock
Vivian, LA PD
Shot and killed while executing a
search warrant.



November 17, 2025
Corrections Officer Jeremy Lewis Hall
VA Dept. of Corrections
Attacked and killed by an inmate





November 20, 2025
P.O. Alec Sanders
Alhambra, CA PD
Killed during a vehicle pursuit



November 21, 2025
Sgt. Terri Sweeting Mashkow
Indian River Co., FL Sheriff's Office
Shot while serving an eviction notice



THEY MUST NEVER BE FORGOTTEN

IN MEMORY OF OUR CLUB MEMBERS WHO HAVE PASSED AWAY

JOHN APT	04/08/2014	JAMES HOUSTON-TRUSTEE	01/27/2015
BOB ANDRETA-SECRETARY	10/19/2011	JAMES "JIM" HURD	07/15/24
KAREN BERNARD	07/24/2021	**PAUL JOHNSON	07/22/2018
LOUIS BIAGETTI	01/21/2022	ALBERT KENNEDY	04/05/2024
GREGORY BROWN	05/29/2015	HARVEY KIPPLER	07/12/25
DARCY CALLAHAN	01/18/2023	JOE KOZLOWSKI	09/11/2024
RICHARD CLARK	04/10/2017	JOHN KROHN	06/15/2023
ELLIOTT CUFF	03/14/2021	JAMES LAROSSA	04/10/2012
WES DAILY	09/27/2019	FREDERICK "RAY LANE"	04/18/2021
DENNIS D'ALESSIO	04/06/2020	JAMES "ANDY" MARTIN	06/15/2011
PAUL EARLS	05/29/2019	**EDWARD McGREAL	10/13/2017
ROBERT EILENBERG	10/27/2016	JOSEPH MONICO	03/18/2018
JOHN EVRARD	11/22/2021	EDWARD NELL	10/29/2022
TOM FLANNAGAN	03/06/2008	RON OLSZEWSKI	09/12/2023
ROBERT "BOB" FLECKENSTEIN	07/25/2025	GEORGE PETERSON	11/19/2019
**ROBERT "BUTCH" FOLEY	0/207/2021	WILLIAM ROLLAND	11/10/2015
**THOMAS GALLO	10/31/2020	TIMOTHY RUSS	12/23/2015
ROBERT GARRETT	09/04/2020	**AL SHEPPARD	05/13/2019
ED GILMURRAY	06/19/2018	WADE SIMUEL	01/22/2022
LAWRENCE GOFFREDO	02/14/2016	JOHN STADELMAN	05/28/2011
MICHAEL GOULD	01/03/2022	JOHN VIGILANTE	07/03/2022
ROBERT HANSEN-PAST V.P.	10/15/2017	LARRY WALKER	05/11/2023
JACK HAWTHORNE	01/20/2024	**JAMES WARD	01/19/2022
RONALD "RONNIE" HEARLE	11/18/2024	**THOMAS WEIL	07/09/2019
**EDWARD HENDRICKSON	01/29/2022	ED WEIR	2/22/2019
JOHN HENNESSY	01/23/2019	THOMAS WOODS	10/05/2014
ROLAND "SKIP" HEPBURN	12/03/2018	WALTER "BUDDY" WUNDERLICH	04/17/2019
RAYMOND HICKEY	12/18/2021	GEORGE YOUNG	06/21/1924
JOSEPH HOEHL	09/18/2025		

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



THIS AND THAT



Join us fo a Night at the Knights

We will be attending a Charlotte Knights baseball game against the Nashville Sounds on **Friday, April 24 7:04 PM.**

Come out for a great night of family entertainment!

Fireworks after the game

We have 60 box seats reserved for our Club

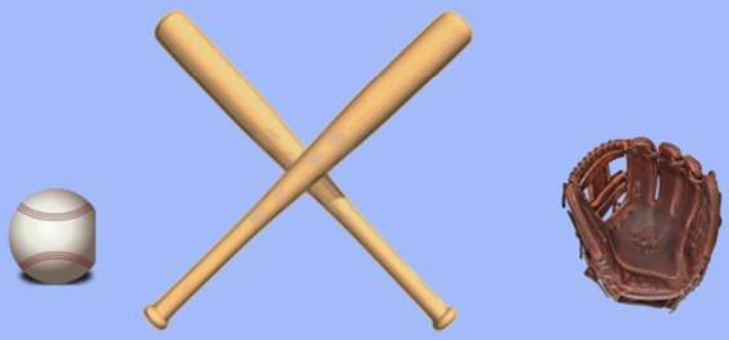
Tickets are $24.

Fill out the form below to reserve your tickets

Tickets can be paid for via Zelle at hkatowitz@charlotte10-13.com or at our membership meeting.

Contact Harvey Katowitz for further information: hkatowitz@windstream.net or 704-849-9234.

Last date to order tickets is Tuesday April 02, 2026



NAME_____EMAIL ADDRESS_____

NO. OF TICKETS_____

Email the form to maddogcr@msn.com



In Loving Memory of Jimmy LaRossa
09/29/60 - 04/10/12

2026 JIMMY LAROSSA MEMORIAL GOLF TOURNAMENT

Fundraiser for FOP Lodge 9 Foundation
and Let's Talk About It Autism Center

WHERE: OLDE SYCAMORE GOLF PLANTATION
7500 Olde Sycamore Drive, Charlotte, NC 28227
Phone: 704-573-1000

WHEN: Monday, May 18, 2026 @ 9:00am (shot gun start)
8:00am Registration
$150/Player - $600/Team
Captain's Choice
Hot Breakfast
Luncheon & awards ceremony

CAPTAIN:_____ Phone_____ Email_____

PLAYER 2:_____ Phone_____ Email_____

PLAYER 3:_____ Phone_____ Email_____

PLAYER 4:_____ Phone_____ Email_____

Please make check payable to NYPD 10-13 Club of Charlotte, NC

ANYONE INTERESTED IN SPONSORING A HOLE AT THE GOLF TOURNAMENT,
PLEASE DETACH THIS FORM AND REMIT PAYMENT TO
NYPD 10-13 Club of Charlotte, NC
1219 High Brook Drive
Waxhaw, NC 28173

◯ $125.00 - SMALL SIGN ◯ $250 - LARGE SIGN ◯ $500 - BANNER

SPONSOR_____ EMAIL_____ PHONE_____

Please indicate what you want on your sponsor sign/banner: _____

_____

For more information contact Bob Fee
rtfvs@yahoo.com
704-220-8400

NYPD 10-13 CLUB OF CHARLOTTE NC, INC

An affiliate of the National NYCPD 10-13 Organizations Inc.

1219 High Brook Drive
Waxhaw, NC28173

HARVEY KATOWITZ
PRESIDENT

BERNARD ROE
VICE PRESIDENT

December 1, 2025

The NYPD 1013 Club of Charlotte, NC is an IRS not for profit 501 (c)(7) organization, Tax ID #45 0557805, made up of 476 retired and active law enforcement officers from the NYPD and fifty-two other law enforcement agencies.

One of the goals of the Club is to encourage charitable activities among the membership.

On Monday, May 18, 2026, the Club is sponsoring the 12th annual Jimmy LaRossa Memorial Golf Tournament. Jimmy was a member of our Club who was murdered on April 10, 2012.

All monies raised at the tournament will be donated evenly between the Charlotte-Mecklenburg Fraternal Order of Police Lodge# 9 Foundation and Let's Talk About It Autism Center.

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

- Families of officers killed in the line of duty
- Members in a monetary crisis
- Members and their families during a medical crisis
- Mental health treatment
- Emergency housing
- Transportation needs
- Other unforeseen circumstances

Let's Talk About It Autism Center is a non-profit, EIN 83-1884562 that is an award-winning education and advocacy organization working to facilitate greater opportunity for youth and adults with Autism Spectrum Disorder (ASD). Using a holistic and communal approach that involves caregivers, families, and communities they develop and implement programs to address the needs of individuals on the spectrum while delivering hope, health, and a sense of community to their caregivers.

To make this tournament a success we are asking businesses/organizations/individuals to sponsor a hole at the tournament, to provide food/drink or to donate prizes that will be used for a raffle.

We will acknowledge all donations in our monthly newsletter that we distribute to 10,000 people nationwide, including over 1,000 people in the Charlotte metropolitan area. Hole sponsors will also have a sign/banner naming them prominently displayed on the golf course.

We appreciate any help you can provide us.

Sincerely,

Harvey Katowitz

Harvey Katowitz
President
hkatowitz@charlotte10-13.com
704-849-9234



Membership Meeting Agenda
November 11, 2025

The meeting was called to order by the president at 7:30pm. With the pledge of allegiance.

There were 48 members, and 4 guests present.

This was followed by the invocation, reading of the names of the 9 law enforcement officer who died in the line of duty since last month's membership meeting and a moment of silence.

Roll Call of Officers

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

Review of October Minutes: Available in the November newsletter. A motion to approve and waive the reading of the minutes was made by Kevin Gribbon and seconded by Bernard Roe and unanimously approved.

Sickness & Distress: Nothing to report.

Guest Speaker: Cheryce Ricks, Aetna Sr. Medicare Account Manager gave an informative presentation and answered members questions.

Communications and Correspondence:

- A group of NYC employees and retirees has gone to court to block the Adams administration from removeing hundreds of thou sands of municipal workers and retirees into a self-funded health plan. The petitioners claim instituting the plan would strip them of crucial legl protections and violate the city's obligation to provide genuine health insurance coverage. The NYC Comptroller has until Nov. 17 to approve the new plan.
- Social Security retirement benefits will increase by 2.8% in January. Part of that increase for those on Medicare will be offset by a $21.54 increase in the Medicare premium.
- The Medicare Part B deductible is scheduled to increase to $288 in 2026 up from $257 in 2025. Those insured by Aetna Medicare Advantage have this deductible waived.

President:

- Club members who were veterans were acknowledged and thanked for their service.
- Donations to the family of Joe Hoehl totaled $2,915.
- Joe Chimenti was the winner of our 2026-2027 membership contest.

Continued next page……...

President continued…….

- Congratulations to the following members who were elected for board positions for 2026-2027:
  President: Frank Irizarry, Vice President Dennis Cirillo, Recording Secretary: Ted Lotti, Corresponding Secretary: Bob Fee,
  Trustees: David Conrad, Glenn Galanos, Kevin Gribbon, Ian McGrouther and Bernard Roe.
- Chris Russo won $500 in the National mega raffle.

Vice President: Nothing to report.

Treasurer: A motion was made by Jim Burchill and seconded by Dave Schultheis to approve the treasurer's report. The motion passed unanimously.

Recording Secretary: Nothing to report.

Corresponding Secretary: Nothing to report.

Trustees: Kevin Gribbon discussed the importance of getting the double shingle vaccination.

Sgt. At Arms: Nothing to report

Committee Reports

- Membership: 452

Old Business: Nothing to report.

New Business: A motion was made by Jim Cuesta and seconded by Dave Schultheis to accept new member Ret. NYPD officer Michael Craig into the club. The motion unanimously passed.

Good of the Club:

- 50/50 of $200 was won Vito McQueen. Vito donate $170 of his winnings to the club and paid his 2026 dues with the remainder.
- Members were wished a Happy Thanksgiving .

Next Meeting
Tuesday, November 11, 6pm
FOP Lodge #9







OCTOBER MEMBERSHIP MEETING PHOTOS

November membership meeting photos can be accessed at: https://harveykatowitz.smugmug.com/November-2025-Membership-Meeting/i





Pres. Harvey Katowitz - Aetna Sr. Medicare Account Manager Charyce Ricks

Cake baked by club member Lorraine Monsanto



MEMBERSHIP



2026 Monthly Meeting Dates

January 14	May 12	September 8
February 11	June 9	October 13
March 10	July 7	November 10
April 14	August 11	December 8



Fortunately, nothing to report



SICK DESK UPDATE

Nothing to report



Ret. NYPD Officer Michael Craig - BSTF



2026 dues are payable now.

You can make payments to the club via Zelle at:

hkatowitz@charlotte10-13.com



We presently have 453 members, 342 from the NYPD and the remainder from 48 other law enforcement agencies.











DECEMBER

Hansen, Bob RIP 10/16/17	1
Erker, John,	2
Sheppard, Al RIP 5/13/19	2
Kenary, Michael	4
Madouros, Georgia	4
Holloman, Norris	5
Brody, Victor	6
Cole, Peter	6
Walker, Gerard	7
Katowitz, Harvey	8
Randazzo, John	8
Jordan, Brenda	9
Goodman, Eric	9
Lehecka, Gerald	9
Murphy, Patrick	10
Galanos, Glenn	10
Martinez, Anthony	10
Francis, Cynthia	13
Busby, Waverly	13
Nakelski, Stephen	14
Dorn, Steve	15
Marchello, Milan	15
Peterson, George RIP 11/19/19	15
Nau, Ed	16
Matthews, Michael	18
Hickey, Scott	19
Gennis, Brian	20
Gworek, Joe	21
O'Connor, John	21
Jones, Michael	25
Shekian, John	26
Aquilone, Frank	27
Doody, Daniel	27
Krohn, John RIP 6/15/23	27
Mazzie, Ronald	27
Wexler, Jason	27
Earls, Paul RIP 5/29/19	28
Torres, Hector	28
Sammut, Joseph	31







TRUSTEE'S

NYPD

10-13 Club of Charlotte

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



Dennis Cirillo



Kevin Gribbon



Frank Irizarry



Ian McGrouther



John Randazzo

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



NEW NYC HEALTH PLAN

On Sept. 30, the Municipal Labor Committee (MLC), the umbrella group of city municipal unions, met and voted to approve the plan.

This means that **on Jan.1, 2026, the NYC Employees PPO plan will replace the GHI CBP plan for in-service city workers and pre-Medicare retirees**.

This plan, provided by EmblemHealth and UnitedHealthcare, will lock in premium-free benefits for the next five years and provide members access to the following expanded benefits:

- Thousands of additional providers in the NYC area, while keeping current providers
- 1.6 million providers nationwide
- Access to all major hospital networks in the city and nationwide
- Fewer procedures requiring prior authorization
- More in-network mental health services

Welcome New York City employees, pre-Medicare retirees under age 65, and family members. As part of our commitment to helping New Yorkers live healthier lives, EmblemHealth and UnitedHealthcare have come together to offer the New York City Employees PPO (NYCE PPO) plan. Together, we offer access to quality coverage and care – for you and your family, in New York City and beyond.

NYCE PPO makes using your benefits easy:



0 premium



A single member ID card



Member portal:your one-stop shop



Dedicated customer service team

Quality coverage in New York and nationwide
With NYCE PPO, you'll have access to care from an expanded EmblemHealth network of more than 78,000 world-class doctors and health care professionals in New York City, Long Island, and the Hudson Valley (Dutchess, Orange, Putnam, Rockland, Ulster and Westchester counties) – up from 64,000 in the current network. This includes access to care at EmblemHealth hospitals in downstate New York, premier institutions like Hospital for Special Surgery and Memorial Sloan Kettering Cancer Center. You will have access to care from more mental/behavioral health providers as well, with 39,000 providers in New York state, an increase from 12,000 in the current network.

Now with this partnership, your access to care will expand through the **UnitedHealthcare national Choice Plus network**. You can choose from more than 1.6 million physicians and health care professionals **outside of the EmblemHealth coverage area nationwide** as part of your network.

**** We have completed the Oct. 3 directory update.***

See helpful tips for searching medical providers: https://image.mail.umr.com/lib/fe3e15707564067e731772/m/1/5fc03900-511a-4610-9f40-f686c41e96ca.pdf .

Mental/behavioral health providers will also increase nationally, from 61,000 to 418,000, with the UnitedHealthcare behavioral health network.

Seach Medical Providers: https://qrco.de/nyce-search-medical-providers

Search Mental/Behavioral Health Providers: https://qrco.de/nyce-search-mental-behavioral-health-providers

HEALTH & WELFARE

CLICK HERE TO VISIT THE CITY OF NEW YOUR OLR FOR MORE INFO ON MEDICARE
https://www.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page

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 https://www.ssa.gov/medicare/ 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 onthe same date as their retiree health coverage.

The necessary forms for Medicare Part B reimbursement and IRMAA can be found by clicking the following link: https://www1.nyc.gov/site/olr/health/retiree/health-retiree-forms-and-downloads.page

CLICK HERE NYC OFFICE OF LABOR RELATIONS HEALTH BENEFITS FOR RETIREES: https://www1.nyc.gov/site/olr/health/retiree/health-retiree-medicare-eligible.page

HEALTH & WELFARE

Medicare Part B Reimbursement
For most retirees, the refund is issued automatically by the Health Benefits Program. If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your reimbursement will be deposited directly into your bank account. This will be separate from your pension payment. If you don't have EFT or direct deposit, you will receive a check in the mail in June.

The reimbursement amount is based on the standard Medicare Part B premiums.

If you were eligible for Medicare Part B Reimbursement for prior years but did not enroll by providing a copy of your Medicare card, reimbursement is limited to the previous three (3) calendar years. To enroll, please complete the Medicare Part B Reimbursement Program Application.

Questions about your Medicare Part B Reimbursements or your Income-Related Monthly Adjustment Amount (IRMAA)?

Medicare Part B 2025 Reimbursement
Medicare-eligible retirees and their Medicare-eligible dependents will be reimbursed annually for the standard Medicare Part B amount, excluding any penalties and late enrollment fees, and subject to be pro-rated.

2025 Medicare Part B reimbursements will be issued in April 2026. Please check your bank account/statement (or the mail, if you are receiving a physical check).

If you already submitted your Medicare Part A & B card to the Health Benefits Program, this payment is automatic and you will receive it annually.

2024 Medicare Part B reimbursements were issued beginning with the third week of April 2025. Please check your bank account/ statement (or the mail, if you are receiving a physical check).

If you already submitted your Medicare Part A & B card to the Health Benefits Program, this payment is automatic and you will receive it annually.

Medicare-eligible retirees and their Medicare-eligible dependents will be reimbursed annually for the standard Medicare Part B amount of $174.70 per month ($174.70 x 12 months = $2,096.40), excluding any penalties and late enrollment fees, and subject to be pro-rated.

2023 Medicare Part B reimbursements were issued beginning the third week of April 2024. Please check your bank account/ statement (or the mail, if you are receiving a physical check).

If you already submitted your Medicare Part A & B card to the Health Benefits Program, this payment is automatic and you will receive it annually.

Medicare-eligible retirees and their Medicare-eligible dependents will be reimbursed annually for the standard Medicare Part B amount of $164.90 per month ($164.90 x 12 months = $1,978.80), excluding any penalties and late enrollment fees, and subject to be pro-rated.

IRMAA Medicare Part B Reimbursement

What is IRMAA?

The Income-Related Monthly Adjustment Amount (IRMAA) is an additional amount that you are required to pay for your monthly Medicare premiums if you have higher annual earnings. If you paid more than the standard monthly reimbursement rate for Medicare Part B, as an Income Related Monthly Adjustment Amount (IRMAA), you may be eligible for additional reimbursement. If you submit the required documentation for IRMAA reimbursement, your reimbursement will be deposited directly into your bank account.

If your 2024 SSA-1099 form shows that you received the standard Medicare Part B premium deductions of $2,096.40 only, you did NOT pay IRMAA in 2024 and the following information does not apply to you. Please do NOT submit an IRMAA application as you are not eligible for reimbursement.

Learn More about IRMAA Medicare Part B Reimbursement: https://www.nyc.gov/assets/olr/downloads/pdf/health/faq-irmaa-2023.pdf

IRMAA Medicare Part B Reimbursement Application (for 2024, 2023 & 2022) https://www.nyc.gov/assets/olr/downloads/pdf/health/irmaa-form-2022-2024.pdf

IRMAA 2024 annual reimbursements will be issued during the 3rd week of October 2025.

Medicare-eligible retirees and their Medicare-eligible dependents can submit an IRMAA application if they paid above the standard amount of $174.70 per month. If you did not pay more than the standard amount then you are not eligible for IRMAA.

- If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your reimbursement was deposited directly into your bank account. This is separate from your pension payment. If you don't have EFT or direct deposit, you should have received a check in the mail.

Please submit the IRMAA 2024 Reimbursement Application, along with all required documents, electronically to: **https://nycemployeebenefits.leapfile.net**

SOCIAL SECURITY



These 9 Social Security changes in 2026 could impact your benefits

Social Security remains a lifeline for nearly 70 million Americans, including retirees, disabled workers, and surviving family members. In 2026, the program is undergoing eight major changes that could reshape how benefits are taxed, calculated, and received. Understanding these updates can help recipients plan more strategically for their financial future.

1. A 2.7% cost-of-living adjustment (COLA) is projected for 2026, based on inflation data from the CPI-W index. This would raise the average retirement benefit by $51.50—from $1,980.86 to $2,032.36 monthly. While helpful, critics argue the CPI-W underestimates senior costs, especially for housing and healthcare, limiting retirees' true purchasing power.

2. The taxable income cap is expected to rise from $176,100 in 2025, increasing the share of wages subject to Social Security tax. Only the top 6% of earners will be affected, but they'll see larger payroll deductions. This change aims to strengthen the system's solvency amid rising claims.

3. In 2026, the maximum possible monthly benefit at full retirement age will exceed the 2025 cap of $4,018. Eligibility requires delaying benefits until FRA, working 35+ years, and earning the taxable maximum for those years. It rewards long careers with consistently high earnings.

4. Thanks to new tax provisions from a major federal law, retirees over 65 will receive a $6,000 deduction ($12,000 for joint filers), reduc ing the number who owe taxes on benefits. The deduction phases out for incomes above $75,000 (single) or $150,000 (joint), and ends entirely past $175,000 or $250,000.

5. If you claim benefits before full retirement age but keep working, your income limits before benefit withholding will rise in 2026. Currently, $1 is withheld for every $2 earned above $23,400 (or $3 above $62,160 near FRA). Higher thresholds mean more earnings with fewer withheld benefits.

6. In 2025, non-blind disabled workers can earn up to $1,620 monthly and blind workers up to $2,700 without losing benefits. These thresholds will increase in 2026, allowing disabled individuals greater income flexibility without disqualifying them from support.

7. Without significant reform, the Social Security Administration expects to only pay about 75% of scheduled benefits starting in 2035. This is due to a rising number of beneficiaries and relatively flat payroll tax income. While benefits won't disappear, the pressure to stabilize funding is mounting.

8. As future benefits face uncertainty, Americans are urged to bolster their personal savings. Strategies include contributing to tax-advantaged accounts like 401(k)s and Roth IRAs, building emergency savings, and considering HSAs for medical expenses. Starting early and diversifying investments can improve retirement security.

9. One proven way to maximize Social Security benefits is to delay claiming them until age 70. For each year past full retirement age that you wait, benefits increase by roughly 8%. For those in good health with longevity expectations, waiting can significantly raise long-term income.

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Why is my Social Security check smaller? What to know about Social Security repayments

Those who have been overpaid by the Social Security Administration and haven't begun the repayment process may have noticed their monthly benefits shrinking. At the end of July, the SSA began withholding 50% of monthly benefits from individuals with outstanding overpayments. This marks a new phase in the agency's effort to recover billions in accidental overpayments.
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Police—Men News
DECEMBER 1877
12 December 1877

POLICMAN TRIED

THE BOYLAN CASE INVESTIGATED BY THE COMMISSIONERS-SEVERAL OFFICERS FINED AND ONE REPRIMANDED.

At the police trials before the Board of Police and Excise today Officer James J. BOYLAN was arraigned on a charge of having clubbed a prisoner, Thomas FEENEY. The complaint was made by Capt. SMITH by direction of the Superintendent. The chief witness for the prosecution was Court Officer BURNS, who claims to have had FEENEY in custody when BOYLAN struck the latter three times. FEENEY, on taking the stand, pleaded ignorance of what had occurred.

BOYLAN swore in direct contradiction of BURNS, and produced a witness whose testimony involved the case still more in perplexity. The result was that the Commissioners reserved their decision.

The following officers were fined one day's pay each:
Patrolman Michael J. HAGGERTY, Fourth Precinct, for being off post; Patrolman Edward S. HOLMES, Seventh Precinct, for being off post; Patrolman Charles H. BABCOCK, Ninth Precinct, for being absent from drill without leave.

Patrolman Martin F. GARVEY, Ninth Precinct was reprimanded for unnecessary absence from reserve duty.

20 December 1877
POLICEMEN FINED

A number of policemen were fined yesterday for various offences by the Board of Police and Excise. The heaviest penalties were as follows;
RILEY, Patrolman Edgar C. RILEY, three days' pay for being found at 3:55 A.M. December 15 sitting smoking in the hallway of No. 163 Atlantic avenue.

CORCORAN, Patrolman John C. CORCORAN, Fifth Precinct, three days' pay for leaving station house when a leave of absence had been refused him.

BOYLE, Patrolman George BOYLE, Third Precinct, two days' pay for unnecessarily and "with cruel violence" arresting John SADLER, Jr., aged sixteen, on a charge of being drunk and disorderly. (the boy was acquitted by Justice WALSH.)

MALMBERG, Patrolman Chas. MALMBERG, Fourth Precinct, two days' pay for being found off post and in the rear of a liquor store, at 6:12 A.M., on the 8th inst.

DANCED HERSELF ILL:
Mary GALLAGHER, aged twenty-two, of 1551 Bergen street, was taken very ill last night at a ball at Gailatin Hall, was conveyed in an ambulance to the Long Island College Hospital.

29 December 1877
Greenpoint-Officer POOLE, of the Seventh Precinct, yesterday while riding from Greenpoint avenue to Meserole avenue on a crosstown car, lost his shield, No. 213.

CREDIT MONITORING



With the increase in fraud it is recommended that you regularly review bank and credit card statements and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at https://www.annualcreditreport.com/requestReport/requestForm.action, or by calling toll-free 1-877-322-8228.

You should remain vigilant about incidents of fraud or identity theft by reviewing account statements and monitoring free credit reports. When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize.

Look for information such as home address and Social Security number, which is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information about you by consumer reporting agencies . For more information about your rights under the FCRA, please visit https://wwgov/w.ftc.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze please contact all three major consumer reporting agencies listed below.

Equifax®
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045
https://www.equifax.com/personal/credit-report-services/credit-freeze/

Experian®
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
https://www.experian.com/help/credit freeze/

TransUnion®
P.O. Box 160
Woodlyn, PA 19094
1-800-916-8800
https://www.transunion.com/credit-freeze?atvy=%7B%22287422%22%3A%"Experience+A"%7D

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- Full name. with middle initial and any suffixes.
- Social Security number.
- Date of birth (month, day, and year).
- Current address and previous addresses for the past five (5) years.
- Proof of current address, such as a current utility bill or telephone bill.
- Other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts one year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax®
P.O. Box 105069
Atlanta, GA 30348-5069
1-800-525-6285
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/

Experian®
Box 9554
Allen, TX 75013-9554
1-888-397-3742
https://www.experian.com/help/fraud-alert/

TransUnion®
P.O. Box 2000
Chester. PA 19016-2000
1-800-680-7289
https://www.transunion.com/fraud-alerts

9/11

9/11 HEALTH WATCH

9/11 Health Watch is here to help if you are having difficulties in accessing World Trade Center Health Program services, or have questions about the World Trade Center Health Program or the September 11th Victim Compensation Fund.

A Message from the Administrator

It is my pleasure to present you with the World Trade Center (WTC) Health Program Member Handbook. I hope this handbook helps you find Program information quickly and easily, and that it makes Program benefits and policies easier to understand.

In addition to this handbook, we continually add and improve information on our website, including: A Member Resources page that contains quick links to important member-specific information at www.cdc.gov/wtc/memberresources.html,

Frequently Asked Questions (FAQs) in easy-to-understand categories at www.cdc.gov/wtc/faq.html, and

A How to Apply section that helps those you know who are interested in applying to the Program better understand who is eligible and what is needed to apply at www.cdc.gov/wtc/apply.html.

We know that you depend on the WTC Health Program for high-quality, compassionate care for your WTC-related health care needs. Your trust, satisfaction, and success in the Program is very important to us.

Please feel free to call our call center at 1-888-982-4748 if you have any questions or concerns. You can also view or download this handbook online at www.cdc.gov/wtc/handbook.html.

Sincerely,
John Howard, M.D.
Administrator, World Trade Center Health Program

Go to our webform to ask your question or explain the problem you are having, and we will contact you. https://www.911healthwatch.org/if-you-need-help/?emci=55193806-042e-ed11-ae83-281878b83d8a&emdi=ea000000-0000-0000-0000-000000000001&ceid=10102584

World Trade Center (WTC) Health Program/CDC Museum's "Health Effects of 9/11" Exhibition Now Open at the Flight 93 National Memorial through May 31, 2025.

The World Trade Center (WTC) Health Program/CDC Museum's "Health Effects of 9/11" exhibition opened at the Plan Your Visit - Flight 93 National Memorial (U.S. National Park Service). https://www.nps.gov/flni/planyourvisit/index.htm

The exhibition, on view through May 2025, offers Memorial visitors an opportunity to learn about 9/11's ongoing health consequences through moving visuals and firsthand stories of healing and resilience.

The Program collaborated with the CDC Museum and the 9/11 community to develop this exhibition, which serves as a vital educational tool to raise awareness about lingering health effects linked to 9/11 exposures. A version of the exhibition was most recently featured at the CDC Museum earlier this year. Decades after 9/11, over 84,000 people have physical and mental health conditions related to their exposure to dust, smoke, debris, and the traumatic events.

"As the World Trade Center Health Program continues our mission to provide compassionate medical care and treatment to our over 127,000 members who were impacted by 9/11, we draw inspiration from the resilience of the brave community of 9/11 responders and survivors we are privileged to help heal," said Captain Lisa Delaney, Director of the WTC Health Program. "The Program thanks our partners at the Flight 93 National Memorial for sharing this important exhibition with their visitors, which helps us reach more survivors and responders around the country in need of and deserving of care."

The traveling exhibition features:

- **9/11 responder and survivor stories, images, and experiences,**
- **information on 9/11 exposures and the emergence of World Trade Center-related health conditions,**
- **the events and advocacy that established the World Trade Center Health Program,**
- **research achievements that have led to improvements in medical treatment and ,**
- **a video of Program member testimonials, illustrations, and compelling photographs.**

To See Covered Conditions - WTC Health Program go to: https://www.cdc.gov/wtc/conditions.html

9/11

Citizens for the Extension of the James Zadroga Act

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

World Trade Center Health Program — Annual Member Newsletter Released

https://www.cdc.gov/wtc/newsAnnualMemberNewsletter_20251022.html

The World Trade Center (WTC) Health Program's Annual Member Newsletter is now available online. A print version will be arriving to member mailboxes soon.

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

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November 25, 2025 — *Newsday* — FDNY union head says city withholding 9/11 toxin data put thousands at risk: https://www.newsday.com/news/new-york/ground-zero-toxins-uniformed-firefighters-association-9-11-llv66dvh

Uniformed Firefighters Association president Andrew Ansbro demanded to know who told his members and the public that the air quality was safe to return to lower Manhattan in the wake of the Sept. 11, 2001 attacks on the World Trade Center.

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November 24, 2025 — *amNY* — 'We need to know who lied': Firefighters' union demands answers after 68 boxes related to 9/11 toxins discovered in city agency facility: https://www.amny.com/politics/firefighters-answers-9-11-toxins/

The union representing FDNY firefighters is demanding answers following the discovery of 68 boxes of documents related to 9/11 toxins at a Department of Environmental Protection (DEP) facility in the city.

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November 24, 2025 — *CBS New York* — New York firefighters union demands 9/11 toxins records be released after boxes of documents are uncovered: https://www.cbsnews.com/newyork/news/911-ground-zero-toxins-documents-uncovered/

Did New York City leaders know about the 9/11 toxin dangers more than two decades ago?

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November 24, 2025 — *New York Post* — FDNY union furious over sudden discovery of 68 boxes of 9/11 health data: https://nypost.com/2025/11/24/us-news/fdny-union-furious-over-sudden-discovery-of-68-boxes-of-9-11-health-data/

The Big Apple firefighter's union is steaming mad over the sudden discovery of 68 boxes of Ground Zero health data following the Sept. 11, 2001 terror attacks — files they were told never existed.

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November 12, 2025 — *The Broadsheet* — The Air That We Breathed: 9/11 Exposure Linked to Threefold Increase in Lung Cancer Risk: https://www.ebroadsheet.com/the-air-that-we-breathed/

While lung cancer is covered by both the World Trade Center Health Program and the Victim Compensation Fund, no previous study has succeeded in quantifying the level of increased risk.

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November 12, 2025 — *New York Magazine* — Working Under RFK Jr. at the CDC Is a Living Hell: https://nymag.com/intelligencer/article/working-under-rfk-jr-at-the-cdc-is-a-living-hell.html

It's all part of what CDC staffers describe as the Trump administration's bid to "rebuild" the agency into something less about science and more about Kennedy's personal agenda, which seems founded in large part on a grudge against the agency.

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November 10, 2025 — *SILive.com* — Kevin Reilly, retired FDNY 9/11 responder from Staten Island, dies at 67: https://www.silive.com/news/2025/11/kevin-reilly-retired-fdny-911-responder-from-staten-island-dies-at-67.html

Born and raised on Staten Island, Reilly spent his life deeply connected to the same close-knit community that shaped him.

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November 4, 2025 — *NYCity News Service* — The Lasting Cost of 9/11: Decades Later, First Responders Still Fight for Care: https://www.nycitynewsservice.com/2025/11/04/the-lasting-cost-of-9-11-decades-later-first-responders-still-fighting-for-care/

It's been 24 years since the September 11th attacks, but for many of the first responders who rushed to Ground Zero, the fight is far from over.
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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, OLRadministers: Labor 2021-2026 Round of Bargaining: over 84% settled (subject to Uniformed Officer Coalition and CWA Local 1180 ratification)

- Retiree Health Benefits - New York City Employees' Retirement ...
  https://www.nycers.org/post/retiree-health-benefits

  Health benefits are not offered or administered by NYCERS. Please go here for videos and other information on how to apply for health benefits as a retiree, be reimbursed for Medicare Part B, and more. Step by Step Guide to Retiree Health Benefits.

- What Retirees Need to Know to Make a Decision about their health plan
  The Application/Change Form for NYC retiree health benefits through the NYC Employee Benefits Program at the NYC Office of Labor Relations is at: https://www.nyc.gov/assets/olr/downloads/pdf/health/retiree-health-benefits-application.pdf and the chart showing the different available plans for Medicare-eligible retirees—the bottom set of boxes ...

- City Worker or Retiree Benefits · NYC311
  https://portal.311.nyc.gov/article/?kanumber=KA-02646

  If you are a City government employee or retiree, you can get information about health, retirement, and other human resources benefits, including: Health plan benefits Retirement and pension benefits 457 and 401(k) savings plans Counseling and referrals Retirement and Pension Benefits

THIS AND THAT

North Carolina Concealed Handguns Reciprocity

Since 1995, North Carolina has allowed qualifying residents of the state to obtain a permit to carry a concealed handgun from the sheriff of the applicant's home county. The permit is valid for five years unless it is revoked. Please go to https://ncdoj.gov/download/98/concealed-carry-handgun/16346/firearms-publication-november-2018 for a list of "Do's and Don'ts" for carrying a concealed handgun in North Carolina. This information is designed as a reference guide only and should not be relied upon as legal advice.

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

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

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

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

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

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

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

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

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

States with North Carolina Agreements

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

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

THIS AND THAT

NY VENUE RULES ON CONCEALED CARRYING

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

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

Member Self Service - webCOPS

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

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

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

You can register on webCOPS right now by visiting NYCPPF - COPS 2.0 - New Tab (v3locity.com)

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



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

NYPD 10-13 CLUB OF CHARLESTON

President Frank Capograsso
NYPD 10-13 Club of Charleston
2937 River Vista Way,
Mt. Pleasant, SC 29466
Phone 347-993-1981
Email: Charleston1013club@gmail.com
Website: https://charleston1013club.com/?fbclid=IwAR2i4YW0c5JI-

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

HUDSON VALLEY 10-13

President Mike Sweeney
PO Box 1013
Pearl River, NY 10965
Phone : 914-980-5989
Email: mls1982@verizon.net
Website: www.hudsonvalley1013.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

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

FORT MILLS SC 10-13

President: Sal Saldaraggia
540 Marblewood Court
Fort Mill, SC 29708
Ph : (803) 372-7492
Email address: sal707sc@gmail.com
Website: www.FortMill10-13Club.com

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

Midlands SC 10-13

President Jame Duggan
217 Tweng Trail
Lexington, SC 29072
PH: 516-985-1379
Email: JDUG4303@aol.com
Website: www.SCMidlands10-13club.org

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

NORTHEAST FLORIDA 10-13

President Maria Torres
12 Huguenot Lane
St. Johns, FL 32259
Ph 619-322-8186
Email: mtorres1013@aol.com
Website: https://www.nefl1013.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

VILLAGES 10-13

President Dominic Orlando
3762 Infinity Rub
The Villages, Florida, 32162
PH: 646-823-6489
Email: djndp@aol.com
Website:www.villagesnypd10-13.org

WILMINGTON NC 10-13

President Carl Dudick
Wilmington 10-13 Club
PO Box 15613
Wilmington NC 28408
Email: Wilmingtonten13@Gmail.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

NATIONAL NYCPD 10-13 ORG.



Presidents Message November 2025

Hope all is well with you and yours,

The 2025 convention was a great time and well attended. Along with the members and friends that attended the Convention, we had representatives of the Retired Sergeants Association, the

Patrolmen's Benevolent Association, and the Barasch & McGarry firm who gave updates on the WTC Funds. This year It was my privilege to recognize two people as our Man of the Year 2025.

The first was **Harvey Katowitz**, President of the **Charlotte 10-13**. Harvey is also an advisor to the National 10-13, and the registrar for new 10-13 clubs. In my tenure, Harvey has assisted three new 10-13 Clubs to fruition. He is always available to help and has been a sounding board for me on many issues.

The second was **John Briganti**, past President of the **Hudson Valley 10-13** and current 1st Vice President of the National 10 -13. John is no stranger to service in the fraternal realm and has been one of the Chairmen of our convention for several years.

During many discussions about the convention, we have always wanted to move the convention to the month of August to enhance the opportunity for members to attend with family and enjoy the many activities provided by the Villa Roma.

The sale of the Villa Roma brought us a unique opportunity. During this year's convention, the new owners and staff were available and professional, they embraced us as family and met our needs.

I am happy to announce that we are moving into contract with Villa Roma for our **37th Annual Convention to be held August 15th -17th 2026.**

Legislation for health care protection is still at the forefront of our efforts. We have been working with Marianne Pizzitola and her group, NYC Organization of Public Service Retirees, and other organizations on several fronts.

One being the City Council and intro 1096. This bill would amend the Administrative Code to preserve health care choice for retirees from city service. The bill provides that the City must offer Medicare- eligible City retirees and their Medicare-eligible dependents at least one Medigap plan with benefits equivalent to or better than those available to City retirees and their dependents as of December 31, 2021. The recent election has caused some changes in the City Council, and we are hoping that our efforts will help move Intro 1096 forward into law.

On the State Senate side, NYS Senator Pete Harckham sponsored health protection bill 3607. After pressure from the AFLCIO, Senator Harckham struck the bill on 4/22/25.

On the NYS Assembly side, Assemblywoman Stacey Pheffer-Amato sponsored health protection bill A4639, and it was sent to the Government Employees Committee. Assembly bill A4639 never received a committee vote, despite that Assemblywoman Pheffer-Amato is the Chair of the Government Employees Committee.

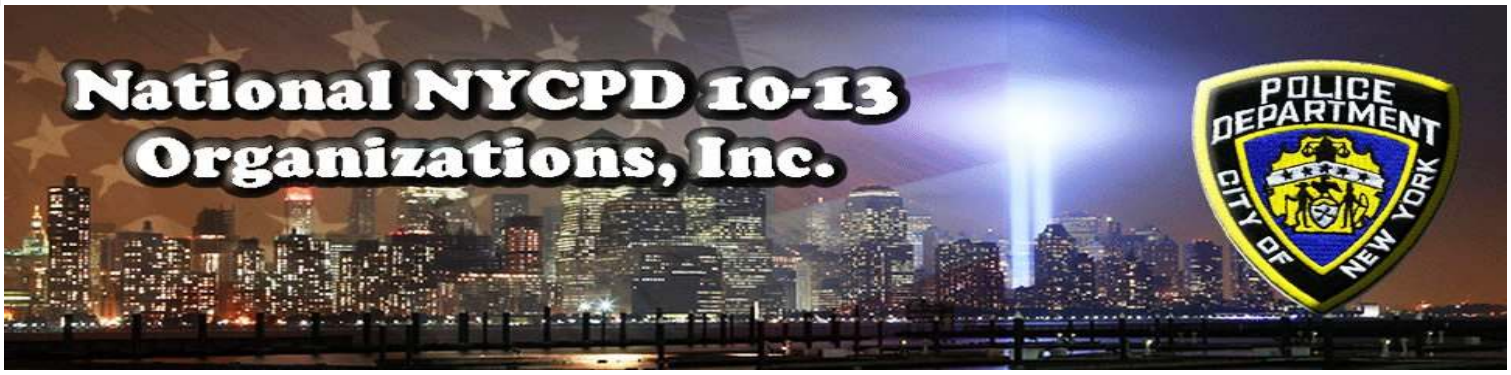
As always, as new information becomes available, we will get it out to you. Political action emails will continue to go out for your information and help.

Thank you all for your support. Hope to see you at the convention.

Happy Thanksgiving to You and Yours,

Mike Fahy

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 of 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 **$11.00**

Place in the envelope: your PD ID card, the completed PD Form, and a check in the amount of **11.00** 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.

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:** _____

Shield, ID and Uniformed Services Unit

LINE ORGANIZATONS



Dear CEA member,

The last few months have been challenging regarding the change in Medicare eligible prescription coverage. Our goal is to keep you informed of the changes and keep you apprised of the adjustments.

Optum sent you many communications, the SOC also sent out an abundance of information regarding the new part D plan. We also hired additional staff, with knowledge of the part D changes to work exclusively on the part D plan.

The SOC dedicated a telephone line and answering machines to make sure someone returns your call if you have any questions. I hope you are satisfied with the performance of the SOC staff, they are working extremely hard to make this a smooth transition.

PART D PLAN AND INFLATION REDUCTION ACT

The inflation reduction act does not allow a Medicare eligible member to be covered by the active and non-Medicare SOC plan. You must be enrolled in a part D plan. The SOC has changed the Medicare eligible plan to be compliant with Medicare plan design and we are now a Part D plan.

The trustees of the SOC have taken great strides to keep this plan intact and premium free. A commercial part D plan has monthly premiums and a $590 deductible for you and your spouse each year.

All part D plans do not allow coupons. Many of you have seen medications increase because of this. All part D plans including the SOC Medicare eligible plan have a $2000 maximum out of pocket spend.

I apologize for any inconvenience this has caused. I know many of you were happy with the past plan and the trustees would rather have that one in place today. We needed to go to a part D plan to keep the entire prescription plan whole.

Annuity Fund

The Principal Guaranteed Option is 4.85%. This is evaluated every six months, and the next reevaluation is May 31, 2025. In 2008 the SOC annuity trust fund assets were 109 million, today it is over 820 million.

MEDICARE ADVANTAGE PLAN

This is still on hold. If you are participating in a city part B plan you remain in the plan you are currently in.

ASSISTANCE WITH OFFICE OF LABOR RELATIONS

If you need assistance with the Office of Labor Relations, please contact Frank Sorensen at CEAretiree@nypdcea.com

STUDENT PROOF

Student proof is no longer needed.

If your child is enrolled to receive prescription drugs from the SOC and you have paid the premium your child is covered until the end of the year your child turns 23.

Dental and optical coverage terminates at the end of the month your child turns 23.

NEXT MEETING

- The next CEA general membership meeting will take place Wednesday, November 5th Bally's Golf Links at Ferry Point 10:00am

Below is the schedule of meetings for the rest of 2025:

- Tuesday, December 9thAntun's **6:00 pm**

Fraternally,

CHRIS

LINE ORGANIZATONS



Dear CEA Member,

The CEA board is always looking to improve the efficiency of the annual mailing. Last year we gave an option to order CEA cards online. We received extremely positive feedback. It not only streamlined the process, but it made it much easier to fulfill the orders at the CEA office, allowing us to get the cards to you quicker. This year ordering CEA cards, both personalized and generic, a membership card and calendar book will be done **ONLINE ONLY**. You can access the CEA store at www.nypdcea.org or https://store.nypdcea.org to place your order.

Upon ordering, your membership dues will automatically be collected. This is the 21st consecutive year with no increase in the retiree dues. After placing your order online, you will receive an e-mail saying that we have received your order. If you choose to pick up your order at the CEA office, another e-mail will be sent that your order is ready for pick up. Please check your junk e-mail if you do not receive either one. If you place your order online, you will not receive an invoice in the mail.

The CEA expends great resources protecting the benefits our members rely upon through working relationships developed with legislators. For this reason, we ask that you consider submitting a Political Action Committee contribution this year in addition to your dues, just click on the PAC tab in the store. In 2025 we were able to pass the 20-year bill, which provides the same pension retirement for all members of our department. In addition, were able to pass a 9/11 presumptive verification bill for heroes of 9/11 and their widows.

This year the CEA is making the calendar book insert of your choice available to you. Please indicate your preference for the thinner insert that contains a monthly planner, or the thicker insert that contains the daily planner, once again click on the calendar tab. If you choose not to receive a calendar book, don't click on the calendar tab.

Separately, we have continued the feature to personalize your CEA courtesy card. If you wish to order additional personalized courtesy cards, you can visit the CEA store at https://store.nypdcea.org or www.nypdcea.org. These cards are one dollar ($1.00) each. A reasonable amount of generic courtesy cards will continue to be issued at no charge.

As in the past, the CEA is offering you the ability to receive a certificate of membership for the year 2026. This card contains a control number that assigns it to you and identifies you as an active member of the CEA. The membership card does not, and is not intended to, mimic any official document or placard prepared by the Police Department or the City of New York and does not infer that “Official Department Business” is being conducted. If you are interested in a CEA issued membership card, simply click on the membership card when placing your order

I am looking forward to seeing everyone soon. I wish everyone a happy holiday and a healthy and happy new year.

Fraternally,

Chris

LINE ORGANIZATONS

Dear CEA Member,
There have been inquiries regarding whether a member has passed away. To answer your questions, I have created a list of members that have passed away from January 2024 through current date (September 24, 2025). I am only able to send out announcements if I receive them. I also work with the information I have; some members are missing their last command depending on their retirement date.

RANK	NAME	DATE OF PASSING
D.I.	Patrick D. Flatley	1/7/2024
Chief of Dept.	Joseph J. Esposito	1/8/2024
D.I.	Joseph M. Cordes	1/18/2024
Capt.	Gerald D. Griffin	1/18/2024
Capt.	Vincent J. Dougherty	1/21/2024
Asst. Chief	Albert W. Girimonte	1/25/2024
D.I.	Joseph F. Hardiman	2/29/2024
Capt.	Eugene F. Green	3/17/2024
D.I.	Thomas J. Flanagan	3/25/2024
Capt.	Richard J. Mayronne	4/8/2024
Capt.	Thomas P. Cunningham	5/8/2024
Insp.	William V. Battista	5/9/2024
Chief	Gerald Nelson	5/10/2024
Capt.	Richard H. McBride	5/23/2024
Capt.	Richard L. Hegney	7/16/2024
Capt.	Robert L. Jestic	7/17/2024
D.I.	Joseph E. Lovelock	8/12/2024
Capt.	Gary W. Nicholson	8/16/2024
Asst. Chief	Frank C. Corsillo	9/5/2024
Capt.	Robert F. Nimmo	9/16/2024
Capt.	Gregory E. Moore	10/1/2024
Police Surgeon	Norman N. Lanes	10/4/2024
Capt.	Howard H. Allen	10/13/2024
Capt.	Albert J. Brown	11/8/2024
Capt.	Arthur J. Zimmerman	11/13/2024
Capt.	Bruce H. Bennett	12/3/2024
Capt.	William C. Wilkens	12/31/2024
D.I.	Michael A. Pietrunti	1/1/2025

RANK	NAME	DATE OF PASSING
Capt.	James O'Neill	1/2/2025
D.I.	Thomas M. Manzolillo (Active)	1/3/2025
Insp.	Vicki McDermott (Active)	1/7/2025
Capt.	Jay H. Rubin	1/9/2025
Capt.	John E. Salo	1/26/2025
Capt.	John T. Larose	2/18/2025
Capt.	Richard M. Farrell	2/21/2025
Dep. Chief	James Hegarty	2/24/2025
Capt.	Walter Lelo	3/2/2025
Capt.	John F. Cronin	3/22/2025
Capt.	David J. Ingram	4/1/2025
Capt.	Robert J. Edwards	3/23/2025
Chief	Joseph R. Borrelli	5/7/2025
D.I.	Dennis J. Cunningham	5/10/2025
Capt.	Terrence M. Randell	5/25/2025
Capt.	Thomas J. Richardson	6/5/2025
D.I.	Robert Varieur	6/20/2025
Capt.	Thomas J. Connolly	6/22/2025
Insp.	Austin P. Mulryan	7/10/2025
Capt.	John J. Kimball (Active)	7/21/2025
Insp.	Matthew J. Woods	7/23/2025
Capt.	Thomas J. Walker	7/30/2025
Capt.	John H. Paulik	8/8/2025
Capt.	Donny B. Ramoutar (Active)	8/13/2025
D.I.	John J. Ferrante	8/21/2025
Capt.	Daniel J. McKenna	8/23/2025
Capt.	Gary Carey	9/3/2025
Capt.	William L. Maillard	9/7/2025
D.I.	Thomas Cea	9/17/2025

General Guide for surviving spouse/children of a retired MOS:

- Notify the Police Pension Fund/Retiree Death Benefits Unit – (212) 693-5607
- NYPD Operations Unit for pall bearers (all 5 boroughs, all of Long Island and upstate New York but not beyond Dutchess County) (646) 610-5580
- Deferred Compensation if applicable (212) 306-7760
- Superior Officers Council for continuation of optional benefits, if qualified and in regards to the Annuity Fund if applicable (212) 964-7500, press Option 1
- CEA to give information for funeral to email to members (212) 791-8292.

If you have any questions please feel free to contact me.

Ada L. Resnick
Office Manager
Captains Endowment Association
40 Peck Slip
New York, NY 10038
Tel. # 212-791-8292

LINE ORGANIZATONS



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





Member discounts: https://nypdcea.org/member-resources/member-discounts/

Retiree Information – NYPD Captains Endowment Association: https://nypdcea.org/member-resources/retiree-information/

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.

MEDICARE PART D: As many of our Medicare covered retirees are aware, this year the Superior Officers Council was forced, by the stipulations contained in the Biden administration's Inflation Reduction Act, to abandon the commercial prescription drug plan they had provided to our Medicare covered members for decades. The Inflation Reduction Act has forced the SOC to convert the commercial prescription drug plan into a traditional Medicare Part D prescription drug plan. If the SOC did not comply with the dictates of the Inflation Reduction Act, our members would be liable to individual financial penalties that would be cumulative with each passing year. This penalty would be financially crushing to our members. In essence we were pushed into a corner by federal legislation to convert the Drug coverage offered to our Medicare covered members. Due to the SOC, in coordination with OptumRx, reengineering the drug coverage into a Medicare Advantage Employer Group Waiver Plan (EGWP), many of our members did not experience a substantial disruption it their prescription coverage. Furthermore, due to the fiscal stewardship of the plan by the administrators of the SOC, we are happy to report that the **SOC will continue to waive/absorb any deductibles or premiums associated with this coverage** which are routinely passed on to participants by other entities with this plan.

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

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

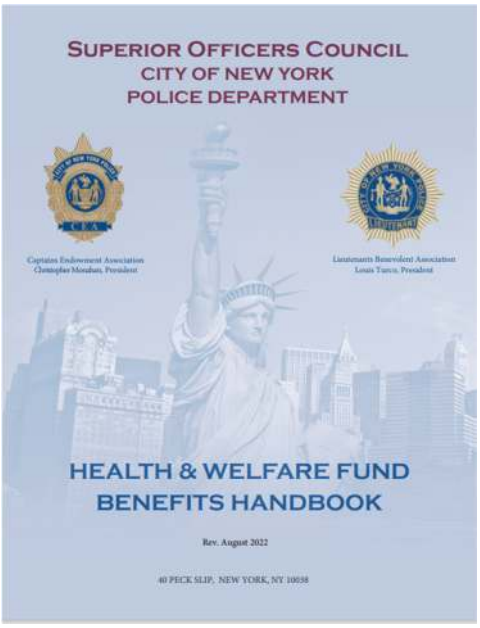
SOC DEATH BENEFIT - In December of 2009, the Trustees of the Superior Officers Council (SOC) discontinued the $5000 Death Benefit for all **new retirees effective January 1, 2010**. The SOC Health and Welfare Fund now provides the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit (COBRA)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

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

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

LINE ORGANIZATIONS

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



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

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

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

OPTUMRX

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

Q: How long will it take for my medication to reach me through mail order?
A: Prescriptions filled through the mail order facility should be received 10-14 days from the date the prescriptions are mailed.

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

Q: What if the drug that I need requires prior authorization and I cannot wait for the prior authorization to be reviewed?
A: Ask your physician if a drug sample is available or your pharmacy may provide you with a short-term supply. You will be responsible for the full copayment at this time. If the prior authorization is approved, your pharmacist can dispense the remainder of the prescription.

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

Superior Officers Council

City of New York Police Department

40 Peck Slip , New York, NY 10038

IMPORTANT SOC PRESCRIPTIONPLAN CHANGES FOR MEDICARE ELIGIBLE MEMBERS

In August of 2022, the Federal government enacted the Inflation Reduction Act. Within this act is a provision to attempt to lower drug costs to Medicare eligible citizens. As a result, all employers who provide prescription drug coverage to their Medicare eligible members must meet the criteria set by the Inflation Reduction Act. The Superior Officers Council existing plan for our Medicare eligible's does not currently meet the criteria being mandated in 2025.

Therefore, effective January 1, 2025, the Superior Officers Council is replacing its current drug coverage for all Medicare Eligible members and their Medicare Eligible dependents to an OptumRx Employer Group Waiver Plan (EGWP). An EGWP is a Medicare Part D plan designed for Medicare Eligible retirees and meets the criteria set by the Inflation Reduction Act.

What is happening with my existing drug coverage with the Superior Officers Council?

1. **Integration with Medicare Part D:** This switch means your drug benefits will continue to be administered under **OptumRx** as a Medicare Part D, but the plan is customized to fit Superior Officers Council's specific requirements .
2. **Coverage Enhancements:** The Superior Officers Council Medicare Part D Plan will match or enhance your existing drug benefits. This means you will continue to receive benefits similar to your previous plan, possibly including lower copays.
3. **Cost Changes:** Currently, the switch to an EGWP under the Superior Officers Council Medicare Part D Plan will not result in any premium costs to you in 2025. The Superior Officers Council will subsidize the premiums to keep your costs manageable.
4. **Formulary and Pharmacy Networks:** The SOC Medicare Part D Plan will have a slightly different formulary (list of covered medications) and pharmacy network than your previous plan. The SOC has aligned the formulary and the pharmacy network with our existing coverage. It's important to review the new formulary to ensure your medications are covered.
5. **Automatic Enrollment: When the SOC switches to an EGW P, Medicare Eligible retirees will be automatically enrolled.** However, you will receive an option to opt-out if you prefer to use a different Medicare Part D plan or have other drug coverage. If you elect to choose a different Part D Plan you may incur monthly premiums for that plan.
6. **Mail Order**: OptumRx will continue to provide your mail order service and specialty medication delivery.
7. **Catastrophic Coverage:** Because EGWP plans are part of Medicare Part D, they provide catastrophic coverage once your drug costs reach a certain threshold, potentially lowering your out-of-pocket costs for high-cost medications. The annual maximum out of pocket cost to our members will be $2,000 in 2025.
8. **Non-Medicare Dependents:** Non-Medicare dependents will continue their prescription coverage under the current SOC Prescription Plan.
9. **Next Steps:** Over the next few weeks and months, you will be receiving detailed information about the SOC Medicare Part D Plan directly from OptumRx.

How can I obtain more information or have my questions answered?

The Superior Officers Council has established a dedicated Medicare helpline so members can speak directly with a union representative. Members can call **646-669-8484,** 24 hours 7 days a week. Please leave your first and last name, Tax ID and call back number. You can also email us your call back information to **medicare@nypdsoc.com .** Union representatives will call members back Monday through Friday from 9AM to 4 PM EST. Calls will be answered in the order they are received.

SOC SUPERIOR OFFICERS COUNCIL
CITY OF NEW YORK POLICE DEPARTMENT

Dear Member,

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

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

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

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

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

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

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

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

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

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

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

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

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

LINE ORGANIZATIONS

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

VISIONWORKS/DAVIS VISION
www.visionworks.com
For the Davis Vision site, enter Client Control Number **2942**, enter the last four digits of the member's Social Security 32 number and the first five characters of the member's last name as the password. If the member's last name is less than five characters, use the full last name only as the password.
Phone: (800) 999-5431

EMPIRE BLUECROSS BLUESHIELD | Dental
www.ebcbs.com
Active Group: 280500 I Retired Group: 285052
Phone: (800) 722-8879
Dental:
Phone: (800) 342-5209
Group Number: 21099

HEALTHPLEX
www.healthplex.com
Claims Department:
PO Box 650629
Dallas, TX 75265-0629
Email: info@healthplex.com

Customer Service:
Phone: (800) 468-0600 | Fax (516) 794-3186
Corporate Offices:
Phone: (516) 542-2200 | (800) 468-0608

STARKEY TECHNOLOGIES PROGRAM I Hearing Aid Partnership
www.starthearing.com/partners/SOC
Number: (888) 660-1854

HUMANA | Comp Benefits
www.Humana.com
Group: 21099
Exclusive to Florida Residents
Phone: (800) 342-5209

OPTUMRx
www.optumrx.com
Specialty Pharmacy: (866) 218-5445
Website Tech Support: (800) 788-4863
TTY: 711
Claims Department:
2300 Main Street
Irvine, CA 92150-9075
Physician Contacts: Prior Authorizations: 1-800-711-4555. Option 2
Customer Service: (800) 356-3477

PRINCIPAL FINANCIAL GROUP
www.Principal.com
Retirement Plan Participants: (800) 547-7754
Principal Life Insurance Company
Des Moines, IA 50306-9394

Express Scripts I PICA Prescription Program
www.express-scripts.com
General: (800) 660-4283
Customer Service: (800) 467-2006
Refill Prescriptions: (800) 233-7139
Prior Authorization: (866) 374-5549 I Fax: (866) 374-5547
Mailing Address for PICA Prescriptions: Express Scripts Home Delivery PO Box 66568 St. Louis, MO 63166-6568
Accredo Customer Service: (844) 404-7849

Freedom Fertility Pharmacy:
www.freedomfertility.com
Number: 800-660-4283

LINE ORGANIZATIONS

SOC SUPERIOR OFFICERS COUNCIL
CITY OF NEW YORK POLICE DEPARTMENT



Principal®

Disclosure about your retirement plan

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

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

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

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

Need to change your email address?

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

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

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

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

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



Dear Retired Sergeant,

2026 RSA MEMBERSHIP

Members can renew their 2026 membership by visiting the RSA website at: https://rsanypd.org/. We appreciate your continued support and membership. Renewing your membership will ensure that you will continue to receive important information such as the upcoming changes of your health plan as well as the following:

Pension COLA for September 2025 through August 2026 is 1.2 percent, for a maximum annual increase of $216.00, or $18.00 per month before taxes.

A Cost-of-Living Adjustment (COLA) is a permanent annual increase to your pension to help offset the impact of inflation. Once you are eligible, you automatically receive a COLA increase each September.

The law requires that COLA payments be calculated based on 50 percent of the annual rate of inflation (2.4%), measured at the end of the State fiscal year (March 31). The annual COLA will be at least 1 percent, but no more than 3 percent, of your benefit. This percentage is then applied up to the first $18,000 of your pension as if you had chosen the Single Life Allowance pension payment option, even if you selected a different option at retirement. Using the Single Life Allowance provides you with the highest COLA possible, since this option offers the highest benefit. If your Single Life Allowance is less than $18,000, the COLA calculation is based on your actual retirement benefit. (Eligible members receiving a maximum retirement benefit under $18,000 will receive a lesser monthly increase.)

To begin receiving COLA payments, you must be:

- Age 62 or older and retired for five or more years; or
- Age 55 or older and retired for ten or more years (uniformed employees such as police officers, firefighters and correction officers covered by a special plan that allows for retirement, regardless of age, after a specific number of years); or
- A disability retiree for five years; or
  The spouse of a deceased retiree receiving a lifetime benefit under an option elected by the retiree at retirement

If you are the spouse of a deceased retiree and you are receiving a lifetime pension benefit, you are entitled to one half the COLA amount that would have been paid to the retiree.

This information was obtained from the Office of the New York State Comptroller. For additional information, please visit: https://www.osc.state.ny.us/retirement/retirees/cost-living-adjustment

A complete list of COLA percentages and maximum monthly increases from September 2001 till present can be obtained by visiting the following website: https://www.nystrs.org/Retirees/Cost-of-Living-Adjustment

Social Security Announces 2.8 Percent Benefit Increase for 2026

The Social Security Administration (SSA) announced that Social Security benefits will increase 2.8% in 2026. On average, Social Security retirement benefits will increase by about $56 per month starting in January.

Starting in late November, you may be able to securely view and save your Social Security COLA notice within your personal "*my Social Security*" account. If you do not have an account, please refer to the September CHEVRON newsletter on "Why It's Important to Establish a "*my Social Security*" Account – and How to Create One".

For more information, please visit SSA at: https://www.ssa.gov/news/en/press/releases/2025-10-24.html

RSA Keeping Retirees Informed!

Fraternally,

Bobby Cotumaccio, President

Tony Amato, Vice President

LINE ORGANIZATIONS



Dear Retired Sergeant,

"NYCE PPO" Plan for Active and NON-MEDICARE Retirees and NON-MEDICARE Eligible Dependents ONLY.

(NOTE: The following does not affect Retirees and Eligible Dependents who are enrolled in Medicare)

The new health insurance plan, New York City Employees PPO (**NYCE PPO**), is at the final stages of the City's procurement process and is expected to be available to **all New York City employees, pre-Medicare-eligible retirees, and their eligible dependents** enrolled in the NYC Health Benefits Program on January 1, 2026.

The City is currently in the process of a mailing information about the new plan. The package will contain the following:

- Introductory letter "Introducing the NYC Employees PPO Plan"
- Frequently Asked Questions
- Benefit Highlights
- Summary of Benefits and Coverage (SBC) Document

Please take the time to read and digest these documents, they contain a wealth of information and should answer most of your questions. However, for any unanswered questions about your coverage, visit https://go.tpa.com/nyceppo or call EmblemHealth Customer Service at 212-501-4444 from 8 a.m. to 6 p.m., Monday through Friday.

As a reminder all active and pre-Medicare retirees in the EmblemHealth GHI CBP/Anthem BlueCross and BlueShield plan and their eligible dependents will be **automatically** enrolled in NYCE PPO effective January 1,2026, unless they choose a different plan during the annual Fall transfer period from November 1 through 30, 2025. NYCE PPO will replace the EmblemHealth GHI CBP/Anthem BlueCross and BlueShield plan effective January 1, 2026, and there will be no gap in coverage. You will receive a new member ID card and welcome kit before January 1, 2026.

Medicare-eligible members and/or Medicare-eligible dependents in the GHI/Anthem Senior Care plan will remain in Senior Care. If GHI/Anthem Senior Care members have dependents that are not Medicare-eligible, those dependents will also be enrolled in the new NYCE PPO plan.

If you are **not** currently enrolled in EmblemHealth GHI CBP/Anthem BlueCross and BlueShield plan, you will have the opportunity to enroll in NYCE PPO during the annual Fall transfer period from November 1 through 30, 2025, stay in your current plan, or elect any of the other plans offered by the City.

Visit https://go.tpa.com/nyceppo for additional information on the NYCEPPO plan such as, FAQs, In-Network Provider search, and registration details to attend in-person and virtual Information sessions.

Visit OLR Health Benefits Program https://www.nyc.gov/site/olr/health/healthhome.page for additional information such as, Medical plan coverage, Health Benefits annual Fall Transfer period, and https://www.nyc.gov/site/olr/health/summaryofplans/health-full-spd-page.page

Again, this new plan, NYCE PPO, does not affect retirees/spouses on Medicare.

Fraternally,

Bobby Cotumaccio, President

Tony Amato, Vice President

Retired Sergeants Association

www.rsanypd.org



Dear Fellow Sergeant,

As you know, the recently concluded elections in New York City have resulted in a drastic political shift from the last four years.

A new mayoral administration will bring a new team of deputy mayors and commissioners that will reshape every municipal agency, and especially the NYPD.

It is no secret that that the SBA, along with every single law enforcement union in the city, vigorously and publicly opposed the candidacy of the new mayor-elect for many reasons.

But the citizens of New York, who we proudly serve and protect every day, have spoken.

There will undoubtably be many areas of disagreement between our union and the new administration.

However, just as we have done in the past, our opposition will be heard loud and clear and your voices will be heard.

But strong disagreements and vastly different visions for our agency and our city will not, in any way, prevent us from vigorously pursuing our most important agenda, which is enhancing your salaries and benefits and improving your working conditions.

Your SBA leadership team is not ducking out, we are doubling down on our fight for the issues that matter most to you and your families.

Front and center of this fight is our ongoing pursuit to fix the gross inequities caused by the Tier III pension system.

Our legislative team is already working on a robust legislative agenda in Albany to hit the ground running when the new legislative session begins in January 2026.

We will be marching in lockstep with all the other law enforcement unions lobbying in Albany for the changes to Tier III that are long overdue.

While these are extremely uncertain times in our city, NYPD Sergeants are ready to step up and meet the challenges that lie ahead.

And rest assured, the SBA Board and I will have your backs every step of the way.

Fraternally,



Vincent J. Vallelong
President
Sergeants Benevolent Association

LINE ORGANIZATIONS

In the spirit of the holiday season, Henry Repeating Arms, an American firearms manufacturer, is offering three exclusive SBA Tribute Rifle options for purchase by active and retired SBA members residing in New York State.

These uniquely designed firearms are available for order until January 1, 2026.

To place an order, please complete the form at the following link: https://sbanypd.nyc/content/henry-order-form.pdf and mail to: John Collins, SBA Citywide Secretary, 35 Worth Street, New York, New York 10013.

Checks should be made payable to “Hunters Essentials.” John can also be reached by email at: jcollins@sbanyc.org.

Retirees who wish to purchase a firearm but live outside New York State should contact Bobby Cotumaccio, President of the Retired Sergeants Association, by email: rcotumaccio@sbanyc.org.

HENRY
Made In America Or Not Made At All

NYPD Sergeants Benevolent Association Tribute Rifle

We are proud to offer three Henry Repeating Arms rifle options for purchase at special pricing for a limited time (available for order only until January 1, 2026). This is an opportunity for Active & Retired SBA members living in New York State to purchase a specially designed Henry rifle exclusively made for the SBA membership.



NYPD SBA Golden Boy .22 S/L/LR Model: H004
SPECIAL OFFER: $897.28



NYPD SBA Big Boy Side Gate .44 Mag/.44 SPL
Model: H006G
SPECIAL OFFER: $1,336.63

NYPD SBA Big Boy Side Gate .357 Mag/.38 SPL
Model: H006GM
SPECIAL OFFER: $1,336.63

PLACING ORDERS

To place an order, please complete the form below and mail it to the SBA address at the bottom of the page to the attention of John Collins, City Wide Secretary, along with your check made payable to “Hunters Essentials”. All firearms will ship to Hunters Essentials (900 Willis Avenue, Albertson, NY 11507; 516-741-5243). A $45 Transfer Fees & a $12 STN Fee will apply at the dealer. Any retiree living outside of NYS who wishes to purchase this rifle should email RSA President, Bobby Cotumaccio at rcotumaccio@sbanyc.org.

QUANTITY	DESCRIPTION	PRICE	TOTAL
	H004 NYPD SBA TRIBUTE EDITION GOLDEN BOY .22 S/L/LR	$897.28	
	H006G NYPD SBA TRIBUTE EDITION BIG BOY SIDE GATE .44 MAG / .44 SPL	$1,336.63	
	H006GM NYPD SBA TRIBUTE EDITION BIG BOY SIDE GATE .357 MAG / .38 SPL	$1,336.63	
		TOTAL	

Name _____ Tax ID _____ Active Retired

Address _____ Phone #: _____

City _____ State _____ Zip _____

Email Address _____

HENRY
Made In America Or Not Made At All

Sergeants Benevolent Association
35 Worth Street, NY, NY 10013
John Collins, CityWide Secretary - jcollins@sbanyc.org

LINE ORGANIZATIONS



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 0 0.00 Every
two (2) years .

BENEFIT GUIDELINES

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

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

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

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

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

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

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

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

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

Attn: Alyssa Carr (healthandweHare@sbanyc.org)

S.B.A. Health and Welfare Office.

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

CATASTROPHIC BENEFIT INFORMATION

Definition of PPO and POS



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

Point-of-service (POS) plans offer the freedom to use either a network provider or an out-of-network provider for medical and hospital care. If the subscriber uses a network provider, health care delivery resembles that of a traditional HMO, with prepaid comprehensive coverage and little out-of-pocket costs for services. When the subscriber uses an out-of-network provider, health care delivery resembles that of an indemnity insurance product, with less comprehensive coverage and subject to deductibles and coinsurance. HIP PRIME POS and U S. Health Care (QPOS) are POS plans.

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

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

Benefit Limits and Maximums
There is a lifetime maximum benefit of $250,000 per covered person. Within this lifetime maximum, required and approved private duty nursing is covered in full for the first unpaid $25,000 and then at 50 percent for the remainder up to a lifetime maximum of $50,000.

Services or Charges Not Covered By the Catastrophic Benefit
In addition to the benefit exclusions of the SBA Health &Welfare Fund, the catastrophic benefit does not cover out-patient psychiatric care, prescription drugs, workers compensation benefit claims, occupational injury, illness or disease, fertilization, no fault auto insurance medical expenses, experimental procedures, any medical, surgical or hospital service/charge not approved for payment by a Member's Participating Provider Organization (PPO) or Point of Service Plan (POS). Services rendered by non-participating PPO providers or out-of-network POS providers must be approved by the member's health plan.

Submitting an SBA Catastrophic Benefit Claim
Once you have reached the $2,000 out-of-pocket, per-person annual deductible, complete and submit the catastrophic claim benefit form to the Fund office for processing. Instructions are printed on the form. https://sbanypd.nyc/wp-content/uploads/2023/03/catastrophic-coverage-benefit-claim-form.pdf

For additional information please contact the SBA Health & Welfare office at (212) 431-6555.

Hearing Aid Benefit:

For Active and Retired Members, their Spouses and Registered Domestic Partners – The Fund offers a $500 stipend per hearing aid device with a maximum benefit of $1000 every four (4) years.

For Eligible Dependent Children – The Fund offers a $1000 stipend per hearing aid device with a maximum benefit of $2000 every two (2) years.

Guidelines:

- Initial medical evaluation and approval for a hearing aid must be performed by a Board Certified Otolaryngologist.
- Member must submit a signed letter from their Otolaryngologist on official letterhead outlining the detailed diagnosis and need for hearing aid. Members must also submit all test results including all Audiometric tests.
- Requesting member must provide a paid itemized bill that reflects the qualified product purchased.

The Hearing Aid Reimbursement Claim Form must be submitted within one year of the purchase date with all required documents.
https://private.sbanypd.nyc/wp-content/uploads/documents/benefits/hearing-aid-reimbursement-claim-form.pd

- All claims are subject to review for duplication, coordination of benefits, worker's compensation etc. At no time will the fund reimburse more than 100% of a claim cost.
- The benefit does not cover the exam, repairs, batteries, accessories, and service contracts.
- The fund will reimburse for ear molds, for children only, in lieu of a new device, under the same two year guidelines.

Submit Reimbursement Claim form and all documents to:
S.B.A. Health and Welfare
57 Leonard Street, New York, N.Y. 10013
Attn: Hugh Barry

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 Schnepp
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





New Basic Health Benefits Package for Active Members and Non-Medicare Eligible Retirees

On Tuesday, September 30, 2025, the Municipal Labor Committee met at District Council 37 for the purpose of discussing and voting upon the proposed NYC Employee PPO Health Benefit Plan.

The voting structure at the MLC is a “weighted vote” that requires 66.67% of the weighted votes to be in favor of a motion to pass. After a discussion, a vote was taken and the motion passed by a margin of 87.6% in favor of the new plan, and 12.4% not in favor.

The DEA joined the PBA, SBA, UFA, and UFOA in voting **not** in favor. Of major concern to us was the lack of a written commitment from the City to continue to fund prescription, dental, and optical union benefits for line of duty families and the uncertainty about future funding of the PICA Program (chemotherapy and injectables).

Since the MLC has now approved the new NYC Employee PPO Health Benefit Plan, active members and pre-Medicare retirees can expect to receive literature from the City of New York explaining the new program in early October.

Here’s the backstory:
After a lengthy Request for Proposal (RFP) process, which commenced in 2022, the City of New York has proposed United HealthCare (UHC) to administer the basic health benefits package for **all active employees** and **non-Medicare eligible retirees**. The proposed plan is called the NYC Employees PPO Plan.

If adopted, it would replace the current GHI-CBP plan for service for active members and non-Medicare eligible retirees. The term of the proposed plan is five (5) years commencing January 1, 2026, through December 31, 2030, with a provision for annual renewals.

United Healthcare has partnered with Emblem Health to provide hospital and medical coverage nationally through a robust national network of doctors and hospitals acting as one cohesive plan.

The intent of the proposed plan is to do the following:
Preserve premium-free health care;

Expand access to in-network doctors for retirees residing outside of New York State;

Maintain the current network of doctors so that members can keep their current doctors;

Prevent co-pay increases;

Reduce the need for prior authorizations by 50% for certain covered services;

Vastly improve access to behavioral and mental health providers nationally;

And, maintain copay-free care at Memorial Sloan Kettering and the Hospital for Special Surgery.

The proposed plan must be ratified by the Municipal Labor Committee (MLC) and is scheduled for a vote on Tuesday, September 30, 2025. The MLC is expected to approve the proposal.

If ratified, UHC would become the new carrier for hospitalization and medical coverage for non-Medicare retirees residing outside of New York State and in certain areas of New York State, except in the counties noted below. **The current Emblem network consists of 120,000 doctors nationally which would expand to approximately 1.6 million in-network doctors nationally under the proposed UHC Choice Plus Network.**

Emblem Health would administer hospitalization and medical coverage for all active employees and non-Medicare retirees residing in what will be known as the “Down State Thirteen Counties (DS-13).” The DS-13 consists of the five Boroughs, Nassau, Suffolk, Westchester, Putnam, Rockland, Orange, Dutchess, and Ulster counties. Participating physicians in the DS-13 will increase from the current 64,000 in-network doctors to 78,000 in-network doctors under the **Emblem Bridge Network**. No disruption for hospital coverage is expected as all the current hospitals will remain in-network, including Memorial Sloan Kettering and the Hospital for Special Surgery.

More information will be forthcoming pending ratification by the MLC.



RETIREES' HEALTH BENEFITS FUND
OF THE
DETECTIVES' ENDOWMENT ASSOCIATION, INC.
POLICE DEPARMETNT • CITY OF NEW YORK
26 THOMAS ST REET • NEW YO RK, NEW YORK 1000 7 • (212) 587-9120 • FAX (212) 587-9149

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JOSEPH R. TALLARINE

EXECUTIVE DIRECTOR

CARMINE D. RUSSO

FUND MANAGER

SHARON ROBERTSON

Upon taking the reins of the DEA last July, as promised, a top to bottom review was conducted of the entire union including the Health Benefit Funds of our active and retired members. We discovered that the Health Benefit Funds have been spending more than the Fund's annual contributions received from the City to administer the benefits causing the Funds to operate in the red and rely on their cash reserves to cover the deficit spending.

To compound matters, due to the insolvency of the City-Municipal Labor Committee's Health Stabilization Fund, approximately $3 Million dollars in annual funding received by the DEA's Health Benefit Funds was eliminated.

Trustees inherited the difficult task of implementing some plan design modifications to ensure the Fund's fiscal stability into the future. Simply stated, the current prescription & dental benefits, although rich, are just not sustainable.

As a result, effective September 1st the following modifications will be implemented:

- Reinstatement of the annual deductible of $50 per retired member and each covered dependent
- Reinstatement of a $10.00 copayment for all retired members and covered dependents on **generic** medications purchased at either retail pharmacies or through the mail-order program. The current copayment is $5.00
- Coinsurance for all retired members and covered dependents on "preferred" brand name medications purchased at either retail pharmacies or through the mail-order program will increase from 30% to 35%
- Coinsurance for all retired members and covered dependents on "non-preferred" brand name medications purchased at either retail pharmacies or through the mail-order program will increase from 30% to 40%
- Coinsurance for all retired members and covered dependents on "specialty" medications purchased at either retail pharmacies or through the mail-order program will increase from 30% to 50%

Please know that we are sensitive to the impact this may have on you and your families. We appreciate your understanding in this matter and remain confident that the Trustees continue to explore cost-savings options in all benefit areas to reduce your costs in the future.

Fraternally,

Board of Trustees

DEA Retirees' Health Benefit Fund

The Retiree Health Benefits Fund of the Detectives' Endowment Association

Welcome to Davis Vision!

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

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

DavisVision™

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

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

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

Your Davis Vision Designer Plan Benefits

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

Significant savings on optional frames, lens types and coatings! Member Price

Davis Vision Collection Frames: Fashion | Designer | Premier	$0 | $0 | $25
Tinting of Plastic Lenses	$0
Scratch-Resistant Coating Single Vision | Multifocal	$15 | $25
Premium Scratch-Resistant Coating Single Vision | Multifocal	$30 | $30
Ultraviolet Coating	$10
Anti-Reflective Coating: Standard | Premium | Ultra | Ultimate	$33 | $48 | $60 | $85
Polycarbonate Lenses	$0[2]-$30
High-Index Lenses 1.67 | 1.74	$55 | $120
Progressive Lenses: Standard | Premium | Ultra | Ultimate	$50 | $80 | $130 | $165
Polarized Lenses	$60
Photochromic Lenses (i.e. Transitions®, etc.)[3] Plastic	$65
Photochromic Lenses (i.e. Transitions®, etc.)[3] Glass Single Vision | Multifocal	$10 | $20
Digital Single Vision Lenses	$30
Blended Lenses	$10
Trivex Lenses	$50
Blue Light Filtering	$15

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

[2] For dependent children, monocular patients and patients with prescriptions of +/- 6.00 diopters or greater.

[3] Transitions® is a registered trademark of Transitions Optical Inc.

Please note: Your provider reserves the right to not dispense materials until all applicable member costs, fees and copayments have been collected. Contact lenses: Routine eye examinations do not include professional services for contact lens evaluations. Any applicable fees above the evaluation and fitting allowance are the responsibility of the member. If contact lenses are 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 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.[M]

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

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

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

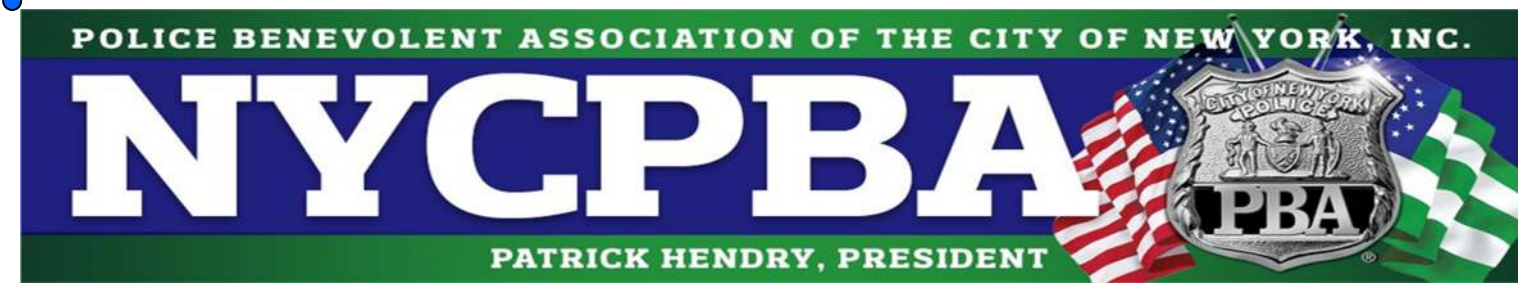
For more details... about your vision benefits, patient rights and responsibilities about Davis Vision or to obtain a copy of Davis Vision's Privacy Practices Notice, please log on to our member Web site or contact us at 1.888.234.5248.

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

[M] *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



PRESS RELEASE & IN THE NEWS

November 21, 2025#

Mamdani softens stance on giving CCRB final say on NYPD cops' discipline, admits City Charter empowers Police Commissioner

PBA President Patrick Hendry is quoted in the **Daily News**: "The board wastes its already-inflated budget and limited staff hours by soliciting and fully investigating thousands of completely false or frivolous allegations every year, all of which can irreparably harm police officers' reputations and careers. Extra funding and staffing will only make these problems worse, driving even more cops out the door and endangering everyday New Yorkers."

November 20, 2025#

Police recruiting bill named for slain NYPD Officer Didarul Islam would give pension boost to cops who had first worked in other public safety rolesPBA President Patrick Hendry is quoted in the **Daily News**: "The time that Didarul spent at School Safety, protecting students shouldn't go erased. It should count."

November 20, 2025#

Patrick Hendry slams City Council bid to give CCRB direct, real-time access to NYPD cops' body-worn cameras The PBA president is quoted in the **NY Post**: "Bills like this are a major reason cops are quitting in droves. Who wants to work in a system where people who don't value or understand your work are given direct, real-time access to second-guess your every move?

November 18, 2025#

Cop shot in Bklyn in confrontation with shotgun-toting murderer; returns fire, killing perp, recovers after short hospital stayPBA President Patrick Hendry is quoted in the **NY Post**: "I had the opportunity to talk to him, 19- years-old, when he took the test to become an NYPD officer. 21 when he came on the department, a job that he always wanted to do. And he loves doing it, and he's going to continue to do it and do it well, but we ask all New Yorkers to pray for this police officer so that he gets back to full duty.

November 16, 2025#

City Council bill would give CCRB real-time access to bodycam footagePBA President Patrick Hendry is quoted in **Gothamist**: "Bills like this are a major reason cops are quitting in droves. Who wants to work in a system where people who don't value or understand your work are given direct, real-time access to second-guess your every move? City Councilmembers need to understand that every time they support a bill like this, they're making their constituents less safe because more cops will head out the door."

November 13, 2025#

Biased CCRB chairman Mohammad Khalid blames the PBA for his resignation; Patrick Hendry blames his anti-police record and other issues

The PBA president is quoted in the **Daily News**: "Dr. Khalid's biased voting record, his disregard for CCRB's own rules and procedures, and his dangerous plan to strip away the police commissioner's authority made it clear that police officers were never going to get fair treatment from CCRB under his watch. Dr. Khalid must be replaced by a fair-minded chair, and every case that went against a police officer should be thrown out."

November 12, 2025#

Biased CCRB chairman resigns under pressure from the PBA

PBA President Patrick Hendry is quoted in **amNY**: "Dr. Khalid's biased voting record, his disregard for CCRB's own rules and procedures, and his dangerous plan to strip away the police commissioner's authority made it clear that police officers were never going to get fair treatment from CCRB under his watch. His resignation is an important first step, but much more is required to make CCRB into the impartial agency mandated by the City Charter. Dr. Khalid must be replaced by a fair-minded chair, and every case that went against a police officer should be thrown out."

November 11, 2025

NYPD trials judge denies CCRB bid to discipline officer involved in 2016 fatal shootingPBA President Patrick Hendry is quoted in the **Daily News** : "We are glad that the trial commissioner has struck down yet another attempt by CCRB to bend the law and increase its own power. CCRB's constant overreach into matters beyond its jurisdiction isn't an accident — it is part of a coordinated campaign to take full control of the NYPD."

November 9, 2025

NYPD already losing officers with morale plunging as Mamdani prepares to take reins

PBA President Patrick Hendry is quoted in the **Daily News**: "If Mayor-elect Mamdani is serious about protecting this city, he must work with us to address the NYPD's historic staffing crisis. The mass exodus of police officers didn't begin on Tuesday night. It has been going on for years, and the time to fix it is now."

November 3, 2025

New data shows NYPD staffing continues to shrink, despite hiring boost: https://www.nycpba.org/press-releases/2025/new-data-shows-nypd-staffing-continues-to-shrink-despite-hiring-boost/

POLICE BENEVOLENT ASSOCIATION OF THE CITY OF NEW YORK, INC.

NYCPBA

PATRICK HENDRY, PRESIDENT

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 standalone 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

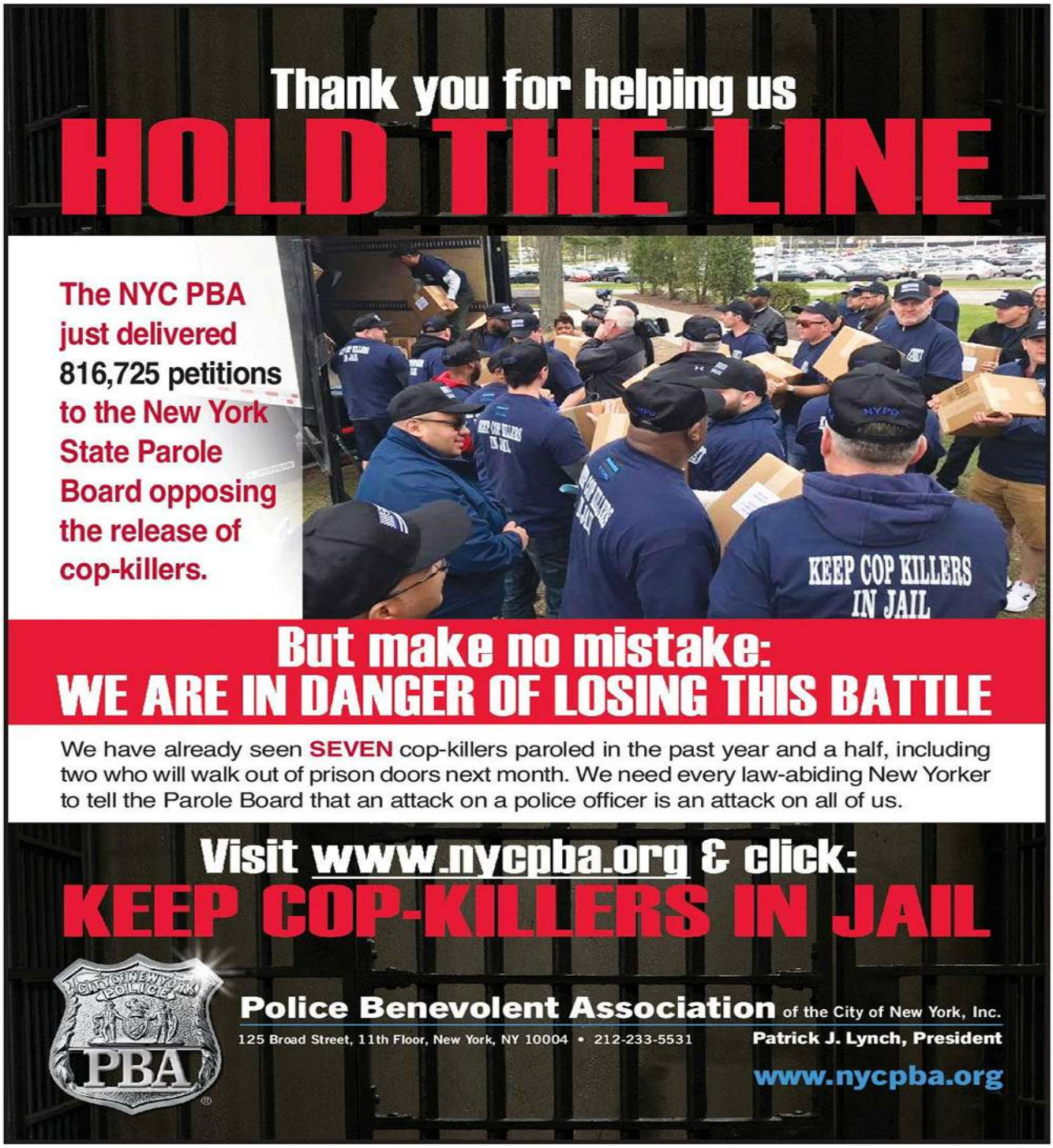
LINE ORGANIZATIONS

POLICE BENEVOLENT ASSOCIATION OF THE CITY OF NEW YORK, INC.

NYCPBA

PATRICK HENDRY, PRESIDENT

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/



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 (VETSNYS), 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



- 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.

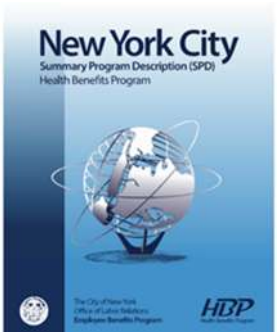
Available at most National Park Entrance Stations. Call park or federally managed land to confirm availability. List of all federal recreation sites https://store.usgs.gov/s3fs-public/PassIssuanceList.pdf



- 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



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 sub mitted.
- 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.

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

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

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

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

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

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

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

THIS AND THAT



HR-218 Qualifications

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

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

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

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



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

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

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

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

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

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

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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
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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 decease'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

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**
- **Detectives - Detectives' Endowment Association (DEA) at (212) 587-9120**
- **Sergeants - Sergeant's Benevolent Association (SBA at (212) 431-6555**
- **Lieutenants and above - Superior Officers Council (SOC) at (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.

3. Contact the NYPD Operations Unit located at One Police Plaza at (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 (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.....

6. If a veteran, notify the Veterans Administration at (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

THIS INFORMATION PERTAINS TO COBRA
Police Officers & Firefighter surviving spouses are to follow this procedure
Attach a machine copy of the death certificate to a request for an application for COBRA FOR LIFE and send it to:
Retired Employees Benefits Section
Att: Linda Harris (Cobra for Life)
40 – Rector Street – 3rd Floor
New York, NY 10006

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

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

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

THINGS YOU WILL NEED
DEATH CERTIFICATES - Death Certificates are necessary in every step to the successful administration of a decedent's estate. (Usually Funeral will obtain certificates as part of his service at current cost). They are usually needed for:
Pension Bureau
Veterans Administration (if a veteran)
Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy.
Court (If probate is needed).
Your State Dept. of Revenue to obtain non-tax certificate if real property is involved.
Bank accounts held in Trust for another 1 for each account if property held in a Trust.
Personal Records.
Note: If estate is probated, some of the above will take a Letter Testamentary instead of a Death Certificate.

MARRIAGE CERTIFICATE (With Official Raised Seal):
Social Security, (not necessary if surviving spouse already receiving benefits)
Veterans Administration, if a veteran.

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

DISCHARGE PAPERS: DD 214 - (Original needed)
Social Security, if spouse was not already receiving benefits. Remember that service time counts toward qualification. They will Photostat.
Veterans Administration, if a veteran

PAID FUNERAL BILLS:
1 copy for Pension Bureau
1 copy for Probate Court
1 copy for IRS, if taxable estate.

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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	**646-610-5580**
NYCPD General Info	**646-610-5000**
Pension Section	**866-692-7733**
I D Card Section	**646-610-5150**
Employee Benefits	**212-513-0470**
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SBA Health & Welfare	**212-431-6555**
RSA	**516-564-1861**
LBA-SOC	**212-964-7500**
GHI	**800-358-5500**
Empire Blue Cross	**800-433-9592**
Medicare Re-Imbursement	**212-513-0470**
Medicare	**800-633-4227**
Social Security	**800-772-1213**
Social Security-TTY	**800-325-0778**

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.

NYPD 10-13 CLUB OF CHARLOTTE, NC, INC

1219 High Brook Drive
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Dues Renewal



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

LAST NAME_____ FIRST _____

ADDRESS_____ CITY _____

STATE _____ ZIP CODE _____ MALE ( ) FEMALE ( )

HOME PHONE (___) _____ CELL PHONE (___) _____

BUSINESS PHONE (___) _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

MEMBERSHIP DUES are *$30.00.*

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Dues for members who reside outside of NC & SC are $20.00.

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MEMBERSHIP APPLICATION

LAST NAME_____ FIRST _____ MI ____

ADDRESS_____ CITY _____

STATE _____ ZIP CODE _____ MALE ( ) FEMALE ( )

HOME PHONE (____) _____ CELL PHONE (____) _____

BUSINESS PHONE (____) _____ SPOUSE'S NAME _____

EMAIL ADDRESS _____

BIRTH DATE _____ LAW ENFORCEMENT AGENCY_____

TAX #_____ APPOINTMENT DATE _____ RETIREMENT DATE _____

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

VESTED ( )

LAST COMMAND _____ LAST RANK HELD _____

PREVIOUS COMMANDS _____

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

SIGNED _____ DATED _____

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

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

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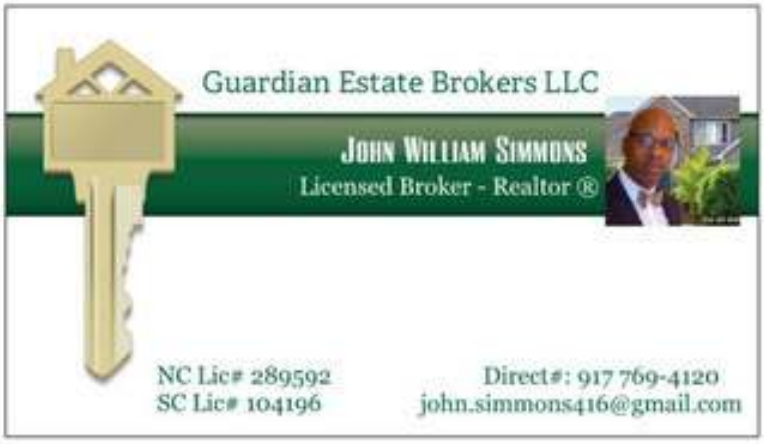


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Deacon

dcnrich@gmail.com

church: 704.948.0231

cell: 732.406.2917

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

John 6:68

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