



July 2024 Bulletin

ASSOCIATION CONTEST

CONGRATULATIONS TO THE JUNE 2024 CONTEST WINNER, MIKES AUTOMOTIVE, PAWLING, NY. Please read through this bulletin for your chance to win!!! Call the office or email cobalde@ssdgnny.org with the correct answer to the trivia question and you will be entered in the monthly drawing for a chance to receive a free month's dues; a value of \$45.00.

ATTORNEY'S CORNER

PART THREE

Sorry folks but Part Two was so interesting that I decided to continue payment methods into Part Three. It's not as geeky as Part Two but maybe it is!

OTHER PAYMENT METHODS

Let's explore some payment methods that have gained popularity recently:

Deferred Payments or Buy Now Pay Later (BNPL):

Description: BNPL services allow customers to make purchases and pay for them in installments over time.

Reason for Popularity: During the pandemic, when finances were tight, BNPL became a trend. Customers appreciate the flexibility of paying overtime, while businesses aim to reduce transaction costs and retain their customer base.

Merchant Adoption: Many retailers now offer BNPL options to cater to customer demands.

Digital Wallets:

Description: Digital wallets (e.g., Apple Pay, Google Pay) store payment information securely on a mobile device. Users can make contactless payments by tapping their phones or smartwatches.

Reason for Popularity: Convenience, security, and the rise of contactless transactions have contributed to the popularity of digital wallets.

Common Use: Widely adopted for in-store and online payments.

Issue: Digital wallets rely on smartphones or other compatible devices. If the device malfunctions or runs out of battery, the user may face payment challenges.

Impact: Dependency on technology can be inconvenient during emergencies or in areas with poor connectivity. Users may need to carry backup payment options, especially when traveling or visiting less tech savvy locations.

Cryptocurrency:

Description: Digital or virtual currencies (e.g., Bitcoin, Ethereum) that use cryptography for secure transactions.

Reason for Popularity: Growing interest in decentralized finance (DeFi) and potential investment opportunities.

Common Use: Increasing acceptance by businesses and individuals for various transactions.

Real Time Payments:

Description: Instant payment processing, allowing funds to move between accounts immediately.

Reason for Popularity: Urgency and demand for faster access to funds.

Common Use: Used for person to person (P2P such as Zelle and PayPal) transfers, bill payments, and business transactions.

Biometric Payments:

Description: Using biometric data (e.g., fingerprints, facial recognition) for authentication during transactions.

Reason for Popularity: Enhanced security and seamless user experience.

Common Use: Biometric authentication in mobile banking apps and payment systems.

Virtual Cards:

Description: Temporary or single use card numbers generated for specific transactions.

Reason for Popularity: Reduced risk of fraud and increased security.

Common Use: Online shopping, subscription services, and trial offers.

These payment methods reflect the evolving landscape of consumer preferences and technological advancements. As the world becomes more digital, these trends are likely to continue shaping the way we pay for goods and services.

Vincent P. Nesci, Esq.

General Counsel

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UPDATING MEMBERSHIP PROFILES

You may have received an email asking you to update your membership profile with the association. If you have not done so, please fill out the last page of this bulletin and email it back to mconner@ssdgn.org or fax to 914-698-4787.

WORKERS COMPENSATION

If you are in our workers compensation Safety Group #485 you will be receiving a dividend check in the amount of 45% of your premium and this year the rates have decreased by 8%!

Marshall & Sterling did an amazing job this year managing this group. In addition to the 45% dividend, an upfront discount of up to 25% has also been approved again. However, you must be in compliance and run your shop safely and efficiently. The New York State Insurance Fund has been known to come around to inspect facilities and to ensure payroll is as reported. They will do this unannounced, therefore please always keep your facility in compliance and report all earnings accurately.

If you do not receive your check by the end of July, please contact the Association. The Association and Marshall & Sterling recently sent out notices to members regarding dues/fees that were not current. Please be aware that in order to remain in The Safety Group #485 and receive a wonderful dividend and discount you must be current with your dues/fees/premiums to Service Station Dealers, Marshall & Sterling, and The New York State Insurance Fund. If you have a discrepancy with their notice, please contact the Association and we will be happy to help you.

If you are not in this Safety Group and not receiving the benefit of the dividend, please call Dave Horton at 914-474-1449 to get in this group!

AETNA HEALTH INSURANCE AND GUARDIAN DENTAL INSURANCE

The Association's Aetna Health Plan and Guardian Dental Plans will be renewed on July 1, 2024. Please see the new rates on the next 2 pages. If you are interested in enrolling in any of these plans, please contact Mandi at the association and she will send you an enrollment forms.

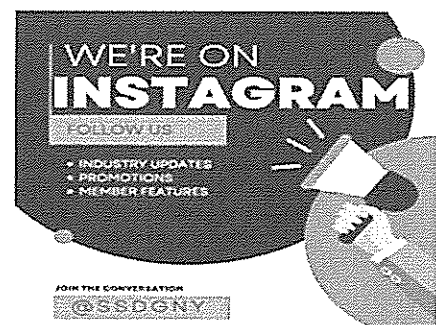
SSDGN is a member of TST. Because you are members of SSDGN, you are automatically able to receive certain benefits from that organization.

This means:

- Discount - Live Seminars
- Discount - Yearly Big Event & Trade Show
- Discount - Live Simulcast / Webcasts
- Discount - On-Line Videos
- Watch Members Only Videos
- Discount - Tools and Equipment
- Access to Members only Store
- Discount - Training Materials (Books)

REFERRALS

If you know of a station that needs our services and is interested in becoming a member, refer them to us and upon signing you will receive a \$50.00 Amazon gift card. If you know of someone interested, please contact our Sales Representative Bill Griese at 914-227-0144.





Service Station Dealers &
Automotive Services of Greater NY

Inter-City Insurance Fund

July 2024 UBF/Aetna-Meritain Medical Election Form



Full Name	Station Name	Effective Date
Home Address	City	State
		Zip
Email Address	Home Phone Number	Fax Number

Plan Features	UBF/Aetna-Meritain – Sterling plan	
	In-Network	Out-of-Network
Benefit Period	CALENDAR YEAR (1/1-12/31) – Renewal 7/1	
Coverage Maximum	None, however, *Copays are associated to the 1 st \$30,000 in paid claims annually, then member will be responsible for 40% of each claim*	You will pay the most. Plan pays 100% of Medicare fee. Provider may also balance bill – difference between the provider’s charge and what the plan pays
Part D Creditable	Non-Creditable	
Referral Needed	No	
Network	Aetna Choice POS II Open Access	N/A
Primary Care Visit, including Preventive Care	\$5 Copay *	See Above
Specialist Visit	\$45 Copay *	See Above
Hospital Outpatient Surgery	\$500 Copay *	See Above
Hospital Inpatient Services	\$500 Copay *	See Above
Emergency Room / Urgent Care	ER: \$250 Copay* ER Transportation: covered up to \$1,500 Urgent care: \$55 Copay *	See Above
Outpatient Lab, X-ray, Advanced Radiology	\$5 Copay *	See Above
Specialty Rx	Not covered	Not Covered
Retail & Mail Order Pharmacy	Retail: \$5 Generic ** \$30 Brand Name ** Mail Order: \$20 Generic** \$70 Brand Name** **Max of \$6,000, then Copay plus 40%	
Monthly Premium and Plan Selection		
Single	\$845.00	
Double: EE plus 1	\$1,679.00	
Family	\$2389.00	

- The POS (Point of Service) medical plan, through United Benefit Fund / Aetna-Meritain Networks, deliver in-network only benefits with limited out of network coverage.
- Please visit Aetna-Meritain at <https://www.aetna.com/docfind/custom/mymeritain> to find a network provider or call (800) 343-3140.
- Birth Certificates must be submitted for all dependents, marriage licenses must be submitted for all spouses.
- UBF enrollment form must be completed in addition to this medical election form.

“By Signing below, in order to avoid cancellation, I agree to pay all insurance premiums by the end of the billing month.”

Signature	Date
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Please return completed form via Secure Fax to: (914) 962-0108.
If you have any questions, please call (866) 573-4768 ext. 2481



Service Station Dealers &
Automotive Services of Greater NY

7/1/24 - 6/30/25



Guardian Dental Election Form

Full Name	Station Name	Effective Date
Home Address	City	State
		Zip
Email Address	Home Phone Number	Fax Number

Plan Features	Dental Guard 2000		Managed Dental Care
	In-Network	Out-of-Network	In-Network Only
Deductible / Maximum Accumulation Period	Calendar Year (1/1 - 12/31)		Calendar Year (1/1 - 12/31)
Dependent Age Limit	20/26		20/26
Network	DentalGuard Pref (NY)	N/A	Managed Dental Care- Guardian (NY)
Reimbursement Level	N/A	UCR 70%	Fee Schedule
Office Visit Co-Pay	None		\$5
Plan Deductible (Individual / Family)	\$50/\$150	\$75/\$225	None
Deductible Waived For	Preventive	Preventive	N/A
Preventive Care (Cleanings, Oral Exams, etc.)	100%	80%	See fee schedule
Basic Procedures (Extractions, fillings, etc.)	80%	80%	See fee schedule
Major Procedures (Crowns, dentures, etc.)	50%	50%	See fee schedule
Child Orthodontia (up to age 19)	Not Covered		See fee schedule
Plan Year Maximum Benefit	\$1,000		Unlimited
Orthodontia Lifetime	N/A		None
Election			
Single	<input type="checkbox"/> \$63.21		<input type="checkbox"/> \$25.95
Employee/Spouse	<input type="checkbox"/> \$126.79		<input type="checkbox"/> \$51.87
Employee/Children	<input type="checkbox"/> \$131.58		<input type="checkbox"/> \$66.08
Family	<input type="checkbox"/> \$195.89		<input type="checkbox"/> \$82.90

- Please visit Guardian at <https://www.guardiananytime.com/fpapp/FPWeb/search> to find in-network providers. **MUST** include your selected Dental Office # on your enrollment form when selecting the ManagedDental Care plan **ONLY**.
- Guardian enrollment form **must** be completed in addition to dental election form for any changes.

"By signing below, in order to avoid cancellation, I agree to pay all insurance premiums by the end of the billing month."

Signature	SSN	Date
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Please return completed form via Secure Fax to:
(914) 962-0108. If you have any questions, please call (866) 573-4768 ext. 2481

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JULY TRAINING



Valvoline Online Learning Center

- Why Oil Changes Matter
- Pricing Oil Changes
- Inventory Management
- Hiring the Right People
- And more!

For more info and to register scan the QR code below:



Vehicle Service Pros Online Training

- Electrical Troubleshooting
- Improve Suspension Sales
- No Start, No Crank Diagnosis
- ASE Test Prep
- And much more!

For more info and to register scan the QR code below:



WELCOME NEW MEMBERS

Yonkers Service Station
Yonkers, NY



CLASSIFIEDS

For Sale: Inspection License for Putnam County & NYVIP3 Inspection Machine.

For information, please call Cyndie at 914-804-4149.

Wanted: 9,000 pound lift any brand, Air Conditioning

TRIVIA QUESTION

How much percentage of the premium will Workers Compensation Safety Group 485 members be receiving as a dividend?

Call the office or email cobalde@ssdgnv.org with an answer for a chance to win a free month's dues.

Have a Safe and Happy 4th of July!

I hope you enjoyed reading this month's bulletin. If you have any questions, feel free to call the association. We are here to help you and your industry.

Regards,

Carla Obalde

Operations Manager



MEMBERSHIP APPLICATION

Service Station Dealers & Automotive Services of Greater NY, Inc.
421 Waverly Avenue
Mamaroneck, NY 10543
914-698-5188 Fax: 914-698-4787 www.ssdgny.org

I/we hereby apply for membership in Service Station Dealers & Automotive Services of Greater New York, Inc. whose purpose is: to foster fair standards of business practice in all branches of automotive retail service industry; to foster legislation – local, state and national of benefit to its members; to disseminate such information as is of benefit and vail to its members and the motoring public.

BUSINESS NAME: _____

BUSINESS ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

PHONE NUMBER: _____ EMAIL: _____

OWNER NAME: _____

OWNER ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

PHONE NUMBER: _____ EMAIL: _____

MEMBERSHIP TYPE: Full Membership Discounted Membership Associate Membership

Auto Parts Auto Sales Body Shop Car Wash Dismantler Tire Sales

Towing Service Convenience Store Gas Station / Brand of Gas: _____

Inspection Station Repair Shop Facility No. _____

WC Policy Renewal Date: _____

**** THIS FORM IS BEING USED TO UPDATE CURRENT MEMBER BUSINESS INFORMATION ****

Billing: Monthly Automatic Monthly Payments by ACH or Credit Card

I understand and agree that this application is for membership in the Service Station Dealers & Automotive Services of Greater New York, Inc. at the prevailing monthly membership rate. I am responsible for the dues each month unless I notify Service Station Dealers & Automotive Services of Greater New York, Inc. in writing 30 days in advance that I no longer desire membership. All outstanding dues, fee premiums and moneys due must be paid upon cancellation.

As the owner of or a principal in the member business herein, I guarantee that any and all moneys due Service Station Dealers & Automotive Services of Greater New York, Inc. will be paid and in a timely manner.

Print Name: _____ Title: _____ Date: _____

Signature: _____ Area Rep: _____