



# February 2023 Bulletin

Please Pass Me Along to Share with  
other Stations!

## ASSOCIATION CONTEST

**CONGRATULATIONS TO THE JANUARY 2023 CONTEST WINNER C & S Foreign Cars of Mamaroneck, NY.** Please read through this bulletin for your chance to win!!! Call the office 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

### What are credit card "surcharges"?

Charging for credit card usage is generally referred to as a credit card surcharge. These are optional fees added by a merchant when customers use a credit card to pay at checkout. *Surcharges are legal unless restricted by state law.* A brand level surcharge adds the same fee to all credit card transactions from the same payment network, such as Visa or MasterCard.

### What is legal in NYS?

The NYS Court of Appeals recently clarified NYS GBL 518 as follows: Merchants can charge two different prices for purchases - by credit card and by cash; The higher price charged to credit card users must be tagged and posted for consumers in actual "dollars and cents" form.

### Everyday world

In summary, Merchants can charge two different prices for purchases - by credit card and by cash. The higher price charged to credit card users must be tagged and posted for consumers in actual "dollars and cents" form, and Merchants can call the price differential a surcharge.

**NYS law is clear** - if merchants decide to add a credit card surcharge to purchases, they must clearly inform consumers by posting the actual price with the surcharge and cannot do so in a misleading way. Consumers should not have to do math to figure out whether they are paying the surcharge.

### Violations of Law

Merchants must either display both prices (cash and credit) or the higher credit card price only, and if a merchant fails to do this it is a violation of law. If the merchant only displays the cash price and says the credit card price is a certain percent higher, it is a violation.

Merchants cannot lure in consumers by only posting the lower cash discount price.

### Gasoline Stations

Lastly, gasoline stations that offer two tier pricing (cash and credit) need to display the higher selling credit price as well as the discounted cash price. Drivers must know when pulling up to the pump what their highest cost exposure is before filling their tanks. Debit sales can be considered credit sales or cash sales, the determination being made by the merchant.

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## RETURNING 2023 INSPECTION CERTIFICATES

If you have inspection stickers with a 2023 expiration date, regulation requires that you **return them by March 1, 2023.**

**No credit or refunds for 2023 stickers will be given after December 31, 2023.**

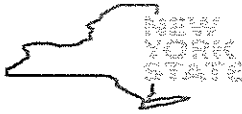
Please return the unused stickers in a secure and durable shipping container (e.g., a cardboard box or reinforced envelope).

Do not place a new sticker order or requisition in the shipping container with your sticker returns. This will delay your new sticker order.

Include a completed "**Inspection Certificate Return form**" provided at the end of this bulletin. You may use more than one form if necessary. This form also provides the mailing address options for you returns. Completed Inspection Certificate Return forms must be included with your sticker returns to DMV.

Once the returns are logged into their system, a Credit Letter will be sent to the Facility. Upon receipt of your credit letter, verify the return sticker numbers indicated and the amount. If any discrepancies are found, please contact the DMV immediately at 518-474-5913.

# February 2023 Bulletin



## GUIDELINES FOR SELLING AND INSTALLING AFTERMARKET CATALYTIC CONVERTERS IN NYS

As of Jan. 1, 2023 all replacement catalytic converters sold, offered for sale, or installed in New York State shall be either a CARB certified new aftermarket catalytic converter, or an original equipment manufacturer replacement catalytic converter.

After Jan. 1, 2023, it is unlawful to offer for sale, sell or install any Federal certified aftermarket catalytic converter in NYS unless the vehicle owner has obtained a waiver from the dept. Federal certified aftermarket catalytic converters may be shipped to distribution centers, warehoused, and shipped through New York State without penalty. Federal certified aftermarket catalytic converters may be sold out of state without penalty.

NYS DEC has prepared these guidelines as of December 2022 to provide information and standards for aftermarket catalytic converter (AMCC) manufacturers, suppliers, installers, and purchasers in NYS. This document summarizes the relevant regulations and procedures related to producing, selling, and installing AMCCs in NYS. All are encouraged to review the state and federal regulations as noted in the document.

The topics the document covers are:

- General Aftermarket Catalytic Converter Requirements
- Aftermarket Catalyst Manufacturer State-Specific Application Guide Requirements for CARB-certified OBD II vehicles, for federal-only certified OBD II vehicles and for Non-OBD II vehicles.
- New York – Specific Application Catalog
- Installation Requirements
- Cross Marketing Agreements
- AMCC Requirements for Installers
- Support for Installers
- Penalties
- AMCC Installation Waivers

To read all of the guidelines for selling and installing aftermarket catalytic converters in New York State please visit [https://www.dec.ny.gov/docs/air\\_pdf/amccguide.pdf](https://www.dec.ny.gov/docs/air_pdf/amccguide.pdf) and [https://www.dec.ny.gov/docs/air\\_pdf/amccchklist.pdf](https://www.dec.ny.gov/docs/air_pdf/amccchklist.pdf).

### 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.



### NEW EMBLEM HEALTH INSURANCE RATES

The Emblem Plans are renewing March 1, 2023. Please see the new rates and election form on the next page. All changes are highlighted in gray. If you are a new enrollee or already enrolled with an Emblem plan and want to switch between plans you must fill out the form and submit it to the office by February 22, 2023. Please note, If you are currently on either the Gold Premier S or Bronze Value S these plans have been discontinued and you **MUST** enroll in a different plan that is available. All others can stay with the plan they currently have, there is no need to submit a new election form. You will automatically be rolled over into the new corresponding plan.

# February 2023 Bulletin

## BULLETIN ADS

As you know you can send in an ad if you would like to post items for sale. In addition to that we can also list wanted items as well. Please let us know if you are looking for any items and we will post that for you.

## CLASSIFIEDS

**For Sale:** 32-year Auto Repair Shop and Used Car Dealership in Pawling, NY. Business and real estate for sale. Including repair, dealer and NYS Inspection licenses. Established 1990. 3 bay garage with office on environmentally clean .45-acre paved site directly opposite Metro North train station in Pawling, NY. This is a busy town and you will be busy on day 1. The owner will consider staying on staff for a transition period and will also consider a partial leaseback. Partial terms available for qualified buyers. Email all inquiries to [jdowneyauto@yahoo.com](mailto:jdowneyauto@yahoo.com).

**For Sale:** You can be your own boss! Est. shop that specializes in trailer repair, snowplow and salter sales, parts and repair. We also offer vehicle up-fitting. We sell and install numerous truck bodies. The shop is geared towards landscapers and contractor's needs. Service center has an excellent reputation that repairs all makes and models of box trucks, utility trailers landscape and boat trailers. Welding and fabricating repairs/parts as needed. We have the ability to make hydraulic hoses that we make on site. The showroom is fully stocked with inventory. The shop can fit 4 vehicles inside. Shop equip. includes: 2 post lifts, torches, welder, tire changer, balancer, band saw, drill press, work benches & more. There is also a private office. We are an authorized BOSS snowplow, Ramp Rack, Buyers and Woolwax dealer. Motivated to sell IMMEDIATELY due to relocating out of the area. Great opportunity to get in now during the snow season. Please call 845-590-5800 for more information.

**For Sale:** Pwrsprts Dlrshp for sale, Motorcycles, ATVS, UTVS, Snowmobiles, Generators/power washers. Parts / Service dept. 8500 sq. ft. building on 8 acres. Rent or buy. Kawasaki and Arctic Cat, Kymco, Generac generators. We are located on the Newburgh/Marlboro NY, RT 9w. High traffic road. Check our website [bigboyztoysny.com](http://bigboyztoysny.com) Call Tony 845-781-3082 cell.

**For Rent:** Rare opportunity. Two bays for rent with Inspection machine. Pleasantville, NY., Good clientele at gas station. High Visibility. Call 929-323-6800.

## WELCOME NEW MEMBERS

BN Auto Repair, Inc.  
Yonkers, NY

Barnwell House of Tires, Inc.  
Central Islip, NY

NE Performance  
Carmel, NY

Skyview Auto Inc.  
Nanuet, NY



## TRIVIA QUESTION

Aside from putting in for sale classifieds what else can you list. Call the office with an answer for a chance to win a free month's dues.

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



Service Station Dealers &  
Automotive Services of Greater NY

# 2023 Emblem Medical Election Form



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

Plan Features	Plat. Premier P	Gold Premier P	Silver Premier P	Bronze Premier P	Bronze Plus H.S.A
	In-Network Only	In-Network Only	In-Network Only	In-Network Only	In-Network Only
Deductible / Maximum Period	3/1 – 2/28	3/1 – 2/28	3/1 – 2/28	3/1 – 2/28	3/1 – 2/28
Network	Prime	Prime	Prime	Prime	Prime
PCP Selection & Referrals	Not Required	Not Required	Not Required	Not Required	Not Required
Part D Creditable	Creditable	Creditable	Creditable	Creditable	Creditable
Plan Year Deductibles (Indiv / Family)	\$0 / \$0	\$500 / \$1,000	\$4,800 / \$9,600	\$6,300 / \$12,600	\$6,750 / \$13,500
Deductible Type	Embedded	Embedded	Embedded	Embedded	Embedded
Plan Year Out-of-Pocket Max (Indiv / Family)	\$2,500 / \$5,000	\$7,500 / \$15,000	\$8,800 / \$17,600	\$9,100 / \$18,200	\$7,500 / \$15,000
Maximum Type	Embedded	Embedded	Embedded	Embedded	Embedded
Primary Care Visit	\$0 first 3 Visits then \$15 Copay	\$0 first 3 Visits then \$25 Copay	\$0 first 3 Visits then \$35 Copay	\$0 first 3 visits then 50% after Ded.	50% after Ded
Specialist Visit	\$35 Copay	\$50 Copay	\$75 Copay	50% after Ded	50% after Ded
Diagnostic Lab in PCP Office	\$15 Copay	\$25 Copay	\$35 Copay	50% after Ded	50% after Ded
Diagnostic Lab in Specialist	\$35 Copay	\$50 Copay	\$75 Copay	50% after Ded	50% after Ded
X-Ray in PCP Office	\$15 Copay	\$25 after Ded	\$35 after Ded	50% after Ded	50% after Ded
X-Ray in Specialist	\$35 Copay	\$50 after Ded	\$75 after Ded	50% after Ded	50% after Ded
Hospital Outpatient Surgery	\$250 Copay	\$350 after Ded	\$450 after Ded	50% after Ded	50% after Ded
Hospital Inpatient Services	20% Co-insurance	30% Co-insurance after Ded	40% Co-insurance after Ded	50% after Ded	50% after Ded
Emergency Room	\$400 Copay	\$800 after Ded	\$1,000 after Ded	50% after Ded	50% after Ded
<b>Prescription Drug Coverage</b>					
Plan Year Deductible	\$0	\$0	\$0	Combined with Med, Tier 2 & 3	Combined with Medical, all tiers
Retail	\$0 / \$30 / \$65	\$0 / \$40 / \$80	\$0 / \$40 / \$80	\$50 / 50% / 50%	\$15 / \$65 / \$100
Mail Order	\$0 / \$75 / \$162.50	\$0 / \$100 / \$200	\$0 / \$100 / \$200	\$125 / 50% / 50%	\$37.50 / \$162.50 / \$250
<b>MONTHLY PREMIUM AND PLAN SELECTION</b>					
Single	<input type="checkbox"/> \$1,442.43	<input type="checkbox"/> \$1,161.39	<input type="checkbox"/> \$1,029.14	<input type="checkbox"/> \$859.21	<input type="checkbox"/> \$874.89
EE/Spouse	<input type="checkbox"/> \$2,854.86	<input type="checkbox"/> \$2,292.78	<input type="checkbox"/> \$2,028.25	<input type="checkbox"/> \$1,688.42	<input type="checkbox"/> \$1,719.78
EE/Child(ren)	<input type="checkbox"/> \$2,431.30	<input type="checkbox"/> \$1,953.36	<input type="checkbox"/> \$1,728.54	<input type="checkbox"/> \$1,439.66	<input type="checkbox"/> \$1,466.31
Family	<input type="checkbox"/> \$4,055.43	<input type="checkbox"/> \$3,254.46	<input type="checkbox"/> \$2,877.55	<input type="checkbox"/> \$2,393.25	<input type="checkbox"/> \$2,437.94

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

- CVS/Target is NOT an EmblemHealth participating pharmacy.
- Please visit EmblemHealth at <https://www.emblemhealth.com/Members> to find in network providers.
- EmblemHealth transaction/enrollment form must be completed in addition to medical 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

Date

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

# February 2023 Bulletin



## Department of Motor Vehicles

VEHICLE SAFETY & CLEAN AIR  
6 EMPIRE STATE PLAZA – ALBANY, NY 12228

### INSPECTION CERTIFICATE RETURN FORM

Please place this form and any unused stickers in a secure and durable shipping container (e.g., a cardboard box or reinforced envelope) and include the following information with your shipment:

Seven Digit DMV Facility Number: \_\_\_\_\_

Inspection Station Name: \_\_\_\_\_

Inspection Station Address: \_\_\_\_\_

Name of Contact Person: \_\_\_\_\_

Contact Phone Number: \_\_\_\_\_

Reason for Return: \_\_\_\_\_

STICKER TYPE	YEAR	BEGINNING NUMBER	ENDING NUMBER	TOTAL STICKERS

#### United States Postal Service

Bureau of Consumer & Facility Services  
Accounting Unit  
PO Box 2700  
Albany, NY 12220-0700

#### All Other Carriers

Vehicle Safety, Accounting Unit  
6 Empire State Plaza, Room 220  
Albany, NY 12228

**Important:** If you are returning stickers for multiple facilities, please use a separate form and place the stickers in separate shipping containers. Do not place a new sticker order or requisition in the shipping container with your sticker returns. This will delay your new sticker order. Once the returns are logged into our system, a Credit Letter will be sent to the Facility. Upon receipt of your credit letter, verify the return sticker numbers indicated and the amount. If any discrepancies are found, please contact us immediately.