



January 2023 Bulletin

WE HERE AT SSDGNY WISH YOU A HAPPY AND HEALTHY 2023!

Please Pass Me Along to Share with
other Stations!

SCHOLARSHIP RAFFLE WINNERS

Thank you to all that participated in our yearly raffle that helps fund the Donald Engledrum Scholarship Award. The winner of the 2022 Scholarship Award this year is Allison Arlotta who is attending Adelphi University. Congratulations Allison and good luck in your studies. The following are the winners of this year raffle drawing:

Grand Prize Winner Andrea Jewel, Mamaroneck, NY
2nd Prize Winner Georgia Bell, Mamaroneck, NY
3rd Prize Winner Harrison Auto Care, Mamaroneck, NY

Congratulations to all the winners and again thank you for your support!

ASSOCIATION CONTEST

CONGRATULATIONS TO THE DECEMBER 2022 CONTEST WINNER C & A AUTO OF MAHOPAC, 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

Once again, our attention is on COVID and COVID Mandates. The Governor of New York has declared certain mandates but indicated that it was up to the counties to enforce them. Not knowing which way the virus wind is blowing, if there are any vaccine mandates by either your business or within the county where you do business the following "guidelines" may be helpful.

Religious Exemption

1. Is it an "undue burden" for your company to comply with a religious accommodation request? If so, then you avoid the next issue.

2. If an employee requests an accommodation, the employer will have to explore if the religious belief is "strongly held."
3. Does the vaccine conflict with the tenants of your own business' faith?

This has sent employees scurrying around for exemptions. For example, yesterday an employee didn't have a religious exemption, but today, in the light of day, they have had a miraculous conversion and now have a religious exemption reason. It even could be an employee's made-up religion, but if the employee has a "genuine" belief, then it is good!

Your shop's response should be consistent and tailored to what you actually do. Make sure that it makes sense.

From the Federal EEOC

1. Employees need not use any "magic words" in seeking a religious exemption. All that is needed is to notify the employer of the conflict between the vaccine and their "sincerely held" belief.
2. Employers do not have to accept the request at face value but can make a "limited factual inquiry" as to nature or sincerity.
3. Employers do not need to accommodate if they can demonstrate "undue hardship" on the operations citing cost and/or disruption of the employer's business.
4. Employers who grant some and not others depending on the factual context.
5. Employers are not required to provide the employee's preferred religious accommodation if there are other means of eliminating the conflict and do not cause undue hardship.
6. Employers can reconsider the accommodations if the religious beliefs change and so does undue hardship.

You, as the employer, need to document everything. It is certainly not easy being in business in our industry today. Any questions or comments should be directed to the Association and if of a legal nature, they will send the question to me for response.

Vincent P. Nesci, Esq.
General Counsel, SSDGNY
vnesci@nescipc.com

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NYS PAID FAMILY LEAVE

What's New for 2023

Since first launching in 2018, NYS Paid Family Leave has provided critical benefits to improve the lives of tens of thousands of working New Yorkers and their families. After a successful four-year phase-in, New York State Paid Family Leave is now fully realized, with benefits at their target levels, while their enhancements are ongoing!

Up to 12 Weeks of Leave

New York State Paid Family Leave provides eligible employees with up to **12 weeks of job protected, paid time off** to bond with a new child, care for a family member with a serious health condition, or to assist loved ones when a family member is deployed abroad on active military service. This time can be taken all at once, or in increments of full days.

At 67% of Pay (Up to a Cap)

Employees taking Paid Family Leave receive **67% of their average weekly wage**, up to a cap of 67% of the current Statewide Average Weekly Wage (SAWW). For 2023, the SAWW is **\$1,688.19**, which means the **maximum weekly benefit is \$1,131.08**. This is \$62.72 more than the maximum weekly benefit for 2022.

Same Strong Protections

Employees can take leave to care for their family members knowing New York has their backs, New York State Paid Family Leave guarantees that:

- Employees have **job protection**, ensuring they can return to the same job (or a comparable one) when they return from Paid Family Leave.
- Employees can keep their **health insurance** while on leave on the same terms they had while working.
- Employers are **prohibited from discriminating or retaliating** against employees for requesting or taking Paid Family Leave.

Fully Funded by Employees

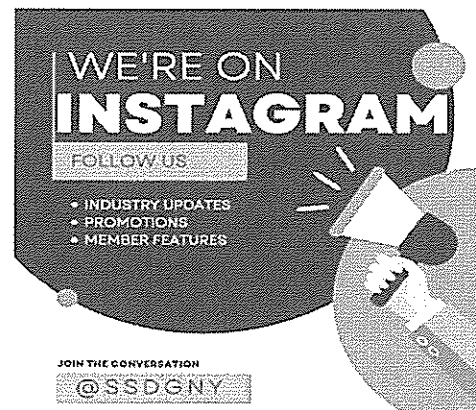
New York State Paid Family Leave is insurance that may be funded by employees through payroll deductions. Even though benefits are expanding to cover more family members this year,

the contribution rate has gone down. For 2023, employees will contribute 0.455% of their gross wages per pay period. The maximum annual contribution for 2023 is \$399.43. This is \$24.88 less than 2022.

Employees earning less than the current Statewide Average Weekly Wage (SAWW) of \$1,688.19 will contribute less than the annual cap of \$399.43, consistent with their actual wages. Here are some contribution and benefit examples at different income levels:

1. Employees earning \$519 a week (about \$27,000 a year) will pay about \$2.36 per week: $\$519 \times 0.455\%$. When taking the benefit, these employees will receive \$347.73 per week, up to a maximum total benefit of \$4,172.76.
2. Employees earning \$1,000 a week (\$52,000 a year) will pay \$4.55 per week: $\$1,000 \times 0.455\%$. When taking the benefit, these employees will receive \$670 per week, up to a maximum total benefit of \$8,040.
3. Employees earning the SAWW of \$1,688.19 (about \$87,000 a year) or more will pay $0.455\% \times$ their gross wages each pay period until they reach the maximum of \$399.43. When taking the benefit, these employees will receive \$1,068.36 per week, up to a maximum total benefit of \$12,820.32.

If you receive your disability benefits through the association, please fill out the next page for your 2023 NY Paid Family Leave Annual Billing and return by the end of this month. The rates have changed since last year. If you have any questions about the billing, please call Mandi at 914-698-5188.



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SERVICE STATION DEALERS & AUTOMOTIVE SERVICES OF GREATER NY, INC.
INTER-CITY INSURANCE FUND
421 WAVERLY AVENUE MAMARONECK, NY 10543 P: 914-698-5188 F: 914-698-4787

2023 NY Paid Family Leave Annual Billing

The maximum employee contribution in 2023 should be 0.455% of an employee's weekly wage up to the annualized New York State Average Weekly Wage of \$1,688.19.

This means in 2023 a maximum contribution of \$7.68 per week for employees earning the currently NYSAWW or above. The employee contribution is capped at \$399.43 for the year.

Example: Employee 1	Salary \$35,280.	x0.455%	Annual NYPFL Premium \$160.52	Employee weekly deduction (\$160.52÷52 weeks) \$3.09
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Your station is currently enrolled in DBL through the Association with ShelterPoint Life Insurance Company. Your monthly DBL premium of \$1.80 per covered owner/employee will continue to be billed on your monthly invoice. The NYPFL is covered through your ShelterPoint policy however, the billing for this coverage will be a separate annual self-bill due by the end of the January 2023.

To calculate the annual premium, you must use the employer/employee's current salary.

OWNERS: If you currently only have yourself covered under your DBL policy you must also carry NYPFL for yourself. If you do not, your DBL policy will be termed.

Please fill in the self-bill form below and return with payment made payable to Service Station Dealers by January 31, 2023, for your annual NY Paid Family Leave coverage.

STATION NAME: _____

Employee	Salary	x 0.455%	Annual NYPFL Premium
1		x 0.455%	
2		x 0.455%	
3		x 0.455%	
4		x 0.455%	
5		x 0.455%	
6		x 0.455%	
7		x 0.455%	
8		x 0.455%	
9		x 0.455%	
10		x 0.455%	
			TOTAL:

(Please add any additional employees to the backside of this paper)

SUM of Annual Paid Wages for Employees earning BELOW \$87,785.88 _____
Total number of employees with Annual Paid Wages ABOVE \$87,785.88 _____

421 Waverly Avenue, Mamaroneck, NY 10543
Ph: 914-698-5188 F: 914-698-4787
www.ssdgny.org

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ARE YOU READY FOR 2023!

ARE YOUR PERMITS, LICENSES (INCLUDING YOUR OWN AND YOUR EMPLOYEE'S DRIVER'S LICENSES VALID)?

ARE YOU DISPLAYING SIGNS MANDATED BY D.M.V. AND OTHER GOVERNMENT AGENCIES INCLUDING POSTING OF LICENSED INSPECTORS AT INSPECTION STATIONS?

ARE YOU COMPLETING AND FILING THE IMMIGRATION FORMS FOR ALL NEW EMPLOYEES, "I-9"? ARE YOU COMPLETING AND FILING THE N.Y.S. "NEWLY HIRED EMPLOYEES" FORM?

ARE YOU CHECKING YOUR VAPOR RECOVERY EQUIP. & COMPLYING WITH THE NEEDED 5 YEAR TEST?

ARE YOU PROPERLY DISPLAYING THE OPERATING INSTRUCTIONS FOR NOZZLES USED IN THE VAPOR RECOVERY SYSTEM?

ARE YOU PREPARED TO MAINTAIN DAILY, ACCURATE, GASOLINE INVENTORY RECORDS AS REQUIRED BY LAW (**DIP BOOKS** ARE AVAILABLE FROM YOUR ASSOCIATION)?

ARE YOU MAINTAINING THE PROPER **COLOR CODE** ON YOUR GASOLINE FILL LINES?

ARE YOU DISPLAYING THE OIL SIGN: "**WE ACCEPT WASTE OIL FOR RECYCLING**"? ARE YOU HANDLING USED OIL FILTERS PROPERLY?

ARE YOU DISPLAYING THE SIGN: "**WE MUST ACCEPT VEHICLE BATTERIES FOR RECYCLING**"?

ARE YOU MAINTAINING THE FILE OF MATERIAL SAFETY DATA SHEETS (MSDS)?

ARE YOU AND YOUR EMPLOYEES AWARE OF THE POSSIBLE HEALTH HAZARDS ASSOCIATED WITH THE VARIOUS CHEMICALS AND THE PRECAUTIONS THAT SHOULD BE TAKEN?

HAVE YOU FILED YOUR "**COMMUNITY RIGHT TO KNOW**" FORM ON STORED SUBSTANCES IN N.Y.C.? THE DEADLINE IS **MARCH 1ST**.

ARE YOU A PARTICIPANT IN YOUR ASSOCIATION'S HEALTH INSURANCE PLAN?

ARE YOU MAINTAINING A SAFE WORKING ENVIRONMENT? ARE ALL YOUR FIRE EXTINGUISHERS AND SUPPRESSION SYSTEMS PROPERLY CHARGED AND WORKING? **SAFETY IS FREE! USE IT GENEROUSLY.**

ARE YOU USING APPROVED REPAIR ORDER FORMS? ARE YOU PROVIDING **ALL** INFORMATION REQUIRED ON THE ORDER FORM BY D.M.V.?

ARE YOU A MEMBER OF YOUR ASSOCIATION SPONSORED **WORKER'S COMPENSATION** GROUP? THOSE WHO ARE RECEIVED DIVIDENDS FOR OVER **30** YEARS. ARE YOU ALSO PROVIDING **DISABILITY** INSURANCE FOR YOUR EMPLOYEES AS REQUIRED BY N.Y.S. AS WELL AS THE **NY PAID FAMILY LEAVE**?

ARE YOU IN COMPLIANCE WITH YOUR COMPANY'S **SEXUAL HARASSMENT POLICY AND TRAINING PROCEDURES**?

ARE YOU PROVIDING QUALITY REPAIRS? ARE YOU USING QUALITY PARTS? DON'T CREATE FUTURE PROBLEMS WITH A FALSE ECONOMY?

ARE YOU AND YOUR TECHNICIANS MAKING TIME FOR EDUCATION (**WORK SMARTER NOT HARDER**)?

ARE YOU MAINTAINING A CLEAN, ATTRACTIVE LOCATION? LOOK AROUND, YOU MAY BE SURPRISED. ARE YOU MAINTAINING A SENSIBLE PROFIT MARGIN? YOU **CANNOT** SURVIVE WITHOUT IT. ARE YOU PREPARED TO SIT DOWN WITH ACCOUNTANT AND REVIEW YOUR OPERATIONS?

ARE YOU PERFORMING INSPECTIONS PROPERLY? **DO IT RIGHT OR DON'T DO IT AT ALL!** ARE YOU GIVING **WRITTEN INSPECTION APPOINTMENTS**? WRITTEN APPOINTMENTS MUST BE ON YOUR LETTERHEAD.

IN N.Y.C., HAVE YOU APPLIED FOR A RETAIL **CIGARETTE LICENSE** WITH CONSUMER AFFAIRS? AND EVERYWHERE, DO YOU **CARD** FOR CIGARETTES AND ALCOHOLIC BEVERAGES?

IF YOU HAVE DUAL ISLANDS WITH **SELF SERVE/FULL SERVE**, IS THE "**HANDICAP**" SIGN POSTED?

ARE YOU READY? ONLY **YOU** KNOW THE ANSWER. IF YOU'RE UNSURE, CALL YOUR AREA REP. OR THE ASSOCIATION FOR HELP.



Service Station Dealers &
Automotive Services of Greater NY

Inter-City Insurance Fund



Oxford Health Plans

January 2023 Oxford Medical Election Form

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

Plan Features	Gold Freedom PPO		Gold Liberty EPO*	Silver Liberty Gated EPO*	Silver Metro*
	In-Network	Out-of-Network	In-Network Only	In-Network Only	In-Network Only
Benefit Period	January 1, 2023 – December 31, 2023				
Deductible (Indiv / Family)	\$1,500 / \$3,000	\$4,000 / \$8,000	\$1,250 / \$2,500	\$4,500 / \$9,000	\$3,750 / \$7,500
Deductible Type	Embedded		Embedded	Embedded	Embedded
Out-of-Pocket Max (Indiv / Family)	\$7,050 / \$14,100	\$10,000 / \$20,000	\$6,650 / \$13,300	\$9,100 / \$18,200	\$9,100 / \$18,200
Out-of-Pocket Type	Embedded	Aggregate	Embedded	Embedded	Embedded
Part D Creditable	Creditable		Creditable	Creditable	Creditable
Referral Needed	No		Yes	Yes	Yes
Network	Freedom	N/A	Liberty	Liberty	Metro
Primary Care Visit	\$25 Copay	40% after Deductible	\$30 Copay	\$30 Copay	\$30 Copay
Specialist Visit	\$40 Copay	40% after Deductible	\$60 Copay	\$60 Copay	\$80 Copay
Diagnostic Lab	50% after Deductible	Not Covered	50% after Deductible	50% after Deductible	50% after Deductible
X-Ray	\$25 Copay after Deductible	40% after Deductible	\$35 Copay after Deductible	50% after Deductible	40% after Deductible
Complex Imaging	\$100 Copay after Deductible	40% after Deductible	\$100 Copay after Deductible	50% after Deductible	40% after Deductible
Hospital Outpatient Surgery in Office/Facility	\$150 after Deductible	40% after Deductible	\$150 after Deductible	50% after Deductible	40% after Deductible
Hospital Outpatient Surgery in Hospital	\$250 after Deductible	40% after Deductible	\$250 after Deductible	50% after Deductible	40% after Deductible
Hospital Inpatient Services	20% Co-insurance after Deductible	40% after Deductible	\$500/Day after Deductible	50% after Deductible	40% after Deductible
Emergency Room	\$500 Copay	\$500 Copay	\$500 Copay	50% after Deductible	50% after Deductible
RX Deductible – per person	\$150 – Tier 2 & 3	Not Covered	\$200 – Tier 2 & 3	\$200 – Tier 2 & 3	\$200 – Tier 2 & 3
Retail Pharmacy	\$10 / \$40 / \$80		\$10 / \$50 / \$90	\$10 / \$50 / \$90	\$10 / \$65 / \$95
Mail Order Pharmacy	\$25 / \$100 / \$200		\$25 / \$125 / \$225	\$25 / \$125 / \$225	\$25 / \$162.50 / \$237.50

Monthly Premium and Plan Selection

Note: Liberty & Metro plans – exclude CVS pharmacy

Single	<input type="checkbox"/> \$1,249.73	<input type="checkbox"/> \$1,111.88	<input type="checkbox"/> \$926.74	<input type="checkbox"/> \$846.83
EE/Spouse	<input type="checkbox"/> \$2,469.45	<input type="checkbox"/> \$2,193.77	<input type="checkbox"/> \$1,823.48	<input type="checkbox"/> \$1,663.66
EE/Child(ren)	<input type="checkbox"/> \$2,103.54	<input type="checkbox"/> \$1,869.20	<input type="checkbox"/> \$1,554.46	<input type="checkbox"/> \$1,418.61
Family	<input type="checkbox"/> \$3,506.22	<input type="checkbox"/> \$3,113.37	<input type="checkbox"/> \$2,585.70	<input type="checkbox"/> \$2,357.97

Waiver of Coverage

☐ I hereby waive coverage for myself and/or dependents in the Inter-City Insurance Fund medical plans

*If you elect the Gold EPO, Silver Gated EPO or Silver Metro plan, you must select a primary care physician. If you do not elect a PCP, one will be elected for you. Please visit Oxford at https://www.oxhp.com/secure/providerSearch/content_doctor.html to find a network provider and note below:

Name	Relationship	SSN	Date of Birth	PCP Name	PCP Number
	Subscriber				

"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

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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.

For Sale: West. Cty NYS Insp. Mach. & Lic. including window tint meter. asking \$20,000 obo. Auto repair shop of over 30 years closing. All equipment & tools for sale call Ed at 914-659-0453.

For Sale: Various ½ " & ¾" Drive Socket Sets, extensions, 1 Lincoln Grease Gun Cartridge (**BATTERY POWER**), misc. shop tools & supplies, 1 Ammco Combo Brake Lathe, Rotors & Drum & all adaptors, 1 Ammco Little Giant Brake Drum Lathe, 1 MGO Pump for Drum, 1 Elect Parts Washer, Portable Engine Crane, Engine Stand, 1 Hoppy Laser Headlight Aimer, Various Jack Stands Different Tonnage, 4 Floor Jacks Various Tonnage, 1 Snap-On EVAP Smoke Machine (**BRAND NEW**), 2012 Honda Rancher ES ATV w/ plow & Craftsman Ride On Lawn Mower. Contact: Tony Zeppieri at 914-494-8338 for pricing.

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: Pwrsprrts 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 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.



NEW YORK'S MINIMUM WAGE

All New York workers are entitled to receive at least an hourly Minimum Wage rate. The Minimum Wage rate varies depending on your region and is increasing every year until it reaches \$15.00.

The minimum wage hourly rates effective 12/31/2022 – 12/31/2023 is as follows:

New York City, Long Island and Westchester County:
Minimum Wage: \$15.00; Overtime after 40 hours: \$22.50

Remainder of NYS:
Minimum Wage: \$13.20; Overtime after 40 hours: \$19.80

These rates are the same rates as 2022.

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 Griesse at 914-227-0144.

TRIVIA QUESTION

What will you receive if you refer a shop to us and they become a member? 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