



# NYPD 10-13 CLUB



## of BROWARD COUNTY, FLORIDA

An organization of retired  
New York City Police Officers

# THE BLOTTER

**GENERAL MEETING Tuesday, May 07<sup>th</sup>, 2024**

**Moose Lodge Family Center 6191 Rock Island Rd, Tamarac 33319**

**Meeting starts at 7:00 PM Sharp**

**The President's Message**

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## *The President's Message*

Your next meeting will be 6:30 PM Tuesday May 7<sup>th</sup>, 2024, at Moose Lodge Family Center 6191 Rock Island Road Tamarac.

We've had some great sponsors and speakers at recent meetings. Patronize those businesses and mention that you're a Broward 10-13 member. Sponsors for the May meeting will be Dr. Mildred Collazo DDS from [promisingdentalparkland.com](http://promisingdentalparkland.com) & Marc Bienenfeld, financial advisor from [blswealthmanagement.com](http://blswealthmanagement.com). Please give them complete courtesy and attention. If you need to talk during the speaker presentations, go outside. Your sponsors support our club and are interested in you. Please treat them as friends and family.

Let us know if you have, or factually know of, confirmed Emblem and/or Aetna providers in the Broward/Palm Beach/Miami counties areas. The list is small but we should keep ourselves updated.

Next HR 218 course is Friday, June 14<sup>th</sup>, 2024 at Gun World of South Florida, 1700 S Powerline Rd, Deerfield Beach. The course is open to all NYPD 10-13 members and LEO guests. Please bring police ID and required ammo for said firearm and all safety items; eye & ear protection. Cost is \$25, P/P. RSVP on Facebook 10-13 page, or this email. Bring additional magazines, to assist with expediting your relay. Also, as of July 2024, the HR218 course has been changed. Details of the new course will be forthcoming, and it will apply to our future relays.

Special thanks to Warren Sam for keeping up with publishing The Blotter as often as we can get the information to him. He's doing a great service from a distance. Your board has kept up with a fast pace of running the club and always working in the background to keep things going. . . I'm humbled and proud to run with them!

Be kind to one another ... offer help to other 10-13 members and always talk openly (But, PLEASE, NOT DURING THE MEETINGS! !) Until the meeting ... stay healthy, happy and safe !!

- Martin

# MEMBERSHIP 2024

Membership dues for 2024 are due.  
2024 dues are due by January 31<sup>st</sup> of  
said year.

Annual dues are \$40 or  
\$45 for new members.

(That includes your annual dues of  
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[NYPD Broward 10-13 Membership Application](#)



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# Coalition of retirees demand stop to privatization of Medicare

## Call on Biden to instead expand the public health program

A coalition of city retirees has drafted a letter to President Joe Biden calling for the federal government to put a halt to the privatization of Medicare and instead expand the public health program.

A dozen of the retirees gathered Friday in front of a Federal Plaza building on Broadway to call attention to the escalating practice by local and state governments of switching their employees and their retirees into private, for-profit Medicare Advantage plans, which critics say are poor substitutes for publicly administered Medicare.

"We're here not just for ourselves, but for the general public, because Medicare disadvantage screws everyone. It is based on making profit. The only way they make profit is denying care," Eileen Moran, a member of the Professional Staff Congress' Retiree Executive Committee, said at the rally.

Calling attention to the city's ongoing effort, perennially challenged in the courts, to shift its roughly 250,000 retired municipal workers to a private plan, she said she was skeptical of the Adams administration's argument that the switch would result in savings of about \$600 million annually, "every year, every year, every year, without denying care."

The better option, Moran argued, would be for the federal government to reform the current system and recoup the billions lost to waste, fraud and corporate salaries and eventually allow retirees to go without a Medigap plan while covering other needs. "So instead, we're pushing money down the toilet to make people in the 1 percent richer and richer and richer," she said. "And so we're going to keep this fight up because it's a fight for all of us."

Mandy Strenz, the New York chapter coordinator with Physicians for a National Health Program, which favors a comprehensive single-payer national health insurance program, said Medicare Advantage plans have proved to be more expensive and “significantly inferior” to traditional, government-administered Medicare, in part because of comparably limited access to doctors and health networks.

“What ends up happening is people experience significantly more delays and denials of care,” she said in an interview just prior to the start of the rally. “It often leads to people putting off the treatment that they need.”

‘Without their consent’

Bronx Congressman Ritchie Torres and Staten Island Congresswoman Nicole Malliotakis last year introduced legislation in the House of Representatives that would prohibit private and public employers from “involuntarily” steering people into privately administered Medicare Advantage plans.

Torres said in September that the “Right to Medicare Act” was a response to the Adams administration’s so-far-unsuccessful bid to move retired municipal workers into a private Medicare Advantage plan. The bill remains in committee.

In their six-paragraph letter to the president, the retirees note that ongoing efforts to shift former city workers to private plans “without their consent” break assurances made to them as they began their public-sector careers. That argument echoes that being made in the courts, so far successfully.

“We retirees served our communities for years, paid into Medicare every paycheck, and were promised strong public Medicare when we grew older,” the retirees wrote.

Citing research by the National Bureau of Economic Research, they argue that delays and denials of care by private insurance companies for the sake of profit result in the otherwise preventable deaths of 10,000 people each year. “All retired Americans deserve the financial security and dignity that traditional Medicare provides,” they wrote Biden.

The letter also notes a recent study which found that companies offering Medicare Advantage overbilled the government by at least 22 percent, or \$88 billion a year, and as much as up to 35 percent, or \$140 billion. The latter figure is about equal to the 2022 total of Part B premiums.

Among other things, the letter asks that the president act to hold insurance companies liable for the billions lost to fraud and abuse, and that the money recouped from better oversight be used to “make Medicare whole” by adding vision, dental and hearing benefits to the program.

It also calls for Biden to support legislation that would prohibit private insurance companies from using the term “Medicare,” arguing that the use of the word leads to deception.

“Only Medicare is Medicare,” the retirees wrote.

“The time is now to protect us and generations to come from corporate greed. Now is the time to secure Medicare as a truly public program,” the letter says.

Most of the 19 organizations that signed the letter are city-based but a few represent retirees in California, Washington State, Minnesota, Vermont and Delaware.

Although the retirees had intended to hand-deliver the letter to officials at the Center for Medicare and Medicaid Services, they were prevented from entering the Federal Plaza building, which is otherwise public, by a private security officer who cited their protest actions for why even just one of the retirees would be forbidden access.



# At NYPD, exodus eases but number of cops at generational low

Fewer officers left the NYPD in the first quarter this year than the record number of departures clocked in recent years but retirements and resignations remain above recent norms, leaving the department with the fewest number of cops in more than a generation.

The cancellation of four academy classes by the Adams administration threatens to further reduce the uniformed headcount, likely to below 30,000 for the first time since the 1990s.

Through March, 593 officers had left the department this year, according to figures from the city Police Pension Fund, 23 percent less than the 770 who left through the first three months last year and 24 percent less than the high-water mark of 785 cops who left the department during the same period in 2022.

The officer headcount stands at 33,686, according to the department, which includes the probationary officers undergoing training at the Police Academy who are scheduled to graduate in May and in July.

The president of the Police Benevolent Association, Patrick Hendry, said that while the contract ratified by union members a year ago, which brought starting salaries to \$55,000 from \$42,500 and pay to \$101,590 for cops with five and a half years on the job, "helped slow down the exodus," it had not stopped it.

"We are still losing police officers every day, and a heavier burden is falling on those who remain. NYPD attrition remains well above the historical baseline. Overall headcount remains at the lowest level we have seen in more than 30 years, while our city's public safety needs have grown exponentially," Hendry said in an emailed statement. "The impact of the contract settlement is proof that improved quality of life and competitive pay and benefits are the key to keeping cops on the job. Our city needs to do more to help retain and recruit the Finest."

The PBA notes that while departures have slowed, attrition, when compared with what the union calls the pre-2020 status quo, remains above average and is attributable to resignations rather than retirements.

While the first quarter's quits — 199, according to a PBA analysis of Police Pension Fund figures — represent a notable decline from the 390 and 401 who left in the first three months last year and in 2022, respectively, the number of voluntary

departures remain far above those recorded through March in the 2010s, when quits routinely numbered in just the double digits.

When considering a longer time span, this year's 199 officer resignations are just a few more than the 188 cops, on average, who left the department from 2004 through this year, according to PBA figures. But given that the department's uniformed headcount is at a generational ebb, the rate of quits this year is notably higher.

## **OT likely to balloon**

The Adams administration canceled five NYPD academy classes as part of municipal budget cuts announced in November. And while it has since restored one of those classes, the PBA notes that recruitment has barely kept up with retirements and resignations, if at all.

City budget officials have estimated that the class cancellations and expected attrition will reduce the department's uniformed headcount by about 13.5 percent, to about 29,000 officers, by the close of Fiscal Year 2025. The city's financial plan counts 35,001 officers for this fiscal year and through FY 2028.

Asked about restoring any of the other four classes so as to not lose potential candidates to other jurisdictions, Mayor Eric Adams earlier this month said that while his budget team would parse numbers, there remained "a lot of uncertainty" regarding the city's finances. But he noted that the recent "very fair" PBA contract was an attractive proposition, including to candidates from other departments.

The city has again posted an exam notice for police officers, with applications open until June 28 for tests scheduled to begin in July. But a City Hall spokesperson deflected an inquiry about whether additional academy classes would be restored, noting that the timing of exams doesn't necessarily align with hiring.

"Any announcements about new classes will be made if/when we are ready to make them," the spokesperson said in an email last week.

For now, the declining number of cops will in all likelihood increase overtime expenditures at the NYPD, where OT has been a persistent concern in recent years, even as overtime in 2022, for instance, was driven by increased crime.

But this fiscal year, with overall crime flat, the department had spent \$635 million in OT by January, or just over 80 percent of its overtime budget for the fiscal year, which ends in June, according to a report by the City Council's Finance Division. By comparison, the department's overtime budget for FY 2025 is \$564 million, according to the mayor's preliminary spending plan. Should current trends continue, that allocation could be exhausted by Dec. 31, or halfway through the fiscal year.

# Questions about your Medicare Part B & IRMAA Reimbursements?

## **Medicare Part B Reimbursement**

The City will reimburse retirees and their eligible dependents for Medicare Part B premiums paid, excluding any penalties. You must be receiving a City pension check and be enrolled as the contract holder for City health benefits in order to receive reimbursement for Part B premiums.

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.

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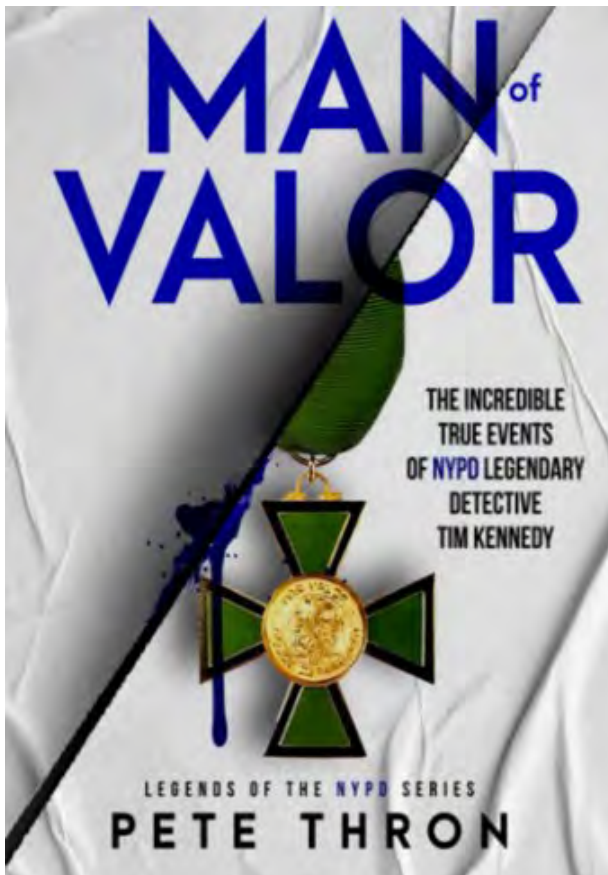
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# **NYPD 10-13 CLUB of Broward Inc.**

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## **KEVIN P.MORAN – MEMORIAL SCHOLARSHIP FUND APPLICATION**

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- Applicant must be a graduate of High School, senior class of the prior school year.
- Applicant must be enrolled in an accredited College for the upcoming school year
- Applicant will submit a 250 word essay on “**Why they are deserving of the Kevin P. Moran – Memorial Scholarship.**”
- Certified copy of most recent transcript must be received from the applicant’s school.
- Applicant will submit a list of hours and location of community service served.

Member’s Name \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Contact Phone Number \_\_\_\_\_ Email address \_\_\_\_\_

Applicant’s Name \_\_\_\_\_ Age \_\_\_\_\_ School \_\_\_\_\_

(Applicant’s) Father’s Name \_\_\_\_\_

Mother’s Name \_\_\_\_\_

All information, on this form, is correct to my knowledge.

Signature of Applicant \_\_\_\_\_

Exclusively the Board of Directors of the Club will determine final decision regarding eligibility and the winners.

This form along with essay, transcript and community service list shall be submitted no later than **November 30<sup>th</sup>** of the year in question to the Club at the following email address, [NYPDbroward1013@gmail.com](mailto:NYPDbroward1013@gmail.com) or address:

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Attn: Scholarship Committee

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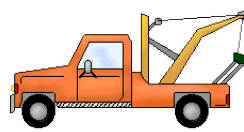
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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

## City Coverage for Medicare-Eligible Retirees

[CLICK HERE NYC OFFICE OF LABOR RELATIONS HEALTH BENEFITS FOR RETIREES](#)

In order to maintain maximum health benefits, it is essential that you join Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) at your local [Social Security](#) Office as soon as you are eligible. If you do not join Medicare, you will lose whatever benefits Medicare would have provided.

The City's Health Benefits Program supplements Medicare but does not duplicate benefits available under Medicare. Medicare-eligible members must be enrolled in Medicare Parts A and B in order 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 age 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 age 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 65<sup>th</sup> birthday, you will receive supplemental medical coverage only, and only through GHI/EBCBS Senior Care.

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## **Medicare Enrollment**

You must notify the Health Benefits Program in writing immediately upon receipt of your or your dependent's Medicare card. Include the following information: a copy of the Medicare card and birth dates for yourself and spouse, retirement date, pension number and pension system, name of health plan, and name of union welfare fund.

If your plan does not provide coverage for Medicare enrollees, you will have the opportunity to transfer to another plan that does.

Once the Health Benefits Program is notified that you are covered by Medicare, deductions from your pension check will be adjusted, if applicable. The Health Benefits Program will then notify your health plan that you are enrolled in Medicare so that your benefits can be adjusted. If you are Medicare-eligible and are enrolling in an HMO you must complete an additional application which you must obtain directly from the HMO.

## **Medicare and Retiring Employees**

At retirement, employees who have chosen Medicare as their primary plan or whose dependents have not been covered on their plan because their spouse/domestic partner elected Medicare as the primary plan may re-enroll in the City health benefits program. This is done by completing a Health Benefits Application and submitting it to their agency health benefits, payroll or personnel office. Also at retirement, Medicare-eligible employees for whom the City Health Benefits Program had provided primary coverage are permitted to change health plans effective on the same date as their retiree health coverage.

The necessary forms for Medicare Part B reimbursement and IRMAA can be found by clicking the link below.

[City of NY-Health Benefits Program – Medicare Part B](#)

To: All members in good standing!

Please review the following information for insurance coverage to cover a self-defense related incident involving your firearm.

The Broward 10-13 has negotiated a reduced rate for "Self-Defense Liability Coverage"

Please see the attached pages for pricing. You can obtain coverage by calling the company at (262) 384-4328 and ask for our sales rep., Eva.

**IMPORTANT:**

This coverage is for personal/non-professional incidents. The policy specifically EXCLUDES conduct in providing any kind of law enforcement, corrections, recovery, or repossession services, **WHETHER OR NOT** for compensation or a fee, including any injury or damage caused by or arising from such conduct.

It also EXCLUDES conduct in providing security or safety services for compensation or a fee, including any injury or damage caused by or arising from such conduct.

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# **MEMBERSHIP 2024**

Membership dues for 2024 are due.  
Annual dues are \$40 or \$45 for new members.  
(That includes your annual dues of \$40.00 plus \$5.00 initiation/reinstatement fee).

Note: All dues are due by January 31<sup>st</sup>. Members who fail to pay dues by January 31<sup>st</sup> shall be dropped from the rolls and shall forfeit all rights and privileges of attempting membership. Any person, who failed to pay by said date, will be treated as a New Member, at the new member enrollment cost; \$45.00

If you are a current member, please simply mail a check for \$40 to the address below. If you are not a member and would like to become a member, please complete the application on the next page and mail to the club at:

NYPD BROWARD 10-13 CLUB INC.  
P.O. Box 970911  
Coconut Creek, FL 33097  
Telephone (954) 977-3880

You can also download a copy of the application by clicking this link:

[NYPD Broward 10-13 Membership Application](#)

Please include a check in the amount of \$45 made payable to: NYPD BROWARD 10-13 CLUB INC.