



NYPD 10-13 CLUB



of BROWARD COUNTY, FLORIDA

*An organization of retired
New York City Police Officers*

THE BLOTTER

GENERAL MEETING Tuesday, January 02nd, 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 general meeting is 6:30 PM, Tuesday, January 2nd, 2024, at Moose Lodge Family Center 6191 Rock Island Road, Tamarac, Florida.

Our December meeting was accented with excellent hot food. The money collected from attendees had significantly cut down on the club's costs and shortage of sponsorships. There was a great turnout, and everyone enjoyed themselves. We were finally able to acknowledge Tony Lazzaro by presenting a cake, in his honor. Remember to thank Tony, and all of the volunteers, when you are served food at the meetings.

As the year 2024, most likely, will be my last year as president, I would like to thank the outstanding leaders who have preceded me on the board, along with the present board and volunteers. Their dedication, help, advice and tireless efforts have perpetuated a strong club. I was humbled to spend many years building upon the foundation they laid, working to address the evolving challenges that fraternal clubs face. In the spirit of unity, I always tried to foster increased cooperation among our members, parallel clubs, law enforcement agencies, elected officials and the community. I was mindful of the responsibility that comes with this position, and I lead with commitment to the principles that define 10-13ing.

As new board members take on providing services to the membership, they will navigate the complexities of the club and I am confident that, through collective wisdom and collaboration, they will overcome challenges and continue stronger than ever. I extend my heartfelt appreciation to each and every one of you and your families for your past dedication to law enforcement. We shared a journey, united and driven by a vision of friendship. Along with many of you, I toiled for over 20 years in NYPD, retiring to realize I had to work a full time job here in retirement land. I started in a local law enforcement position back in 2002 and I'm currently transitioning to complete retirement.

Your board wishes all of you many wonderful tomorrows and joyful years to come. Keep alliances with law enforcement officers and make alliances with new ones. Mostly, we can only count on our own. Until our next meetings, 10-13 - Martin

MEMBERSHIP 2024

Membership dues for 2024 are due.
2024 dues are due by January 31st of
said year.

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

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



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 31st. Members who fail to pay dues by January 31st 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.

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Biggest Social Security Changes for 2024

COLA boosts benefits by 3.2%, but Medicare premiums are also going up

The cost-of-living adjustment (COLA) gets the headlines, but multiple aspects of Social Security change annually to reflect national trends in prices and wages, affecting the benefits paid to tens of millions of Americans and the taxes paid by nearly all U.S. workers. Here are five important ways Social Security will be different in 2024.

1. COLA benefit boost

Inflation cooled considerably in 2023, but consumer prices still went up, producing a 3.2 percent COLA for Social Security beneficiaries. That will raise the estimated average retirement benefit by \$59 a month, from \$1,848 to \$1,907, starting in January, according to the Social Security Administration (SSA).

That's a considerably lower bump than the 2023 COLA of 8.7 percent, which, fueled by red-hot inflation in 2022, was the largest adjustment in more than 40 years when it took effect in January 2023. But in historical terms the 2024 bump is still slightly higher than usual: Since the early '90s, the COLA has averaged around 2.5 percent a year.

The maximum benefit for a worker who claims Social Security at full retirement age (FRA) in 2024 will be \$3,822 a month, up from \$3,627 in 2023. FRA is 66 years and 6 months for people born in 1957 and 66 and 8 months for those born in 1958; people born from July 2, 1957, through May 1, 1958, will reach it in 2024.

The COLA isn't just for retirees. It increases monthly payments for all types of Social Security and for Supplemental Security Income (SSI), an SSA-administered benefit for very-low-income people who are age 65 and older or are largely unable to work due to blindness or other disability.

Estimated Average Monthly Social Security Benefits Payable in January 2024

2024 estimated average monthly social security benefit for retired worker married couple survivor worker with disability and more

Table with 3 columns and 7 rows.

Beneficiary	Before 3.2% COLA	After 3.2% COLA
Retired worker	\$1,848	\$1,907
Married couple, both receiving benefits	\$2,939	\$3,033
Survivor benefit, older spouse	\$1,718	\$1,773
Survivor benefits, widowed parent and two qualifying children	\$3,540	\$3,653
Worker receiving disability benefits	\$1,489	\$1,537
SSI maximum federal benefit, individual*	\$914	\$943
SSI maximum federal benefit, married couple*	\$1,371	\$1,415

* SSI beneficiaries should receive their first COLA-boosted payment Dec. 29, 2023. SSI benefits are typically paid on the first of the month, but Jan. 1 is a federal holiday.

Source: Social Security Administration

Beneficiaries got a rare respite from that offset effect in 2023, as the big COLA was accompanied by a drop in Medicare premiums. But the offset is back in 2024, with the standard monthly Part B rate rising from \$164.90 to \$174.70, shaving about \$10 a month off the COLA gain.

3. Social Security taxes

Social Security benefits are primarily funded by a 12.4 percent tax on most workers' incomes. If you have a job, you pay half of that rate (via FICA withholding from your paycheck) and your employer covers the rest. If you're self-employed, you pay both shares as part of your annual tax return.

The rate has been the same since 1990, but the amount of income subject to it changes annually in line with national wage trends. In 2023, you paid Social Security taxes on work income up to \$160,200. In 2024, the threshold goes up to \$168,600. Earnings above that level are not taxed for the purpose of funding Social Security, nor is any income from investments.

4. Social Security earnings test

If you collect Social Security and continue to work, a portion of your monthly payment may be temporarily withheld. This earnings test applies to people who collect retirement, survivor or family benefits; have not yet reached full retirement age; and have earnings above a certain level.

The threshold changes annually, tracking national wage trends. In 2024, beneficiaries who will not reach FRA until a later year have \$1 withheld from their Social Security payment for every \$2 in work income above \$22,320 (up from \$21,240 in 2023).

For example, if you have a \$40,000 job, your benefits for the year would be reduced by \$8,840 – half the difference between \$22,320 and \$40,000.

If you will reach FRA in 2024, Social Security withholds \$1 in benefits for every \$3 in earnings above \$59,520 (up from \$56,520 in 2023) until the month when you hit the milestone. At that point, the earnings test expires – there's no longer any work-related deduction, and the SSA adjusts your benefit upward so that, over time, you recoup the prior withholding.

People receiving Social Security Disability Insurance (SSDI) face different income rules. Because SSDI is intended for people who are largely unable to work for an extended period due to a serious medical condition, you can lose it if your earnings reflect what the SSA calls "substantial gainful activity."

The 2024 threshold for most SSDI beneficiaries is \$1,550 a month, up from \$1,470 this year. People receiving SSDI on the basis of blindness are subject to a higher income limit: \$2,590 a month in the coming year, up from \$2,460 in 2023.

5. Qualifying for benefits

You become eligible for retirement benefits by collecting Social Security credits, which you get by doing “covered” work — a job or self-employment in which you pay Social Security taxes on your income. In 2024, you get one credit for earnings of \$1,730, \$90 more than the 2023 level.

You can earn up to four credits a year, equivalent to \$6,920 in work income in 2024. It takes 40 credits, or 10 years of covered work, to qualify for retirement benefits (the 10 years do not need to be consecutive).

You must also compile credits to qualify for SSDI, but the number required can range from six (for a year and a half of work) to 40, depending on how old you are when a medical condition sidelines you from work.

Hospitals are dropping Medicare Advantage plans left and right

Medicare Advantage provides health coverage to more than half of the nation's seniors, but a growing number of hospitals and health systems nationwide are pushing back and dropping some or all contracts with the private plans altogether.

Editor's note: This article was originally published Sept. 27. It was updated Nov. 14 to reflect new contract developments between hospitals and Medicare Advantage plans, which are listed below.

Among the most commonly cited reasons are excessive prior authorization denial rates and slow payments from insurers. Some systems have noted that most MA carriers have faced allegations of billing fraud from the federal government and are being probed by lawmakers over their high denial rates.

"It's become a game of delay, deny and not pay," Chris Van Gorder, president and CEO of San Diego-based Scripps Health, told *Becker's*. "Providers are going to have to get out of full-risk capitation because it just doesn't work — we're the bottom of the food chain, and the food chain is not being fed."

In late September, Scripps began notifying patients that it is terminating Medicare Advantage contracts for its integrated medical groups, a move that will affect more than 30,000 seniors in the region. The medical groups, Scripps Clinic and Scripps Coastal, employ more than 1,000 physicians, including advanced practitioners.

Mr. Van Gorder said the health system is facing a loss of \$75 million this year on the MA contracts, which will end Dec. 31 for patients covered by UnitedHealthcare, Anthem Blue Cross, Blue Shield of California, Centene's Health Net and a few more smaller carriers. The system will remain in network for about 13,000 MA enrollees who receive care through Scripps' individual physician associations.

"If other organizations are experiencing what we are, it's going to be a short period of time before they start floundering or they get out of Medicare Advantage," he said. "I think we will see this trend continue and accelerate unless something changes."

Bend, Ore.-based St. Charles Health System took it a step further and was not only considering dropping all Medicare Advantage plans, but also encouraged its older patients not to enroll in the private plans during the upcoming enrollment period in October. The health system's president and CEO, CFO and chief clinical officer cited high rates of denials, longer hospital stays and overall administrative burden for clinicians. Ultimately, the health system has decided to remain in network with four MA carriers and will not renew contracts with three.

"We recognize changing insurance options may create a temporary burden for Central Oregonians who are currently on a Medicare Advantage plan, but we ultimately believe it is the right move for patients and for our health system to be sustainable into the future to encourage patients to move away from Medicare Advantage plans as they currently exist," St. Charles Health CFO Matt Swafford said.

"I feel terrible for the patients in this situation; it's the last thing we wanted to do, but it's just not sustainable with these kinds of losses," Mr. Van Gorder added. "Patients need to be aware of how this system works. Traditional Medicare is not an issue. With these other models, seniors need to be wary and savvy buyers."

[NYC Council approves bills forcing cops to record all stops, banning solitary confinement](#)

The New York City Council pushed through two controversial bills Wednesday that will see a ban on solitary confinement in Big Apple jails and force cops to file reports for every street stop they carry out — even the low-level ones.

The two bills, which were vehemently opposed by Mayor Eric Adams along with police and jail guard unions, passed with a veto-proof majority — meaning the legislation will likely not be quashed by Hizzoner and will become law.

“The New York City Council has taken action today that, if implemented, will unquestionably make our city less safe,” the mayor said in a statement about the passage of the so-called “How Many Stops Act.”

The measure, which passed with a 35-9 vote and three abstentions, will require cops to fill out detailed paperwork for every single person they come across during a probe, including making note of their race, age and gender.

“In every City Council district in this city, our officers will be forced to spend more time in their cars and on their phones, and less time walking the streets and engaging with New Yorkers,” Adams added.

Despite supporters of the bill insisting that the additional reporting system will hold cops accountable for unlawful stops and help keep a handle on racial profiling, critics argue it will only divert officers away from tackling crime and lead to countless hours of red tape.

“We are already thousands of cops short. Response times to critical incidents have already increased by nearly two minutes — that includes shots fired calls, where every second counts,” Patrick Hendry, head of the Police Benevolent Association union, said.

“Police officers must be able to focus on responding to calls for service, proactively addressing crime and taking illegal guns off the streets. Instead, these bills will take more cops offline to deal with a mountain of new paperwork.”

The NYPD said the additional report logging would likely add “millions of dollars in overtime costs” at a time when the Adams administration is already struggling to plug a gaping \$7 billion budget gap.

Currently, cops are only required to issue reports for “Level 3” investigative stops, which is when an officer has “reasonable suspicion” to detain someone, or stops involving arrests.

The bill will require officers to now log reports for both “Level 1” and “Level 2” encounters. A Level 1 stop, for example, could include questioning a possible witness, while a Level 2 encounter might be a potential suspect.

Public Advocate Jumaane Williams, who sponsored the legislation, argued that the new reports would provide a broader picture of who cops are stopping on the street.

But lawmakers admitted Wednesday that cops could potentially just guess the demographic questions during Level 1 or 2 stops — causing a hiccup in data collection.

The collection of the data fulfills a longtime request by the NYPD's federal monitor, which was implemented in response to the department's unconstitutional use of stop-and-frisk, after claiming for years that Level 3 stops have been underreported.

Separately, councilmembers also voted Wednesday to nix solitary confinement in city jails with a 39-7 vote.

Under that bill, an inmate will only be separated from the general population if they've engaged in a violent incident while in custody.

The measure will allow Department of Correction guards to isolate inmates for four hours at a time in a so-called "de-escalation" unit.

Opponents, including the DOC, ripped the ban in the lead up to the vote, arguing the bill would just jeopardize the safety of guards and inmates. Those in favor, however, insisted solitary confinement amounted to torture.

Benny Boscio, president of the NYC Correction Officers' Benevolent Association, argued that 6,500 officers had already been assaulted by inmates at Rikers Island and other city jails within the past three years.

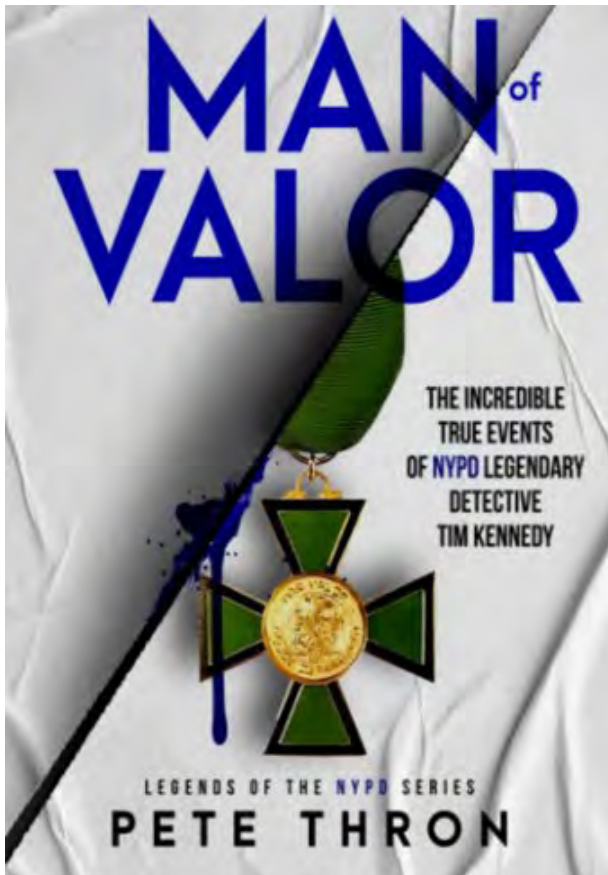
"We will hold every City Council member and the public advocate responsible for every assault on staff," Boscio said. "This is not going to keep anybody safe in our jails."

The passing of the bills came after City Hall furiously worked behind the scenes in a last-ditch effort to kill them by trying to keep them at the committee level earlier Wednesday.

It also faced a failed, 11-hour attempt to amend the bill, which ultimately just dragged out the passage for hours as council members bickered over the NYPD requirement.

Adams has punted when asked if he would veto the bills but, even if he tried, the council's more than two-thirds majority could override the mayor's attempt to stop them from becoming law.

And sources said that the administration is unlikely to change any yes votes to know in the cast of a veto.



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Please read the book about our own Tim Kennedy, Director-At-Large and long-time member and contributor to Broward 10-13. It's only \$10.99 for paperback and \$5.99 for the Kindle version.

NYPD 10-13 CLUB of Broward Inc.

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KEVIN P.MORAN – MEMORIAL SCHOLARSHIP FUND APPLICATION

- Scholarship Applicants must either be the child or grandchild of a member who is in good standing of the club. If relative is deceased, he/she must have been a member in good standing at the time of his/her death.
- 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 30th** of the year in question to the Club at the following email address, NYPDbroward1013@gmail.com or address:

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Attn: Scholarship Committee

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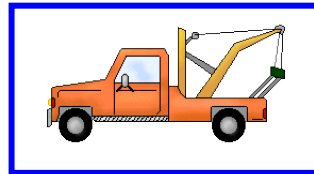
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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

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 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 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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