



NYPD 10-13 CLUB



of BROWARD COUNTY, FLORIDA

*An organization of retired
New York City Police Officers*

THE BLOTTER

GENERAL MEETING Tuesday, January 07th, 2025
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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Phil Valles

Meyer Weiss

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Paul Mannino** 1981

Sy Silver** 1982

Bill Schilling** 1983

Ray McDonnell** 1984/5

Mike Borrelli** 1986/95/96

Ron Kavanagh** 1987/88/92

Paul Barasch 1989/2013

Bill Bett** 1990

Paul Levy** 1990/91

Frank Tooley ** 1993/94

Richard Lapp 1997/98

Robert Izzo 1999/00

Alan Berkowitz** 2001/08/11/12

Louis Weiser** 2009/10

****DENOTES DECEASED**

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LEGAL

Michelle Gomez, Esq.

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Warren Sam

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Joe Scimeca-Assistant

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PROMOTIONS

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MEMBERSHIP

Phil Valles

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Phil Valles

WEBSITE

Ryan Dean

50 / 50 Raffle

Annette Finkelstein



The President's Message

Welcome to 2025

It is with a sincere and humble attitude that I thank the membership for allowing me to be the new President of the NYPD 10-13 Club of Broward County. I want to thank Martin Finklestein and his wife Annette for their YEARS of continual dedication and commitment to this club. I wish you many more years of health, happiness and wealth.

I hope we all enjoyed our Holiday season. I hope those who celebrated Christmas had a Merry one, those who celebrated Chanukah are having a Happy one and I further wish a happy and merry holiday to anyone else celebrating any other holiday. Let's hope and pray that 2025 sees us all healthy and happy.

I personally hope and wish our new/old POTUS a successful administration, as I also hope that my administration will be a successful one as well. It is my hope that we are able to grow our club. I hope we grow in number and in participation.

I want to thank our Board members for all their time and effort. I want to thank Christine for being VP, Travis for taking over as Secretary, Vlad for the smooth transition of taking over the Treasurer duties from Dave, and Ryan assuming the duties of Sergeant At Arms from Tommy. I very much appreciate that Dave, Tommy, Luz, Meyer, Phil and Martin remained on board. I would also be remiss if I didn't thank Jonathan Greenburg and Warren Ofstrosky for all their years in assisting our club as Board members: Thank you!

With this new year and new administration come many challenges, the first of which is trying to grow our membership. I recently heard that people live longer when they have a community; possibly 8 years longer. I hope we all realize that we are each others community. Let us each enjoy our community by staying together and growing our numbers by others seeing how we enjoy each other's company at our meetings. It is my hope that we all reach out to new members or old members we haven't met and talk to each other and get to know each other. Let us use each other as resources to help each other in everyday matters. Hopefully we get to know each other a little better each month and enjoy our camaraderie outside of meetings at some outside events such as parades, sporting events and dinners or parties.

Remember, we were all heroes at one time or another. We did some great work together and helped to make NYC the greatest city in the world. We should be proud of the work we did. We were all part of the greatest Police Department in the world. Now is our time to enjoy life and each other.

Fidelis Ad Mortem
Daniel G. Farrell

MEMBERSHIP 2025

Membership dues for 2025 are due.
2025 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](#)

**You can pay your dues via Zelle. Send your payment to
our email address, nypdbroward1013@gmail.com**



MEMBERSHIP 2025

Membership dues for 2025 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 pay your dues via Zelle. Send your payment to our email address, nypdbroward1013@gmail.com

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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NYCTP Retirees Assoc.: alomanto@optonline.net

Websites: Ryan Dean
Medicare: www.medicare.gov
Veterans Admin: www.va.gov
Social Security: www.ssa.gov

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PBA Toll free 1-877-844-5842
SBA 1-212-226-2180
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LBA/SOC 1-212-964-7500
ID card Section 1-646-610-5150

NYPD 10-13 Broward 1-954-977-3880
Social Security 1-800-772-1213

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City retirees win in court again, as Adams vows to press on

The court ruling is another blow to Mayor Eric Adams and municipal union leaders who want to move retired city workers onto privately-managed health insurance plans.

The retired New York City civil servants fighting to keep their traditional Medicare won their biggest court battle yet thanks to a ruling by the state's highest court on Tuesday. In its unanimous decision, the state Court of Appeals ruled that the "City must pay – up to the statutory cap – for each health insurance plan that it offers employees and retirees." The court ruling blocks the city's plan to stop paying for retirees' traditional Medicare coverage in order to force them onto a Medicare Advantage plan managed by private insurer Aetna.

The decision represents a major blow to both Mayor Eric Adams and leaders of municipal unions, who have backed the switch to Aetna's Medicare Advantage plans despite vocal opposition from retired city workers.

During former Mayor Bill de Blasio's administration, the Municipal Labor Committee – dominated by the city's largest public unions, including the United Federation of Teachers, DC 37 and Teamsters 237 – signed off on a plan to migrate the city's 250,000 retired civil servants onto a Medicare Advantage Plan. Its boosters said the switch would save the city \$600 million a year – though retirees dispute that number – and the windfall would be used to fund raises for active workers. In effect, this pitted the interests of the active workforce against retirees.

In response, a group of retirees sued the city to try to stop the plan. They have since won a number of legal victories.

"The City's plan to defund retiree healthcare has now been analyzed by 13 different judges across all three levels of the state judiciary. Every single judge – all 13 of them – have concluded that the City's plan is unlawful," said Marianne Pizzitola, a retired FDNY EMT and the president of the NYC Organization of Public Service Retirees. "We once again call on the City and the Municipal Labor Committee to end their ruthless and unlawful campaign to deprive retired municipal workers of the healthcare benefits they earned."

Not giving up

Despite this latest legal setback, the Adams administration has no plans to give up on its strategy to force retired city workers off of Medicare and onto privately-managed Medicare Advantage plans. In a statement, City Hall Deputy Press Secretary Liz Garcia pointed to related litigation that is still pending.

“While we are disappointed in the court’s decision today, we will continue to pursue the Medicare Advantage plan – which would improve upon retirees’ current health plan and save hundreds of millions of dollars annually – and await the court’s next decision in the coming year,” Garcia said.

There are actually two remaining cases, one concerning millions of dollars in copays paid by city retirees that they are looking to recover and a second challenging the Adams administration’s attempt to narrow retirees’ options for health care, which would leave them with no choice but to switch to the new Medicare Advantage plans.

[Statement by NYC Comptroller Lander on Medicare Advantage Defeat in Court, Massive Win for 250,000 New York Retirees](#)

New York, NY – New York City Comptroller Brad Lander released the following statement in response to today’s New York Court of Appeals ruling that rejected shifting retirees to a Medicare Advantage plan:

“Today’s ruling is the final win for the 250,000 some retirees fighting to keep the health care they worked for and were promised. New York’s highest court decided seniors will continue to have access to all providers who accept Medicare, a victory for our public sector retirees.

“The City’s Medicare Advantage plan would have constrained our retirees to a smaller network with more restrictive requirements on care. Many public servants entered the municipal workforce with the promise of middle-class wages, pensions, and a retirement plan. The shift to anything less than that full promise was a hard pill to swallow.

“When the Medicare Advantage contract was submitted to my office last year, we declined to register it knowing that litigation raised doubts about the City’s authority to enter into the contract. As a matter of public policy, beyond the scope of our office’s specific Charter responsibility for contract registration, I was seriously concerned about the privatization of Medicare plans, overbilling by insurance companies, and barriers to care under Medicare Advantage.

"It is vital that all seniors—and all New Yorkers—get quality health coverage as a basic human right. At the same time, given the growing costs of health care for both retirees and active employees, we cannot ignore that there are real cost questions facing the City when it comes to health care."

Seniors will pay more for Medicare in 2025. Here's what to know

America's seniors will pay more for their health care in the new year, as the Centers for Medicare and Medicaid Services (CMS) has announced that premiums for its Part B plan will increase by about 6% in 2025.

Part B covers visits to doctors, outpatient care, preventative services such as vaccines, medical equipment like wheelchairs as well as home health care. (Part A, which covers inpatient care in hospitals and other facilities, is premium-free for all but about 1% of beneficiaries due to taxes paid by most retirees while they worked.)

What is the Medicare Part B premium for 2025?

The standard monthly premium for Medicare Part B enrollees will climb by \$10.30, or about 6%, to \$185.00 from \$174.70 in 2024, CMS said Friday.

Meanwhile, the annual deductible for all Medicare Part B beneficiaries will rise to \$257 in 2025 from \$240.

The reason for the 2025 premium and deductible increases is due to "projected price changes and assumed utilization increases that are consistent with historical experience," according to the Centers for Medicare & Medicaid Services.

The premium stood at \$164.90 in 2023, when the cost fell just over \$5 from the year before, a rare decline.

How does that compare with the Social Security COLA?

Medicare's Part B premiums have generally outrun inflation as well as Social Security's annual cost-of-living adjustment (COLA).

Yearly inflation climbed 2.4% in September, while the Social Security COLA for next year will be 2.5%, or an average of \$50 more per household.

What do higher-income Medicare enrollees pay?

Given that a beneficiary's Part B monthly premium is based on one's income, wealthier Americans also pay an Income-Related Monthly Adjustment Amount, or IRMAA, which impacts about 8% of those with Medicare Part B, CMS stated.

- Those who are married and lived with their spouses at any time during the year, but who file separate tax returns with modified adjusted gross income of \$106,000 or less, will pay just the Medicare Part B premium of \$185.00 a month.
- Beneficiaries with incomes above \$106,000 but below \$394,000 are looking at paying IRMAA of \$406.90 plus the standard \$185.00, or \$591.90 a month.
- Seniors with incomes in excess of \$394,000 will pay \$443.90 in IRMAA and the standard \$185.00, or a total of \$628.90 a month.

How does that impact Social Security benefit payments?

Medicare enrollees who are already getting Social Security benefits can expect the new 2025 Part B premium to be automatically deducted from their Social Security checks in January.

Those not yet receiving Social Security benefits but paying Medicare Part B each month will need to make sure they are paying the increased tally, beginning in January.

Information and Update: \$15 copays to resume January 1, 2025 for the EmblemHealth-GHI portion of the GHI/Anthem Senior Care Plan

Senior Care members—As you may know, \$15 copays for the EmblemHealth-GHI portion of the GHI/Anthem Senior Care Plan were previously suspended by court order. Now, in accordance with a more recent court order, \$15 copays will resume on January 1, 2025.

Senior Care members will receive a new ID card before January 1, 2025.

As of January 1, 2025, Senior Care members will be required to pay a \$15 copayment each time they use the health services listed below:

- Primary Care Physician Office Visits: \$15 Copayment

- Specialist Office Visit: \$15 Copayment
- Allergy testing/injections: \$15 Copayment
- X-rays: \$15 Copayment
- Laboratory tests: \$15 Copayment
- Complex diagnostic and radiology services: \$15 Copayment
- Radiation therapy: \$15 Copayment
- Urgent Care Services: \$15 Copayment
- Emergency Care (Professional Component): \$15 Copayment
- Mental Health Care (Outpatient): \$15 Copayment
- Substance Use Disorder Services (Outpatient): \$15 Copayment
- Physical, Occupational, and Speech Therapy: \$15 Copayment
- Cardiac Rehabilitation: \$15 Copayment
- Pulmonary Rehabilitation: \$15 Copayment
- Chiropractic Care: \$15 Copayment
- Podiatry Care: \$15 Copayment
- Vision Care: \$15 Copayment

Please note, that Senior Care members are responsible for the annual Medicare Part B deductible and \$50 GHI Senior Care deductible.

For questions, please call the EmblemHealth Customer Service phone number on the Senior Care member ID card.

See letter from EmblemHealth: [\\$15 Copay Letter](#)

Visit the [Plans & Rates](#) page of the Health Benefits Program website to review other City's health plan options for Medicare eligible retirees and their Medicare eligible dependents.

For members who wish to select another health plan, the New York City Health Benefits Program Annual Fall Transfer Period is from November 1, 2024, through November 30, 2024. Information and instructions on how to change plans during the Annual Fall Transfer Period are located on the Retiree page of the Health Benefits Program website.

2025 Pension Payment Calendar

Fact Sheet #713



NYC EMPLOYEES'
RETIREMENT SYSTEM

November 2024

January	February	March	April
<p>S M T W T F S</p> <p>1 2 3 4</p> <p>5 6 7 8 9 10 11</p> <p>12 13 14 15 16 17 18</p> <p>19 20 21 22 23 24 25</p> <p>26 27 28 29 30 31</p>	<p>S M T W T F S</p> <p>1</p> <p>2 3 4 5 6 7 8</p> <p>9 10 11 12 13 14 15</p> <p>16 17 18 19 20 21 22</p> <p>23 24 25 26 27 28</p>	<p>S M T W T F S</p> <p>1</p> <p>2 3 4 5 6 7 8</p> <p>9 10 11 12 13 14 15</p> <p>16 17 18 19 20 21 22</p> <p>23 24 25 26 27 28 29</p> <p>30 31</p>	<p>S M T W T F S</p> <p>1 2 3 4 5</p> <p>6 7 8 9 10 11 12</p> <p>13 14 15 16 17 18 19</p> <p>20 21 22 23 24 25 26</p> <p>27 28 29 30</p>
May	June	July	August
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September	October	November	December
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To have your pension payments directly deposited to your bank account, visit nycers.org/eft.

Electronic Funds Transfer (EFT) Date

Keep your banking information up to date by logging in to mynycers.org. If your bank account information is incorrect, the bank will return the funds to NYCERS electronically, and you will need to contact NYCERS to have a replacement check mailed.

Check Mailing Date

Checks are issued by a third-party financial institution and mailed via USPS two business days prior to the end of the month. If you have not received your mailed check by the 10th of the following month, contact NYCERS.



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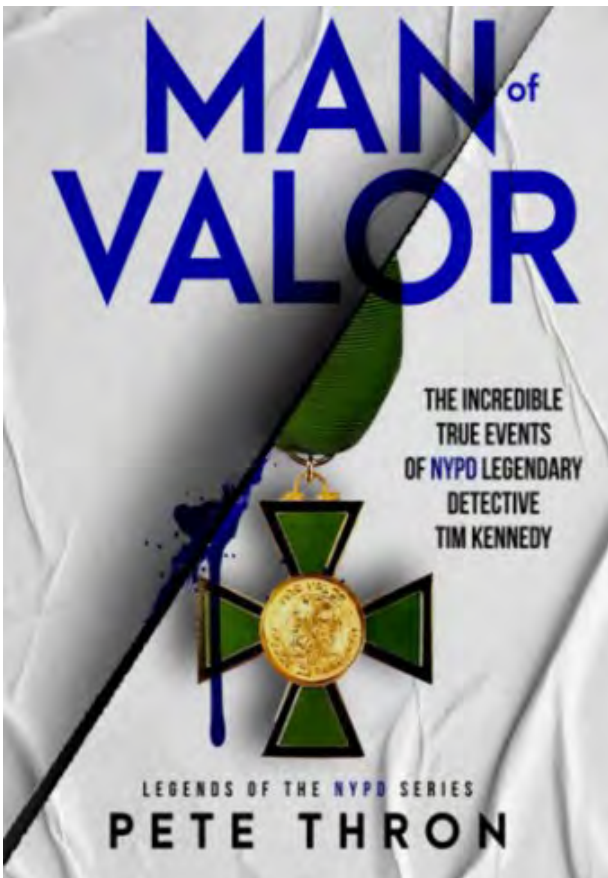


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NYPD 10-13 CLUB of Broward Inc.

“An Organization of Retired New York City Police Officers”

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:

NYPD 10-13 Club of Broward

Attn: Scholarship Committee

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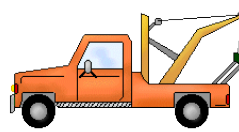
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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

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](#)

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