



NYPD 10-13 CLUB



of BROWARD COUNTY, FLORIDA

*An organization of retired
New York City Police Officers*

THE BLOTTER

GENERAL MEETING Tuesday, April 04th, 2023
Moose Lodge Family Center 6191 Rock Island Rd, Tamarac
Meeting starts at 7:00 PM Sharp
The President's Message

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Ryan Dean

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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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Michelle Gomez, Esq.

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Warren Sam

HONOR GUARD

Joseph Scimeca

PROMOTIONS

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Tom Puglisi

Tom Puglisi, Jr.

MEMBERSHIP

Phil Valles

COMMUNICATIONS

Phil Valles

WEBSITE

TBD

50 / 50 Raffle

Annette Finkelstein



The President's Message

Your next meeting will be Tues. April 4TH, 2023, at 6:30 pm at the Moose Lodge Family Center 6191 Rock Island Road, Tamarac FL. The meeting will feature a presentation from Peta Melbourne of Comprehensive Care Health & Home Service, a licensed home care company and local business. Vice-President Dan Farrell will discuss the results of the Saint Patrick's Day Parade.

The city of New York has solidified its' decision to impose the AETNA Medicare PPO plan for NY City retirees. This is the link to the information page:

[**Aetna MedicareSM PPO Plan Information for City of New York retirees!**](#)

Sabrina from AETNA will be at our June 6th meeting

The Medicare Advantage plan will be effective Sept. 1, 2023, for all NYC retirees who are Medicare eligible. The page gives details and provides most of the answers to your questions and contact info for the plan including information relative to your current prescription plan.

Take some time to check on your hurricane plans and supplies and update whichever requires renewal or refreshing.

We get a few new members at each meeting. Be diligent to recruit new members and bring back former members, too. Members unpaid for 2023 will be dropped from email and the Facebook pages.

Please enjoy the presentations and be courteous to the presenters for the sake of our members and to be polite to those sponsors helping to supplement the funding of our club and the meeting costs. Participate and spread the word to other South Florida retirees, so that they may join the club. We owe it to retirees, especially the senior citizens among us, to maintain the 10-13ing. We can share info that might help the rest of us. Send us important information and resources, so that we might share it with all. Support 10-13 by contributions, volunteering your time and enlisting members. Attend meetings and help one another. Let's all perpetuate this great organization.

We have a great meeting arrangement with the Moose Lodge. Let's keep on treating their lodge with respect and consideration. We're almost perfect on policing the tables after meetings...they really appreciate the cooperation. Many thanks to our board and committees, sponsors, political partners, affiliate organizations, you the members and our families.

Our best to all of you for the Happiest of Easter and Passover – Martin

MEMBERSHIP 2023

Membership dues for 2023 are due.
2023 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](#)



Your Broward Board, Police & City Numbers

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LBA/SOC 1-212-964-7500
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1-212-513-0470

1-212-206-7300

Article 2 Pension 1-866-692-7733

Health & Welfare 1-212-608-9671

1-212-693-5100

Health Insurance & Eyeglasses

GHI 1-800-358-5500

Empire Blue Cross 1-800-433-9592

Davis Vision 1-800-999-5431



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(Outside NY) 877-669-2377

Metro Pass: 347-643-8312/8310

NYCTP Retirees Assoc.: alomanto@optonline.net

Websites:

Medicare: www.medicare.gov

Veterans Admin: www.va.gov

Social Security: www.ssa.gov

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Broward 10-13





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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.
6009 NW 10th STREET
Margate, FL 33063
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.

**NYPD 10-13 Club of Broward Inc.
Membership Application**

Date of application: _____

Personal Info:

Name: _____

Address: _____

Contact #: Home _____ Cell _____

E-Mail: _____

DOB: _____

Spouse Name: _____

Emergency Contact #: _____ **Relationship:** _____

Police Service Information:

Date of Appointment: _____ Date of Retirement: _____

Check One / Rank: PO [] Sgt. [] Lt. [] Capt. [] Other : _____

Total Years of Service: _____

Type of Retirement: (Please check one) **Service** [] **Disability** [] **Vested** []

9-11 Survivor: (Not mandatory to answer) Yes [] No []

Prior Commands: _____

Sponsored by: _____

Note: New members must provide a NYPD ID, for verification purposes:

You can either mail your completed application, with yearly dues (Check only) to the address provided, bring it to the next scheduled meeting, with a check / cash, or you can e-mail your completed application, however, **you must bring your NYPD ID**, at a scheduled monthly meeting, to be officially validated.

Club Dues:

Club dues are \$40.00 per year. New member enrollment & reinstatements are \$45.00.

Dues can be sent (Check) to the below listed address or provided (Cash or Check) at a scheduled monthly meeting.

Please make all checks payable to: ***NYPD 10-13 Club of Broward***

Note: All dues are due by January 31^s. 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

Address for mail/checks only:

NYPD 10-13 Club of Broward Inc.

6009 NW 10th STREET

Margate, FL 33063

Telephone (954) 977-3880

Fax (954) 977-6812

Email: nypdbroward1013@gmail.com

NYC union bosses vote for plan to mandate Medicare Advantage for retired city workers

26 unions voted against the move to remove traditional Medicare as an option

NEW YORK — New York City's public sector union bosses signed off Thursday on a highly controversial plan to make a cost-cutting, partially privatized version of Medicare the only health insurance option available for the municipal government's retired workforce.

The stamp of approval from the Municipal Labor Committee, which is made up of reps for all local public sector unions, clears the way for Mayor Adams' administration to eliminate traditional Medicare as an option for the city's roughly 250,000 retired workers.

In its place, the administration will offer a Medicare Advantage Plan managed by private health insurance giant Aetna as the only premium-free coverage available for municipal retirees. The administration has for months maintained the Advantage plan will provide retirees with adequate coverage while saving the city hundreds of millions of dollars per year thanks to increased federal subsidies — and Municipal Labor Committee leaders have sided with that argument.

However, support for the Advantage switch was not unanimous in the committee during Thursday morning's vote, which took place in a private virtual meeting accessed by the Daily News.

In the meet, 26 unions voted against the measure, citing concerns from thousands of retirees who fear their access to care would be diminished under an Advantage plan, in part because of convoluted pre-authorization protocols required by Aetna for certain medical procedures and medicines.

The plan still passed, though, because the vote is weighted.

Harry Greenberg, a lawyer for the Municipal Labor Committee, explained in the meeting that each union gets one vote per every 250 members. The final tally thereby ended up being 941 in favor and 253 opposed to the Advantage shift, Greenberg said.

A significant chunk of the yes votes came from the United Federation of Teachers, one of the city's largest unions which has nearly 200,000 members.

"It's done," Municipal Labor Committee President Harry Nespoli, who's also the head of the city sanitation workers' union, said after the vote got tallied.

A spokesman for Adams did not immediately return a request for comment.

Among the nay-voters were Oren Barzilay, president of the FDNY union representing uniformed EMTs, paramedics and fire inspectors.

Speaking to The News before the vote, Barzilay said retired members of his union have been informed by Aetna that its Advantage plan doesn't cover certain medicines to the same degree traditional Medicare does.

He voiced dismay at the way in which the vote was conducted and said that the current system gives outsize sway to the UFT and DC37, the city's largest union made up of a number of locals, most of which voted in favor of the Advantage plan Thursday.

"It's pretty much whatever those two unions say that happens," Barzilay said. "The voting process should change because nothing can ever be accomplished without the support of those two."

Mayor Adams kills Medicare Advantage option that'd let NYC retirees stay on traditional coverage: 'We do not intend to offer this'

As his administration moves ahead with shifting retired city workers into a controversial Medicare Advantage plan, Mayor Adams will not authorize an implementation structure that would've given retirees the option to stay on traditional Medicare at no extra cost, a spokesman for the mayor said Wednesday.

The rejection came one day after the Daily News reported that a large segment of the city government's 250,000 retirees have pleaded with Adams to pick the alternative implementation framework, known as "Option C," because they're concerned their benefits would be wrecked if they're enrolled in Advantage.

Adams spokesman Charles Lutvak said it wouldn't make sense for the mayor to choose Option C, though, because it would undermine the justification for moving retirees off of traditional Medicare coverage in the first place: Budget savings.

"That approach would result in minimal savings, and undermine the city's ability to continue providing high-quality, premium-free care to active employees and retirees," Lutvak said of Option C. "As a result, we do not intend to offer this option to active employees or retirees."

The push for putting retirees on an Advantage plan started in the fall of 2021 under former Mayor Bill de Blasio.

Like de Blasio, Adams has argued it's necessary to make the switch because the city projects it can save some \$600 million annually if retirees are on Advantage coverage as opposed to traditional Medicare. Adams has also promised Advantage would ensure robust coverage for retirees.

Thousands of retirees have countered they'd lose access to certain doctors, medical procedures and drugs under Advantage. They have pointed to federal studies showing that Advantage plans deny "medically necessary" care because, unlike traditional Medicare, they're administered by private insurance providers who require preauthorization for some patients.

In response to lawsuits from a grassroots retiree group, courts blocked Adams' administration from enacting the first iteration of its Advantage plan last year, ruling that a provision in it that would've levied \$191 monthly premiums on retirees who wanted to stay on traditional Medicare violated a local law.

To circumvent that, Adams, with support from the city's public sector union bosses, came to an agreement with health insurance giant Aetna this month that makes Advantage the only premium-free health care option available to the city's required workforce, with a Sept. 1 start date. They've maintained that deal is in compliance with the court decisions.

Against that backdrop, anti-Advantage retirees saw a glimmer of hope in Option C, which was tucked into Aetna's newly released Advantage contract as one of three implementation paths Adams could choose between. Dozens of retirees urged the mayor to select Option C during a public hearing on the contract Tuesday.

While retirees could stay on traditional Medicare under Option C without increased cost to them, Adams' administration would have to pay for their supplemental coverage, the contract states. Under Option C, the administration would also have to pay a \$20 monthly penalty to Aetna for every retiree on its Advantage coverage.

The two other implementation frameworks, “Option A” and “Option B,” would make Advantage the only premium-free insurance available to retirees, though the B version would let retirees enroll in traditional Medicare if they pay for it themselves. The city would not incur any cost for Advantage coverage under the A and B options.

Lutvak would not say which option Adams is more inclined to pick between A and B, or why C was included in the contract if it hasn’t been under consideration. He also would not say how much the projected city budget savings would shrink under Option C.

Lutvak did reiterate that the only scenario under which the administration would be inclined to offer traditional Medicare — a setup that features a city-subsidized supplement known as Senior Care — is if retirees pay a premium for it.

“We support offering retirees the choice to remain in Senior Care while paying a monthly premium, but without the City Council action we have advocated for, we will move forward with eliminating Senior Care,” Lutvak said, referencing legislation that the administration unsuccessfully pitched the Council on last year.

Marianne Pizzitola, a retired FDNY EMT who leads the NYC Organization of Public Service Retirees, speculated Adams’ administration included Option C in the contract as a contingency in the event that the new Advantage plan is blocked in court.

“This has always been about maximizing savings for the city and screwing retirees at the same time,” said Pizzitola, whose group toppled the first Advantage plan in court last year and has indicated it will sue over the new plan, too.

[Albany’s Other Way to Defund the Police](#)

State lawmakers are showing renewed interest in legislation that would rattle municipal finances and crowd out local services such as police and fire protection.

The bill ([A4989/S4191](#)), sponsored by Senator Andrew Lanza (R-Staten Island) and Assemblyman David Weprin (D-Queens), would prohibit public employers from “diminishing the health insurance benefits” provided to retirees or the “contributions” below what’s given to current employees. A push in recent weeks by public employee unions brought the number of senators supporting the anti-diminution measure to 11.

Retiree healthcare is a perk enjoyed by nearly all New York public employees, compared to only about 14 percent of private-sector workers, federal data show. It’s

most costly for municipalities with police and fire departments, where employees often retire in their 40s and keep local taxpayers on the hook for a decade or more of family coverage.

New York's retiree healthcare benefits are problematic because they involve paying for services years, even decades, after they were rendered. Unlike public pensions, for which employers and most employees are putting away money while they're on the job, the cost for a public employee's retiree healthcare doesn't generally hit until he or she starts collecting it. That means there's no near-term cost to promising a benefit several decades into the future—which is why so many public employers have done just that.

New York public employers are carrying massive, almost incomprehensible liabilities for future retiree healthcare payments, totaling over a third of a trillion dollars and for which little if any money has been set aside.

That's already translating into tangible costs that risks crowding out other priorities. Healthcare for current retirees costs New York state government (including SUNY and CUNY) \$2.2 billion last year—more than the combined budgets of several state agencies.

Retiree healthcare costs present an especially serious challenge for cities, which tend to have both police and fire departments. In Buffalo, for example, city government's \$53 million in retiree healthcare costs have swollen 19 percent in just four years. The Queen City's healthcare plan last year covered 2,900 retirees (compared to 2,600 current employees), and the cost of that coverage took up more than 10 percent of the budget.

The fiscally distressed city of Albany has for years struggled to get retirees to pay anything toward their coverage. Most recently a state appellate court thwarted the effort to get the city's retired firefighters to pay \$500 per year toward the deductible on their family coverage (which likely costs taxpayers over \$20,000 annually).

As both retiree ranks and healthcare costs keep growing, municipalities unable to control benefit costs will have two options: hike taxes or trim spending in other areas.

Big retiree healthcare costs come from having big payrolls, meaning the places facing the worst pressure tend to be the ones where the biggest thing to cut is police and fire personnel.

The Chautauqua County city of Jamestown has periodically collided with New York's little-known constitutional limit on property taxes (and spent considerable time under a hiring freeze). Cities in similar situations won't have options. They'll have service cuts—period.

An Old Bad Idea

The concept behind the Lanza-Weprin bill has been around for more than a decade and has earned varying levels of interest in recent years as employers have grappled with how retiree healthcare benefits can be changed. Former Governor Andrew Cuomo in 2011 pushed successfully to have state employees, and by extension, many retirees, pay 12 to 16 percent of their healthcare costs, up from 10 percent. New York City, more recently, has moved to shift retirees (for whom city taxpayers pick up the entire cost of coverage) onto somewhat more narrowly crafted Medicare Advantage plans. Neither house of the legislature has approved the measure previously, though it has passed in committee as recently as 2019 (and with bipartisan support).

School district employees in 2009 won a guarantee that effectively blocked healthcare changes, causing ballooning costs to translate automatically into higher school property taxes and pressure on student services.

The sponsors say, unironically, the bill is necessary “given the increasing costs of health care.” Lawmakers otherwise deeply concerned about unfunded mandates from Albany seem strangely unconcerned about where those costs fall.

From the Office of Labor Relations:

The City of New York, working with the Municipal Labor Committee (MLC), intends to implement a Medicare Advantage program for City retirees and their eligible dependents age 65 and over as of September 1, 2023. The new program, which will be provided by Aetna, is currently undergoing the remaining steps of the City's contract approval process. Pending those steps, we are providing notice and information about the plan to ensure that you have sufficient advance notice about the anticipated new program and to provide information about the program's expected implementation.

The Aetna Medicare Advantage PPO Plan was negotiated specifically for the City's retirees, and will provide comprehensive, premium-free health coverage as well as additional enhanced benefits not offered in the current Senior Care Plan.

[CLICK HERE TO READ THE FULL THREE-PAGE LETTER](#)

[Aetna Medicare SM PPO Plan Information for City of New York retirees!](#)

[POWERPOINT PRESENTATION: Major Benefit Comparison: Senior Care and Aetna Medicare Advantage PPO](#)

[NYC Office of Labor Relations Healthcare info](#)

[Aetna Medicare Advantage PPO plan coverage for 2023 BROCHURE](#)

[Cost-of-Living Adjustment \(COLA\) Information for 2023](#)

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 8.7 percent in 2023.

The 8.7 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 65 million Social Security beneficiaries in January 2023. Increased payments to more than 7 million SSI beneficiaries will begin on December 30, 2022. (Note: some people receive both Social Security and SSI benefits)

Read more about the Social Security Cost-of-Living adjustment for 2023.

The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$160,200.

The earnings limit for workers who are younger than "full" retirement age (see [Full Retirement Age Chart](#)) will increase to \$21,240. (We deduct \$1 from benefits for each \$2 earned over \$21,240.)

The earnings limit for people reaching their "full" retirement age in 2023 will increase to \$56,520. (We deduct \$1 from benefits for each \$3 earned over \$56,520 until the month the worker turns "full" retirement age.)

There is no limit on earnings for workers who are "full" retirement age or older for the entire year.

Read more about the [COLA, tax, benefit and earning amounts for 2023](#).

Medicare Information

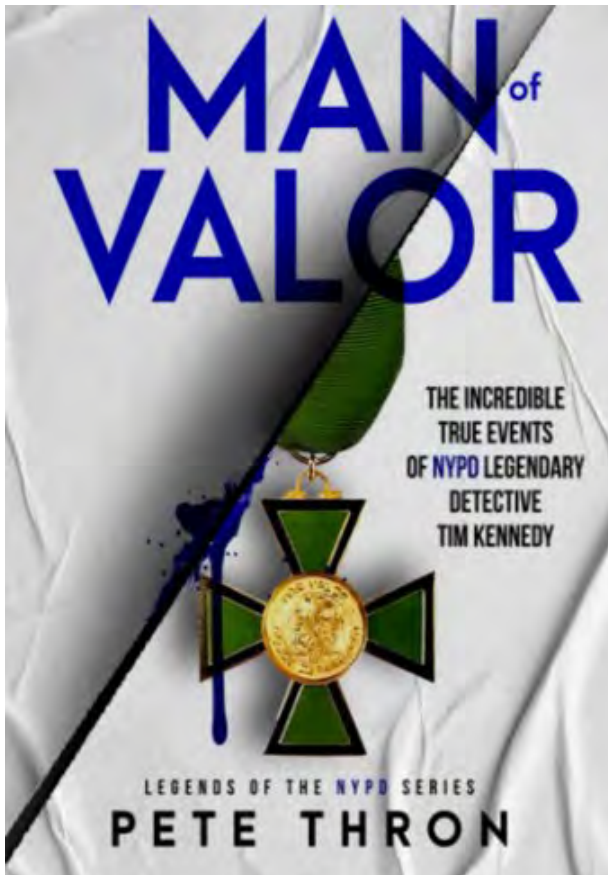
Information about Medicare changes for 2023 is available at www.medicare.gov. For Social Security beneficiaries receiving Medicare, their new higher 2023 benefit amount will be available in December through the mailed COLA notice and [my Social Security's](#) Message Center.

Your COLA Notice

In December 2022, Social Security COLA notices will be available online to most beneficiaries in the Message Center of their [my Social Security](#) account.

This is a secure, convenient way to receive COLA notices online and save the message for later. You can also opt out of receiving notices by mail that are available online. Be sure to choose your preferred way to receive courtesy notifications so you won't miss your secure, convenient online COLA notice.

Remember, our services are free of charge. No government agency or reputable company will solicit your personal information or request advanced fees for services in the form of wire transfers or gift cards. Avoid falling victim to fraudulent calls and internet "phishing" schemes by not revealing personal information, selecting malicious links, or opening malicious attachments. You can learn more about the ways we protect your personal information and [my Social Security](#) account [here](#).



[Click here to purchase book from Amazon](#)

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.

“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

6009 N.W, 10th St.

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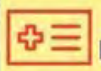
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[Click Here for Florida Dept. of State Exemption Form](#)

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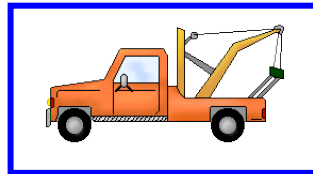
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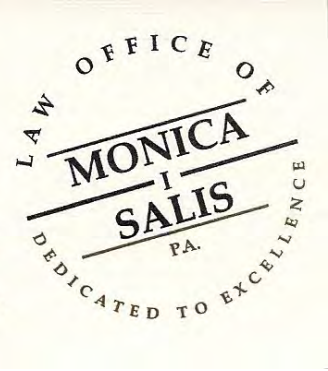
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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

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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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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