



# NYPD 10-13 CLUB



## of BROWARD COUNTY, FLORIDA

*An organization of retired  
New York City Police Officers*

# THE BLOTTER

**GENERAL MEETING Tuesday, June 06<sup>th</sup>, 2023**  
**Moose Lodge Family Center 6191 Rock Island Rd, Tamarac 33319**  
**Meeting starts at 7:00 PM Sharp**  
***The President's Message***

### PRESIDENT

Martin Finkelstein

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Warren Ostrofsky

Irving Rodriguez

Alan Berkowitz

Phil Valles

Ryan Dean

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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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Chaplain Michael J Calderin

### LEGAL

Michelle Gomez, Esq.

### Committees:

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Warren Sam

### HONOR GUARD

Joseph Scimeca

### PROMOTIONS

Alan Berkowitz

Tom Puglisi

Tom Puglisi, Jr.

### MEMBERSHIP

Phil Valles

### COMMUNICATIONS

Phil Valles

### WEBSITE

Ryan Dean

50 / 50 Raffle

Annette Finkelstein



## *The President's Message*

Your next meeting will be 6:30 PM Tuesday, June 6<sup>th</sup> 2023, at Moose Lodge Family Center 6191 Rock Island Road, Tamarac FL 33319. Special speaker will be Sabrina DeGuzman-Simmons, account executive for Aetna/CVS retiree markets. Write a list of questions for her. Sabrina cares for us more than any other business representative, so please give her courtesy and respect when she speaks. There have been recent developments regarding the retiree benefits and things change monthly. Sabrina has most answers, but she doesn't control what happens in NY.

Our club & board mourn our loss of Mike Borrelli. Mike gave a gigantic portion of time and effort, from his lifetime, that can hardly be equaled, and all retirees lose significantly with his passing and a tremendous loss to the Borrelli family as well.

Tom Puglisi is still fighting to recover from a near-fatal car crash and spent a month in ICU and is far from recovered, so keep both families in your prayers. Tom still has miles to go before he may function again.

Dues should have been paid by this past Jan. 31<sup>st</sup>. The non-paid members living near southeast Florida will be removed from the email list and the social media pages. Your club runs by the efforts of volunteers and should never have to beg members to pay dues. Private companies and most organizations drop people from memberships after a month. Please answer emails and comment promptly when you have urgent questions and/or helpful information for club members.

I always thank the board for their efforts, but our other support members should receive extra praise for the behind-the-scenes help. They are either members or honorary members and contribute valuable time and effort that gives immeasurable support to your club. Thank them at meetings because they don't have board titles and aren't always openly praised. Continue to remember to be polite and attentive to the club presentation and remember to "police up" your tables, glass to bar, trash in receptacles and 8 chairs under each table. Moose are all volunteers and shouldn't have to clean up at the later hour when we're done with our meeting. We're now using their address as our home, because they've been so welcoming and receptive to our purpose and their consideration for your past service.

We are now in hurricane season and you should have, or obtain soon, dry goods and supplies for any serious storm events. This will be our last meeting before summer break. Your 1<sup>st</sup> fall meeting is Tues. Sep 5<sup>th</sup>, 2023. Your board wishes you safety and great health and luck throughout the summer. Keep on 10-13ing and support one another.

Respectfully and Fraternaly yours,  
- Martin

# MEMBERSHIP 2023

Membership dues for 2023 are due.  
2023 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  
\$40.00 plus \$5.00  
initiation/reinstatement fee).

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



## Your Broward Board, Police & City Numbers

**Martin Finkelstein, Pres.**      954-977-3880  
**Dan Farrell, VP.**                954-871-7000  
**Christine McIntyre, Sec.**       561-703-0349  
**Dmitri Arshavsky, Treas.**      347-860-1406  
**Thomas Puglisi, Sgt. AA**       954-548-9872  
**Jonathan Greenberg, Dir.**      754-264-3093  
**Warren Ostrofsky, Dir.**        954-341-5575  
**Irving Rodriguez, Dir.**         646-773-5471  
**Joe Scimeca, Honor Guard**      954-720-2111  
**Phil Valles, Dir.**                954-822-2824  
**Alan Berkowitz, Dir.**            954-816-8163  
**Ryan Dean, Dir.**                 954-913-3977  
**Dennis Lytting, Dir. Emeritus**

**PBA NY Office**                    1-212-233-5531  
**DEA NY Office**                    1-212-587-9120  
**PBA Toll free**                    1-877-844-5842  
**SBA**                                 1-212-226-2180  
**LBA/CEA**                         1-212-964-7500  
**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

**NYC Health Line**                1-800-521-9574

### Directors At Large

**Tim Kennedy**                      954-263-0798

### Chaplain

**Michael J Calderin**              954-868-2957

**Dr. John Halpern, Surgeon**    954-553-1065

**Michelle Gomez, Esq.**          954-370-9970

**Operations (Death)**            1-646-610-5580

**Medicare**                         1-800-633-4227

**VA benefits Assist**            1-800-827-1000

**Blue Cross of NY**               1-800-433-9592

**Employee Health**            1-212-306-7600

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

### TRANSIT CONTACTS:

**Transit Police ID Cards:** 718-610-4629

**NYCERS (Within NY)** 347-643-3000

**(Outside NY)** 877-669-2377

**Metro Pass:** 347-643-8312/8310

**NYCTP Retirees Assoc.:** [alomanto@optonline.net](mailto:alomanto@optonline.net)

**Websites:**                        **Ryan Dean**

**Medicare:**                       [www.medicare.gov](http://www.medicare.gov)

**Veterans Admin:**               [www.va.gov](http://www.va.gov)

**Social Security:**               [www.ssa.gov](http://www.ssa.gov)



### **Taps for departed members**

Broward 10-13





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# **MEMBERSHIP 2023**

Membership dues for 2023 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.  
6191 Rock Island Rd.  
Tamarac, FL 33319  
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.

# NYC pension funds lose \$30M in SVB collapse, data shows

New York City employees, including teachers, cops and firefighters, lost nearly \$30 million in pension funds tied to the collapse of Silicon Valley Bank.

Critics accuse Comptroller Brad Lander, who is custodian of the pension systems, of favoring the “woke” bank over shareholders.

Five city pension funds had a total of \$41,867,214 invested in the doomed bank as of Jan. 31, according to data provided by the comptroller’s office under a Freedom of Information request by The Post.

The comptroller’s Bureau of Asset Management oversees the investment portfolios.

Among the largest funds left holding the bag were the Teachers Retirement System, which plunked at least \$15,804,413 into SVB; the New York City Employees’ Retirement System (\$12,930,936), and the Police Pension Fund, (\$8,967,580).

The money wound up as unsecured corporate bonds that were not saved by the Federal Deposit Insurance Corporation bailout, which rescued other depositors.

Third-party asset managers sold almost all of the invested sums between Jan. 31 and May 1, salvaging about \$14 million — but \$27.9 million was lost, Lander’s office confirmed.

Former SEC attorney and pension forensics investigator Edward Siedle cautioned that Lander might have lowballed the losses. Siedle noted that the comptroller valued the SVB shares as of Jan. 31, when the SVB price-per-share was \$302.44, That was less than half the bank’s price on Oct. 26, 2021, \$745.32.

“The amount of the losses could easily be double, or even more,” Siedle told The Post.

“NYC taxpayers and pension participants should not believe a word of what they are being told. We don’t know how much the pension invested in SVB, directly, or indirectly through external managers, or at what price.”

Hedge funds, private equity and real estate firms with contracts to manage city pension funds are not required to disclose their investments.

Comptroller officials said Jan. 31 was “the last audited date,” adding, “We do not disclose our third-party asset managers’ transactions or trading history.”

Lander’s office called the losses “limited.”

“Overall, the losses incurred on the day of SVB’s collapse represent a tiny percent of systems’ daily gains and losses stemming from normal market movements,” said spokeswoman Chloe Chik.

Silicon Valley Bank — a favorite of woke tech bros and their acolytes — famously went bust in March, setting off a chain of bank failures that have consumed First Republic and Signature Bank.

SVB and Lander are both proponents of Environmental, Social, and Governance investing which seeks to make investments in companies that support progressive political causes — and not exclusively focus on investor return.

In January 2022, the bank promised “at least \$5 billion” in financing for sustainability efforts by 2027.

In September 2022, Lander signed a letter opposing states looking to curb ESG investing and has vowed to make the city’s \$240 billion retirement funds entirely green (and anti-fossil fuel) by 2040.

Eight of the 10 biggest ESG funds underperformed in the S&P 500 average last year.

“This is exhibit A of what happens when you’re distracted by environmental social and governance scores rather than looking into the actual merits of an investment,” said Vivek Ramaswamy, an asset manager and GOP presidential candidate. “This is just a prime example of how everyday citizens are left holding the bag, subsidizing an agenda that they may or may not agree with.”

## **NYC pension funds lose \$2M in failed First Republic, Signature banks**

City pension funds had almost \$2 million invested with First Republic and Signature banks — losing it all when both banks failed this year.

The losses were contained in new data The Post obtained from the city Comptroller’s office under a Freedom of Information Law request.

Though a federal bailout rescued bank depositors, the city’s pension cash had been invested in bank stocks and bonds.

“The overall loss is negligible in the context of the daily market motions of our \$240 billion pension funds,” said Chloe Chik, spokesperson for Comptroller Brad Lander.

All five city pensions funds were hit in the bank failures.

The biggest losers were city teachers, who were down \$799,792. They were followed by police, who lost \$455,934, and the New York City Employees’ Retirement System, which lost \$439,204.

Fire pensions lost \$177,213, while the city Board of Education Retirement System had the least exposure with just \$62,521.



The losses add to the more than the nearly \$30 million city pensions were down after the collapse of Silicon Vally Bank.

Both Lander and SVB were proponents of Environmental, Social, and Governance investing which seeks to invest in companies that support progressive political causes — and not exclusively focus on investor return.

## **TikTok-inspired thefts prompt 17 states to urge recall of Kia, Hyundai vehicles**

Videos circulating on social media have shown how people can start some Kia and Hyundai models by using only a screwdriver and a USB cable.

Attorneys general in 17 states on Thursday urged the federal government to recall millions of Kia and Hyundai cars because they are too easy to steal, a response to a sharp increase in thefts fueled by a viral social media challenge.

Some Kia and Hyundai cars sold in the United States over the last decade do not have engine immobilizers, a standard feature on most cars that prevents the engine from starting unless the key is present.

Videos circulating on the social media service TikTok have shown how people can start Kia and Hyundai models by using only a screwdriver and a USB cable. In Los Angeles, thefts of Hyundai and Kia cars increased by about 85% in 2022, now accounting for 20% of all car thefts in the city, according to the California attorney general's office.

These social media-inspired thefts have often ended in tragedy, with the National Highway Traffic Safety Administration blaming the stolen car trend for 14 reported crashes and eight deaths. In October, a police commissioner said that a car crash in Buffalo, New York, that left four teenagers dead may have been linked to the TikTok challenge. In the incident, a total of six teenagers were in a speeding Kia that crashed, Buffalo police said. The car had been reported stolen.

Hyundai also said its vehicles comply with federal anti-theft requirements. The company says it rolled out the software upgrade to prevent the thefts two months ahead of schedule, but it did not answer a question about how many vehicles have received it. "We are communicating with NHTSA on our many actions to assist our customers," the company statement said.

The letter adds to the growing pressure on the South Korea-based automakers. Multiple cities, including St. Louis, Cleveland, Milwaukee, San Diego, Seattle and Columbus, Ohio, have already sued the automakers.

In September, the Highway Loss Data Institute, a unit of the Insurance Institute for Highway Safety, found that Hyundai and Kia cars without immobilizers had a vehicle theft claim rate of 2.18 per 1,000 insured vehicle years. The rest of the industry combined had a rate of 1.21.

Hyundai and Kia announced in February that they would provide software updates for vehicles that require the key to be in the ignition switch to turn the car on. The change also updates the cars' theft alarm software to extend the length of an alarm from 30 seconds to 1 minute. About 3.8 million Hyundai cars and 4.5 million Kia cars are eligible for the software update.

But the service campaign by the affiliated Korean automakers is not a recall, which comes with reporting requirements and is monitored closely by NHTSA.

The agency said the Hyundai and Kia thefts involve criminal conduct that falls under the jurisdiction of law enforcement. Even so, NHTSA said it has met with the automakers to discuss theft vulnerability as well as software and hardware in the affected models.

The agency said it is getting regular updates on the companies' plans. "NHTSA will continue to monitor this issue, spread awareness of further updates to local authorities and lend its expertise in efforts to strengthen motor vehicle safety," the agency said.

But Michael Brooks, executive director of the nonprofit Center for Auto Safety, said there is no way for the public to track the effectiveness of a company's internal service campaign. In a recall, NHTSA requires quarterly reports and monitors whether the recall repairs solve the problem, he said. The agency also requires automakers to notify each owner by mail.

"We won't know how many are on the road with the problem" with a company service campaign, Brooks said. "We're not going to know if the recall is effective, if notification went out properly."

Brooks said NHTSA has been slow to react to auto thefts, even though the stolen Hyundais and Kias are causing safety problems on the roads.

Hyundai has said all models produced after Nov. 1, 2021, have immobilizers as standard equipment.

# Aetna Medicare Advantage PPO Plan

## Aetna-City of NY member website

On September 1, 2023, the City will discontinue the GHI/EBCBS Senior Care Plan and all other retiree health plans. The health plans offered will be:

1. Aetna Medicare Advantage PPO Plan, and
2. HIP VIP

On September 1, 2023, all Medicare-eligible retirees and Medicare-eligible dependents, with the exception of HIP VIP members, will be automatically enrolled in the Aetna Medicare Advantage PPO Plan.

### *Retirees who do not wish to be enrolled in the Aetna Medicare Advantage PPO Plan can Opt Out and enroll in HIP VIP*

HIP VIP is available in the following service areas: Manhattan, Brooklyn, Bronx, Staten Island, Queens, Nassau, Suffolk, Westchester, Rockland and Orange counties.

Retirees who wish to participate in HIP VIP instead of the Aetna Medicare Advantage PPO Plan may do so by contacting Aetna at 1-855-648-0389 or by visiting Aetna's website at [CONY.AetnaMedicare.com](https://www.cony.aetnamedicare.com) and indicating that they wish to **"opt out" of Aetna Medicare Advantage PPO Plan**. *No opt-out form will be required.* Retirees can call the Aetna NYC Retiree dedicated call center at 1-855-648-0389 (TTY: 711), Monday to Friday, 8 a.m. to 9 p.m. between May 1, 2023, and June 30, 2023 in order to opt-out of the Aetna Medicare Advantage PPO Plan and be enrolled in HIP VIP.

### *Retirees who are currently in HIP VIP and wish to enroll in the Aetna Medicare Advantage PPO Plan*

HIP VIP members who wish to leave HIP VIP and enroll in the Aetna Medicare Advantage PPO Plan must complete the [Health Benefits Program Retiree Special Enrollment/Waiver Form](#). Completed forms should be returned to the NYC Health Benefits Program.

### *Retirees who are currently in HIP VIP and wish to REMAIN in HIP VIP*

Retirees who are currently enrolled in HIP VIP **do not have do to anything**. They will remain in HIP VIP and will NOT be enrolled in the Aetna Medicare Advantage PPO Plan.

## ***Retirees who do not wish to be enrolled in the Aetna Medicare Advantage PPO Plan or HIP VIP can waive City health coverage***

Retirees must complete the [Health Benefits Program Retiree Special Enrollment/Waiver Form](#) to waive City health coverage. Completed forms should be returned to the NYC Health Benefits Program.

- Retirees who waive health coverage are not eligible for Medicare Part B reimbursement.
- Retirees who waive their City health coverage can re-enroll should they experience a loss of coverage or during the annual Retiree Transfer Period.

### ***When to contact Aetna***

Contact Aetna directly, between May 1, 2023, and June 30, 2023, if you are **opting out** of the Aetna Medicare Advantage PPO Plan. You will **automatically be enrolled in HIP VIP**, effective September 1, 2023.

- Online: Once on the [Aetna website](#), scroll down to the *About the Aetna Medicare Advantage PPO Plan* section and click on **“Opting Out Online”**. You will need to “Register” in order to be verified as a City of New York Retiree.
- By phone: You can also call the Aetna NYC Retiree dedicated call center at 1-855-648-0389 (TTY: 711), Monday to Friday, 8 a.m. to 9 p.m.

### ***When to use the Health Benefits Program Retiree Special Enrollment/Waiver Form***

Use the [Health Benefits Program Retiree Special Enrollment/Waiver Form](#), between May 1, 2023, and June 30, 2023, for any of the following reasons:

1. For current HIP VIP members who wish to enroll in the Aetna Medicare Advantage Plan
2. To add the Aetna Medicare Rx Drug Rider for prescription drug coverage if your union welfare fund is subject to a benefit maximum or you are no longer eligible for other Medicare Part D drug plans\*
3. To add the HIP VIP Rx Drug Rider for prescription drug coverage if your union welfare fund is subject to a benefit maximum or you are no longer eligible for other Medicare Part D drug plans\*
4. To waive City Health Benefits coverage

If you presently have the Rx drug rider in your current plan and wish for it to continue in the Aetna MA PPO plan, this form is not needed. It will occur automatically.

\*If you are unsure if your union welfare fund is subject to a benefit maximum, please call them.

## **Questions about your IRMAA or Medicare Part B Reimbursements?**

### **Medicare Part B 2022 Reimbursement**

Medicare-eligible retirees and their Medicare-eligible dependents will be reimbursed annually for the standard Medicare Part B amount of \$170.10 per month ( $\$170.10 \times 12 \text{ months} = \$2,041.20$ ), excluding any penalties and late enrollment fees, and subject to be pro-rated.

**2022 Medicare Part B reimbursements were issued in April 2023. Please check your bank account/statement (or the mail, if you are receiving a physical check).**

If you already submitted your Medicare Part A & B card to the Health Benefits Program, this payment is automatic and you will receive it annually.

### **Medicare Part B 2021 Reimbursement**

Medicare-eligible retirees and their Medicare-eligible dependents were reimbursed annually for the standard Medicare Part B amount of \$148.50 per month ( $\$148.50 \times 12 \text{ months} = \$1,782$ ), excluding any penalties and late enrollment fees, and subject to be pro-rated.

2021 Medicare Part B reimbursements were issued in April 2022. Please check your bank account/statement (or the mail, if you are receiving a physical check).

If you already submitted your Medicare Part A & B card to the Health Benefits Program, this payment is automatic and you will receive it annually.

### **IRMAA 2022 Reimbursement**

**IRMAA 2022 annual reimbursements will be issued during the 3rd week of October 2023.**

**Medicare-eligible retirees and their Medicare-eligible dependents can submit an IRMAA application if they paid above the standard amount of \$170.10 per month. If you did not pay more than the standard amount then you are not eligible for IRMAA.**

- 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 is separate from your pension payment. If you don't have EFT or direct deposit, you should receive a check in the mail.
- Please submit the [IRMAA 2022 Reimbursement Application](#), along with all required documents, electronically to: <https://nyemployeebenefits.leapfile.net>

## **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](#)**

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## [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](#).

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### Medicare Information

Information about Medicare changes for 2023 is available at [www.medicare.gov](http://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.

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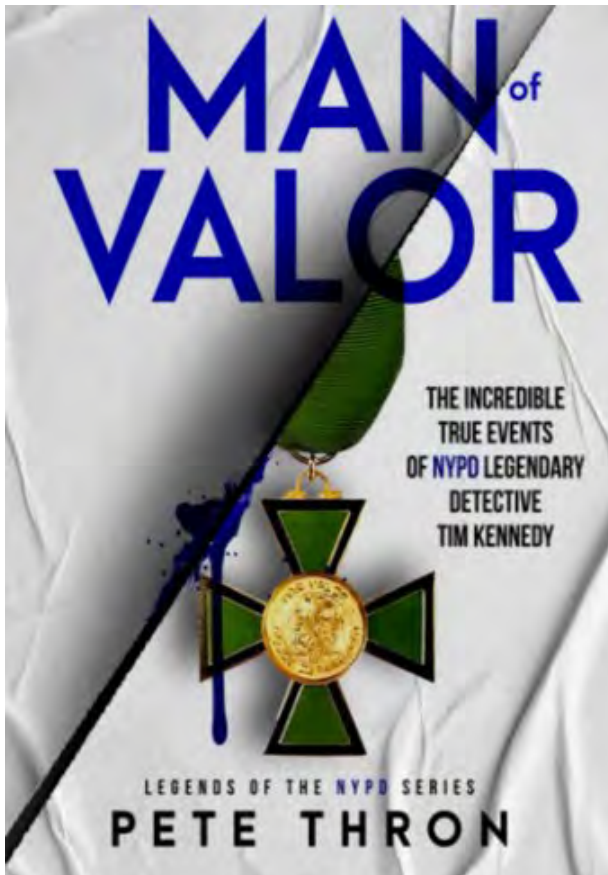
### Your COLA Notice

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 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:

NYPD 10-13 Club of Broward

Attn: Scholarship Committee

6191 Rock Island Rd  
Tamarac 33319

# GOT QUESTIONS ABOUT CBD?

## OUR EXPERTS ARE HERE TO PROVIDE ANSWERS

At Rise Botanicals® we believe in educating you, the consumer, on all there is to know about CBD, in a language you will understand.

Our subject matter experts (SME) have been in the industry for more than 6 years and participate in the industry at a Federal and State level.

Bring your questions! Find out what is legal and what is not and what to look out for in a quality product. Get a better understanding of your ailment and how CBD can help. Call today!

 PREMIUM HEMP CBD



1.833.NOW.RISE  
(669.7473)  
1800 N. POWERLINE ROAD (UNIT 9)  
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## COVID 19 RESOURCES – [CLICK HERE](#)

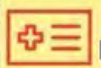
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#### BRING



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#### TESTING

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All Individuals will Receive a Rapid Test

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#### TIPS



Anticipate Long Waits



Arrive Early



Save All Paperwork

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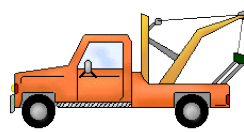
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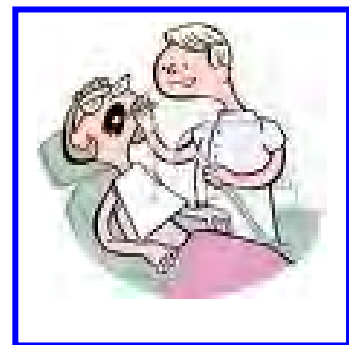


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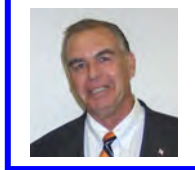
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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

## 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 65<sup>th</sup> 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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