



NYPD 10-13 CLUB



of BROWARD COUNTY, FLORIDA

An organization of retired
New York City Police Officers

THE BLOTTER

GENERAL MEETING Tuesday, September 05th, 2023

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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SERGEANT-AT-ARMS

Thomas Puglisi

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Jonathan Greenberg

Warren Ostrofsky

Luz Figueroa

Alan Berkowitz

Phil Valles

Ryan Dean

PAST PRESIDENTS

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

CHAPLAINS

Chaplain Michael J Calderin

LEGAL

Michelle Gomez, Esq.

Committees:

EDITOR

Warren Sam

HONOR GUARD

TBD

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 Tuesday September 5th, 2023, at 6:30 P.M. at Moose Lodge Family Center 6191 Rock Island Road, Tamarac 33319. There will also be a Moose Lodge presentation for 9/11 on Monday 09/11/2023, starting by 6pm.

Your honor guard and club will be the guests of honor and the host the presentation. Food and a cash bar will be available for purchases at very reasonable prices.

Irving Rodriguez needed to relinquish his board position because he's not able to attend meetings. So, we're very fortunate that Luz Figueroa has accepted the open director position. She was sworn-in by Chaplain Mike Calderin to fulfill the remainder of Irving's term. The entire club is still mourning the loss of Luz's husband, Past Treasurer George Flores, who passed away a year ago. We also mourn several other members and former law enforcement who have passed away over the summer break.

As we begin another season of 10-13 meetings, your board has continued to maintain the daily business of your club. Not a lot has changed. Why not? Your board continues to fulfill business obligations. We attend funerals with a few of the same members who usually attend. We assist widows with information, guidance and occasional firearms transfers. We pay bills, answer mail, answer questions on the phone, consult with outside contacts, maintain club equipment and property, etc.

We continue to ask for committee volunteers so that your club might update and improve the bylaws and operational funds. One member has volunteered. We need more of the hundreds to get involved. Those complaining the most are the ones that do the least. As for the board, we will continue to run your club.

Some of your board members continue their service through personal hardships, tragedies, family emergencies, their own surgical procedures, full time jobs and other obligations to other organizations. I love this board and you all should love them as well. Volunteer for a committee as a member or as a leader. Help to make your club better and stronger. 10-13 is a way of life, not just some numbers. Pay your dues both monetary and figurative.

- 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](#)



Your Broward Board, Police & City Numbers

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Dmitri Arshavsky, Treas. 347-860-1406
Thomas Puglisi, Sgt. AA 954-548-9872
Jonathan Greenberg, Dir. 754-264-3093
Warren Ostrofsky, Dir. 954-822-2334
Luz Figueroa, Dir. 347-992-1656
Honor Guard TBD
Phil Valles, Dir. 954-822-2824
Alan Berkowitz, Dir. 954-816-8163
Ryan Dean, Dir. 954-913-3977
Dennis Lytting, Dir. Emeritus

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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

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Chaplain

Michael J Calderin 954-868-2957

Dr. John Halpern, Surgeon 954-553-1065

Michelle Gomez, Esq. 954-370-9970

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1-212-513-0470

1-212-206-7300

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Health & Welfare 1-212-608-9671

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NYCTP Retirees Assoc.: alomanto@optonline.net

Websites: **Ryan Dean**

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(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.
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.

**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

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Margate, FL 33063

Telephone (954) 977-3880

Fax (954) 977-6812

Email: nypdbroward1013@gmail.com

Judge 'Permanently' Bans Medicare Advantage Switch for City Retirees

A Manhattan Supreme Court judge issued a ruling Friday "permanently" prohibiting New York City from switching its 250,000 retired employees and their elderly or disabled dependents to a privatized Medicare Advantage plan managed by Aetna.

Manhattan Supreme Court Justice Lyle Frank sided with city retirees, finding merit to their argument that the planned switchover violated longstanding guarantees by the city that every active and retired city worker is entitled to city-funded healthcare through a combination of Medicare and other supplemental insurance.

In his decision, Frank ordered the city "permanently enjoined from requiring any City retirees, and their dependents from being removed from their current health insurance plan(s), and from being required to either enroll in an Aetna Medicare Advantage Plan or seek their own health coverage."

Frank granted the retirees' petition to stop the switch for the reasons he outlined in a July 6 ruling granting a preliminary injunction. In that decision, Frank wrote that the retirees "have shown that numerous promises were made by the City to then-New York City employees and future retirees that they would receive a Medicare supplemental plan when they retired, and that their first level of coverage once [they] retired would [be] Medicare."

The administration of Mayor Eric Adams moved to switch retirees as of September 1, adhering to pacts with unions made under former Mayor Bill de Blasio that aimed to save the city \$600 million annually.

The Adams administration inked the Aetna deal with the support of the Municipal Labor Committee, a consortium of 102 public sector unions. The MLC voted to approve the Aetna contract in March.

"We are extremely disappointed in this ruling and intend to appeal" Frank's decision, said mayoral spokesperson Jonah Allon.

"This Medicare Advantage plan, which was negotiated closely with and supported by the Municipal Labor Committee, would improve upon retirees' current plans, including offering a lower deductible, a cap on out-of-pocket expenses, and new benefits, like transportation, fitness programs, and wellness incentives," Allon said. "This decision only creates confusion and uncertainty among our retirees."

The head of the NYC Organization of Public Service Retirees, a lead plaintiff in the case, said she hopes the retirees' victory will inspire other retirees nationwide to act to

prevent their employers and unions “from privatizing the Federal Public Health Benefit of Medicare.”

“This is now the third time in the last two years that courts have had to step in and stop the City from violating retirees’ healthcare rights,” Marianne Pizzitola, the groups’ president, said in a statement Friday afternoon. “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.”

It’s not the first time the courts have sided with retired city workers on the issue: Retirees successfully sued last year to block a previous version of the plan. In that case, a judge barred the city’s alternative offer, which would have been allowed retirees to keep their existing Medicare with Medigap health plans — if they paid \$191 a month.

The Aetna deal that’s now enjoined was key to locking in an estimated \$600 million in annual savings that municipal unions agreed to, in order to help cover the cost of wage boosts and benefits.

Many retirees have argued that the long-planned switch from traditional Medicare to the privately run Medicare Advantage would increase their health care costs and make it more difficult to get approvals for procedures.

As Frank noted in his prior decision, an attorney representing Aetna acknowledged in court that some people might not be able to keep their doctors under the plan.

A prominent labor historian said the retirees’ victory signals the “beginnings of an effort to create a nationwide movement” to enable retirees to retain their traditional Medicare.

“I think the New York example shows that if retirees who know how to organize — and after all these people who had experience in the union movement, people who are used to acting together — if they band together and dig in their heels, they can really tie up the city and other government entities into knots,” said Joshua Freeman, professor emeritus at Queens College and a member of the CUNY Professional Staff Congress retiree council.

“They’re pushing back and they have been remarkable in what they’ve achieved in New York City so far — it’s not over, but it’s pretty incredible what’s happened.”

Social Security COLA 2024: How Much Will Benefits Increase Next Year?

July inflation report suggests next year's boost likely to be around 3%, analysts say

After two years that saw Social Security cost-of-living adjustments (COLAs) soar to their highest level in four decades, beneficiaries will likely see a more modest increase in their monthly payments next year.

The inflation gauge used by the Social Security Administration (SSA) to set the annual COLA rose at a 2.6 percent annual rate for July — the first of three months the agency uses to determine the final figure, slated to be announced in October.

“Current projections are for inflation to tick up slightly in August and then again in September,” says Emerson Sprick, senior economic analyst at the Bipartisan Policy Center. He estimates the 2024 COLA will land at about 3 percent. That would boost the average Social Security retirement benefit — \$1,837 a month in June 2023 — by about \$55 a month in 2024.

It would also mark a significant shift from the past two years, which saw COLAs of [5.9 percent](#) and [8.7 percent](#), the biggest benefit adjustments in percentage terms since the early 1980s. The inflation-fueled increases raised the average retirement benefit by \$92 in 2022 and \$146 this year.

Other analysts, including Preston Caldwell, a senior U.S. economist at Morningstar; Alicia Munnell, director of the Center for Retirement Research at Boston College; and Richard Johnson, director of the Urban Institute's Program on Retirement Policy, say they expect a 2024 COLA of around 3 percent.

That "might seem like a letdown" for Social Security recipients, Sprick says, "but it's important to note that the COLA is calculated so that it exactly offsets the price increases consumers have faced, as measured by the Consumer Price Index, since the last COLA was determined."

“More broadly, a 3 percent COLA would be a great sign that inflation is getting under control, which is particularly important for those on fixed incomes,” he adds. “Having stable prices is highly preferable to having large COLAs.”

All forms of benefits — retirement, [disability](#), [family](#) and [survivor](#) — are affected by the COLA. The adjustment takes effect with December Social Security payments, which most beneficiaries will receive in January 2024.

How Social Security calculates the COLA

Social Security COLAs are tied to the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), a measure of price changes for a selection of goods and services, including food, energy and medical care, that is reported monthly by the federal Bureau of Labor Statistics.

The CPI-W is a subset of the main Consumer Price Index, which measures a broader range of retail prices and is considered the “headline” number in reporting on inflation. (The main index ran higher in July, at 3.2 percent, up from 3 percent in June.) To [determine the COLA](#), the SSA compares the [average CPI-W for July](#), August and September of each year to the figure for that same period the year before.

For example, the year-on-year changes in the CPI-W for those three months in 2022 were 9.1 percent, 8.7 percent and 8.5 percent, respectively. Over the full quarter, the index was 8.7 percent higher on average than for the same period in 2021, resulting in the COLA that took effect at the start of this year.

If projections hold, next year’s benefit adjustment will be more in line with the pre-pandemic period of relatively low inflation. Through the 2000s and 2010s, the COLA averaged about 2.2 percent. If there is no inflation, there’s no COLA — that happened in 2010, 2011 and 2016. The biggest adjustment ever was 14.3 percent in 1980.

Will the COLA keep pace with inflation?

Studies by the Center for Retirement Research show that Social Security benefits generally [keep up well with inflation](#) in the long term but can lag during short-term periods of volatility, depending on whether the price index is trending up or down when the COLA is set.

For example, beneficiaries lost buying power in 2021 and 2022 when COLAs of 1.3 percent and 5.9 percent, respectively, were outpaced by surging inflation that peaked at around 9 percent in mid-2022. This year saw the

opposite effect: Inflation was cooling by the time the 8.7 benefit boost took effect and has remained well below the COLA level.

While considerably smaller, this year's COLA could have a similar effect if inflation continues to decline in 2024, as many economists predict.

“My analysis [is] that inflation is trending down, even though there was an uptick in the trailing 12-month rate of return” in July, says Mark Hulbert, a finance analyst and columnist for MarketWatch. “It's not a huge benefit, but the fates may smile slightly in the sense that if indeed inflation continues to trend downward, then inflation for calendar 2024 is likely to be slightly less than what we will see the COLA be.”

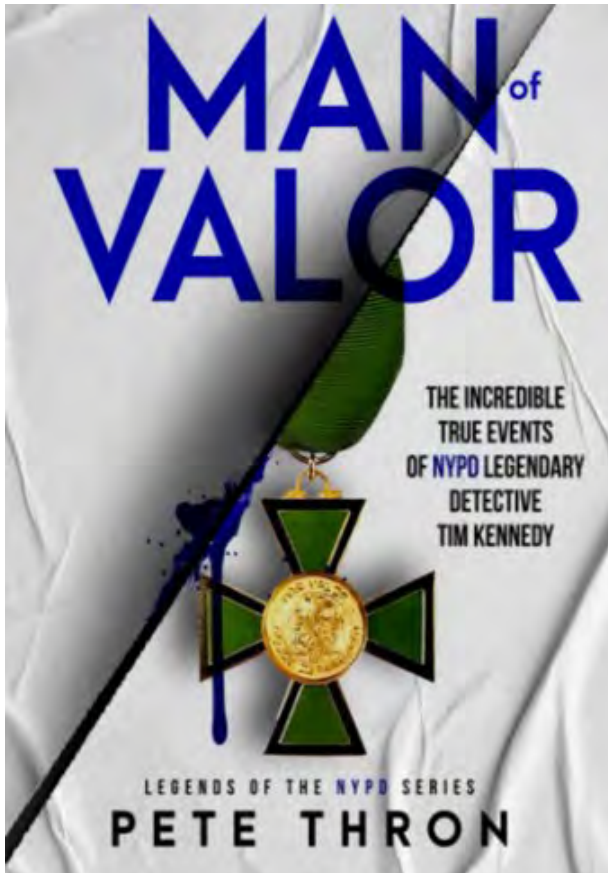
“The good news for older people is that health care costs have actually fallen over the past 12 months. The bad news is that housing costs have gone up quite a bit,” Johnson says, citing sector-specific data from the July CPI report, issued Aug. 10. “But overall, inflation has moderated substantially since last year.”

He adds, “We don't know how things are going to look next year, but given that the [Federal Reserve] has done so much work to [raise interest rates](#) and tame inflation, and since the Fed seems very committed to that goal, I certainly don't expect inflation to take off in 2024.”

Another factor affecting the COLA's value as a hedge against inflation is [Medicare costs](#), notes Heather Schreiber, a retirement income certified professional and the writer of *Heather Schreiber's Social Security Advisor*, a newsletter for financial professionals.

A rise in the Medicare Part B premium in 2024 would offset a portion of the COLA increase for Social Security recipients who have premiums deducted directly from their benefit payments, as do about 70 percent of Medicare enrollees.

In their [2023 annual report](#), issued in March, Medicare's trustees estimated that the standard Part B premium paid by most enrollees would be \$174.80 a month next year, up \$9.90 from the current rate, but that figure is preliminary. The actual premium is usually announced in the fall.



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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.

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- Applicant will submit a list of hours and location of community service served.

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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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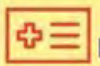
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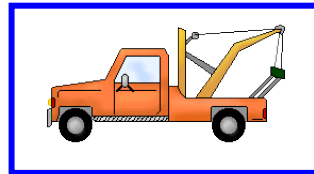
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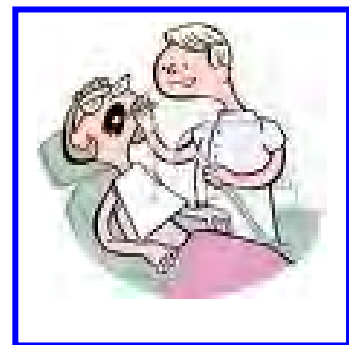


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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

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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