



# NYPD 10-13 CLUB



## of BROWARD COUNTY, FLORIDA

*An organization of retired  
New York City Police Officers*

# THE BLOTTER

**GENERAL MEETING Tuesday, December 05<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

### VICE PRESIDENT

Daniel Farrell

### SECRETARY

Christine McIntyre

### TREASURER

Dmitri "Dave" Arshavsky

### SERGEANT-AT-ARMS

Thomas Puglisi

### DIRECTORS

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

Ryan Dean

Joe Scimeca-Assistant

Tim Kennedy-Assistant

#### PROMOTIONS

Alan Berkowitz

Jonathan Greenberg

#### MEMBERSHIP

Phil Valles

#### COMMUNICATIONS

Phil Valles

#### WEBSITE

Ryan Dean

#### 50 / 50 Raffle

Annette Finkelstein



## *The President's Message*

Your Tuesday, December 5<sup>th</sup>, 2023, meeting will be 6:30 pm at the Moose Lodge Family Center located at 6191 Rock Island Road Tamarac FL 33319. The special holiday season meeting will feature extended food items which will cost attendees and guests \$10 (ten) dollars. Only exact change and CASH will be accepted. We have no credit card accounts and we can't be processing checks, money orders, virtual coins, S&H Greenstamps, etc.. We will have a short official meeting and no speakers, no 50-50 raffle nor extended business discussions. It's your club and we try to follow preferences by comments. Send an email to club email address letting us know how many are attending with your party/group.

Many have heard me say that it's a privilege to lead the club and to represent its' members. When I reflect on what your board has accomplished over the last 10 years, the true extent of the work undertaken to benefit our members ... it hits my heart. 2023 has quickly turned the corner and will be gone before we know it.

Remember our fallen and pray for those still out on the front line making a stand. Take a moment to pray for officers and military killed in the line of duty this year who gave the ultimate sacrifice. Also, pray for our members, gone too soon and for the infirmed. Know that we are with each and every one of them, and their families are in our prayers.

Helping is the core of who we are, and what we proudly represent in our club. This isn't simply a statement of our values; it is apparent in our mission. As former well-trained experienced law enforcement professionals, we learned honor and service in the academy. The simple best testament to our commitment to serve is in our dedication to assist one another.

Our job as an organization is to both foster this dedication vigilantly and amplify it. I can proudly say that we have given tens of thousands of hours toward volunteer efforts since the club's inception. By doing so, we've embedded actionable responsibility in our collective DNA for the club's future. As an organization, we promote a fraternal environment among our membership, and we remain focused on trying to keep that view of other similar organizations. We know that we still have meaningful work to do. We were certainly stuck in difficult times, but the situation didn't deter us. I am a proud witness to this special place where comradery and compassion persists. I remain humbled to serve our club and better things will be coming.

The fishing trip and of course the HR218 events are both really great starts to future planning of events. The Moose Family Center has opened their arms to partner with us, and many possibilities can be forthcoming.

**10-13, MERRY CHRISTMAS AND HAPPY HANUKKAH, TO ALL OF YOU, FROM YOUR ENTIRE DEDICATED BOARD!!**

Fraternally yours,  
Martin

# MEMBERSHIP 2024

Membership dues for 2024 are due.  
2024 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.**        954-822-2334  
**Luz Figueroa, Dir.**              347-992-1656  
**Ryan Dean-Honor Guard**      954-913-3977  
**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  
**Irving Rodriguez**              646-773-5471

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

### Chaplain

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

**Dr. John Halpern, Surgeon**    954-553-1065  
**Michelle Gomez, Esq.**        954-370-9970

**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



## **NEW LOW RATES FOR OUR ADVERTISERS**

<b>Business card</b>	<b>\$ 50.00</b>
<b>¼ Page</b>	<b>\$100.00</b>
<b>½ Page</b>	<b>\$125.00</b>
<b>Full Page</b>	<b>\$175.00</b>

**Prices are for a full year and for 10 issues.**



# **MEMBERSHIP 2024**

Membership dues for 2024 are due.  
Annual dues are \$40 or \$45 for new members.  
(That includes your annual dues of \$40.00 plus \$5.00 initiation/reinstatement fee).

Note: All dues are due by January 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.  
P.O. Box 970911  
Coconut Creek, FL 33097  
Telephone (954) 977-3880

You can also download a copy of the application by clicking this link:

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

Please include a check in the amount of \$45 made payable to: NYPD BROWARD 10-13 CLUB INC.



# [NYPD to have only 29K cops by 2025 due to new NYC budget cuts](#)

The NYPD's force will be reduced to just 29,000 cops by the end of fiscal year 2025 — the lowest level since the mid-90s — amid a slew of city-wide budget cuts revealed by Mayor Eric Adams Thursday as the Big Apple grapples with its multi-billion-dollar migrant crisis.

Under City Hall's newly unveiled updated 2024 financial plan, the next five [police academy classes will be axed](#) — essentially decimating an already strained department as roughly 4,500 officers are expected to leave their ranks within the next 18 months.

Firefighters are also in the firing line with FDNY members who are on “long-term light duties” — meaning they've been injured on the job or are out sick — being forced into early retirement or fired under the plan.

“The defund the police crowd's woke dream has come true. We were fed a line of BS that the wave of migrants would be a benefit to the city. Now we are defunding the police to pay for their beds,” Council Republican Minority Leader, Joe Borelli, raged.

President of the FDNY's union Andrew Ansbro, too, slammed the sweeping budget reductions, arguing the Adams administration “should have taken a different approach with the life-saving agencies like the FDNY and NYPD, which could really affect safety in New York City.”

“Our job being dangerous, we have lot of members who getting physical injured ... now they are being pushed out the door to early retirement when they have a lot to offer. They are cutting back on people who really help the safety of FDNY and residents of New York City,” he added.

In total, the NYPD's budget of \$5.6 billion will cut by \$132 million next fiscal year with the axing of new academy classes over the next year and a half clawing back roughly \$42 million.

Hizzoner's push to shrink the department comes despite the centerpiece of his 2021 mayoral campaign being the need to bolster public safety. The NYPD's staffing levels last fell below 29,000 back in 1993, according to city records.

“This is truly a disaster for every New Yorker who cares about safe streets. Cops are already stretched to our breaking point, and these cuts will return us to staffing levels we haven't seen since the crime epidemic of the '80s and '90s. We cannot go back there,” Police Benevolent Association president, Patrick Hendry, told The Post.

The FDNY's budget, meanwhile, will be slashed by \$74 million, City Hall's plan shows. It not clear exactly how many on light duty will be let go, but there are normally between 800 and 1,000 on such duty at a time.

In addition to the NYPD and FDNY's staffing cuts, the Department of Education will eliminate \$547 million from its 2024 fiscal budget — with most savings coming from getting rid of jobs that have yet to be filled, as well as reducing after school program seats by just over 3,500.

The Sanitation Department, whose budget cuts will total \$32 million next fiscal year, will see its lot cleaning unit completely disbanded and a reduction in litter basket services near parks, greenways and bridges.

Adams is also reducing the number of street garbage cans in the outer boroughs so high-traffic areas in Manhattan don't suffer a reduction in pick ups.

Meanwhile, a total of 34 popular cultural institutions, including the Metropolitan Museum of Art and Museum of Natural History, will have reduced funding with the city's Cultural Institutions Group having its budget axed by \$5.83 million.

And migrant costs are set to slashed by 20%, in part, by reducing staffing and services, though the exact details weren't immediately clear.

Under the budget plan, savings will also come from hiring freezes being implemented at the Law Department, DOE, FDNY and Sanitation civilian employees, the Department of Aging, Department of Health and Mental Hygiene, Office of Administrative Trials and Hearings, and the Parks Department.

Despite the glaring cuts, Hizzoner — whose office only took a \$8,000 hit for travel allowance this year — still hailed his plan and claimed it would have “minimal disruption” to city-wide services.

“To balance the budget as the law requires, every city agency dug into their own budget to find savings, with minimal disruption to services,” Adams said in a statement.

“And while we pulled it off this time, make no mistake: Migrant costs are going up, tax revenue growth is slowing, and COVID stimulus funding is drying up.”

The City Council approved the 2024 budget back in June but it failed to account for the rising costs of the migrant crisis. The changes to this fiscal year's budget, which ends June 30, 2024, will go to the council next week for approval.

The 2024 fiscal year budget will total \$110.5 billion, Adams said — \$3.4 billion more than the current budget.

Still, the Citizens Budget Commission watchdog group warned the Big Apple still faces billions of dollars in gaps in subsequent years — despite the spending reductions to



balance this year's budget. The group estimates the fiscal year 2025 gap will widen to \$7.1 billion, up from the previously estimated \$5.1 billion.

The fresh cuts are in response to Adams forcing all city departments to find an initial 5% to slash from their budgets in a bid to combat the ever-growing costs of the migrant crisis, which he has estimated to set the city back \$12 billion over the next three fiscal years.

Hizzoner has already warned an additional two cuts, totaling 10%, might be on the cards too as the crisis escalates.

But the city's Public Advocate, Jumanne Williams, was among those to rail against the Adams administration's plan on Thursday, arguing the crisis isn't solely to blame and that revenue raising options should be considered before widespread cuts to services.

"These cuts aren't abstract, and do real harm to our systems of government and New Yorkers relying on those services. While there is a clear and urgent need for additional funding and resources from the state and federal government, the mayor should come to the table with a scalpel instead of cuts across the board," he said.

"He should also reconsider the administration's annual opposition to supporting common sense revenue raising options that ensure the city can continue to uphold its fiscal responsibility and moral responsibility at the same time."

New York City Comptroller Brad Lander, too, ripped the administration for suggesting the migrant crisis was to blame for budget shortfalls.

"City Hall should stop suggesting that asylum seekers are the reason for imposing severe cuts when they are only contributing to a portion of these budget gaps, much of which already existed," Lander said.

# **Medicare Is Raising Its Part B Premium And Deductible For 2024**

Expect to see Medicare grow slightly more expensive following last year's unusual price drop. In January 2024, most U.S. residents enrolled in Original Medicare (Part A and Part B) or a Medicare Advantage plan will pay a standard Part B monthly premium of \$174.70 and face a Part B annual deductible of \$240—a premium increase of \$9.80 (5.9%) and a deductible increase of \$14 (6.2%) compared to 2023.

Furthermore, beneficiaries with income over a set amount will pay a Part B premium surcharge known as an income-related monthly adjustment amount (IRMAA). For full coverage in 2024, IRMAAs range from \$69.90 to \$419.30. About 8% of Medicare Part B beneficiaries are subject IRMAAs, according to the Centers for Medicare and Medicaid Services (CMS).

## **Why Is the Part B Monthly Premium and Annual Deductible Increasing?**

These higher rates are mostly the result of a rise in projected health care spending. What's more, Medicare also must reimburse certain hospitals for underpayments that occurred from 2018 to 2022.

The increases follow 2023's unusual drop in the Part B premium. The dip, occurring for the first time in a decade, was caused by lower-than-expected spending on Aduhelm, a new drug designed to treat Alzheimer's disease. Premiums increased by almost 15% in 2022 in anticipation of a spike in spending for the drug, but Aduhelm's manufacturer Biogen later cut the price, and CMS limited its coverage of the drug to people in clinical trials.

## **What Is Medicare Part B?**

Medicare Part B is one of the two main sections of Original Medicare. While Medicare Part A provides coverage for hospitalizations and some home health care and hospice expenses, Part B covers the diagnosis and treatment of health conditions, along with preventative care, such as flu shots and doctor checkups.

Medicare Part B also covers:

- Ambulance services
- Clinical research

- Durable medical equipment
- Limited outpatient prescription drugs
- Mental health care

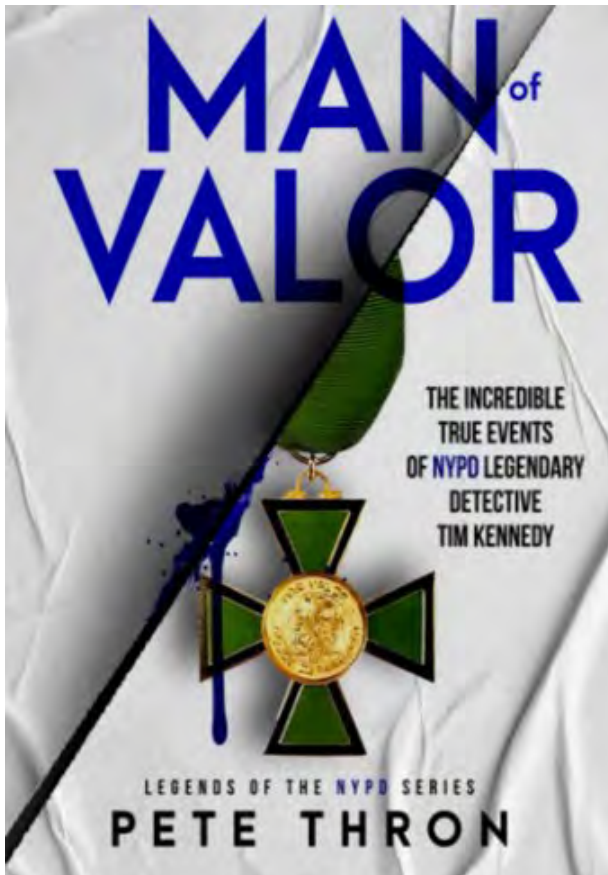
If you're enrolled in Medicare Part B, you may also choose to sign up for a Medicare Part D prescription drug plan for additional coverage of medications you might need. Alternatively, you can enroll in a Medicare Advantage plan, which can bundle the benefits of Part A, Part B and Part D with other benefits like vision, dental and hearing care through a private insurance provider.

### **When Can You Enroll in Medicare Part B?**

Medicare's open enrollment period opened on Oct. 15, 2023 and runs through Dec. 7, 2023. During this time, U.S. adults already enrolled in Medicare can evaluate their current coverage and make changes to their Original Medicare, Medicare Advantage and Medicare Part D enrollment.

If you're first becoming eligible for Medicare (typically at age 65), you aren't confined to this open enrollment period. You can apply for benefits in the three months before your birthday, during your birthday month and in the three months following your birthday. You can sign up by filling out a form on the Social Security Administration's website, by calling 800-772-1213 or by visiting a Social Security office in person.

Depending on your situation or where you live, you might be eligible for a special enrollment period as well. Contact your local Medicare office to learn more.



[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

Broward 10-13  
P.O. Box 970911 Coconut Creek, FL 33097

# 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!



1.833.NOW.RISE  
(669.7473)  
1800 N. POWERLINE ROAD (UNIT 9)  
FONDSIDE BEACH, FL

## COVID 19 RESOURCES – [CLICK HERE](#)

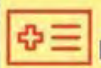
### WHAT TO KNOW BEFORE VISITING STATE-SUPPORTED TESTING SITES



#### BRING



Government-Issued ID



Health Insurance Card



Snacks and Water

#### TESTING

All Sites Support Rapid and PCR Testing

All Individuals will Receive a Rapid Test

PCR Test Available Upon Request

#### TIPS



Anticipate Long Waits



Arrive Early



Save All Paperwork



## INSURANCE:

**PROPERTIES: SINGLE FAMILY, MULTI-FAMILY, CONDO, TOWNHOUSE, COMMERCIAL.**

**(ALL ABOVE PROPERTIES CAN BE PRIMARY RESIDENCE, SEASONAL OR INVESTMENT)**

**AUTOMOBILES: REGULAR PASSENGER CARS AND SUV'S, PASSENGER VANS, CARGO VANS, PICKUP TRUCKS, LARGE TRUCKS, MOTORCYCLES, GOLF CARTS, COMMERCIAL VEHICLES, ETC.**

**Central & North Florida: (407) 459-8069**

**South Florida: (561) 381-7571**

**NEW YORK: (718) 591-8843**

**LICENSED IN FLORIDA AND NY**



## **ERIC & MERLYN PATINO**

M: 305.713.0401

M: 915.373.7048

O: 954.933.4663

thepatinoteam@MQRgroup.com  
www.ThePatinoTeamMQ.com

900 S Pine Island, Ste 230, Plantation, FL 33324





**Hector Highway  
Hernandez  
ATTORNEY  
Se Habla Español**

[HHernandez@LaBovick.com](mailto:HHernandez@LaBovick.com)  
[HECTORHIGHWAY.COM](http://HECTORHIGHWAY.COM)

**(561) 625-8363**

**ACCIDENTS**

- **AUTO/TRUCK**
- **MOTORCYCLE**
- **SLIP AND FALLS**
- **WORKERS' COMP**
- **SOCIAL SECURITY**
- **WRONGFUL DEATH**

**Of Counsel  
LaBovick Law Group**

**5220 Hood Road, Ste. 200  
Palm Gardens, FL 33418**

**Follow Me:**

**HECTORHIGHWAY**



Moving to Florida, current resident or own property in the Sunshine State? As per Fla Statute 119 present or retired cops, their spouses, children, and dependents, can exempt their personal info from public access such as the property appraiser, tax collector, Div of Corp., if you start a business, county clerk's and/or the division of elections website if they complete these forms and follow up with each agency to ensure compliance. You and your family can also place a law enforcement block on your Fla Driver's license which will prevent the DMV from releasing your home address. My Fla Driver's lic has a PO Box as an address and that's all anyone can ascertain if they inquire. I've enclosed the links to the forms. Call or message me if you have any questions. 917 440 5509. Blessings! [hectorhighway.com](http://hectorhighway.com)

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

[Click here for DMV exemption form](#)



**WS INSURANCE GROUP, LLC**  
**AUTO, HOME, MOTORCYCLE, CONDO, BUSINESS**

**NYPD-Retired**  
**Member FOP 3100**

WARREN@WSINSURANCEGROUP.COM  
Website: [WWW.WSINSURANCEGROUP.COM](http://WWW.WSINSURANCEGROUP.COM)

Licensed in  
Florida  
and  
New York

ARE YOU PAYING TOO MUCH FOR YOUR AUTO OR HOMEOWNER'S  
INSURANCE? CALL TODAY FOR A FREE, NO OBLIGATION QUOTE.

Our carriers have been insuring Floridians for over 65 years  
"A" Rated companies

Auto • Home • Condo • Renters • Boats • Business

For all your insurance needs:  
WS INSURANCE GROUP, LLC

EMAIL: [WARREN@WSINSURANCEGROUP.COM](mailto:WARREN@WSINSURANCEGROUP.COM)

Website: [WWW.WSINSURANCEGROUP.COM](http://WWW.WSINSURANCEGROUP.COM)

For a free quote, call:

(561) 381-7571 – Palm Beach County  
(954) 510-3770 – Broward County  
(407) 459-8069 – Orange County  
(718) 591-8843 – New York



## **NEW LOW RATES FOR OUR ADVERTISERS**

<b>Business card</b>	<b>\$ 50.00</b>
<b>¼ Page</b>	<b>\$100.00</b>
<b>½ Page</b>	<b>\$125.00</b>
<b>Full Page</b>	<b>\$175.00</b>

**Prices are for a full year and for 10 issues.**



Like Good  
Friends,  
We're  
Always  
Here For  
You...

[www.companionsplus.com](http://www.companionsplus.com)



Family Owned and Operated • Audrey Berkowitz & Arlene Marder



**Companions Plus**  
Home Health Care Services

**561-495-4771**

Serving Broward, Palm Beach  
and the New York Areas

Licensed & Insured - F.L.L.C. #10311162, #18211201, #29699321 - Medicare Provider #01762286



**Mary Rizzolo**  
*Pre-Need Sales Manager*

**Office:** 954-972-3524  
**Cell:** 386-316-0141

[Mrizzolo@chsfla.com](mailto:Mrizzolo@chsfla.com)

**Catholic Cemeteries  
of the Archdiocese of Miami**

# BRUCE MYERS, MD FACS

Diseases and Surgery of the Eye  
Plastic & Reconstructive

GHI PARTICIPANT  
MEDICARE ASSIGNMENT  
ACCEPTED

We Specialize in:

- Complete Eye Exams
- Glaucoma Testing
- Cataract Surgery

Special Price for 10-13  
Club Members on Restor  
and Crystalens Implants  
\$1800 per eye.

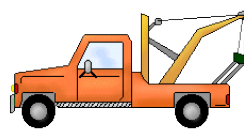
**561-391-9661**

2900 N. Military Trail, #247  
Twin Lakes Plaza  
Boca Raton, FL 33431



**AFFORDABLE QUALITY**  
Auto Painting & Body Work  
Collision\*\*\*Frame\*\*\*Painting

1475 SW 1st Way  
Deerfield Beach, Florida 33441  
(954) 570-9105 \*  
Fax (954) 570 9297



**CERTIFIED**  
Broward County  
License # 283

## General & Cosmetic Dentistry

**STEVEN G. MAUTNER, D.D.S. PA**

**ALL New York STATE UNION PLANS ACCEPTED**



5609 N.W. 29<sup>th</sup> Street  
Margate, FL 33063

Telephone  
(954) 978-8866



**GENTLE FAMILY DENTISTRY**

**SAYS**  
**Put a stop to the high**  
**Cost of dental care**

**Most services**  
**Covered in part**  
**Or in full by**  
**PBA plan**

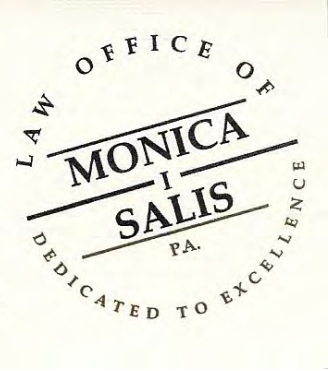
*Dr. Steven M. Gilson*  
10167 W. Sunrise Blvd.  
Plantation, Fl. 33322  
Suite 101  
(954) 424-4600

\*Evening hours available  
\*24 hour emergency  
\*All phases of general  
Dentistry available

**PERSONALIZED GENTLE CARE AT FEES  
TO MAKE YOU SMILE**

**MONICA I. SALIS**  
*Attorney At Law*

Tel 954 • 783 • 1711  
Fax 954 • 783 • 1733  
1600 S. FEDERAL HIGHWAY  
SUITE 590  
POMPANO BEACH, FL 33062  
msalis@salisdivorcelaw.com



**PERRY GIORDANELLI, BC-HIS, A.C.A.**  
*Board Certified in Hearing Instrument Sciences*  
*American Conference of Audioprosthology*

**Alan Weiss Hearing Aids**  
Colony Springs Building  
8333 West McNab Road  
Suite 128 – Tamarac, FL 33321  
Tel# 954-748-1508 – Fax 954-720-5153  
www.alanweisshearingaids.com

**Phil Patlis**

Managing Director

\*Mutual Funds

\*CDs *Call or Visit – Free Review*

\*Bonds 7000 W. Palmetto Park Rd

\*Stocks Boca Raton Florida 33433

**Annuities – Pension – IRA Accounts**



25 Years  
Experience

**SHEARSON**

(561) 577-0898

\*Trusts – IRA's

\*Retirement – 401K

\*Estate Settlement

\*TAX FREE Bonds

**Every problem is an opportunity - it's never too late to start on a correct solution**

Let's just review your holdings - There may be a better way  
561-577-0898

**Member of FINRA-SIPIC**

**Just ask Phil how he can help you**

*Affordable  
Home  
Health  
Care, Inc.*

- LICENSED
- BONDED
- INSURED
- A Full Service Agency
- 24-Hour Call

LINDA CELESTINO, Community Liaison

1213 S.E. 3rd Ave.

Suite #100

Ft. Lauderdale, FL 33316

(954) 522-3330

1695 S. Florida Mango Road

Suite #5

West Palm Beach, FL 33406

(561) 966-4355

www.affordablehomehealth.net

**NEIL A. SCHULTZ, M.D., F.A.C.S.  
P.A.**

*DIPLOMAT, AMERICAN BOARD OF INTERNAL MEDICINE  
CARDIOLOGY AND INTERNAL MEDICINE*

**G.H.I. PARTICIPANT**

Family Health Center (954) 973-4555  
2825 N. State Road 7, suite 200  
Margate, Florida, 33063 Fax (954) 970-7908  
Hours by Appointment



**Companions Plus**  
Home Care Services

954-255-6787  
Broward  
561-495-4771  
Palm Beach

*We're the Alternative to a nursing home*

Companions Plus takes the worry and concern out of hiring a care giver. Our home health aides provide assistance with the activities of daily living such as:

- Personal Hygiene
- Bathing / Dressing
- Light Housekeeping
- Laundry
- Care at Home or in Facility
- Meal Preparation
- Ambulation
- Medication Reminders
- Transportation
- Interstate Transport

**Audrey Berkowitz & Arlene Marder**  
*Owned & Operated by Our Family for You and Your Family*

**[www.CompanionsPlus.com](http://www.CompanionsPlus.com)**

6600 W. Atlantic Ave, Suite A  
Delray Beach, FL 33446

10191 W. Sample Rd, #100  
Coral Springs, FL 33065

HIPPA Compliant, Licensed & Insured  
FL Lic. #30211152, #30211285, #299993331, Medwaiver Provider # 68703296

**GET YOUR  
Medical Marijuana  
CARD HERE!**

**GET YOUR  
MEDICAL MARIJUANA CARD TODAY  
FAST, EASY CERTIFICATION!**

**No Appointment Necessary  
Walk-ins Welcome**

**NOW AVAILABLE TO FLORIDA RESIDENTS**

*High CBD and High THC available*

**Call TODAY for FREE phone evaluation!**

**954-909-0234**

*Marijuana is a non-toxic flowering herb that is effective on a wide range of medical conditions*

**SUNRISE:** 2096 N University Dr. • Sunrise, FL 33322 **(954) 909-0234**  
*1/2 block North of Sunrise Blvd - East side of Street in Sun Plaza*

**N. MIAMI BCH:** 44 NW 167 St. • N. Miami Bch., FL 33139 **(786) 900-0068**  
*2 Blocks EAST of I-95 - Lots of Parking in the Rear*

*More Convenient Locations Statewide*

**FloridaCard.com**



**www.CMMDR.com**



**Tax Preparation**  
 Electronic Filing Services  
**Karen E. Martin, EA**  
 ENROLLED AGENT - NOTARY

**IRS Problems?**  
**Haven't filed in years**  
**...Get Peace of Mind..**  
**with an**  
**ENROLLED AGENT**

3165 Holiday Springs Blvd.#22  
 Margate, FL 33063

Home# 954-346-7518  
 Cell# 954-328-8237  
 Fax# 954-344-0273  
 E-Mail: KEMartinEA@aol.com

**Daughter of a 10-13 Member**



# DYNAMIC Chiropractic

**954-938-4321**

*Dr. Kimberly O'Gorman Raby, Chiropractic Physician*

**Do you have a pinched nerve?  
We can help!**

1819 E. Commercial Blvd • Fort Lauderdale

*Sponsor for NYPD 10-13 Club of Broward*

*The Best Choice in*  
**SENIOR LIVING!**

The carefree lifestyle at **Aston Gardens At Parkland Commons** features resort-style amenities, gourmet world-class dining, a full calendar of daily activities and events, housekeeping, transportation and much more! Compare our award-winning senior living community to the competition and you will see that you won't find a better value at a more affordable price in the area.

**WHY ARE WE DIFFERENT?**

- **Sensations Dining:** Delicious and nutritious meals made fresh and hand prepared by our culinary team daily
- **Celebrations Activities & Events:** Full calendar of social & recreational activities
- **Dimensions Health & Fitness:** Customized plan based on your needs and abilities to meet your health and fitness goals
- **Impressions Housekeeping:** Weekly housekeeping and linen service by a trustworthy and meticulous team
- **Connections Transportation:** Complimentary scheduled transportation to appointments and shopping



**CALL 954.633.7313 TO LEARN MORE**



**AstonGardens.com**  
 5999 N. University Drive, Parkland, FL 33067  
 Active Independent Living | Assisted Living | Memory Care

Prices, plans and programs are subject to change or withdrawal without notice. Owned and operated by Discovery Senior Living. Void where prohibited by law. Assisted Living Facility License #90316. ©2018, Discovery Senior Living, AGPC-0055 12/18.

[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](#)



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.

Exclusive: Join USCCA Today To Save 15% On Your Memberships...

 <b>GOLD</b> MEMBERSHIP	 <b>PLATINUM</b> MEMBERSHIP	 <b>ELITE</b> MEMBERSHIP
<b>\$18.70/MO</b> \$209.95/YR	<b>\$25.50/MO</b> \$294.95/YR	<b>\$39.95/MO</b> \$422.45/YR
<b>Gold</b> <b>Membership:</b> <b>\$600,000</b> <small>In Self-Defense SHIELD Protection</small> <b>Add Spouse:</b> \$7.00/MO \$77.00/YR	<b>Platinum</b> <b>Membership:</b> <b>\$1,150,000</b> <small>In Self-Defense SHIELD Protection</small> <b>Add Spouse:</b> \$9.00/MO \$97.00/YR	<b>Elite</b> <b>Membership:</b> <b>\$2,250,000</b> <small>In Self-Defense SHIELD Protection</small> <b>Add Spouse:</b> \$13.00/MO \$147.00/YR