



NYPD 10-13 CLUB



of BROWARD COUNTY, FLORIDA

*An organization of retired
New York City Police Officers*

THE BLOTTER

GENERAL MEETING Tuesday, October 04th, 2022
Moose Lodge Family Center 6191 Rock Island Rd, Tamarac
Meeting starts at 7:00 PM Sharp
The President's Message

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TBD

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Dennis Lydting

Jonathan Greenberg

Warren Ostrofsky

Irving Rodriguez

Joe Scimeca

Phil Valles

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Sy Silver** 1982

Bill Schilling** 1983

Ray McDonnell** 1984/5

Mike Borrelli 1986/95/96

Ron Kavanagh** 1987/88/92

Paul Barasch 1989/2013

Bill Bett** 1990

Paul Levy** 1990/91

Frank Tooley ** 1993/94

Richard Lapp 1997/98

Robert Izzo 1999/00

Alan Berkowitz 2001/08/11/12

Louis Weiser** 2009/10

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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

TBD

50 / 50 Raffle

Annette Finkelstein



The President's Message

Your next club meeting will be Tuesday, October 4th, 2022, starting at 6:30 PM at Moose Lodge Family Center 6191 Rock Island Road, Tamarac FL. The \$5.00 (five) dollar per person food procedure is working to offset operating costs, so we will be continuing.

Since our last meeting, we've lost Frank Orefice. Frank was one of the original members and contributed enormously, since the club's inception, to all aspects of 10-13. I would emphasize that Frank helped hundreds of members with his time and efforts. He was the embodiment of what 10-13 means. I, as most who knew him, shall miss him immensely.

The September 11th memorial presentation at Moose Lodge was a wonderful success with many members attending. Your club's volunteer color guard represented you and the dignity of the NYPD uniform. God bless them and all who have perished and/or are suffering from this terrorist criminal attack. It's regrettably disappointing that too few members show up for memorial events and especially funerals.

On more pleasant notes, your board is planning the future of your club's events. Tommy and Jonathan have had the RMP refreshed, and it was presented at the Sept 11th memorial and at Frank Orefice's funeral. Jonathan always brings his personal antique RMP to events as well.

Dues for 2023 are being collected and you must pay before Feb. of 2023. It's sad to find that some attend meetings and refuse to pay dues. If you get the Blotter by email, attend more than 3 meetings per year, receive valuable information from the club or benefit from the club, you should be paying dues. There are even a few that bring guests and fail to keep current with membership dues. Ironically, we receive dues from associate members and non-voting civilians who don't even get all of your benefits.

This message is shortened due to my obligations at work for prep for Hurricane IAN. Remember to care about and respect one another at meetings and ask your friends if they need help after storms and other problems. 10-13 !

- MARTIN

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).

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



Your Broward Board, Police & City Numbers

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If you are a current member, please simply mail a check for \$40 to the address below. If you are not a member and would like to become a member, please complete the application on the next page and mail to the club at:

NYPD BROWARD 10-13 CLUB INC.
6009 NW 10th STREET
Margate, FL 33063
Telephone (954) 977-3880

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

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

MEMBERSHIP APPLICATION

INFORMATION FORM

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NEW MEMBERS SUPPLY A COPY OF ONE OF THE FOLLOWING:

1. Retirement Card
2. Pension Card
3. Quarterly statement from the pension bureau

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Hey, NYC, what's the price of a promise?

Should tens of thousands of senior citizens and disabled first responders be subjected to insurance companies determining their fate as opposed to medical professionals who know them — all so that union leaders can replenish a fund they raided for illegitimate, albeit legal purposes? That might sound like a far-fetched hypothetical from an ethics exam or public-policy seminar. It's not: That is exactly what will happen if union bosses get their way.

Earlier this month, the city's Municipal Labor Committee (MLC) — an advisory group comprised of leaders of the city's 100-plus municipal unions — voted to change a law designed to protect city workers, retirees and their dependents. The law, known as "12-126", was passed in 1967 and guaranteed the city would pay for a choice of health insurance plans — up to a defined dollar cap. For 55 years, every teacher, firefighter, police officer, nurse, and others who served the city knew they would have access to a health insurance plan that met their families' needs. We knew we would never get rich, but would always have job security and benefits.

That may all now change if the unions get their way. Some 250,000 elderly and disabled retirees will be forced out of traditional Medicare and into a one-size-fits-all plan run by a private insurance company. Last year, the city tried to force a "customized" Medicare Advantage plan on retirees and said it would no longer pay for the traditional Medicare-plus-supplemental coverage it had paid for — and retirees had relied on — for 55 years. When a Manhattan state Supreme Court justice ruled the city's ham-handed approach illegal because it violated 12-126, the city and MLC decided to try an even more drastic approach: "Amend" — but essentially scrap — the law.

The impact of the proposed change to the statute would force every retiree into a plan where many would lose their doctors. Even the insurance company admitted 10% of doctors who currently treat retirees were not participating in the new plan. That means up to 25,000 retirees would have their continuity of care threatened. And all 250,000 retirees would suddenly be subjected to the insurer's "prior authorization" protocols and hurdles — often dangerously delaying and denying care — something they never had to worry about in traditional Medicare.

If people chose to opt out of Medicare Advantage and wanted to keep their traditional plan, the city required a \$191 monthly penalty premium. For many retirees who are on small fixed pensions, that is a serious financial burden. If the city and MLC convince the City Council to change the law, current workers will be guaranteed absolutely nothing, neither while on the job or in retirement. The legislation is so vaguely drafted, the city and MLC could decide to impose \$10,000 deductibles or \$100 copays.

Of course we won't," say union leaders. But that promise is worth little, especially after what we've just seen transpire.

Why are the unions agreeing to sell out their current members? Because in 2014, the de Blasio administration and MLC agreed to fund some \$1 billion in teacher raises by raiding the Health Insurance Stabilization Fund. The union agreed to replenish the fund by finding health-care savings, but never really did, as that would have required some political discipline or unpopular choices.

So instead, last year they took a route they thought would encounter no resistance: impose a change on retirees. After all, retirees are no longer represented by their former unions. What the city and MLC didn't count on was thousands of retirees banding together in a grass roots group and challenging the action in court — and then winning.

Although it is hard to believe, not one of the 104 collective bargaining agreements the city has with its many unions says a word about employee or retiree health benefits. And that's because those benefits have been protected by statute: 12-126. Strip that law, and workers and retirees have absolutely no guarantee of health care. And it will be far tougher to attract people into government service.

Everyone knows health care is expensive, and few will argue against trying to find fair savings or tapping federal funds. The city should start inviting bids from other insurance companies for a contract they have awarded for years without competitive bidding. When two large insurance companies that sell Medicare Supplemental plans were unofficially approached and asked how much a plan like GHI Senior Care should cost, their not-for-attribution responses suggested annual savings between \$50 and \$100 million a year.

The option of traditional Medicare and supplemental with no penalty needs to be preserved. To date, the city has refused to meet with — much less listen to — retirees. Instead, it simply tried to put lipstick on a pig and call the proposed Medicare Advantage Plan a better plan. Stop insulting our intelligence.

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What is the Social Security COLA?

Consumer prices have spiked this year, meaning a higher Social Security cost-of-living adjustment for 2023.

High inflation this year means that Social Security benefits will increase about 8.8% next year. That will be the largest cost-of-living adjustment (COLA) since 1981. That is also higher than the COLA for 2022, which was already a high 5.9%.

The estimated average monthly Social Security benefit payable in January 2023 will increase from \$1,657 in 2022 to \$1,803. The average monthly benefit for a couple who are both receiving benefits will rise \$242, from \$2,753 to \$2,995. And the maximum Social Security benefit for a worker retiring at full retirement age will increase from \$3,345 per month to \$3,639, an additional \$294.

Also, more of workers' income will be subject to the Social Security tax in 2023. The Social Security tax will apply to roughly the first \$153,000 of earnings, up about \$6,000 from \$147,000 in 2022.

All of the above are rough estimates. The Social Security Administration will determine the final numbers for 2023 on October 13.

COLAs are calculated using the Consumer Price Index for Urban Wage Earners and Clerical Workers (similar to, but not exactly the same as, the urban dwellers' consumer price index used in inflation reporting). If prices don't increase and even fall, the COLA is zero. That happened in 2010 and 2011, as the economy struggled to recover from the Great Recession, and again in 2016, when plummeting oil prices swept away any chance of a COLA for that year.

How is the 2022 Social Security COLA calculated?

As mentioned, any COLA adjustment is driven by changes in the wage earners' consumer price index. National average prices are used, not regional. SSA also calculates the percent change between average prices in the third quarter of the current year with the third quarter of the previous year. The reason the fourth quarter isn't used is because that number is typically not available from the U.S. Bureau of Labor Statistics until mid-January, and the SSA has to make its adjustment on January 1.

History of Social Security COLAs, 2012-2022

2022: 5.9%	2016: 0%
2021: 1.3%	2015: 1.7%
2020: 1.6%	2014: 1.5%
2019: 2.8%	2013: 1.7%
2018: 2.0%	2012: 3.6%
2017: 0.3%	

PISTOL LICENSES RENEWALS

The new law for carry licenses has changed. Per the new law, you need 16 hours of classroom instruction and 2 hrs. range time. MOS retired over 5 years who do not have an HR218 are required to complete this training class. If you are retired over 5 years and have an HR218, send a written statement that you have an HR218 and kept it active for how many years. Include a copy of the HR218 front and back. An HR218 dated before 9/1/2022 which is in effect at this time will be enough to satisfy the requirement. If no HR218, then the required training has to be completed to renew the license.

As of September 1, 2022, all licensees, including retired members of law enforcement, must have sixteen (16) hours of training and two (2) hours of shooting practice. The State of New York plans eventually to check back three (3) years of the applicant's social media accounts, but, as of this writing, personnel is not yet in place at the Licensing Division to conduct social media checks. H.R. 218 certification will be accepted only if it was acquired prior to September 1, 2022.

NYC won't enforce COVID vax mandate for NYPD officers while it appeals ruling

New York City will not enforce the COVID-19 vaccine mandate for the NYPD following a judge's surprise ruling late last week that the requirement was unlawful, The Post has learned. The about-face means unvaccinated NYPD cops who have been denied a religious or health exemption will remain on the job as the city appeals the latest court ruling, according to the Police Benevolent Association.

Lawyers for the Big Apple had told the PBA on Friday that the city would continue to enforce the mandate despite the ruling from Manhattan Supreme Court Justice Lyle Frank.

The change of plan from the city came Tuesday morning after the PBA threatened to try to get the court to hold the city's Corporation Counsel in contempt.

The ruling was one of two recent blows to the city's mandate after numerous legal challenges since it was enacted in October 2021 and is expected to spark additional challenges.

The city has appealed the ruling

Nicholas Paolucci, a spokesman for the Law Department, said the NYPD was barred from firing or placing unvaxxed on leave until the city's appeal is ruled on due to "technical legal reasons."

The reinstatement of fired cops, which the ruling also ordered, was paused until the appeal is determined, Paolucci added.

Medicare Part B Premium Will Drop in 2023

The annual Part B deductible that beneficiaries must meet is also decreasing next year

Medicare's Part B standard monthly premium will fall to \$164.90 in 2023, a \$5.20 decrease from 2022, the Centers for Medicare & Medicaid Services (CMS) announced on Sept. 27. The open enrollment period to make any changes to next year's Medicare coverage begins on Oct. 15 and goes through Dec. 7.

The premium drop comes in the wake of the big 2022 increase, the largest dollar increase in the history of the program. Part B covers doctor visits, diagnostic tests and other outpatient services. Most Medicare beneficiaries have Part B premiums deducted directly from their monthly [Social Security](#) payments.

Next year's premium decrease makes good on [statements this year](#) by Health and Human Services Secretary Xavier Becerra that the money Medicare was saving because spending on Aduhelm, a new Alzheimer's drug, was not going to be as high as expected would be passed on to beneficiaries in 2023. Spending on other Part B services is also projected to be less than anticipated.

AARP had called on CMS to lower the Part B premium for 2022 after Aduhelm's manufacturer lowered the price and the agency approved the medication on a limited basis.

"Today's announcement of lower Part B premiums and deductibles is welcome news for seniors who are struggling with rising costs due to inflation," said Nancy LeaMond, AARP executive vice president and chief advocacy and engagement officer. "Reducing their Medicare expenses, combined with the expected cost of living adjustment for Social Security, will provide much-needed financial relief for older Americans."

CMS also announced the premiums for those Medicare enrollees who pay higher monthly charges because of their income. Those charges will also decline. Part B beneficiaries with annual individual incomes greater than \$97,000 will pay more than the standard premium — how much more will depend upon income. For example, someone filing an individual tax return whose income is between \$97,000 and \$123,000 will pay \$230 a month for Part B. CMS says about 7 percent of Medicare beneficiaries pay more than the standard monthly premium.

Most Medicare enrollees must pay the [Part B premium](#) whether they have original Medicare or a private Medicare Advantage plan. Some Advantage plans offer a "giveback" benefit where the insurer covers part or all of a member's Part B monthly premium. Consumers can find those plans on the Medicare plan finder. Deductibles in Medicare Advantage vary by plan.

Part B deductible lower

The annual Part B deductible for 2023 is also decreasing, to \$226, a \$7 decline. And beginning July 1, Medicare enrollees who take their insulin through a pump as part of the Part B durable medical equipment benefit will not have to pay a deductible. Under the new Inflation Reduction Act of 2022, cost sharing for insulin will be capped at \$35 a month next year.

Part A costs increase

While most Medicare enrollees do not pay a [monthly premium for Part A](#), which covers inpatient hospital, skilled nursing facility, hospice and some home health care services, there is a deductible charged for each hospital stay.

For 2023, the Part A deductible will be \$1,600 per stay, an increase of \$44 from this year. For those people who have not worked long enough to qualify for premium-free Part A, the monthly premium will also rise. The full Part A premium will be \$506 a month in 2023, a \$7 increase. Whether a beneficiary has to pay the full Part A premium depends on their or their spouse's work history. Beneficiaries with [Medicare Advantage](#) plans should check with their plan for hospital charges.

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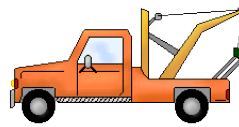
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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

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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