

# 1 NYPD 10-13 CLUB of Broward

An organization of retired New York City Police Officers February 2018



## THE BLOTTER



Next General Meeting Tuesday, February 06<sup>th</sup>, 2018

SEE PAGE 3 FOR INFO ABOUT OUR GUEST SPEAKERS

Moose Lodge Family Center 6191 Rock Island Rd, Tamarac

Meeting starts at 7:00 PM Sharp

### The President's Message



[Revisiting the word "Pension"] It's not an entitlement; it's a reward/gratuity/gov't payment or distribution. You earned it by standing in danger, sacrificing family time, monetary contribution, endurance and plenty of other efforts that others haven't contributed. Correct your family, friends and neighbors as they tell you that "you're lucky you got a pension". Luck was a very small aspect. Most of

them are envious and/or jealous. That's why so many people, groups, politicians, the media and other unions are critical of you. They want to take away part or all of your benefits. Bad planning and a turbulent economy have fueled the erroneous notions to strip us of our pensions and/or benefits. They claim it's costing the taxpayer too much. We don't get seven million to step into the boxing ring. We get similar pay, which a sanitation worker does, to run toward horrific danger. I say if you're envious, get through a police academy and wear the uniform during a riot. Most are so enchanted with their entitlements that they can't conceive what our pensions mean. **OUR PENSIONS ARE NOT NEGOTIABLE!! LEAVE US ALONE** and come up with other ways of balancing your mismanaged municipal budgets!! Regarding pensions, your federal withholding has been reduced, giving you a larger net payment. Be aware that you will have to figure that amount in, when preparing your tax return for the end of 2018. Consult with your accountant/tax preparer to see if you need to adjust your W-4 withholding amount. Changing pulpits, everyone commented about the GREAT time we had at the dinner/dance. Sorry for those who missed it. Special thanks to Joe Scimeca, Alan Berkowitz, Dennis Lydting, Tom Puglisi, Ed McGurn and the rest of the board. And thanks to Hon. Peter Weinstein for swearing in the board. Your board planned it so well, the club came out almost even!!! That's not usual. So, we're now discussing a picnic/barbecue for late March or Early April. Thanks to all who help and support the true meaning of 10-13....

Fraternally yours,  
Martin

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Tom Puglisi, Jr.

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Ryan Dean

#### COMMUNICATIONS

Lynn Diesel

#### Website

Ryan Dean

#### 50 / 50 Raffle

Annette Finkelstein

## Your Broward Board

**Martin Finkelstein, Pres.** 954-977-3880  
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**Alan Berkowitz, Dir.** 954-816-8163  
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**Dr. John Halpern, Surgeon** 954-553-1065  
**Michelle Gomez, Esq.** 954-370-9970  
**Chaplain Ray Smith** 954-254-9492  
**Joe Scimeca, Honor Guard** 954-720-2111

### 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  
**Martin Finkelstein** 2013 to present

**\*\*DENOTES DECEASED**



## Police & City Numbers

**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** 954-977-3880  
**Social Security** 1-800-772-1213  
**Blue Cross of NY** 1-800-433-9592  
**NYC Health Line** 1-800-521-9574  
**Operations (Death)** 1-646-610-5580  
**Medicare** 1-800-633-4227  
**VA benefits Assist** 1-800-827-1000

**Employee Health** 1-212-306-7600  
 1-212-513-0470  
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**Article 2 Pension** 1-866-692-7733

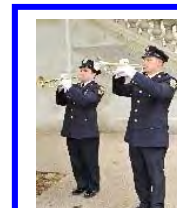
**Health & Welfare** 1-212-608-9671  
 1-212-693-5100

**Health Insurance & Eyeglasses**  
**GHI** 1-800-358-5500  
**Empire Blue Cross** 1-800-433-9592  
**Davis Vision** 1-800-999-5431

### Websites

[www.nypdbroward10-13.com](http://www.nypdbroward10-13.com)  
**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



Guest Speaker: At our February 06, 2018, meeting Michael Downs will speak about Medic Alert Devices equipped with GPS.

Also at our February meeting, Jeff Goldfein will speak about Life Settlements and buying life insurance policies.

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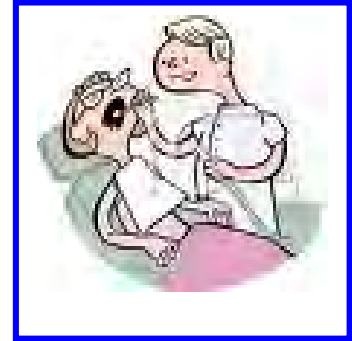
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# City Coverage for Medicare-Eligible Retirees

This entire article can also be found on the NYC, Office of Labor Relations website. A link to the webpage is provided below:

[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.

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## 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.

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## **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.



# **MEMBERSHIP 2018**

Membership dues for 2018 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).

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

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

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

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

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**MEMBERSHIP APPLICATION**

**INFORMATION FORM**

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Date of Appointment: \_\_\_\_\_  
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Date of Retirement: \_\_\_\_\_  
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Type of Retirement:  Service  Ordinary  Medical  Disability  Vested

Previous Commands: \_\_\_\_\_  
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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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