



NYPD 10-13 CLUB



of BROWARD COUNTY, FLORIDA

An organization of retired
New York City Police Officers

THE BLOTTER

GENERAL MEETING Tuesday, October 01st, 2024

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 next meeting is 7 pm, Tuesday, October 01ST at the Moose Lodge Family Center, 6191 Rock Island Road, Tamarac, Fl.

Please send an email to Alan Berkowitz at: Berky4@aol.com with your attendance and spouse/partner if attending so that we have an accurate account for food. Come early, at 6:15 PM, so that you can eat before the meeting starts.

You should not miss this meeting. Our special guest sponsor and speaker will be Sabrina from Aetna!!! She will be giving us the latest information she has about the ongoing issues with NYPD employees' healthcare provisions and options.

Don't forget the November meeting is rescheduled to Tues Nov. 12th. We will be conducting board elections that evening, if necessary. If no board position is opposed, nominations will be confirmed.

We're trying to arrange a hot food meeting for the December 3rd meeting...details are forthcoming.

Your board members will be installed/sworn at your meeting on Jan. 7th, 2025. New membership cards are ordered, so get ready to pay dues, soon.

HR 218: The upcoming HR 218 session with the club is scheduled for Friday, November 15th at 0800 hrs. at Gun World, located at 1700 S. Powerline Rd., Pompano Beach. We regret to inform you that the rules have been updated. You are no longer allowed to qualify using your 5-shot .38 caliber firearm. You may attempt to qualify using your 6 round .38 caliber firearm or any semi-automatic weapon instead. The cost is \$25 and lunch is included.

Special thanks to your club's uniformed honor guard. They ALL attended the memorial service at Moose Lodge on September 11th. Sadly, there was a sparse turnout of club members. The NYPD 10-13 Club of Broward will never forget that tragic day. Too many of our brothers and sisters perished, not to mention our brothers and sisters who are still sick or have died from 9/11 illnesses or injuries!

We're looking forward to seeing everybody at our upcoming meetings. Ask another if they need some help, info or assistance. Help each other out. Not a lot of people care about retired police. Share your history with others. Bring up career stories at meetings. A large portion of 10-13ing is social networking and interaction. Let everyone know what we want our club to be about and what we want to do with it. Your board wishes you all good health, happiness and wealth.

10-13 !!! - MARTIN

MEMBERSHIP 2025

Membership dues for 2025 are due.
2025 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](#)

**You can pay your dues via Zelle. Send your payment to
our email address, nypdbroward1013@gmail.com**



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

Websites: **Ryan Dean**
Medicare: www.medicare.gov
Veterans Admin: www.va.gov
Social Security: www.ssa.gov



Taps for departed members

Broward 10-13



NEW LOW RATES FOR OUR ADVERTISERS

Business card	\$ 50.00
¼ Page	\$100.00
½ Page	\$125.00
Full Page	\$175.00

Prices are for a full year and for 10 issues.



MEMBERSHIP 2025

Membership dues for 2025 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 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.
P.O. Box 970911
Coconut Creek, FL 33097
Telephone (954) 977-3880

You can pay your dues via Zelle. Send your payment to our email address, nypdbroward1013@gmail.com

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.

Three Changes Coming for Social Security in 2025

The Social Security Administration won't announce any final adjustments until the second week of October, but we can expect these three changes to take place in 2025.

Anticipating changes coming to Social Security in 2025 can help you start planning for the new year and identify any adjustments you can make to maximize your eligibility for the most benefits.

People who think these changes only impact retirees would be wrong. Current workers need to keep an eye on accumulating enough Social Security credits and understand how much of their wages will be subject to the 6.2% Social Security tax. The Social Security Administration (SSA) is scheduled to announce the final adjustments to the program until the second week of October, however, beneficiaries can expect these three changes to take place in 2025.

1. Social Security cost of living adjustment for 2025

Your Social Security cost of living adjustment is likely to be smaller than in 2024.

Inflation eased for the fourth month in a row, to 2.5%, in August. The easing inflation rate means retirees will get a smaller increase in their Social Security checks next year, versus the increases they got in previous years when inflation was higher.

The projected COLA for 2025 is 2.5%. The projection is based on the August CPI numbers, which is the second of three sets of numbers the SSA will use to determine the 2025 COLA. We will have to wait until October to find out what the final COLA for 2025 will be. The official COLA is scheduled to be announced on October 10 at 8:30 am ET. For 2024, the Social Security COLA was 3.2%.

Keep in mind that while a lower inflation rate should lead to a smaller increase in prices, it does nothing to lower the current prices of groceries or utilities or housing that many are struggling to meet. The Kiplinger Inflation Outlook observed in July that prices of groceries and energy were little changed and that housing costs should be easing more than they have been.

2. Full retirement age (FRA) in 2025

Retirees will have to wait a little longer to reach their full retirement age (FRA) in 2025. The full retirement age is increasing gradually if you were born from 1955 to 1960, until it gets up to 67.

In 2025, the full retirement age will be 66 years and 10 months. For those who turned 66 in 2024, FRA is 66 years and eight months.

Here is when you will reach your FRA, by birth year:

- If you were born in 1958, your FRA is age 66 and six months and was reached in 2024
- If you were born in 1959, your FRA is age 66 and 10 months and is reached in 2025
- If you were born in 1960 or later, your FRA is age 67 and will be reached in 2026 and after
- *NOTE: People born on January 1 of any year, refer to the previous year.*

If you retire at age 62, the earliest possible Social Security retirement age, your benefit will be lower than if you wait till your FRA. The more months remaining between age 62 and your FRA, the more your monthly payments will be reduced.

Early retirement will reduce your benefits by 5/9 of one percent for each month before normal retirement age, up to 36 months. If the number of months exceeds 36, then the benefit is further reduced by 5/12 of one percent per month.

If you choose to continue working beyond your full retirement age and delay applying for benefits, you can increase future Social Security benefits in two ways: Each extra year you work adds another year of earnings to your Social Security record, and higher lifetime earnings can mean higher benefits when you retire.

Benefits will increase from the time you reach full retirement age until you start to receive benefits, or until you reach age 70. For each full year you delay receiving Social Security benefits beyond full retirement age, 8% is added to your benefit.

3. Social Security credits and taxes in 2025

In 2025, you'll have to earn more to qualify for Social Security credits, and the wage cap for Social Security taxes will increase.

Social Security credits. You must earn a minimum number of Social Security credits to qualify for retirement benefits. The Social Security Administration cannot pay you benefits if you don't have enough credits. You must earn 40 work credits to become eligible for benefits, and you are allowed to earn up to four credits per year. The SSA also uses the number of credits you've earned to determine your eligibility for retirement or disability benefits, Medicare, and your family's eligibility for survivor benefits.

To earn one credit in 2024, you must have wages and self-employment income of \$1,730, and you must earn \$6,920 to get four full credits. This amount increases annually, so it will rise in 2025, but the exact amount hasn't been announced yet. In 2023, you only needed to earn \$1,640 to earn a credit, \$90 less than what you need to earn in 2024.

Once you earn the 40 credits, earning more credits won't increase your benefit payment. Instead, your retirement benefit is based on how much you earned during your working years.

Wage cap. Social Security caps the amount of income you pay taxes on and get credit for when benefits are calculated. The Social Security tax limit is \$168,600 in 2024 and is indexed to inflation, so you can anticipate it will go up next year. If you make more than \$168,600 in 2025, you can expect a higher Social Security tax bill next year once this limit is increased.

In 2023, the wage cap was \$160,200, and it rose by \$8,400 to \$168,600 in 2024. This was a smaller increase than the jump from 2022 to 2023, when the cap increased by \$13,200.

 **Gail Brubaker**
Musician

954-297-7113
gailbrubaker@gmail.com
JAZZ AND STANDARD MUSIC

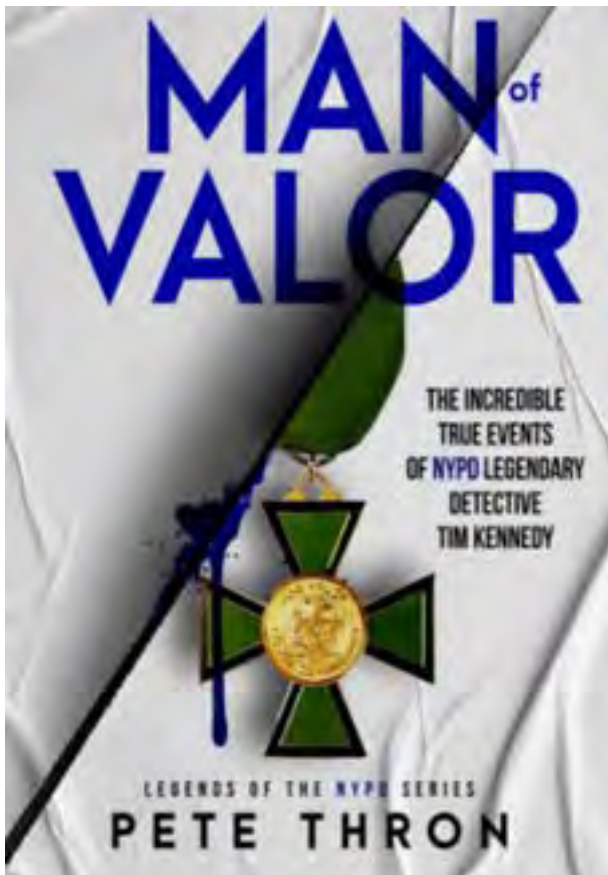


"G" Man ★



Festival Marketplace
2900 W. Sample Road
Pompano Beach, FL 33073
Cynthia: 954-673-5304
Joe: 954-793-6368

📷 [newyorkpicklesandcompany](#)
nypicklesandcompany@gmail.com
We ship anywhere



[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 30th** of the year in question to the Club at the following email address, 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!

Rise Botanicals®
PREMIUM CBD OIL



1.833.NOW.RISE
(669.7473)
WE'RE POWDERING BODY JOINTS
LUDHAMS BEACH, FL

TAI CHI & MEDITATION CHI-KUNG HEALTH NURTURING



INTERNAL ENERGY TRAINING
SELF DEFENSE
AUTHENTIC ANIMAL MOVEMENT

954-297-7113

PAI-LUM KENPO

GAIL BRUBAKER
PERSONAL TRAINER
GAILBRUBAKER.COM

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
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

[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

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

Website: 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

Business card	\$ 50.00
¼ Page	\$100.00
½ Page	\$125.00
Full Page	\$175.00

Prices are for a full year and for 10 issues.

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

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, #29090231 - Medicare Provider #01762286



Mary Rizzolo
Pre-Need Sales Manager

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

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 Crystallens 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. 29th 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@salislaw.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

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

3-YEAR RENT LOCK

FREE LUNCH WITH TOUR!

ASTON GARDENS
 At Parkland Commons
 By Discovery Senior Living

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, 10000 International Way, Jacksonville, FL 32216. ©2016, Discovery Senior Living, 9075-0001-0000

Facebook, Twitter, YouTube, Instagram icons

[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.

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

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