HUDSON VALLEY 10-13 ASSOCIATION

PO BOX 1013 PEARL RIVER, NY 10965-0283

Ph: 845-735-1013 ~ hv1013media@gmail.com

www.hudsonvalley1013.com



A Not-for-Profit Organization of ***New York City Police Officers****, Retired and Active of all Ranks, committed to their Health and Welfare needs.*

Founded 1986

Member: **National NYCPD 10-13 Organizations Inc.**



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PRESIDENT'S MESSAGE November 2026

Greetings to all,

As you read this letter the midterm elections will be over! I hope that you all had the opportunity to get out and vote and have your choices known! May the elected officials do a good job in representing our best interests.

Our biannual raffle will be drawn at our December meeting, we could use support in participation to guarantee a nice prize to the winner. Raffles are available in the newsletter and at our November meeting.

As mentioned previously, our dues will be going up to $45 per year on January 1, 2027. If you want to take advantage of our current dues ($35.00) please submit your payment soon!!

Finally, our next meeting will be Thursday November 19th at 7pm at the Kearsing-Edward's American Legion Post 1600. 20 Station Road, Pomona, NY, I hope to see you all there! Come out and celebrate Thanksgiving early with your brothers and sisters in blue!!

And on that note; myself and your fellow board members want to take time to wish you, your family, and friends a very healthy and happy Thanksgiving Holiday!!!

Take care and stay safe,

Michael Sweeney

History of Veterans Day

World War I – known at the time as "The Great War" – officially ended when the Treaty of Versailles was signed on June 28, 1919, in the Palace of Versailles outside the town of Versailles, France. However, fighting ceased seven months earlier when an armistice, or temporary cessation of hostilities, between the Allied nations and Germany went into effect on the eleventh hour of the eleventh day of the eleventh month. For that reason, November 11, 1918, is generally regarded as the end of "the war to end all wars."

Veterans Day continues to be observed on November 11, regardless of what day of the week on which it falls. The restoration of the observance of Veterans Day to November 11 not only preserves the historical significance of the date but helps focus attention on the important purpose of Veterans Day: A celebration to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good.

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HV 10-13 ASSOCIATION ["MULTIFORM"]

=== HVMF/DC 06-01-2026 ===

DUES, Donations, Correspondence, Information, Purchasing, etc. *Not for use as Application for* ****New Members!***

FOR Application's, Call, Text, Email or Visit our Website

CAN pay DUES plus Online using our website through ***PayPal with Credit Card.***

Telephone: **845-735-1013** ***Email:*** hv1013*media*@gmail.com ***Website:*** www.hudsonvalley1013.com

Payment Section

PLEASE PRINT **DATE:** _____

- ☐ ***$35 Dues***
- ☐ ***$70 Dues 2 Years***
- ☐ ***General Fund***
- ☐ ***Bible Fund***
- ☐ ***Other,*** *Specify Below*

_____

NAME: _____

TELEPHONE: _____

☐ **Cash.**

☐ **Check or M.O.**

Check or M.O. Number _____ **$** _____

Make Payable and Mail to: **Hudson Valley 10-13**
PO BOX 1013
PEARL RIVER NY 10965-0283

Use Area Below Updating your contact information. Any instructions, questions or suggestions, *i.e.* ***Address, Telephone #'s, Email, Spouse etc.,*** *also any* ***Changes to NYPD Information (Rank, Command, Status etc.)*** * **SEE Our Website:** *Latest Information, applications, payments, forms, items, links & much more.*

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>>>~~~~~ CUT HERE ~~~~~

UPCOMING EVENTS

Wed Nov 11th, 2026 **VETERANS DAY**
THANK YOU FOR YOUR SERVICE!

Thur Nov 19th, 2026
7:00-9:00 PM
Hudson Valley 10-13 General Meeting
Kearsing & Edwards American Legion Post # 1600
20 Station Rd. Pomona, NY 10970

Wed Nov 25th , 2026
7:00-9:00 PM
R.C. Shields General Meeting
Haverstraw Elks Lodge # 877
877 Elks Dr. Haverstraw, NY 10927

Tue Dec 8th, 2026
7:00-9:00 PM
FOP Lodge # 188 General Meeting
Kearsing & Edwards American Legion Post # 1600
20 Station Rd. Pomona, NY 10970

Wed Dec 13th, 2026
12:00 PM
R.C. Shields Children's Christmas Party
Haverstraw Elks Lodge # 877
877 Elks Dr. Haverstraw, NY 10927

***Wed Dec 16th, 2026**
7:00-9:00 PM
***weekday change**
Hudson Valley 10-13 General Meeting
Kearsing & Edwards American Legion Post # 1600
20 Station Rd. Pomona, NY 10970

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Social Security

Biggest Social Security Changes for 2027

Key takeaways

- The Social Security cost-of-living adjustment will increase payments by 3.6 percent in 2027, boosting the average retirement benefit by about $75 a month.
- A projected $6.60 increase in the standard Medicare Part B premium could partially offset the COLA.
- Workers will pay Social Security taxes on earnings up to $192,300.

The biggest cost-of-living adjustment (COLA) in four years. A probable uptick in Medicare premiums. And new clarity about Social Security's benefit claiming options. These are a few of the major changes coming to Social Security in 2027. Driven by new federal policies and economic shifts, they will affect the financial lives of more than 71 million Social Security recipients, as well as the estimated 185 million workers (and future beneficiaries) paying into the system. Here's what you need to know.

1. COLA

Reflecting an upswing in inflation, Social Security and Supplemental Security Income (SSI) payments will go up by 3.6 percent next year. That's up from a 2.8 percent COLA in 2026.

The Social Security Administration (SSA) estimates that the average retirement benefit will rise by about $75 a month, from $2,095 to $2,170, starting with December benefit payments that go out in January 2027. (SSI recipients will get their first COLA-boosted payment Dec. 31.)

It's the biggest COLA since 2023, amid persistent inflation that has left many older adults feeling financially squeezed. Eighty percent of Social Security recipients surveyed by AARP in September (several weeks before the COLA was announced)said that a 3.5 percent COLA would not be enough to help them keep up with rising prices.

The average COLA since 2000 has been about 2.6 percent, even after accounting for the spike in consumer prices that produced benefit increases of 5.9 percent in 2022 and 8.7 percent in 2023.

The COLA is applied to survivor benefits, family benefits and Social Security Disability Insurance (SSDI), as well as retirement benefits and SSI, a monthly benefit administered by the SSA for people with low incomes and limited assets who are 65 or older, blind or have a disability.

2. Medicare premiums

The Centers for Medicare & Medicaid Services projects that the standard monthly premium for Medicare Part B, which covers doctor visits and other outpatient care, will increase by about 3 percent in 2027, from $202.90 to $209.50. The final premium amount will be announced later this fall.

Most Medicare enrollees pay this standard rate, typically as a deduction from their Social Security payments, so any premium increase has the effect of partially reducing the COLA — in this case, by $6.60 a month, if the projections hold true.

New York City
Office of Labor Relations
Health Benefits Program

nyc.gov/olr

Date: **July 2026**

To: **All Employees**

Subject: **Health Benefits Program Rate Changes**

I) Health Plan Rate Changes Effective July 1, 2026

Enclosed please find the Health Benefits Program rate chart effective for the first full pay period in July 2026. Basic coverage is available at no cost to the subscriber under certain plans, while other plans require a payroll deduction. Please review the deductions on your paycheck in the first full payroll period in July to ensure that they match the July 2026 rate changes.

Please be advised that these rates are subject to change. In the event of a rate change, your payroll deduction may either decrease or increase. Notice of any rate changes will be available through the Health Benefits Program website at nyc.gov/hbp.

II) Fall Transfer Period (November 1, 2026 - November 30, 2026)

This year, the annual transfer period will be held in November for both active and retired members. During that period, employees can:

- Transfer to another health plan
- Add or drop an optional rider
- Add or drop dependents
- Change health premium contribution tax status
- Elect the Health Benefits Buy-Out Waiver Program

Any changes made during the Fall Transfer Period will become effective on the first day of the first full payroll period in January 2027.

III) Updating Your Personal Information/Domestic Partner taxation

You may update the below information through Employee Self-Service or by contacting your Agency personnel department. Please also notify your Welfare Fund/Union separately of any changes.

- Address update
- Marital status update
- Domestic partner status update: the amount paid by an employer attributable to coverage of a domestic partner is treated as part of the participant's gross income for tax purposes.

IV) Special Reminder to Medicare-Eligible Employees and Dependents (this does not apply to over age 65 domestic partners of employees)

Federal law requires the City of New York to offer employees over age 65 the same coverage under the same conditions as those that are offered to employees under age 65. The same stipulation also applies to dependents over age 65 and those covered by Medicare through the Special Provisions of the Social Security Act for the Disabled. In such cases, enrollment in a City health plan is primary coverage, and Medicare, if applicable, becomes secondary coverage. Make sure that you and your dependents, if enrolled in your coverage, inform all health care providers that your City health coverage is your and your dependent(s) primary coverage. If you and/or your dependent(s) are Medicare-eligible and want Medicare to be your primary coverage, you must waive your City health coverage.

V) Transitioning to Retirement: Employee to Retiree City Health Coverage

As you get ready to retire, there are many things you need to consider with regard to your health benefits. Please visit the OLR website at https://www.nyc.gov/site/olr/health/health-videos.page to view our transition to retirement videos.

These videos will guide you through the steps involved in transitioning your health benefits from employee to retiree status. Below are some of the steps you should take to ensure your benefits transfer from active service to retiree status.

- Visit your pension system to establish your retirement date and to obtain documentation of your pension credible years of service.
- Complete the Retiree Health Benefits Application/Change Form and have your HR department complete and certify Section G of the application.
- If you are retiring and you and/or your covered eligible dependent are 65 and over, you and/or your covered eligible dependent must enroll in Medicare Parts A and B. Please complete a SEP form (CMS L564) for you and/or your covered eligible dependent via your Agency HR prior to applying for Medicare Parts A and Part B in order to avoid any late enrollment penalties for Medicare Part B.
- Please refer to the Health Benefits Program SPD and the retiree rate chart at https://www.nyc.gov/site/olr/health/summaryofplans/summaryofplanshome.page for information on the plans available to retirees and the rates. These rates are subject to change.

HUDSON VALLEY 10-13 ASSOCIATION INC.
P.O. BOX 1013
PEARL RIVER, NEW YORK 10965

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John J. Barry*	1997-98
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Richard Molloy*	2008-10, 15
Arthur Onody*	2010-11
Bill Leach	2012-13
Louis J. Massaro*	2014-14
Bart Foley	2016-17
John Creegan	2018-19
John Briganti	2020-22
Kathleen McLaughlin	2023-24

(* Deceased)

Issue date as of 11.09.26

ATTENTION:

- **Applications:** 1. Online @ www.hudsonvalley1013.com. 2. Can contact us via Phone, Text, Email or US mail for form.
- **Dues payments:** 1. Online @ www.hudsonvalley1013.com, via PayPal, credit cards accepted. 2 Use the Multiform found in newsletters and on HV website.
- **Membership cards:** HV 10-13 and National 10-13 are mailed to up-to-date members, early in January. All others receive or sent or upon dues payment.
- **Correspondence:** We need your knowledge, stories, expertise and good or negative information. Items that you would like to share with our membership Re: The Job, H & W, Obits, Birthdays, Anniversaries, etc. Send them to me at FJMartucci@hotmail.com
- **Anyone who needs to renew their NYPD Retiree ID Card:** You can find the information on our website, or you can email us and we will email you back with the instructions along with the application, compliments of the National 10-13.

Fred Martucci, Rec Secretary