

Meet the 2018 LAPRAF Scholarship Winners

Winners of the Los Angeles Police Relief and Assistance Foundation (LAPRAF) 2018 scholarship program are back to school with support of a four-year scholarship. This year the LAPRAF increased the number of scholarships awarded from four to five. The five winners were selected from 94 applicants to receive a \$10,000 scholarship based on their academic excellence, leadership and dedication to community service. Each student will receive \$2,500 per year over four years. Meet the winners, who celebrated at an awards luncheon on July 18 at The Palm in downtown Los Angeles. LAPRA Board members in attendance included Darius Trugman (Emcee), Luq Watkins (Emcee), Dana Berns, Gerald Woodyard and Tim McBride.



2018 LAPRAF Academic Scholarship winners pictured from left to right: Kimberly Romero, Huma Manjra, Anali Cabrera, Stacey Braudrick (mother of Owen Braudrick) and Conner Aoki. Not pictured: Owen Braudrick.

Connor Aoki

Connor is attending State University of New York (SUNY) Binghamton where he will major in pre-health. He graduated from Edison High School where he played baseball and was named first team all-league and most valuable player. He will play Division 1 baseball while in college.

Connor is pursuing studies in the medical field so he can become a physician's assistant. He notes that his part-time work at a grocery store has given him the ability to interact well with people he doesn't know, which will better prepare him for helping patients.

Owen Braudrick

Owen is attending the University of California Los Angeles (UCLA) where he will major in global studies. He graduated from Pasadena High School and was a leader in sports, school clubs, Boy Scouts, civic and community organizations. This year, Owen received the 2018 City of Sierra Madre Youth Service Award.

Owen feels that majoring in global studies will give him a deeper understanding of political, social and environmental issues that create complex world problems. Minorng in engineering will give him the ability to create physical solutions to problems.

Anali Cabrera

Anali is attending UCLA where she will major in film and television production. She graduated from Bell Gardens Senior High School where she was involved in the school's Latino Youth Cinema Project and directed several films and plays. She has also studied television production at community classes with Emmy award winner Darryl Layden.

Anali is confident that UCLA's emphasis on free artistic expression will allow her to develop her creative voice in films and stories that bring racial issues to light and initiate positive change.

Huma Manjra

Huma is attending Northwestern University to study neuroscience. She graduated from Culver City High School where she played varsity basketball until she was

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Medicare Eligibility: What You Need to Know

Recently, several Medicare-eligible LAPRA retirees were reported to us as having their Medicare Part B coverage canceled due to non-payment of their Medicare premiums. If you are age 65 or older and retired, Medicare is your primary insurance, so it's important to understand how it works and how to pay your premiums. Read below for answers to our frequently asked questions (FAQs) to take the mystery out of Medicare.

What is Medicare?

Medicare is a federal health insurance program for people age 65 and older, and for people with certain disabilities. If you are retired at age 65, Medicare becomes your primary health plan coverage and LAPRA becomes your supplemental plan. Medicare is divided into different parts:

- **Medicare Part A: Hospital Insurance** Helps pay for medically necessary inpatient hospital care, skilled nursing facilities, some home health care and hospice care.
- **Medicare Part B: Medical Insurance** Helps pay for physician services, outpatient hospital care, and other medical services not covered by Part A.
- **Medicare Part D: Prescription Coverage** Helps pay for outpatient prescription drugs. Medicare prescription drug coverage is purchased through private plans, not through the federal government.



When Should I Apply for Medicare?

You need to apply for Medicare three months before your 65th birthday, unless you are already receiving Social Security benefits. If you are receiving benefits, the Social Security Administration will mail you a packet with your Medicare card three months before you turn 65. If you retire prior to turning age 65, you will receive a letter from LAPRA three months before your 65th birthday, advising you to enroll in Medicare.

Go to your local Social Security office to apply for Medicare or apply online at www.medicare.gov. If you have any questions about Medicare eligibility or coverage, call Social Security at 800-772-1213, 7 a.m. to 7 p.m., Monday through Friday.

Will I Get a Bill for My Part A or Part B Premiums?

If you sign up for Medicare Part B and you don't receive Social Security, Railroad Retirement Board (RRB), or Civil Service benefits, you will get a Medicare Premium Bill (CMS-500).

If you buy Medicare Part A (hospital insurance) or you owe a Part D income-related monthly adjustment amount (IRMAA), you will receive a Medicare Premium Bill (CMS-500) each month.

How Can I Get a Medicare Subsidy from Our Pension?

If you are age 55 or older, have 10 or more years of service with the LAPD and are enrolled in at least Medicare Part B, the pension department will pay a subsidy toward your medical premiums. If you're enrolled in both Medicare Part A and B, the pension department will reimburse you for your Medicare Part B premium. If you have questions about Medicare Part B reimbursement, contact the pension department.

It's important to pay your Medicare premiums on time to avoid cancellation of your Medicare Part B and your subsidy. If your Medicare Part B is terminated due to non-payment, the entire medical premium will be deducted from your pension check until your Medicare is reinstated.

If you have questions about your medical benefits or premiums, call LAPRA at 213-674-3701 or 888-252-7721, Monday through Friday from 8 a.m. to 5 p.m.

Can I Get the Medicare Subsidy if I Work After Retirement?

If you start working for another employer, turn 65 during that time, and are enrolled in a medical plan with LAPRA, you need to enroll in Medicare Part B if you want the pension department to pay a subsidy toward your medical premium. If you do not enroll in Medicare Part B when you turn 65 and you're working, you will lose the subsidy.

What Happens When My Employment or Employer/ Union Coverage Ends?

If you're not enrolled in a LAPRA medical plan and your employment or your employer/union coverage ends, three things happen:

1. **You may be able to continue your employer's health insurance through COBRA** coverage, probably at a higher cost to you. In most cases COBRA insurance lasts for only 18 months.
2. **You have eight months to sign up for Medicare Part B without a penalty**, whether or not you choose COBRA. To sign up for Part B while you're employed, or during the eight months after employment ends, complete an Application for Enrollment in Part B (CMS-40B) and a Request for Employment Information (CMS-L564). If you choose COBRA, don't wait until your COBRA ends to enroll in Part B.

If you don't enroll in Part B during the eight months after the employment ends:

- You may have to pay a penalty for as long as you have Medicare Part B.
 - You won't be able to enroll until January 1 - March 31, and will wait until July 1 of that year before your coverage begins. This may cause a gap in health care coverage.
3. **If you already have COBRA coverage when you enroll in Medicare, your COBRA will probably end.** If you become eligible for COBRA coverage after you're already enrolled in Medicare, you must be allowed to take the COBRA coverage. It will always be secondary to Medicare, unless you have End-Stage Renal Disease. Learn more about how Medicare works with other insurance at www.medicare.gov. ■

Taking Care of Our Own

The Los Angeles Police Relief and Assistance Foundation (LAPRAF) provides financial assistance and other support to active and retired officers and their families who find themselves in dire financial circumstances. The LAPRAF also provides academic scholarships for children of LAPRA members attending college. Please consider a financial donation, small or large, so we can help even more officers and their families who need assistance. For information on how you can make a donation, call LAPRA at (213) 674-3724.

LAPRAF Scholarship Winners *(continued from page 1)*

sidelined by an injury, and then became the sports medicine trainer for the team. She was a leader in student government, a journalist for the school newspaper and is a patient transport volunteer at UCLA Medical Center.

She chose to study neuroscience after holding a human brain at UCLA's neuroscience camp while explaining the pathophysiology of Huntington's Disease. She hopes to discover alternative methods

to analyze the human brain and combat neural diseases through research and application in Northwestern's stem cell facilities.

Kimberly Romero

Kimberly is attending UCLA to study humanities. She graduated from Mater Dei High School where she was editor of the school yearbook, captain of a mock trial team, and an officer in the French Club - among other school and community activities.

Throughout high school Kimberly managed a chronic autoimmune disease but says,

"I chose not to be the victim but the victor. I have learned about our humanity and what it means to actually live. This is why I am ready to take on my next chapter at UCLA."

For more information about the LAPRAF scholarship program, go to: <http://lapra.org/lapraf.html>. ■



Los Angeles Police Relief Association, Inc.
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 Los Angeles, California 90012

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Look inside to meet the
 2018 LAPRAF academic
 scholarship winners.

The GUARDIAN is a quarterly publication for members of the Los Angeles Police Relief Association. All rights reserved. If you have an idea for a future newsletter article, send an email to benefits@lapra.org. Members with specific concerns are urged to contact the appropriate Board member at the number listed below.

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Mark Your Calendar

LAPL Upcoming Membership Outreach Days
 Thursday, October 11
 Central/PAB at the Police Administration Building

Thursday, October 25
 Devonshire Station

Thursday, November 6
 Mission Station

LAPD Health Fair
 Thursday, October 11
 Elysian Park Academy. Details coming soon!

LAPRA/LAPL Holiday Luncheon
 Wednesday, December 5
 LAPL
 1308 W. 8th St.
 Los Angeles, CA 90017

