R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION November 2025

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2026 MEMBERSHIP DUES ARE NOW BEING ACCEPTED, APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER. Upon receipt of your 2026 dues, we will send you a membership card and auto decal.

President's Message

Harold Brown

In another section of this letter there is a membership renewal notice. Yes, it is that time of the year again. Please cut out the notice and return it with your 2026 dues check for $25. Also update your phone number and e-mail address if necessary.

We had a great turn out for Harrington's Corned Beef Dinner. I would like to thank the following for giving great gifts for our raffle: Tom Touhy, Grarido & Stoppa Law Firm, Tom Faragoi, National Police Credit Union, Marti Corcoran Coldwell Banker, Paul Vitaioli, Bridget Coyne-Urquhart Green State Mortgage, Mike Garza, Mike Marron, Jack Byrnes Aetna Insurance, Dave DiSanti, Mike Byrne, Police Memorial Foundation, FOP Lodge 7, Minuteman Press Orland Park.

For those with Aetna please read the article from Jack Byrnes regarding our benefits. There is also an insurance article from Mike Marron. If you have a question regarding Aetna Insurance please call Retireefirst 1-312-248-7251.

If you or a member of your immediate family use a Chicago Fire Dept. ambulance there is no charge. The forms you use for documentation are in the RCPA and FOP web sites, or call our office 773-763-5310 and we will send them out to you.

In September three days off were canceled for all active CPD officers. All the elected officers working for the FOP and retired board members gave up their weekend to serve food to those officers working. Over seven thousand meals were served.

Our next meeting will be at 1:00 PM, December 7th. It will be at the FOP Hall, 1412 W. Washington Blvd. Let's hope for nice weather and a good turnout.

After the meeting join us for refreshments.

REGULAR MEETING
Sunday, December 7th, 2025
at 1:00 PM at FOP Hall
1412 W Washington Blvd.

RETIRED CHICAGO POLICE ASSOCIATION
5310 N. Harlem Avenue • Chicago, IL 60656
Phone: 773-763-5310
www.retiredchicagopoliceassoc.com

David DiSanti
RCPA Treasurer

I hope all of our retirees are having a fulfilling autumn with their family and friends, enjoying their retirement. Judging from the volume of calls into the office it seems that most retirees have taken advantage of the WEP/GPO and things are proceeding smoothly. If you gave questions regarding benefits or WEP/GPO don't hesitate to call the RCPA office or the SSA at 1-800-772-1213. I want to add my congratulations to the President of the RCPA, Harold Brown for his Lifetime Achievement award bestowed by the National FOP in recognition of over 60 years of service to the FOP.

On the subject of the FOP, many are aware of the events taking place with the Executive Board of Lodge 7. I obviously can't go into detail about allegations. However, I will say that most of the things I have seen online and been shared with me by Coppers who "heard it from a friend" have very little relationship to the facts. All of the allegations will be completely investigated and the board will deliberate and make it's decision. At the end of the day it is the FRATERNAL Order of Police. We are all on the same side in the end.

David DiSanti - Treasurer RCPA

Tom Lonergan
RCPA 1st Vice President

As the seasons change there is chill in the air that is not weather related. I'm sorry to say that I'm truely embarrassed for the Chicago Police Department. The Chief of Patrol recently ordered CPD units not to respond to calls for help from Federal Law Enforcement! Was it his decision or did it come from the Superintendent? Or did it come from City Hall? I have my own ideas. Over my 30 plus year career I've never seen that and believe that a couple of Chiefs of Patrol would have quit first rather than give that order. The problem today is too many of the Exempt Members sell their souls for the Gold Braid Pension and that take home car. The good news is that Gold Braid Pensions will end with the last of Tier I Police officers. With Tier II officers the highest pension level will be the last testable rank achieved. But I also have a big problem with officers working together and are getting different pension benefits. Today there are only 11,596 police officers of all ranks playing into he pension plan, not the 13,500 we had when we were working. Just over 58% of those 11,596 officers being Tier II officers who are paying 12.5% into the fund. This month the Pension Board cut 14,945 checks including widows. If we were still under the payroll deduction formula of 9% from officers with the city putting in 18% the fund would go under in short order. Luckily we were able to get formula changed to a ramp payment system in which each year the City has to put more money in regardless of how may people are on Pension, how many people are paying in, how much the Pension office expenses or salaries are, or what the rate of return on investments are. Every year the City has new funding levels that they have to met. Their target for 2025 is 928.8 million. With investment income we will crack the one billion level. The Pension Fund ended 2023 with 3.8 billion after everything was paid out. 2024 the Fund ended the year with 4.3 billion in asserts. An increase of a half a billion dollars. While this is a good start it's a still years away from where I would like to be. We will continue to be vigilant to ensure City continues to met its obligations.

Donald Januszyk, ***Retired Sergeant***
RCPA Trustee

It is reported that Chief Yoland Tally is retiring. So far, she has beat all CPD investigations; however, there are still PPO allegations. It would be nice to see her found guilty and face consequences. Chief Hein has faced considerable criticism lately for not backing up law enforcement officers. Who is his puppeteer?

It is interesting that in ICE incidents, a CPD Sergeant is called in to evaluate and make a call. I'd hate to be in their shoes, as the command seems to be seeking scapegoats. Does that make sense?

Protesters (read inciters) are using violence and threats to goad an ugly response from ICE for cameras. Federal law enforcement is using the appropriate force of tear gas and pepper balls against the offenders. Too bad CPD brass refuses to allow rank-and-file to use the same deterrents.

Those arrested are ILLEGAL IMMIGRANTS, many with criminal warrants and rap sheets. Why has the president targeted Chicago? Is it because Governor Pritzker and Mayor Johnson have welcomed and allowed the illegals into Chicago, and use our tax dollars to support them? Has the media forgotten it is against the law to resist arrest? Demonstrators display professionally made signs. Who is paying for these signs? Perhaps "The Donald" feels that federal troops must be legally placed in big cities, anticipating violence in the months leading up to the 2026 elections. An ounce of prevention…. Many immigrants who came here illegally and have been here for years have made no effort to become citizens, though opportunities were available. Is more available free from the government if one stays illegal?

Have you noticed that there are a lot of personal injury accidents, and hit and runs are almost the norm? Any guesses why? There is no enforcement because officers are too often punished for doing their job. It is safer to ignore things physically, psychologically, and financially. Further, they can expect no back-up from the command. People do what they want on Illinois roads, though a few suburbs will nail them. ISP used to be good, but now they're more interested in looking for cartridge casings on the expressways than in aggressive, preventive patrol.

By the time you receive this, the elections will be over. Mail-in ballots are the root of evil in elections. You should get off your butts and vote at polling places. There are enough of voting places that include early voting. Back in the day, precinct captains would ensure that an individual had a ride to submit their ballot. If you have to mail in your ballot, you lazy and forfeiting your right to vote, unless you are in the Armed Services.

The new Chief Judge will take office on the 1st of December, and from what I hear, he's excellent. Hopefully, you voted no to retain the current judges. Yes, there are some good ones, but we have no idea how to identify them. If they are good, they'll find another job easily. I don't think that you can trust the organizations that recommend who to retain.

Any way Thanksgiving and Christmas are coming soon. I hope that you and your families enjoy both holidays. Keep your powder dry, head-on swivel, and stay safe.

RetireeFirst

SOURCE 1 BENEFITS
A DIVISION OF INSENTIAL, INC.

We are pleased to announce that the Chicago John Dineen Lodge No. 7 and Aetna will offer the same medical and an enhanced prescription drug plans for 2026. There is no increase in premium. If you participate in the Aetna program you should have received a letter from Retiree First already explaining the enhanced Rx plan.

RetireeFirst will also remain the administrator for your Medicare plans. This means you will continue to receive assistance from dedicated advocates for all your plan needs. **You can reach RetireeFirst at (312) 248-6508 (TTY 711).**

Your Voluntary Dental and Vision plans will continue through 2026, and final rates will be mailed to members that participate in the dental and vision plan in November. <u>Please note that these plans are separate from your Aetna MA PDP (Medicare Advantage & Prescription Drug Plan) plan and involve an added cost.</u> Source 1 Benefits will continue to support you with these services. They can be reached at (844) 466-0883.

The following are the premium rates for 2026.

2025 Current Rate	**2026**		**2026**
	Rate	$ Change	* **We are excited to advise that your prescription plan has been enhanced to give you access to 90-day mail order pricing at preferred retail pharmacies.** Your coverage and premium rate will remain the same, as shown, however you will have a separate ID card for each plan. Be sure to carry both ID cards with you and provide both to your Doctors and Pharmacy prior to the 2026 calendar year.
$330.79	**$330.79**	$0	
$256.79	**$256.79**	$0	

Gold Shield Program

Exclusive Membership for our Most Valued Members

Gold Shield members enjoy access to exclusive concierge service, working directly with Marissa Frano, our Gold Shield Specialist.

Here's how you can qualify:

- Must be at least 55 years old
- Must have been a member for at least 10 years
- Must have full or partial direct deposit, or an external funds transfer set up (incoming or outgoing)
- Must maintain a minimum balance of $50,000 across all accounts as the primary account holder

If you meet these qualifications, you may already be eligible!
To get started, please call 844-392-GOLD or email goldshield@nationalpolicefcu.com

NATIONAL POLICE
FEDERAL CREDIT UNION

nationalpolicefcu.com

HAPPY100TH BIRTHDAY JIM ZARNO

JULY DEATH NOTICES 2025

JAMES ALEXANDER
JOHN BUTLER
PHILIP DIENETHAL
LEVERN GREEN
PETER LAPORTA
DON LEWIS
MICHAEL ROCK
ROBERT SCHMIDT

AUGUST DEATH NOTICES 2025

JESSE ATILANO
NICK BATTISTA
TITUS COLMAN
ROY DAVIS
HAROLD DENNIS
HARRY FENNER
THOMAS FOLLIARD
ANTHONY GOLCZAK
EDWARD KROYER
PHILLIP LEWANDOWSKI
KENNETH MALOWSKI
ROBERT MUSCOLINO
JEFFERY O'BYAN
JOHN OLSON
JEANETTE OWENS
ANTHONY PACELLI
DON PARKER
GERALD POADZISZ
WILL SIMPSON
LEONARD ZALESKI

SEPTEMBER DEATH NOTICES 2025

JAMES BEGLEY
REGINALD BETTS
CAROLYN BURAUER
EDWARD DENK
WILLIAM HAIMAN
JESSE JACOBS
LESTER JOHNSON
PATRICIA MAHER
MAUREEN MCKEEVER
LORRAINE SCHERECK
ROBERT SCHUMACHER
CECILIA SIMMONS
DANIEL VASQUEZ
JAMES WRONGEROWSKI

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter

2026 MEMBERSHIP DUES ARE $25.00

Please return this cut-off with your CHECK or MONEY ORDER made out to:
THE RETIRED CHICAGO POLICE ASSOCIATION

Please check the imprint of your name, address and annuity number on the reverse side of this newsletter. Make corrections if necessary, including apt. #, route #, etc. if applicable.

RETURN THIS CUT-OFF WITH YOUR MEMBERSHIP DUES OF **$25.00** TO:

THE RETIRED CHICAGO POLICE ASSOCIATION
5310 N. Harlem Avenue
Chicago, Illinois 60656

HEALTH INSURANCE IN RETIREMENT?

Health insurance coverage in retirement is a primary concern for you and your family.

If you are eligible for the age 55/60 provision, you have taken care of most of that issue until you turn age 65. If you retire early, before age 55, health care planning becomes more complex. In retirement, if you are planning on working or your spouse is still working, you may have other group health insurance options. The City of Chicago also offers early retirees the COBRA option to continue their current health plan with the City of Chicago for up to 18 months. This option needs to be activated within 60 days of your separation. The premiums are paid directly to the City and may seem expensive but are better than most Individual health plans in most states.

Turning age 65 soon? Everyone needs to activate their Medicare coverage. Most retirees' City of Chicago medical coverage will end the 1st of the month **before** they reach age 65. If you have any dependents younger than 65 when you become eligible for Medicare, the City of Chicago currently offers up to 36 months of COBRA coverage for them. Call Mike with any health insurance questions in advance of these milestone dates.

Medicare Supplemental Insurance (Medigap) is designed to cover the gaps that Medicare does not cover, such as some deductibles, co-payments, and coinsurance amounts for Medicare-approved services. Consider utilizing the Traditional Medicare Supplement plans from United American (Sergeants' Association Group Plan). The United American group plan is deducted from your pension, and you qualify for the $21 a month premium subsidy. The United American plan offers Plan F and Plan G options. Plan F is still available for everyone and is also popular with those already enrolled in other companies, Plan F. The United American plan is open to ALL Chicago Police retirees and their spouses. The plan has NO HEALTH QUESTIONS and locks in your issue age for life. Enrollment is open all year so check it out today! We also offer individual health plans from Blue Cross and United HealthCare.

Questions? Contact Mike Marron at 312-802-0587 or mikem@ifcplanners.com

Mike has been serving Chicago Police Officers and their families for over 35 years, initially representing the Nationwide Retirement Solutions 457 deferred compensation plan, and later joining the advisory team at the Financial Planning & Education Center of the Chicago Patrolmen's Credit Union. He was a frequent presenter at the Chicago Police Department retirement seminars and a valuable resource to our members. Since 2017 he has been the administrator of the Sergeant's Association Retiree Medicare Group Plan.

RETIRED CHICAGO POLICE ASSOCIATION
5310 N. Harlem Avenue
Chicago, Illinois 60656
DATED MATERIALS

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
PERMIT 950
SO. SUBURBAN, IL

RETIRED CHICAGO POLICE ASSOCIATION *NEWSLETTER*

Treasurer's Message *By David DiSanti*

This newsletter, as you can see, is YELLOW.

This month, it is being sent to all members, regardless of their dues status. The dues are $25.00.

Please note that it contains the application for 2026 dues.

Early payment is encouraged. Upon receipt of your 2026 dues, we will send you your membership card and auto decals. If you move, please notify our office and the pension office (312-744-3891) as soon as possible; provide your new address and phone number.

If any retiree groups would like to put an article in our newsletter regarding their meetings, please contact us.

Las Vegas Henderson Nevada Retiree's Breakfast
Every Friday morning at 8:30 a.m. • Willow's Golf Course - 2300 E. Horizon Ridge Ave., Henderson, Nevada

1st Wednesday of each month at 1:00 p.m.
Cop Shop, Cape Coral, Florida - 822 S.E. 46th Lane
Tom Faragoi 239-770-7896

1St. Tuesday Of month 9:00 A.M. D'AGOSTINO
7350 W. Oakton
Steve Marshfield -773-771-0877

HAROLD BROWN
President

DAVID DISANTI
Treasurer

SOUTH
2nd Wednesday of each month at 10:00 a.m.
Country House Restaurant
5400 W. 127Th. Street, Alsip, Il