R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION **November 2026**

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2027 MEMBERSHIP DUES ARE NOW BEING ACCEPTED, APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.
Upon receipt of your 2027 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 2027 dues check for $25. Would you please update your phone number and e-mail address if necessary?

Once again we had a great turnout for our Harrington's Corned Beef Dinner. We did not raise the price of our dinner, thanks to our raffle and the great gifts, we will not have to raise the price for dinner next year. I would like to thank the following for giving great gifts to our raffle. Tom Touhy, Dave DiSanti, Marti Corcoran Coldwell Banker. Paul Vitaioli, Minuteman Press Orland Park, Mike Garza, Mike Marron, Handouts and gifts from Aetna insurance thanks to Jack Byrnes, Michael Byrnes, FOP.

For those with Aetna please read the article from Jack Byrnes regarding Benefits. Those of you that had MetLife Dental will now have Equitable.

We are still getting calls in the office regarding the CFD Ambulance. The forms you need for documentation are on the RCPA and the FOP web site, or call our office 773-763-5310 and we will send them out to you.

Our next meeting will be at 1:00 PM, November 15th. 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 your fellow retirees for refreshments.

REGULAR MEETING
Sunday, November 15th, 2026
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

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Organized in 1888 as an Association to protect the Police Pension Fund and the welfare of Police Pensioners, their widows and children.

David DiSanti
RCPA Treasurer

I want to wish my fellow retirees a fun filled fall! I hope everyone is spending time with families and friends. I want to reiterate the RCPA's endorsement of the Medicare supplement. Jack Byrnes did a fantastic job negotiating on retirees behalf to get the best benefit package at the best price in a challenging healthcare insurance market.

As always, if you have a concern throughout the month, don't hesitate to call the office and we will help rectify the matter.

Mike Lappe
RCPA 1st Vice President

U.S. national debt now exceeds $39 trillion and is projected to approach 120% of GDP within the next decade, meaning the federal government would owe 20% more than the annual output of the U.S. economy, a recent report from the Conference Board warns.

The report modeled several fiscal scenarios to illustrate how rising debt and higher interest rates could affect households and businesses. Among the findings, higher borrowing costs could increase pressure on Social Security, while also making it more expensive for small businesses to grow.

The report's scenarios began with a baseline scenario which presents annual deficits of 6% to 7% of GDP, with the national debt projected to reach 154% of GDP by 2036. In the report's higher-deficit scenario, the annual deficit reached 9% and the national debt increased to 180% of GDP by 2036. In a deficit-reduction scenario, the deficit is reduced to roughly 3% of GDP, and national debt reached 126% of GDP by 2036.

For retirement savers and advisers, the report's most pressing finding is its outlook for Social Security. As the Social Security Administration has projected, the program's primary trust fund will become insolvent in 2032. Assuming monthly benefits equal to payable amounts from the Old Age and Survivors trust fund, a future retiree collecting a monthly retirement benefit of $2,100 faces a monthly benefit cut of $170 in 2032 and more than $700 in subsequent years.

The report estimated that restoring full solvency through trust fund transfers alone would require roughly $2.7 trillion between 2032 and 2036, further increasing federal deficits unless offset by tax increases or spending reductions.

Many Americans appear to recognize that changes to Social Security are needed. According to Nationwide Retirement Institute's 2026 Social Security Survey, 80% of 1,823 U.S adults surveyed who currently receive or expect to receive Social Security benefits believe the program requires reform, including 82% of Democrats and 78% of Republicans.

Respondents from both political parties largely agreed on potential solutions. Increasing taxes on higher earners was the most popular proposal, supported by 51% of respondents, followed by increasing employer contributions at 42% and reducing benefits for higher-income beneficiaries at 38%.

Despite broad agreement that reform is necessary, many Americans remain unprepared for potential changes. Nationwide found that only 20% have a clear plan for how they would adjust their finances if benefits were reduced, even as the average respondent expects the program's funding challenges to be nearly two decades away.

I'm guessing by the time you read this the elections will be over. Unfortunately, the Cook County judges we have been questionable. I'm guessing that there are some good ones, but we never hear about them. On your ballot for the judges, I hope you voted not to retain them.

Regarding the other candidates, well none of them are great by any respect. In Alexi Giannoulias commercial it starts with a female doctor stating that license plate cameras track women coming into Illinois for abortions. Since when can a camera tell you where a driver is going. Stupid commercial among others. All they do is criticize their opponents and find dirt on them. The candidates never say what they are going to do and how they will accomplish it.

Now about our fellow law enforcement officers. Was just talking to an officer and he was stating how bad their Sergeant was. Were they meritorious or legitimate, I don't know. I saw a video from the Gay Pride event taking place during the evening hours. There was a Sergeant, a male PO, and a female PO all fighting with one male who was on the ground trying to get up. He was fighting all three of them. The fighter finally was able to stand and left the scene. He was not arrested. Is this the norm??? Recently there was a street take over with multiple cars and hundreds of those watching. Did anything happen, nope. Now in L.A. whose actions we at times question, they had a street take over, the police towed about 100 cars, arrested maybe another hundred, and recovered several firearms. L.A. does this and Chicago politicians are afraid do anything which includes the police command. Yes, Chicago is almost all the way to the dumps.

Recently there was an article in the media stating that Chicago Police Exempt Personnel are looking to form a union. Are they nuts!!! They were given their positions not for their qualifications but for who's butt they kissed. I have to apologize to the 2 or 3 good ones, but when they try to so something good, their ideas are flushed.

Teen take overs are another issue. In Europe when they have crowd issues, they use water to disperse the crowd. Some here have suggested tear gas, but there can be medical problems with that. To wade in and try and arrest them, well fights will occur, and police will be injured and will be blamed for something. Now fire engines hold at least 250 gallons of water, and they can adjust the nozzle on the engine, and they are usually close to any civil disturbance, so how about using water. Gas is not used, police don't have to wade into the crowd and the demonstrators only get wet. But again, Chicago elected officials and the police command are afraid to do this.

Well Thanksgiving and Christmas are just around the corner. I hope that most Chicago Police will get to spend time with their families. Be careful out there, especially on the northside.

VOLUNTARY RETIREE BENEFITS

Fraternal Order of Police — Chicago John Dineen Lodge 7

For retired members and spousal annuitants no longer covered under the City of Chicago benefit plan. Enrollment is optional · premiums are deducted from your monthly pension payment.

Dental & Vision — The Equitable

EFFECTIVE JANUARY 1, 2027

Beginning January 1, 2027, the voluntary dental and vision plans are provided through **The Equitable**, an A-rated insurance company. Plans, benefits, and rates are unchanged — and **rates are guaranteed for 24 months**, through December 31, 2028.

Monthly Rate	Retiree Only	Retiree + 1	Family
Dental High Plan	$55.55	$107.71	$164.38
Dental Low Plan	$43.08	$82.75	$128.11
Vision Plan (VSP)	$5.18	$10.11	$15.16

Bigger dental network
The Equitable's network is larger than Aetna's — most dentists participate, and the High Plan pays out-of-network claims at 90% of usual & customary.

Vision through VSP
The largest vision network in the country — most eye doctors already participate. No vision ID card needed.

Already enrolled?
No action needed. Coverage, plans, and deductions continue automatically with The Equitable on January 1.

Medicare Advantage with Rx — Aetna

ADMINISTERED BY RETIREEFIRST

The group Medicare Advantage (MA+Rx) plan combines medical and prescription drug coverage in one plan — and it is **not changing**: it continues with Aetna. A dedicated RetireeFirst advocacy team handles ID cards, pharmacy and formulary questions, mail-order prescriptions, and claims support for our members.

2027 MONTHLY PLAN PREMIUMS

Option 1 — $339.70 · Option 2 — $265.70 per covered member · medical + Rx combined

each a $9.59 increase from 2026

MEDICARE QUESTIONS — RETIREEFIRST

(312) 248-7251 or (855) 979-8840

TTY 711 · Monday–Friday, 8:00 AM – 5:00 PM CT · plan documents at **retireefirst.com/fop7**

On Medicare, but no dental or vision?
You are already on our eligible list — one call adds dental and vision at the group rates above.

DENTAL & VISION — HAYMARKET FOP HELPLINE

(844) 466-0883

Haymarket Specialty Benefits · Plan Administrator
Plan details at **gotobenefits.info/CFOP26**

MEDICARE & RX — RETIREEFIRST

(312) 248-7251 · (855) 979-8840

TTY 711 · Monday–Friday, 8:00 AM – 5:00 PM CT

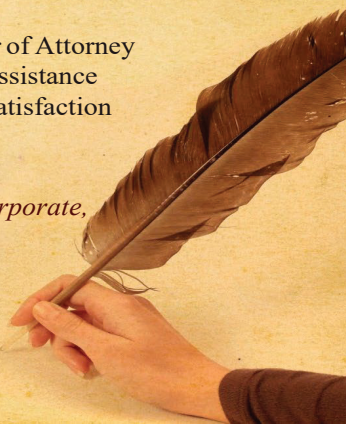
33% Police and Family Discount for a Living Trust Estate Plan

Tuohy Law Offices has served FOP members for 36 years
Tom Tuohy is the grandson of a CPD Chief and son of a CPD Detective

Living Trust Estate Plans Include:

Living Trust
Last Will & Testament
Health Care Power of Attorney

Financial Power of Attorney
Unlimited Assistance
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Free Consultations on Personal Injury, Medical Malpractice, Corporate, and Nursing Home Abuse

TuohyLawOffices.com
17W 220 22nd St. Suite 510
Oakbrook Terrace, IL 60181
info@tuohylawoffices.com
312-559-8400 · Fax 312-559-8484

In-Person or Zoom Signings
Call before February 28th, 2027
Mention RCPA for a 33% Discount

GreenState MORTGAGE
A Division of GreenState Credit Union

ATTENTION ALL FIRST RESPONDERS …
$600 CLOSING COST CREDIT!!!

- ***FOR PURCHASE OF PRIMARY RESIDENCE***
- ***0% - 3% DOWN PAYMENT OPTIONS***
- ***FREE PRE-APPROVALS***



Contact:
Bridget Coyne-Urquhart
NMLS#220584 *at* 773-250-6491
or
Michael Coyne
NMLS#222935 *at* 773-250-6492.
or visit us at
7789 W Talcott • Chicago, Il 60631

Happy Thanksgiving and a Merry Christmas to you and your family!

From RCPA Board of Directors

COLDWELL BANKER REALTY
McMullen Office

Marti Corcoran
773-802-5092
marticorcoran@aol.com
marticorcoran.com

Owned by a subsidiary of NRT LLC.



JULY DEATH NOTICES 2026

ROBERT V. BIEBEL
FREDRICK COLLINS
HARRY E. DANTOLAN
DAVID DOUGHERTY
RICHARD DRUMMOND
ROBERT W. FITZHUGH
ANNA HELDAK
MARCIA E. JOHNSON
WILLIAM KAUPERT
JAMES J. LACKI
BARBARA A. MITCHELL
ANDREW J NAPOLITANO
AL A. O'MALLY
CARL SILVESTRINI
ARLENE VANA

AUGUST DEATH NOTICES 2026

DENNIS D. BARNES
JOSEPH M, BERRY
ARTHUR J. BUCKLEY
JOHN S. CAMPISE
KENNETH G. DICKS
WARREN W FASONE
LYLE G GAYTON
EARL D. GERMAN
JAMES J. HELLMAN
RONALD J. HELSTREN
MELVIN KAPLAN
THOMAS A. KELLY
CHARLES E KOPPENHOEFER
JAMES R. MORALS
KEVIN P. MUPHY
MARY ELLEN NOONAN
JOSEPH M. PALUCH
KEVIN O. RANFORD
ANTHONY C. ROMO
ROBERT R. ROMMELFAENGER
JOHN A SMITH
WILLIAM P. WAGER
HAROLD E. WARREN

SEPTEMBER DEATH NOTICES 2026

ARLENE A. ADAMSON
PETER M. ALBANESE
RICHARD J. BALL
LAWRENCE BARTOLI
JACOB L. BOUYER
JAMES P CARROLL
STEPHEN L. DAVIS
LINDA C. DIXON
WILLIAM J. DONOVAN
PHILLIP A. DUHR
NORVAL J. EDWARDS
WARREN W. FASONE
JOHN J. GOGGIN
THOMAS G. GRANIAS
RICHARD M. HANLEY
ARTHUR B. HENDERSON
DONALD E. HUGHES
HERMAN A. KLUTH
PAUL P MAROLIS
TIMOTHY MC KENOUGH
JOHN T. MC AVOY
ARTHUR C. MORTON III
JOSEPH M, PALUCH
CYNTHIA L. PONTORIERO
JAMES R RYAN
JOSEPH S. SCARDINO
EDWARD C. SCHWARZ
MILTON M. SCOTT III
JOHN M. SMITH
ROMAN S TAPKOWSKI
WILLIAM P. WAGNER
JOHN D. WILLIAMS

OCTOBER DEATH NOTICES 2026

FRANK E. AMATO
CHESTER C. AUGUSTYNIAK
PAUL J. BERNATEK
JACK J. BILANZIC
GREALD J. CARROLL
RAYMOND J. CONNORS
LOVE DAVIS
CHERYL J. DUST
LEONARD ELLIS
MAUREEN K. FALK
STEVEN E GOLDMAN
PATRICK P. GRANDE
WALLACE A. HALSTON
LORRY JENKINS
HERMAN A. KLUTH
JAMES R. MIKOTA
LAWRENCE D. O' CONNELL
KATHLEEN A. QUENZEL
PATRICK M. RYAN
DAVID J SANDUND
EDWARD C. SCHWARZ
DOMINIC T. SPEDALE
ROBERT L. TATHAM
WILLIAM G. THOMPSON
WALTER VALEE
CORNELL V. WEBB
JAMES J. ZARNO

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter

2027 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
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Chicago, Illinois 60656
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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 2027 dues.

Early payment is encouraged. Upon receipt of your 2027 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

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
Rick King 773-239-0654