



R•C•P•A Newsletter

RETIREED CHICAGO POLICE ASSOCIATION

November 2024

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2025 MEMBERSHIP DUES ARE NOW BEING ACCEPTED, APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2025 dues, we will send you a membership card and auto decal.

President's Message

Harold Brown

In another section of this newsletter 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 2025 dues check for \$25. Because of the rising cost of printing and the increase of postage this is the first dues increase in ten years. Also, update your phone number and e-mail address if necessary.

Once again the Harrington's corned beef dinner was held at the FOP hall. I would like to thank the following for giving great gifts for our raffle: Tom Touhy, Tom Faragoi, Chicago Patrolman's Credit Union, Marti Corcoran, Paul Vitaioli, Bridget Coyne – Urquhart, Orland Park Minute Man Press, Mike Garza, Kathy Oboza, Jack Byrnes, and Aetna Insurance for the handouts. For those with Aetna Insurance please read the article from Jack Byrnes. There is a change in our benefits and a cost increase. If you have an insurance question regarding Aetna call Retireefirst at 1-312-248-7251.

We are receiving calls in the office regarding

the use of the CFD ambulance if you or an immediate family member use the CFD ambulance there is no charge. The forms you use are on the RCPA and FOP websites or call the RCPA 1-763-5310 and one will be sent to you.

Our next meeting will be at 1:00 PM on December 8th at the FOP Hall, 1412 W. Washington Blvd. Let's hope for nice weather and a good turnout. Stay after the meeting and join us for refreshments.

RETIREED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

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REGULAR MEETING
Sunday, December 8th 2024
at 1:00 PM at FOP
1412 W Washington Blvd.

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

Tom Lonergan
1st Vice President Retired Chicago Police Association.

I hope everyone is doing well. This is my favorite time of the year. A light jacket on a sunny fall afternoon, a high school football game, and a hot chocolate. But it's also election season. Joe Biden is finally retiring. He voted in 1983 and 1993 to cut your Social Security benefits. As a senator he was exempt from those cuts. His Social Security check is about 8 times what mine is. At the rate they are giving benefits to people who are new to this country I can't see how they pass the Windfall Profits Elimination Bill. There is a large section in the newsletter on our health care options. The Inflation Reduction Act raises the cost of prescription Drugs. Please read that article. After reading that article your options on how to vote in the Presidential Election should be clear. If you live in Chicago or Cook County, please look at the FOP website for political endorsement and judicial retention lists. One I would like to point out to everyone is #82 Judge Niel Cohen who presided over our health care lawsuit. That's a big NO for him.

In Chicago we are being vigilant that the city makes all their payments to the Pension Fund. The Chicago Teachers Union bought this mayor thru campaign funds. The city just announced that they are postponing hiring of two Chicago Police Classes for several months. As of the writing of this article 398 officers retired this year and 367 hired. There were 11,724 police officers paying into the fund and 14,928 annuitant checks cut. In 2010 FOP passed legislation that City of Chicago would have to pay increased payments to the Pension Fund. Those increased payments (Ramp) are kicking in. In 2022 the city paid 799 million. In 2023 the city paid 931 million. That was an increase of 132 million. Next year the city is supposed to make payments of one billion forty-three million. Those payments will have to be paid by the end of 2025 to pay for 2026 pensions.

I hope everyone has a happy Thanksgiving and Christmas. If you haven't talked to friend in a while, please reach out to them.



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Mexican Independence Day weekend was celebrated in September. The City promised a quiet and safe celebration. It was not. Downtown was chaotic. Residents were barred from going to their homes, jobs, and social engagements! There were at least 18 people arrested; seven involving felony gun possession, not including other related arrests.

Illinois Senator Doris Turner sponsored the bill that changed the Illinois state flag, and the governor signed it. Why do we need a new flag? How much will it cost the state and other organizations to change to the new flag? Perhaps some organizations and schools should refuse to fly the state flag. I do not believe there is a state law mandating the flying of the Illinois flag. Doesn't Sen. Turner have anything better to do for her constituents?

Though not confirmed, it is rumored that 39 out of 67 recent CPD recruits who recently graduated failed the State exam for the third time. Speaking with a recent PPO, I was dumbfounded about what the officer related to me regarding the fire department and the dispatchers. While I do understand that things are not the way they used to be, still these are the services that support the police. Give them a chance. The DNC Convention turned out well for CPD. A seasoned officer with whom I spoke said things seemed relatively organized, except for the bad food served initially.

You may not get this newsletter before the November election. I hope you voted early and NO for ALL Cook County judges, especially Chief Judge Timothy Evans. Overwhelmingly, they allow arrestees out on electronic monitoring, free to continue the criminal activities that placed them in court. Yes, there are a few competent judges and they will find other employment easily. While we do not endorse candidates, I hope that you do not vote for those responsible for the influx of illegal immigrants who are costing us money, safety in our streets, and a diminishing pet population. While our country was built on immigrants from different countries, they were LEGAL, willing to assimilate, and contributed

greatly to the progress of their communities.

Many of us are worried about our pensions. Again, it would benefit our pension if the Gold Braid clause was eliminated. Too many bosses are promoted because of political connections and cannot command. Contact your Illinois Senator, Representative, and other police organizations and ask them to push for the elimination of the Gold Braid clause.

Chief Yolanda Tally is still around, and it's been two and a half years since her incident plus the PPO allegations. I sent Insp. Witzburg a letter in July requesting information, and never received a reply. I did read that Witzburg requested information from then Supt. Brown but it was not given to her and he refused to cooperate with the investigation, which may be part of the delay. Am I too cynical to think they are covering for Tally so she can retire and get money from our pension?

Thanksgiving and Christmas are just around the corner. I hope you and your families enjoy both happily and safely.

Live In Beautiful Southwest Florida



Homes, condos in Cape Coral, Fort Myers and surrounding areas. Contact us for a list of over 250 retired Chicago Police Officers.

Owned and operated by Police Officers. Retired Capt. Tom Faragoi will donate 20% of his gross commission to the Gold Star Families, The Chicago Police Memorial Foundation or a refund to the officer. Check out www.retiredcpd.com for the up to date news of us CPD Retirees enjoying the good life in beautiful SW Florida. Sell your property in Florida for 3 to 5 percent commission. For a list of retired Chicago police officers residing in SW Florida please contact Tom Faragoi 239-770-7896.

Hamilton-Franklin Realty

1136 NE Pine Island Road • Suite 49, Cape Coral, FL, 33909

4547 Pine Island Road Unit C, Matlacha FL.

faragoi@msn.com



We are pleased to announce that the Chicago John Dineen Lodge No. 7 and Aetna will offer the same medical and prescription drug plans for 2025. There is an increase in premium, however this means your benefits will not change next year. Aetna’s committed to Chicago John Dineen Lodge No. 7 and our retirees.

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 per our contract. This means there are no changes to these benefits. Please note that these plans are separate from your Aetna MAPD (Medicare Advantage Prescription Drug) plan and involve an added cost. Source 1 Benefits will continue to support you with these services. They can be reached at (844) 466-0883.

What does this mean to the retirees on the FOP Aetna MAPD plans administered by RetireeFirst?

The following are the premium rates for 2025.

2024 Current Rate	2025		2025*
	Rate	\$ Change	
\$288.28	\$330.79	\$42.51	* <u>Inflation Reduction Act</u> brings major changes to Part D plans. The increases to benefits and member protections are the largest changes in the Part D program since it started. In addition, less funding from the Centers for Medicare and Medicaid Services (CMS) impacts cost. As a result, there are premium increases in 2025 to Medicare Plans. (SEE SAMPLE ON BELOW)
\$214.28	\$256.79	\$42.51	

2025 Inflation Reduction Act: Changes to Part D Benefit



Coverage gap “Donut Hole” phase eliminated.



\$2,000 Annual Out-of-Pocket Spending Cap

SPENDING CAP CALCULATION EXAMPLE
(MAIL ORDER – 90 day supply) of the \$2,000 Member Out-of-Pocket Costs

Example based on tier 2 Rx Mail Order Pricing

Gross Rx Cost Example	\$1000
CMS Defined Benefit	
Copay (25%)	\$250
FOP Aetna Copay (Flat Amount)	\$75
Amount Applied to Spending Cap	\$250

More Information on back side

Prior Rates for Plans & Other Group Options

	2017	2018	2019	2020	2021	2022	2023	2024	2025
<i>FOP Aetna MAPD Plan Option 1</i>	\$292	\$326.22	\$326.22	\$302.88	\$281.18	\$284.38	\$284.38	\$288.28	\$330.79
<i>FOP Aetna MAPD Plan Option 2</i>	\$218	\$252.22	\$252.22	\$228.88	\$207.18	\$210.38	\$210.38	\$214.28	\$256.79
<i>City of Chicago BCBS MAPD Plan Option 1</i>	\$339	\$426	\$426	\$415	\$440.40	\$440.40	\$440.40	\$440.40	\$443.61
<i>City of Chicago MAPD BCBS Plan Option 2</i>	\$236	\$275	\$269	\$230	\$230	\$230.00	\$230	\$200	\$206
<i>Labor Benefits Assoc. MAPD Plan Option 1 *</i>								\$374	\$428.86

* The Labor Benefits Association (LBA) started in 2018. It exists to help provide affordable and robust benefits for its members. There is a \$36 per household annual membership fee. Union membership is not required. LBA allows for the payroll deduction of premiums from the MEABF and LABF Pension Funds. LBA is for all Chicago retired City workers other than Chicago Police or Fire.

When is the Open Enrollment for the Aetna plans?

Open Enrollment is November 15 – December 1, 2024. During this time, retirees can contact RetireeFirst (MAPD) or Source 1 Benefits (Dental and Vision) to adjust plan coverage. If you need to make any changes to your plan selections, you can do so during this period. This includes option changes or if you need to term your coverage.

Please call RetireeFirst (MAPD) at (312) 248-6508 or Source 1 Benefits (Dental and Vision) at (844) 466-0883 to make changes. Keep in mind, if you do not need to make any changes, you do not need to take any action.

Who should I contact with questions about the 2025 Plans?

Reach out to RetireeFirst (MAPD) with any plan questions. The dedicated call center is available at (312) 248-6508 or toll free (877) 660-7919 (TTY 711), Monday through Friday, 8:00 a.m. to 5:00 p.m. CST. RetireeFirst can assist with benefit and plan questions, billing issues, finding a provider, and more.

Please note: The Voluntary Dental and Vision program is separate from your MAPD plan and incurs an additional cost. Source 1 Benefits will continue to administer Dental and Vision services. They can be reached at (844) 466-0883.

What do I need to do next?

If you are currently enrolled in the Chicago John Dineen Lodge No. 7 Aetna plans and wish to remain enrolled, you do not need to do anything. Since there are no plan changes, you do not need to enroll for 2025.

RetireeFirst (MAPD) and Source 1 Benefits (Dental and Vision) will coordinate any change in premium to the pension fund and your coverage will continue.

If you do want to make changes, please reach out to RetireeFirst (MAPD) or Source 1 Benefits (Dental and Vision). Remember, you need to do this during the open enrollment period.



DEATH NOTIFICATIONS

JULY 2024

JAMES BANKS	GARY FARMER	ARTIS HAYWOOD	LAWRENCE STRZECHOWSKI
GREGORY BASIL	PATRICK FENNY	ROBERT KALIS	RAYMOND WURBAN
ALAN BUSCH	EMMA FERANDES	SOLOMIS KRADJIAS	ROGER WHALEN
WILLIAM CANAVAN	GEORGE FOX	JOHN NELSON	BRUCE WILLAND
ARNOLD CISCO	GEORGE GEYER	LARRY NEUMANN	MALCOLM WOO
THOMAS CODE	MICHAEL GILL	PAUL PARIZANSKI	STEVEN WOODS
ELGIA COOK	BURLEIGH GINKEL	EDWARD SCHWARZ	

AUGUST 2024

JOHN CISZEWSKI	LAWRENCE DUNN	CHARLES LIND	EUGENE POWELL
VITO CLESCERI	MICHAEL GRAMAROSSO	PATRICK McKENNA	ROBERT SPREYNE
THOMAS COLLINS	DANIEL HNATUSKO	GERALD McLAUGHLIN	ROBERT ST MARIE
WILLIAM CONNOR	CHARLES HOLZ	HOWARD McMILLAN	RONALD SZECH
THOMAS CZAPIEWSKI	RICHARD JABLONSKI	JAMES MULLINS	JOSEPH TENZER
RAYMOND DAVIS	WILLIAM KRASNYCKYI	DARIO NOMELLINI	VITO VESOTA
DAVID DE VOGLEAR	ANTHONY LIACE	KATHLEEN O'BRIEN	LEROY WISNIEWSKI

SEPTEMBER 2024

EARL R. ALEXANDER	THOMAS J. GIERUT	THOMAS C. MINNICK	ROGER SOWINSKI
BEVERLY A. BREEDLOVE	ROBERT J. KELLY	LARRY L. NEUMAN	DAVID W. STALLARD
DAVID S. BROWN	EDWARD C. KING	KENNETH J. RESTIS	RONALD N. SZECH
JAMES P. DEVEREAUX	ANDREW F. KOUCHOUKOS	PAUL J. SARPALIUS	JOSEPH H. TENZER
LAWRENCE J. DUNN	CHARLES KRAKOVER	EDWARD R. SCHWARZ	

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:

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In-Person or Zoom Signings
Free Parking
Call before December 31st, 2024
Mention RCPA for 33% Discount



CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2025 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

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Contact:
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NMLS#220584 at 773-250-6491
or
Michael Coyne
NMLS#222935 at 773-250-6492
or visit us at
1300 W Higgins #301, Park Ridge



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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 2025 dues.

Early payment is encouraged. Upon receipt of your 2025 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

HAROLD BROWN

President

1st. Tuesday Of month 9:00 A.M. D'AGOSTINO

7350 W. Oakton

Steve Marshfield -773-771-0877

DAVID DISANTI

Treasurer

SOUTH

2nd Wednesday of each month at 10:00 a.m.

Jedi Garden Restaurant

9266 S. Cicero Avenue