



R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

November 2021

**YOUR 2022 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.
APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.**

Upon receipt of your 2022 dues, we will send you a membership card and auto decal.

President's Message

Harold Brown

This year's Harrington's Corned Beef Dinner was a complete sell out. I would like to thank everyone that donated a gift for our raffle. Next year because of the cost increase from Harrington's we will have to raise the price of the dinner to \$40.00.

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 2022 dues check for \$20.00. Please update your phone # and e-mail address if necessary.

I spoke with Mike Lappe and once again he is going to ask the Pension Fund for a 13th holiday check from the R.J. Jones Annuitant Assistant Fund for \$500.00. This check is for those annuitants receiving the minimum monthly annuity.

For those with Aetna Insurance please read the article from Jack Byrnes regarding our benefits. There is also an insurance article from Mike Marron.

Our next meeting will be at 1.00 PM November 14th at the FOP Hall 1412 W Washington Blvd. Let's hope for a good turnout. After the meeting join us for sub sandwiches.



Happy Holidays

RETIRED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

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Past President

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REGULAR MEETING

**Sunday, November 14, 2021 at 1:00 PM
at FOP
1412 W Washington Blvd.**

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

Just A Thought.....
By Russ Schaefer 1st Vice President, RCPA

Just a Thought.....By Russell Schaefer, 1st Vice President RCPA

Like many of you I sat in front of the TV on August 19th and watched the funeral of yet another fallen Police Officer, Ella French. As time goes on in my life it seems that tears find it easier to rain down on me in instances like these when I know that the life of one of our own was so tragically and violently taken away. I can only hope at this time that the States Attorney will take every action to properly punish, to the maximum, those two men for this senseless act. YES.....Justice for Ella French and her Partner Carlos Yanez Jr. both of whom will never be forgotten for their service to our city and CPD.

In 1973 I joined the CPD leaving a job that paid me over \$57,000 dollars to the starting salary of a PO at \$10,500 a year. Was I crazy was a question often asked of me by fellow officers especially those who focused on traffic stops at the time, which I did not! My Family and the Marine Corps taught me the importance of service to others. I did have doubts at times especially while working during my first assignment which was the Englewood District. The challenges were many and at times the sadness that I felt for people that I had contact with could not be left in my locker and that also included Police Officers. During my first year on the job fourteen (14) Police Officers died in the line of duty, eleven (11) from gun fire. After each death I said to myself as others did, do I really want to do this job? Unlike today, the Police did feel support from the communities we served, city counsel members and the Mayors. I have received so many emails voicing outrage that was felt after the brutal Death of Officer French and the lack of support that is viewed from city officials the Mayor and the Superintendent. One former partner said "This is War and the Police are losing". And the CPD is also losing their most important asset, Police Officers. In 2020 over 525 Officers Retired. In 2021 from January to 22 September there have been 185 Resignations, 130 Leave of Absences, and 582 Retirements. Total lost: 897. (CPLA) With the anticipated 50 hires every other month, we will likely be negative 700+ officers at the end of 2021. A good example of loss is the December Area One Detective Division Retirement Party that will say good bye to 36 Detectives and 2 supervisors that have retired in 2020-2021 and that is just one very vital Unit relative to solving today's crime trends. And it's getting so difficult to recruit that our Department is now inviting 18 year old's to take the hiring examination which will stand till they are 21 years of age and eligible for hiring. They can apply in advance or just show up on the exam dates. WOW what a deal! How will all these challenges be overcome by the CPD? Only the future will tell.....

And finally am I glad I stayed and served for over 32 years?? YES, and the best part was the bond developed with fellow officers and yes, still some community members. I feel blessed to have served with you!

Please Stay Safe.... Russ

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2022 MEMBERSHIP DUES ARE \$20.00

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 \$20.00 TO:

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



MEDICAL GRADE | DOCTOR RECOMMENDED | BORN IN CHICAGO

WHO WE ARE

Blue Harvest is a Chicago-based health and wellness organization focused on working with the medical community in the pursuit of providing education and innovative products.

PURE INGREDIENTS, NATURAL HEALTH

We use pure cannabidiol (CBD), also referred to as isolate. Each batch is tested first by the supplier, again by Blue Harvest, and a third time once formulated. This ensures our end product is clean, pure, and meets federal standards.

We pride ourselves on providing the highest quality product from the finest ingredients available. We hand selected flowers, roots, and herbs, combined with hemp-derived CBD for an unmatched experience.

BETTER THAN ORGANIC

Regenerative farming is a step above organic, meaning rather than simply not using harmful synthetic chemicals to grow our crops we use nature's 4 simple ingredients; healthy soil, CO2, sun, and water.

Thank you, RCPA for your service to the community.

Retired police officers, family, and friends use coupon code **CHICAGOBLUE** for **50% OFF** orders at **blueharvestlabs.com**.

We don't recommend taking CBD if you may be subject to a drug test.

Who sells more homes?



Marti Corcoran

- International Hall of Fame 1999
- Recipient for 30 consecutive years of the prestigious International Centurion Award for sales performance
- View my listings at marticorcoran.com



marticorcoran@aol.com
(773) 802-5092
 6400 North Northwest Highway,
 Chicago, IL 60631

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
Guaranteed Satisfaction

Free Consultations - on Personal Injury, Medical Malpractice, Nursing Home Abuse

TuohylawOffices.com

17W 220 22nd St. Suite 300

Oakbrook Terrace, IL 60181

info@tuohylawoffices.com

312-559-8400 • Fax 312-559-8484

In-Person or Zoom Signings

Free Parking

Call before December 2021

Mention RCPA for 33% Discount



Live In Beautiful Southwest Florida

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

 **Hamilton-Franklin**
Realty

Owned and operated by Police Officers. Retired Capt. Tom Faragoi will donate 20% of his net 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.

Hamilton-Franklin Realty

1136 NE Pine Island Road • Suite 49 • Cape Coral, FL 33909 • faragoi@msn.com

Call Tom Faragoi, Realtor at 239-770-7896

Attention RCPA Members: Do any of you have kids or grandkids having trouble buying their first home? We Can Help!

We offer the First Home Illinois Program which includes \$7500 in cash assistance to help with down payment and closing costs (forgiven over 5 years). Variety of loan programs to choose from including Conventional, FHA, VA and USDA.

Call us for more information about this cash assistance program for Illinois first-time homebuyers.

 **Blueleaf Lending**
The Coyne Group

773-774-4900

7789 W. Talcott, Chicago IL 60631

Bridget Coyne-Urquhart

Mike Coyne

OPEN ENROLLMENT ALL YEAR!

A GROUP TRADITIONAL MEDICARE SUPPLEMENT PLAN AVAILABLE TO ALL ELIGIBLE CHICAGO POLICE RETIREES

Medicare Supplement Coverage

Offered from:

United American Insurance Company

Check out the rates for 2022

Lock in Your Age Bracket for Life!

Option 1 Plan F

Out of Pocket Maximum: **\$0**

Monthly Premium

65-69	\$236
70-74	\$254
75-79	\$318
80+	\$333

Option 2 Plan G

Out of Pocket Maximum: **Annual Part B Deductible**

Monthly Premium

65-69	\$218
70-74	\$236
75-79	\$300
80+	\$326

Option 3 Plan G-2

Out of Pocket Maximum: **\$1,000**

Monthly Premium

65-69	\$150
70-74	\$170
75-79	\$233
80+	\$258

The Chicago Police Sergeants' Association is sponsoring a Group Medicare Supplement option to **ALL** eligible Chicago Police retirees, of any rank, and their spouses*. To be eligible, you must have Medicare A & B and be age 65 or older. If you do not have Medicare, call Mike Marron to learn how to enroll.

The Only Traditional Group Medicare Supplement Plan Available to Chicago Police Retirees

UNITED AMERICAN PROVIDES HIGH QUALITY SUPPLEMENTAL COVERAGE

Exclusive Features:

- ✓ Lock in your current age for life. You will never receive an increase in rates because you aged
- ✓ Payable out of your pension plan – take advantage of your public safety officer federal tax deduction
- ✓ No Networks: see 99% of hospitals and 94% of physicians nationwide who accept Medicare
- ✓ Available in all 50 states as a traditional Medicare Supplement. Keep your Medicare card!
- ✓ You may change from a Medicare Advantage Plan through March 31st
- ✓ Guaranteed acceptance, no medical questions

To enroll or for more information:

Please contact Mike Marron at (312) 802-0587 or Health Insurance Services at (888) 344-2522. Please indicate you are a Chicago Police Retiree.

*We offer individual BCBS plans for family members under age 65.

Plan Sponsored by the Chicago Police Sergeants Association

Open for enrollment year round

Underwritten by United American Insurance Company, an A+ Rated Insurer

11649 N Port Washington Road Suite 200 Mequon, WI 53092

LAST Name:		FIRST Name:		MIDDLE Initial:		Mr. Mrs. Ms.	
Birth Date: (<u> </u> / <u> </u> / <u> </u> (MM/DD/YYYY))		Sex: M F	Social Security Number:			Home Phone Number: (<u> </u>)	
Permanent Residence Street Address:							
City:				State:		ZIP Code:	
Mailing Address (only if different from your Permanent Residence Address):							
Street Address:				City:		State: ZIP Code:	
Emergency Contact: [Optional]							
Phone Number: [Optional] _____ Relationship to You [Optional] _____							
E-mail Address: [Optional]							
Please Provide Your Medicare Insurance Information							
Please take out your Medicare Card to complete this section. <ul style="list-style-type: none"> Please fill in these blanks so they match your red, white and blue Medicare card. - OR - <ul style="list-style-type: none"> Attach a copy of your Medicare card or your letter from the Social Security Administration or Railroad Retirement Board. You must have Medicare Part A or Part B (or both) to join a Medicare prescription drug plan.				Name: _____ Medicare Number _____ - _____ - _____ Is Entitled To HOSPITAL (Part A) _____ MEDICAL (Part B) _____			

	Option 1	Option 2	Option 3
Part A Deductible	\$0	\$0	\$0
Part B Deductible**	\$0	\$217	\$217
Part B Coinsurance Amount	0%	0%	20%
Annual Maximum Out of Pocket	\$0	\$217	\$1,000
Monthly Premium Schedule			
Ages 65-69	\$ 236.00	\$ 218.00	\$ 150.00
Ages 70-74	\$ 254.00	\$ 236.00	\$ 170.00
Ages 75-79	\$ 318.00	\$ 300.00	\$ 233.00
Ages 80+	\$ 333.00	\$ 326.00	\$ 258.00

Today's Date _____

Premiums are ISSUE AGE. Your premium age bracket is locked in at today's age. Future premiums may increase because of inflation but will never increase because you have aged.



FOP GIFT SHOP

SALES GOOD FROM OCTOBER 16 - NOVEMBER 15, 2021

ORDER ONLINE AT WWW.FOP7GIFTSHOP.COM

STORE WILL BE CLOSED NOVEMBER 11TH – IN HONOR OF OUR VETERAN'S

GREAT GIFT IDEAS FOR THE COMING HOLIDAY'S! STOCK UP WHILE SUPPLIES ARE AVAILABLE



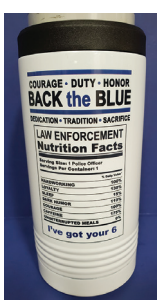
Whiskey
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with pewter
CPD star
and city
flag
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Whiskey Decanter Set includes De-
canter and 4 whiskey glasses with
a decorated chest

\$179.95



CPD Patch vest
insulator works
on any bottle
(beer / wine)
\$18.95



White Claw
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available
in white
or silver
design on
front and
back
\$20.95

"NEW" Ladies V neck tee blue line
heart with CPD star on sleeve
Small to 2X **\$16.95**



"NEW" 40oz
water bottle
personalized
with rank and
star #
Great gift for
retirement
or Christmas
\$40.00

Remember our Fallen Hero Ella
French Challenge coin

\$15.00



3" X 3" St. Michael Coin

\$25.00



CPD Patch
Fleece
Blankets
\$27.95



Plaid pajama pants – available in Pink or Navy

XS – 2X \$26.95



Honor our Veteran's with a
USMC, Army, Navy, Air force or
Coast Guard Stars

\$24.95



1412 W. Washington Blvd., Chicago IL 60607 • 312-733-2344 • Monday - Thursday 9-5, Friday 9-4, Saturday 9-1

Retiree Health Insurance Considerations: *Review and Act Now!*

Are you covered under the best option? Fall Open Enrollment is an important time of year to review your health coverage. The Affordable Care Act plans for individuals under 65 has Open Enrollment for 2022 from November 15th through January 15th 2022.

The Annual Medicare Open Enrollment Period is October 15th until December 7th, and during this window of opportunity, you can switch Medicare Advantage plans. The annual Open Enrollment period also allows you to enroll any Part D prescription drug plan.

Considering utilizing the Sergeants' Association Traditional Medicare Supplement plans from United American (Group Plan) and Blue Cross Individual Medicare Supplement available through convenient pension fund deductions to maintain the Public Safety Officer tax deduction.

Are you turning 65 soon? Everyone needs to activate their Medicare coverage. If you are still under the Chicago retiree health coverage through your spouse, you need to enroll in Medicare at 65, to avoid any possible late Medicare enrollment penalties. The City plan then becomes your Medicare supplement.

Over 65 and never enrolled in Medicare because you didn't have enough Quarters?

Everyone can join Medicare and pay an extra premium, even if they don't have 40 Quarters. The Annual Late Enrollment Period is open January 1 until March 31. Once enrolled, your Medicare coverage will be effective on July 1. There may be late enrollment penalties for every year since you were first eligible for Medicare.

Important Checklist for Medicare and Social Security

Age	Actions / Considerations
62	Earliest age to apply for reduced Social Security retirement benefits, subject to earnings restrictions if working. Visit: SSA.gov for more information.
64	Start researching Medicare options. Visit: Medicare.gov for more information.
65	Enroll in Medicare. Those who claim Social Security benefits early are automatically enrolled in Medicare. Others need to enroll in Medicare during their initial seven-month enrollment period- which starts three months before their 65 birthday-or face lifetime late enrollment penalties.
66	Full Social Security Retirement age for people born from 1943 through 1954, gradually increasing to 67 for those born in 1960 or later, earnings restrictions disappear at full retirement age.
66+	Those who wait to collect Social Security beyond full retirement age earn delayed retirement credits of 8% per year through age 70. (Spousal benefit does not increase).
Note: Retirees receiving a public sector pension may be subject to the WEP and/or GPO provisions which will reduce the regular Social Security benefits.	

Questions? Reach out to Mike Marron at 312-802-0587 or mikem@ifcplanners.com

Mike has been serving Chicago Police Officers and their families for over 32 years, initially representing the Nationwide Retirement Solutions 457 deferred compensation plan. He is a frequent presenter at the Chicago Police Department retirement seminars and a valuable resource to our members.

Donald Januszyk - Retired Sgt
RCPA Trustee

I usually comment on what goes on in Chicago, but in reality, most CPD retirees live in the suburbs or in another state. I wonder how many of us contact elected politicians in Illinois, Cook County or Chicago regarding the shenanigans and corruption associated with our pensions and livelihood. In order to keep our pension fund solvent and continue to get checks, all of us, in state or out must pay attention to what is happening and put pressure on the elected officials. Our pension is not getting better. Who is responsible to advocate for change that ensures that our pension checks continue besides us?

Chicago is getting worse; residents (read taxpayers) and businesses are fleeing at record pace and it appears nothing is being done to correct the crime problems. ASA Fox releases or refuses to charge those arrested. Judges let those with prior felony arrests out on low bonds to repeat their offenses with more impunity. Cook County Sheriff Dart has no idea where thousands of electronic detainees are located. Police Superintendent Brown initiates useless programs and the Mayor spends taxpayer dollars on those who refuse to work and furthers caters to the criminal element by ignoring felonious crime and beefing up enforcement o

Returning to the pension we depend on, there is a current shortage of police in all ranks. The city will/or has conducted a hiring process for new applicants and you do not have to be a citizen, so those entering the United States illegally can apply! Further, the city can do no criminal history check on applicants who just arrived from other countries! Is the English language even required??? Am I being sarcastic? I'll let you decide. The bottom line is that we need officers to pay into our pension fund. We need officers who will again believe in; the city, in their bosses and in themselves.

The department also needs realistic training, and dedicated instructors who have experience, and not looking for a spot to hide out. Per Tom Cline, who recently retired after 30 years sworn and twenty more as an instructor, the only sergeant that wanted to test for competency was removed from the academy instructor application process by Deputy Calloway, who is now in charge of the Illinois Law Enforcement Training and Standards Board. Before Covid, he saw several instructors breeze through lesson plan PowerPoints in 15 minutes and tell recruits to study for the next half hour of class. Officer French and her partner approached a vehicle and were not prepared for the outcome. Their weapons were never at the ready, they never had a chance. Whose fault was that??? I have had conversations with a multitude of retirees, and their response was that when approaching a vehicle, they at least had their hands on their weapons or along their sides. What are our young officers being taught or what are their FTOs telling them???? I do know they must fill out a report each time they take out their weapon to explain why and as a retired Sergeant I can attest to the poor writing skills of those I supervised and they had better educations than the current officers who graduated our public schools.

Again, young children are being shot and killed; the northside of Chicago has become a feeding ground for violent offenders. Officers feel nobody has their back and they are under more scrutiny than the violent offenders. The officers need good and ethical bosses all the way up the chain, yet there seems to be none in their minds.

Not sure if any of you have heard the audio of the dispatcher that handled the call when Officer French was murdered and her partner shot. His name is Dispatcher Keith Thornton, and he did the most incredible job that night. I spent many years in the districts it is most important to have competent, caring, and calm dispatchers. Keith is an exemplar. Fortunately, in my time working the districts, I and my fellow officers always had good dispatchers. You can hear the entire call here at this site: www.firefighterclosecalls.com/listen-to-that-9-1-1-dispatcher /(Copy & Paste it)

The holidays are approaching and I hope that the working officers get the time to spend time with and enjoy their families. Take care, and stay safe.



October 14, 2021

Dear Retired Chicago Police Association Member:

We are pleased to announce that the Chicago Fraternal Order of Police Lodge No. 7 and Aetna will be providing the same plans for 2022 with a rate cap for 2023 and 2024. This demonstrates Aetna's commitment to the Chicago Fraternal Order of Police Lodge No. 7 and its retirees. Labor First will continue to be the plan administrator and will continue to be your advocate.

What does this mean to the members on the Fraternal Order of Police Sponsored Aetna Plans?

The following are the Aetna premium rates for 2022, 2023 and 2024.

	2021 (Current Rate)	2022		2023*		2024*	
		Rate	\$ Change	Rate	\$ Change	Rate	\$ Change
Option 1	\$281.18	\$284.38	\$3.20	\$289.28	\$4.90	\$294.28	\$5.00
Option 2	\$207.18	\$210.38	\$3.20	\$215.28	\$4.90	\$220.28	\$5.00

*Please note that these are rate **caps**, this means that it is the maximum your plan will increase into the respective plan year.

What are the changes to the plans?

There are no structural changes to the Medical portion of the plans. The Rx portion will remain the same but with one **major** upgrade. The current coverage for Specialty medications has a 20% co-insurance which could result in a large out of pocket costs. The new Specialty Rx will now include an out-of-pocket maximum of \$450.

Example: Member is prescribed Embrel, and the retail cost of this medication is about \$6,100 per month. Under the current Specialty benefit, the member cost would be \$1,220 (20%). The new Specialty benefit will cap the members out of pocket for that refill at \$450. Resulting in a \$770 savings at the time of claim for the member. (Other common Specialty Rx are: Humira, Revlimid, Imbruvica, Stelara). Please visit www.laborfirst.com/FOP7 to review the formulary for Specialty medications.

IMPORTANT INFORMATION ON YOUR AETNA ID CARDS/ID NUMBERS

Aetna will be reissuing ID cards due to a change in their internal platform. What does this mean for you? You will receive a NEW ID card in the mail in December with a NEW ID number and a NEW Group number. Please make sure to replace your current ID card with this new one starting January 1, 2022.

More detailed information can be found at www.Laborfirst.com/FOP7

What do I need to do next?

- If you are currently enrolled in the Chicago FOP Lodge 7 Aetna plan and:
 - wish to remain enrolled, you do not need to do anything. Labor First will coordinate any change in premium to the pension fund and your coverage will continue. Please be sure to provide your NEW ID card and ID number to your provider and pharmacy beginning January 1, 2022.
 - would like to make an option change or term your coverage, please call Labor First at 312-248-7251 (TTY 711).

When is the Open Enrollment for the Aetna plans?

Open Enrollment will be October 15th – December 1st. It is during this time that members can contact Labor First to adjust their Aetna Plan coverage.

Who should I call with questions on the 2022 Aetna Plans?

Labor First is your Retiree Benefits Administrator and Retiree Advocate. The dedicated Call Center for Chicago Fraternal Order of Police Lodge No. 7 Medicare Retirees on the Aetna plans can be reached at (312) 248-7251 or (855) 979-8840. Call Center is available (M-F) 8:00 a.m. to 5:00 p.m. (CST)

What are the historical and future rates of the FOP Aetna MAPD Plans?

	2017	2018	2019	2020	2021	2022	2023	2024
<i>Aetna Plan Option 1</i>	\$292.00	\$326.22	\$326.22	\$302.88	\$281.18	\$284.38	\$289.28	\$294.28
<i>Aetna Plan Option 2</i>	\$218.00	\$252.22	\$252.22	\$228.88	\$207.18	\$210.38	\$215.28	\$220.28

More detailed information can be found at www.Laborfirst.com/FOP7

RETIRED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue

Chicago, Illinois 60656

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RETIRED CHICAGO POLICE ASSOCIATION NEWSLETTER

Page 4

Treasurer's Message *By Ronald Topczewski*

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 \$20.00.

Please note that it contains the application for 2022 dues.

Early payment is encouraged. Upon receipt of your 2022 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.

Twin Lakes Arkansas Retiree's Monthly Luncheon
3rd Friday each month at noon.
Elks Lodge, Hwy 62, Mountain Home, Arkansas
Bruce Powell 870-405-3777

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

RON "TOPPER" TOPCZEWSKI
Treasurer

NORTH

1st Wednesday of each month at 8:00 a.m.
Blossom Cafe
8349 W. Lawrence Avenue

SOUTH

2nd Wednesday of each month at 10:00 a.m.
Jedi Garden Restaurant
9266 S. Cicero Avenue