

RETIREE CHICAGO POLICE ASSOCIATION
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R•C•P•A Newsletter

RETIREE CHICAGO POLICE ASSOCIATION

November 2017

YOUR 2018 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2018 dues, we will send you a membership card and auto decal.

President's Message *Harold Brown*

The next general meeting of the Retired Chicago Police Association will be on Sunday November 19, 2017 at 1:00 PM. It will be held in the 1st District Community Room at 1718 S. State Street. I would like to thank everyone who attended our annual corned beef dinner on September 17. Thanks also to the donors of the raffle gifts for their support. A special thanks to the FOP for the use of the Hall.

In another section of this newsletter there is a membership renewal notice. Yes, it is that time of the year again. Please cut it out and mail it in with your 2018 dues check for \$20.00. If you have not sent us your e-mail address please send it with your dues so we can keep you informed of any upcoming events.

I spoke with Ken Hauser President of the Police Pension Board. He stated that at the November meeting he is going to ask that the Pension board approve a (13th Holiday) check from the R.J. Jones Annuitant Assistance Fund for \$500.00. This check is for annuitants receiving the minimum monthly annuity. This check will be mailed the 1st week of December.

This month there is no message from our 1st Vice President. I spoke with Don's wife. She said Don is in Christ Hospital in Oak Lawn due to complications from knee replacement surgery. Here's wishing Don a fast recovery.

As 2017 begins to wind down, Retiree Healthcare is still a concern for many. The Medicare eligible who elected either of the 2 Aetna Plans should have already received a letter from Labor First on the 2018 premiums. 100% of the increase is an Obamacare (ACA Health Insurance Premium Fee) Tax. This tax was under a moratorium for plan year 2017 and is set to be reinstated January 1, 2018, If Congress moves to extend the moratorium, members will see a reduction in cost under 2017 pricing.

The Aetna plans for the Medicare eligible have been a huge success. Mail Order co-pays save members money on 90 day supplies of maintenance medications. No Gap in coverage means members see consistent pricing all year long. Members that have Rx cost that reach the catastrophic ACA level of \$4950 have the protection of a true out of pocket maximum. 100% of all the members Rx for the remainder of the plan year are covered at 100% when catastrophic phase is reached.

Retirees that elected alternative plans on the open market or through the City's BCBS MAPD option are welcome to enroll in the Aetna plan at any time before December 1, 2017.

Participants on either of the Aetna plans that want to continue with their existing election for 2018 do not have to do anything. Your plan automatically rolls over January 1, 2018.

Members that want to switch from the City sponsored BCBS MAPD plan can do so by calling the FOP designated call center (Labor First) at 312-248-7251 or 855-979-8840.

Happy Holidays to all.

RETIREE 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 now \$20.00.

Please note that it contains the application for 2018 dues.

Early payment is encouraged. Upon receipt of your 2018 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.

1st Friday of each month at 1:00 p.m.
Cop Shop, Cape Coral, Florida
Tom Faragoi 239-770-7896

HAROLD BROWN
President

RON "TOPPER" TOPCZEWSKI
Treasurer

NORTH
1st Wednesday of each month at 7:00 a.m.
Lone Tree Manor
7710 N. Milwaukee Avenue

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

REGULAR MEETING

Sunday, November 19th, 2017 at 1:00 PM
1st District Community Room
1718 South State Street

RETIREE CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

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Past Presidents

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

National Conference on Public Employee Retirement System

Just A Thought...

By Russ Schaefer, RCPA Trustee

So the other day I was looking at my gun collection and again my wife said “so when you are gone, how am I going to get rid of those guns????” I foolishly responded that I wasn’t going anywhere but then as we all know life or rather death gets in the way. Well the answer corresponds with similar questions that come into the office of the RCPA that are generally from widows, retired officers and persons dealing with estates. There are independent firearm dealers that are licensed by the federal government that work outside of the usual retail dealers that many of us have done business with over the years. One of the differences of course is the cost of doing business with either entity. Independent dealers, who mostly use internet sales charge a percentage of the sale, say 15-20% dependent on the market value of the weapon. A retail dealer will normally purchase the weapon from you at 50% of the Blue Book value. You do the numbers.....

The other concern that many have is safety, doing the sale face to face with a stranger, exchanging the money and dealing with the legal requirements of a weapon transfer. And do you really want the prospective buyer coming to your home? So in my humble opinion I think I want to use an independent firearms dealer or at least direct my wife too! Having said that you might want to speak to Jim DeBoer who is a Federal Firearm License Holder located here in Illinois. Jim works like this: You contact him and explain your situation. He will meet with you and take pictures of your weapon(s) and make an evaluation of value. The weapon(s) will then be offered for sale through a bidding process on several internet sites which he will monitor. When the sale is completed Jim will ensure that the information on the weapon and the buyer as well as the seller is transferred completing the transaction chain required by law. And finally, you are paid for just contacting Jim De Boer at the following number: 630-650-3594 or by e-mail at badlandsfirearms@gmail.com. Should you decide to do your own sale, pay to have it done in a gun store or ask your local police agency or District Commander if you could do the transaction under their roof. They are normally happy to help a retired fellow officer. Just Stay Safe!



Attention all retirees...

Medicare open enrollment is quickly approaching.

Thanks to the input of many retirees, the Chicago Police Sergeants’ Association is sponsoring a Group Medicare Supplement option open to all retired Chicago Police (of any rank) and their spouses over age 65. Payment can be made through convenient pension deduction, totake advantage of the public safety officer tax benefits you’ve earned.

Given the changes that have occurred in the past couple of years for our retirees, we want retirees to understand how to get the most out of their Medicare benefits.

In general, Medicare will cover 80% of your medical expenses. You can purchase either a Medicare Supplement or an Advantage plan to fill in the other 20%. The program offered through the Sergeants’ Association is a traditional Medicare Supplement similar to what retirees had under the City of Chicago’s prior coverage.

Learn More: Our local agent from MAF Companies, Mike Marron, will speak at informational meetings and is available for one-on-one sessions to educate you and your family about this program. Contact Mike at (312) 802-0587 to discuss your options.

Don’t wait to sign up! This supplement is offered at “issue-age” meaning that your rate will always be based on the age at which you entered the plan and you will never receive a rate increase based on your age. The sooner you enroll, the more savings you will accrue over your lifetime.



CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2018 MEMBERSHIP DUES ARE \$20.00

Email: _____

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

Happy Thanksgiving



Merry Christmas