



Police Benevolent & Protective Association  
Unit 156A

Chicago Police Sergeants' Association  
1616 W. Pershing Road  
Chicago, Illinois 60609  
773-376-7272  
chicagosergeants.org



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# Chevrons

Chicago Police Sergeants' Association Newsletter

January 2020 Volume 61 Number 1

## President's Message

*By Paul F. Bilotta President*

As I write this report we have completed two of our four contract interest arbitration meetings. Those meetings were held on December 6<sup>th</sup> & 9<sup>th</sup>. The first two days were used for the city to present their issues to the arbitrator. We were to present our issues on December 19<sup>th</sup> & 20<sup>th</sup>. We began the December 19<sup>th</sup> arbitration but had to postpone after several hours due to a medical emergency. The new dates for us to present have been moved to January 8<sup>th</sup> and 21<sup>st</sup>. All of these dates were designated by Arbitrator Roumell as he sets the schedule for the arbitration. We are attending the arbitration with the Captains and Lieutenants. We are doing this as a majority of the issues the city has presented affects all the supervisory ranks and it is best to have unity while approaching these decisions. All three ranks will again be together when we present our demands to the arbitrator. The Arbitrator has told us he would like to have a Decision no later than April 1 or possibly earlier. Everything is contingent on getting transcripts, briefs, and arguments in a timely manner. I will keep the membership informed as things develop and I have more information to relay.



Next year is an election year for the Sergeant's Association. All offices will be open for election. It would be great if some of you decided to run for office. The following offices will be open for election on the Executive Board, President, Vice President, Financial Secretary, Recording Secretary, Treasurer, and Sergeant at Arms. There will also be nine director positions open. This will be a great opportunity for you to be involved in the decision making process of the union. Many times we hold an election and many if not all the positions remain unchallenged. Offices are filled through acclimation because there was no one challenging the person running. Unfortunately this makes for a stale situation. I encourage anyone that has thought about being involved to give it a shot.

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**President's Message***...continued from page 1*

The first question we usually hear is what is needed to run. The process is not difficult. According to our bylaws you must be a member in good standing and attend three of the six meetings held within the calendar year. This is done to show that the person running has some interest in the workings of the union. The next step is to sign up to run. This is done at our September meeting which is also our Awards/pizza dinner. Once you have signed up and received your petition you will begin gathering member signatures. Ten percent of the membership is required for your petition. Once all the signatures are counted by the election board your name will be placed on the ballot. The election board is made of retired Sergeants that volunteer to assist with our elections.

The new Board will be announced by next November after all the votes have been counted. If elected, a Board member will serve three years before the entire process starts again. I urge everyone to please consider these positions that will be opening later in 2020. The new Board will be installed in January 2021. This is an opportunity to be involved in your union. Once a new Board is installed committees are formed and this is when you have the chance to become more deeply involved in the workings of the Board and the union.

The new Board that will take effect in January 2021 will be responsible for negotiating the next contract amongst other things. The President will be responsible for selecting a Contract Negotiating Team as well as a Grievance Chairman. The President will work full time in the office and will select another person to work in the office full time as well.

This is an exciting time to exercise your right to participate and let your voice be heard. Please consider this fantastic opportunity. Be safe and take care of each other. I hope that you and your families had a Merry and Blessed Christmas. May you and your families have a safe happy New Year.

### Legal Defense Representation

Police Benevolent Labor Committee Chicago Law Offices

Attorney Joseph Andruzzi      Attorney Donna Dowd

Phone: 312-453-7751 200 W. Jackson Blvd - Suite 720 Chicago, Illinois 60606

#### **Retiree Gatherings:**

1st District Retiree Brunch is on the 1st Tuesday of the month at 10 a.m., at the Southern Belles Restaurant, 6737 S. Archer Avenue (just East of Roberts Road), in Bridgeview.

8th District Retiree Luncheon (8 Balls) is generally on the last Wednesday of the month at Noon, at the Les Brothers Restaurant, 8705 S. Ridgeland, Oak Lawn. Contact Dorothy Piscitelli at 733-972-0139 for any last minute changes.

Orland Park Law Enforcement Organization (OPLEO) meetings are held on the 3rd Thursday of the month, 7:30 p.m., at the Orland Park Civic Center, 14750 Ravinia, Orland Park. Contact Don Ade at 708-408-9308 for any last minute changes.

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

North Side Retirees meet on the 1st Wednesday of each month at 8:00 a.m. Blossom Café 8349 W. Lawrence For Info Call: Ken Houser at 312-485-8388

**Vice President's Report**

*By Jim Calvino Vice President*

So here we are at the beginning of a new year. I hope everyone and their families are doing well. If you are in need or know another in need of some help or someone to talk to please reach out to EAP 312-743-0378. The Department has been trying to give EAP the resources they need so that they may give assistance to anyone in need.

The contract saga continues, we have two more dates with the Arbitrator. Arbitrator Roumell has stated he would like to have his award in by 01 Apr, then it would go to the City Council and Mayor to sign off on it. We have received several calls regarding the retro check and deferred comp. We have not heard anything official from the City regarding this. We still don't have a concrete date for the issuance of the retro, except that it will be in the first quarter. With past retro payments we have been allowed to deposit a percentage directly into deferred comp. As soon as I hear anything I'll let the Membership know via email or on our website.

As some of you are aware I am the Grievance Chair, 2019 saw a significant uptick in grievances. There may be a few reasons for this but one I'm sure of is COPA's and the Department's stance on initiating CR's. DO THE INITIATION! By doing it you are doing yourself as well as the Officers a benefit, call me if you want to know why. By not doing the initiation you will get a sustained finding, no two ways about. The going rate is 5 days. So please for your own financial well being if nothing else get the number when requested. The Department is only going to clamp down more on this.

The 2020 CPSA handbooks have been hitting the Districts and Units and hopefully everyone has received one. If you see any items that need correction in next year's book or have some information that would be helpful to our fellow Sergeants please give me a call or drop me an email. I would like to thank our Board member Mike Kapustianyk who took the task of drafting this year's book. Please take a look at pages 108 -113 as they have some good information if you should find yourself in one of the noted situations.

We have been letting the Department know they need to maintain the budgeted number of Sergeants and that situations of one Sergeant working the street in any District is unacceptable. The Department cannot expect to have any proper supervision when they continually under staff our rank.

Lastly, rumor has it the Department is on the cusp of some major changes. Some may appreciate them some may not. Either way I know all of you will be able to take them and continue to move forward.

Please stay safe and look out for each other.

**DISTRICT / FIELD**

**REPRESENTATIVES**

These members serve as Representatives of the PB&PA Sergeants' Association.

**Antonio Valentin 001**

**John McCarthy 601**

**Charles Artz 003**

**004**

**Robert Schoup 005**

**Tiffany Santiago 006**

**Matt McNicholas 007**

**008**

**009**

**Aquarius Leonard 010**

**Tom Francis 011**

**Matt Augle 012**

**Joe Vanourek 014**

**Assata Olugbala 015**

**016**

**Tom Linnane 017**

**Tim Flisk 018**

**Tom Surma 019**

**020**

**Emily Campbell 022**

**024**

**025**

**Janine Hermann 121**

**Joe Nemcovic  
Homan Sq**

## Chaplain's Corner

Fr. Dan Brandt Chaplain

### From Your Chaplain, Fr. Dan Brandt...

Thanks to Queen of Martyrs, St. Juliana and St. Thecla Parishes for hosting recent **Blue Masses**...and thanks to all who attended! We are also grateful to our Honor Guard and Emerald Society for their participation in these Masses...they always make us so very proud!

If your parish would like to host a Blue Mass, please let me know and we'll be happy to participate or at least help get the word out.

On **Christmas** morning, the police Mass will be held at 10:00 a.m. at Mercy Home (1140 W. Jackson). Note the change in time for the holiday. All are welcome!

For your last-minute holiday shopping convenience, take a look at the "**Merchandise**" page on our website. There you'll find reasonably-priced t-shirts, lapel pins, umbrellas, mugs and tumblers.



Chaplains Ministry **Challenge Coins** are also available...the most recent mint honors our fallen officers. See and order them online by clicking the "Merchandise" link at [www.ChicagoPCM.org](http://www.ChicagoPCM.org). The coins are also available at the FOP store on Washington Boulevard and the Chicago Police Memorial Foundation store at headquarters.

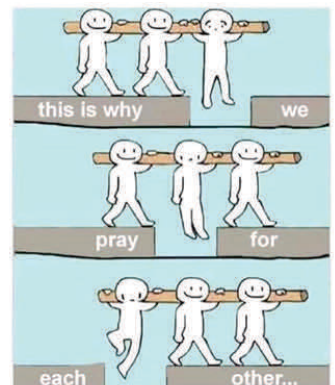
As we celebrate the holidays, let us be mindful of members of our police family who will, for the second year, *not* be at the Christmas dinner table: **Commander Paul Bauer, Officer Samuel Jimenez, Officer Conrad Gary and Officer Eduardo Marmolejo.**

If you would like a memorial card for any of the above, let me know and I'll be happy to send them. Cards can also be downloaded/printed from our website. **May Paul, Sam, Conrad and Eduardo rest in peace, and may their families know of our love and prayerful support during these difficult days.**

Last month, Police Chaplains Ministry hosted our **Gold Star Families** for an annual holiday dinner on the Club Level at Soldier Field. This was a wonderful evening indeed, and a chance for families who have lost a loved one in the line of duty to spend time together.

Letters were sent out last month to supporters on our mailing list, soliciting financial support for the evening. If you wish to make a tax-deductible donation to help recoup the cost of this event, feel free to mail your tax-deductible donation to Police Chaplains Ministry, 1140 W. Jackson Boulevard, Chicago 60607. You can also donate online through our website: [www.ChicagoPCM.org](http://www.ChicagoPCM.org). **Thank you for helping us to remind Gold Star Families that they and their loved ones are NEVER FORGOTTEN!**

If you'd ever like the chaplains to pay special attention to your district/unit or visit **roll calls**, please call us! *We're always happy to remind the troops that they're doing God's work.* Here is our contact info: Chaplain Bob Montelongo (773/459-5089), Rabbi Moshe Wolf (773/463-4780), Chaplain Kimberly Lewis-Davis (312/771-6638), Chaplain Joe Jackson (312/771-6684), Chaplain Hysni Selenica (312/771-6692) or me (773/550-2369). All of these numbers are cell phones and receive text messages. You can also email us through the chaplains' website: [www.ChicagoPCM.org](http://www.ChicagoPCM.org).



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**Chaplain's Corner**

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Finally, I leave you with an interesting take on policing, as given to me in a text message from a long-time department member:

*"So many chapters in the life we live as policemen...and no two are the same. The highs, the lows, and the in-betweens are like being in a washing machine: you never know which way you'll be pushed or pulled. You just hope and pray that in the end, you come out clean!"*

God bless you, your family, and the officers you supervise!  
 Fr. Dan Brandt, *Directing CPD Chaplain*  
 773/550-2369 (cell/text)  
[dan.brandt@chicagopolice.org](mailto:dan.brandt@chicagopolice.org) | [www.ChicagoPCM.org](http://www.ChicagoPCM.org)



**Recent Retirements**

The following have retired since our last Chevrons. These Sergeants have provided the City of Chicago with many years of service. We wish a long, healthy and prosperous retirement to all!!

Name	Star	Unit	Age	Years	Retirement Date
Sgt. Mark Juska	1069	051	57	33	15 Oct 2019
Sgt. Janet Kemper	1312	231	58	29	15 Oct 2019
Sgt. Lawrence Gade Jr.	1841	018	51	27	15 Oct 2019
Sgt. Richard Gonzalez	1421	012	56	27	15 Oct 2019
Sgt. Peter Kontil	1391	017	50	22	15 Oct 2019
Sgt. Ernest Ursitti	2311	017	55	29	01 Nov 2019
Sgt. Kathryn Bryant	2112	002	57	22	01 Nov 2019
Sgt. Dennis O'Brien	1383	312	55	33	15 Nov 2019
Sgt. Timothy Gerich	1556	261	55	31	15 Nov 2019
Sgt. Paul Jankowski	1523	017	59	28	15 Nov 2019
Sgt. Thomas Mitchell	1888	630	55	28	19 Nov 2019
Sgt. Stanley Snarkis	2398	012	60	29	30 Nov 2019
Sgt. Robert Bartik	907	171	55	31	15 Dec 2019
Sgt. Shawn Kennedy	916	128	57	29	15 Dec 2019
Sgt. Lawrence Stec	1980	051	58	29	15 Dec 2019
Sgt. Michael Kavanagh	1984	050	55	26	15 Dec 2019
Sgt. Edward Nicol	2376	022	59	25	15 Dec 2019
Sgt. Thomas Risley	2585	231	55	30	27 Dec 2019

**Food for Thought***By Rabbi Moshe Wolf - Chaplain***"Paying Tribute to your Wrinkled Hands"**

Just finished addressing roll call the other day, when one of our members called me over for a quick chat. Our member, "Jimmy" says to me, "Rabbi we live in interesting times, let me share an incident we had,

The other night we responded to the scene of a bad auto accident, a t-bone in a busy intersection. There was already a mob of people gathered on the street. By the time we reached the struck vehicle, it was smoking badly with visible flames and I noticed two unresponsive people stuck in the front seat. Wasting no time my partner and I jumped into action, working feverishly to get them out of the vehicle. Within seconds the complete vehicle was up in flames. One victim was badly banged up but conscious the second victim was unresponsive and CPR was started at once. What a warm grateful feeling, that after a few desperate rounds of CPR we brought him back. The man pulled me close, said thanks and kissed my hand, grateful to the Lord that our efforts paid off. Yet it never made the news, no recognition for saving a life, only from the man we brought back. But when I worked the marathon and I parked my squad at a corner, a journalist came over took a picture asked my name and gave me a lecture about parking illegal. It reminded that we do the work we do, not for those that look for fault, they will always find something to complain about. But for the moments when a heart feels a heart, and we get kissed on the hand. Powerful words, I took his hand, kissed them too and gave him a hug and told him "thanks for being the hands of our city". It reminded me of the story titled. "And Don't Forget To Thank Your Wrinkled Hands"...

My Grandpa, some ninety plus years old, came to visit us a few weeks ago. One afternoon I watched as Grandpa sat feebly on the patio bench. He didn't move, just sat with his head down staring at his hands. When I sat down beside him he didn't acknowledge my presence and the longer I sat I wondered if he was OK. Finally, not really wanting to disturb him, but wanting to check on him at the same time, I asked him if he was OK. He raised his head and looked at me and smiled. Yes, I'm fine, thank you for asking, he said in a clear strong voice. I didn't mean to disturb you, grandpa, but you were just sitting here staring at your hands and I wanted to make sure you were OK I explained to him. Grandpa asked, "Have you ever looked at your hands." I mean really looked at your hands? I slowly opened my hands and stared down at them. I turned them over, palms up and then palms down. No, I guess I had never really looked at my hands as I tried to figure out the point he was making. Grandpa smiled and gently spoke the following: stop and think for a moment about the hands you have, how they have served you well throughout your years. These hands, though wrinkled, shriveled and weak have been the tools I have used all my life to reach out and grab and embrace life. They braced and caught my fall when as a toddler I crashed upon the floor. They put food in my mouth and clothes on my back. As a child, my mother taught me to fold them in prayer and ask G-d for His guidance and blessings. They tied my shoes and buttoned my shirt. They held my gear back as I headed out to work each morning. They have been dirty, scraped and raw, swollen and bent. They were uneasy and clumsy when I tried to hold my

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**Food for Thought***...continued from previous page*

newborn son. Decorated with my wedding band they showed the world that I was married and loved someone special. They wrote the letters that made my loved ones smile, and trembled and shook in sadness when I buried my parents and spouse. But also trembled with joy as I walked my children down the aisle at their weddings. Yet, they were strong and steady when I needed to help a friend in need, and help carry their burden. They have held children, consoled neighbors, and shook in fists of anger when I didn't understand. They have covered my face, combed my hair, and washed and cleansed the rest of my body. They have been sticky and wet, bent and broken, dried and raw. And to this day when not much of anything else of me works real well, these hands hold me up, lay me down, and again continue to fold in prayer. These hands are the mark of where I've been and the ruggedness of my life. But more importantly it will be these hands that G-d will reach out and take when He leads me home. And with my hands He will lift me to His side. I will never look at my hands the same again. But I remember the day G-d reached out and took my grandpa's hands and led him home. When my hands are hurt or sore or when I stroke the face of my children and loved ones, I will always think grandpa. I know he has been stroked and caressed and held by the hands of G-d, by the beautiful memories he left behind. End of story.

So while we still can, let's take a few moments to look around us and remember to thank all those that have been the "Hands" of our lives. May it be a sibling, a spouse, a friend, a partner, a coworker, we know who they are. They may have a few wrinkles, put on a few pounds, be a bit scratched up and show signs of wear and tear, but they were always there for us when we needed them. And for that they deserve to always be loved and cherished, even with all the 'wrinkles and scratches'. Reach out to them, let them know how much they mean to you, it will bring a smile to their hearts AND yours.

On Behalf of ALL your Chaplains, may G-d bless you, keep you safe, and always keep you in His loving care. Thanks to each of you, for going out every day and making a difference in people's lives, you DO make a difference and for that we are grateful.

Wishing you and your loved ones a happy, safe Holiday season and a blessed New Year.

Should you need a shoulder to lean on, an ear to listen, or have some good humor to share, don't hesitate to give us a call.

Compliments of your Police Chaplain, Rabbi Moshe Wolf 773-463-4780

or e-mail: [moshewolf@hotmail.com](mailto:moshewolf@hotmail.com)

**Correction for October's "In Memoriam": Retired Sgt James Brady (OCD) was incorrectly listed as deceased. I'm happy to report he is alive and well.**

**Next CPSA General Meeting 16 January 2020 at 1800hrs**

**Pension Report***By Brian Wright Pension Board Representative***Consolidation**

The election of J.B. Pritzker shuffled in a push for consolidation of the downstate police and fire funds. So, 649 different police and fire pension funds have been consolidated into one fund for police and one fund for fire. The 649 plans have a total of \$14.3 billion in assets, of which 424 plans, or 65.3%, have less than \$20 million in assets each. The “task force” had determined that the funds were not getting enough in investment returns and consolidation would allow more diverse investment types and increase the returns. I think this step was premature as it was before allowing those funds to make more diverse investments to get the same returns as the bigger pension funds in the State. The same goal could have been accomplished without giving control to the State of Illinois, which does not have a great track record of fiscal management.

There was also talk of consolidating all of the Chicago funds into one big fund. This does not accomplish the “task force” goal of increasing investment returns because all of the Chicago funds already make more diverse investments that bring the best returns. Also, the state law governing our Fund requires the members of the Fund to approve any consolidation. This does not mean that the law cannot be changed. But, as it stands, we cannot be consolidated unless we agree. I do not see any upside to consolidation of our funds, but we will see if that is a fight we will have to make.

**Funding and Intercepts**

The City failed to make the full amount of the statutorily required fixed payment in 2016, 2017 and 2018. Thus, the Fund proceeded to intercept grant funds bound for the City from the Illinois State Comptroller to satisfy the shortfall. The City then filed suit arguing the Funds should be on the hook for any loss in tax collections that the City suffers. The Court found in favor of the Funds. Thus, we received our complete payment for 2018 and have been paid in full for all years through 2018. For 2019, the City still owes the fund approximately \$18 million. We will again file a claim with the State Comptroller to make up the shortfall.

**Numbers**

An update on our numbers: As of 12/18/19, there were 13,323 active police paying into the Fund, of which 406 were 2019 new hires. 4,819 are Tier 2 officers, which equates to 36% of the active officers. We are paying 13,773 people, of which 232 are on disability and 10,077 are retired officers. The 232 on disability is a new low for my time on the Fund and only equates to 1.7% of the active officers. This is extremely low compared to our counterparts around the country. Thanks to new Department policies, better monitoring and the diligent staff at the Fund, we lowered our numbers to a historic low.

Lastly, I want to wish everyone a Merry Christmas, Happy Holidays and a Prosperous New Year!!

Stay safe and please never hesitate to contact me at the Fund – 312-726-1704 or [brian.wright@cchipabf.org](mailto:brian.wright@cchipabf.org).

Sgt. Brian Wright #1575

Pension Board Trustee and Recording Secretary



**Membership Report**

*By Jim Calvino Vice President*

As of this writing there are 1318 active members of the Association. And this number will drop by 10 when the Sergeants that are in the academy are sworn in as Lieutenants, which will be 03 Jan. The 2019 budgeted strength for our rank is 1352 which leaves us 44 Sergeants short (After 03 Jan). Currently, we have over 1400 retired members. There is no concrete word on another class of Sergeants but hopefully the City puts a large class of two in the academy before summer so they can get their feet wet before the usual summer nonsense starts.

**Retiree Dinner**

*By Jim Calvino Vice President*

Once again we will celebrate our 2019 Retirees at St Ignatius located at 1076 W Roosevelt Rd. The date is 20 Feb 2020 at 1800hrs. It is open to all Retired or Active Chicago Police Sergeants. Come out and see some old friends and even make some new ones. If you were lucky enough to retired in 2019 please watch your mail as we will be sending out a mailer to you in the next few weeks.

**Personal Days**

*By Jim Calvino Vice President*

Section 11.3 of the Collective Bargaining Agreement deals with Personal Days. What it basically states is that Sergeant's Personal Days are not able to be denied, with the exception of a very few instances. One being; the City can pick 3 dates for each watch that Personal Days may not be scheduled. For 2020 the City has chosen the following:

<u>1st Watch</u>	<u>2nd Watch</u>	<u>3rd Watch</u>
01 November 2020	28 June 2020	28 June 2020
27 November 2020	08 August 2020	31 October 2020
26 December 2020	15 August 2020	31 December 2020

If you are denied on any date other than those listed above please phone the Union as soon as possible so that the situation can be rectified.

**Chicago Police Department EAP 312-743-0378**

**National Suicide Prevention 800-273-8255**

**Annual Corned Beef & Cabbage Retiree Dinner**

**Honoring Over Fifty Sergeants Who Retired In 2019**

**Thur 20 Feb 2020 1800 Hrs**

**St Ignatius 1076 W Roosevelt Rd**

## In Memoriam

The following Sergeants have passed away and will be missed. We extend our condolences to their families and friends.

<b>Name (Age)</b>	<b>Status</b>	<b>Passed Away</b>
Sgt. Ronald R. Ryan	Retired	23 Feb 2019
Sgt. Richard J. Morales (73)	Retired (FL)	20 Aug 2019
Sgt. Clarence DuBose (89)	Retired	05 Oct 2019
Sgt. Daniel Scalia	Retired	15 Oct 2019
Sgt. Warren E. Mason (92)	Retired	18 Oct 2019
Sgt. Christine A. Hitney (55)	Retired	22 Oct 2019
Sgt. Donald H. Herion Sr. (90)	Retired	24 Oct 2019
Sgt. William C. Vick (62)	Retired (TX)	24 Oct 2019
Sgt. Terrance R. Mullins (66)	Retired	25 Oct 2019
Sgt. Daniel Mahoney (59)	Retired	16 Nov 2019
Sgt. Richard L. Norris (77)	Retired	23 Nov 2019
Sgt. Ricardo Herrera (54)	Active (Unit 189)	27 Nov 2019
Sgt. David J. Rucci (66)	Retired	28 Nov 2019
Sgt. Leonard Sykes	Retired	00 0002019
Sgt. George B. Soil	Retired (Oak Park)	00 000 2019

***Retiree Dinner 20 February 2020 1800hrs***

***St. Ignatius 1076 W Roosevelt Rd***

### **VISIT OUR FACEBOOK PAGE**

In an effort to keep you, the members, updated and to share information we have created a facebook page. This page is updated frequently by the Association and by the PB&PA of Illinois. If you do not follow facebook, simply visit our website at [chicagosergeants.org](http://chicagosergeants.org) and follow the live feed. We are asking that you "Like" the site and refer to it often. You can locate us on facebook at

**Chicago Police Sergeants' PB&PA**

**Retiree Health Care**

*By Michael Marron*

**Annual Medicare Open Enrollment: January 1<sup>st</sup> - March 31<sup>st</sup> for Retirees Over 65**

**Are you covered under the best option?** This is an important time of year to review your coverage if you're enrolled in a Medicare Advantage plan from Aetna or Blue Cross, or other providers. The Annual Medicare Advantage Open Enrollment Period starts January 1<sup>st</sup> and ends March 31<sup>st</sup>. During this window of opportunity, you can switch Medicare Advantage plans or disenroll and return to Traditional Medicare. The Sergeants Association Plan is open for enrollment ALL YEAR! Considering utilizing the Sergeants Association Traditional Medicare Supplement plan from United American (Group Plan) or the Blue Cross Individual Medicare Supplement available through convenient pension fund deductions to maintain the Public Safety Officer tax deduction.

**Over 65 and never enrolled in Medicare because you didn't have enough Quarters?** Everyone can join Medicare and pay an extra premium if you have less than 40 Quarters. The Medicare General Enrollment Period starts January 1st and ends March 31st. Once enrolled, your Medicare coverage will be effective on July 1st. There may be late enrollment penalties for every year since you were first eligible for Medicare.

**2020 Medicare Supplement Plans & Rates for Chicago Police Officers**

	Option 1	Option 2	Option 3
Part A Deductible	\$0	\$0	\$0
Part B Deductible*	\$0	\$185	\$185
Part B Coinsurance Amount	0%	0%	20%
Annual Maximum Out of Pocket	\$0	\$185	\$1,000
Monthly Premium Schedule **			
Ages 65-69	\$ 231.00	\$ 211.00	\$ 145.00
Ages 70-74	\$ 249.00	\$ 228.00	\$ 164.00
Ages 75-79	\$ 312.00	\$ 290.00	\$ 225.00
Ages 80+	\$ 326.00	\$ 315.00	\$ 249.00

\*The Part B Deductible is subject to increase by Centers for Medicare and Medicaid Services (CMS) in 2020. \*\*Lock in your age bracket today! Premiums listed are issue age and may increase due to inflation but will never increase because you have aged.

**Questions? Reach out to Mike Marron at 312-802-0587 or [mike@mafcompanies.com](mailto:mike@mafcompanies.com)**

Mike has been serving Chicago Police Officers and their families for 30 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 is a frequent presenter at the Chicago Police Department retirement seminars and a valuable resource to our members.



**Upcoming Meetings:** 16 January 2020 1800hrs and 19 March Noon 1616 W. Pershing Road

**Have you moved, changed units, or changed your star number? Make sure we know!**

Name \_\_\_\_\_ Star # \_\_\_\_\_ Unit \_\_\_\_\_

**I have moved.** My current address information is as follows

Old Address \_\_\_\_\_ Zip Code \_\_\_\_\_

New Address \_\_\_\_\_ Apt./Unit \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone (new) \_\_\_\_\_

E-mail \_\_\_\_\_

**I have changed Units.** My current unit is as follows

Old Unit \_\_\_\_\_ New Unit \_\_\_\_\_ Day Off Group \_\_\_\_\_

**I have a new star number.** My current star number is as follows

Old Star Number \_\_\_\_\_ New Star Number \_\_\_\_\_

Member's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**You may mail this form via Police Mail to: Unit 545 or U.S. Mail to: CPSA/PB&PA Unit 156A, 1616 W. Pershing Rd., Chicago, IL 60609**

- Chevrons**
- The Official Publication of the Chicago Police Sergeants' Association
- Executive Board**
- President - Paul F. Bilotta
  - Vice President - Jim Calvino
  - Financial Secretary - Jon Utz
  - Recording Secretary - Jim Raffae
  - Treasurer - Danielle Barnes
  - Sergeant-At-Arms - Andres Zayas
- Directors
- Tom Costello
  - Andy Dobda
  - Mike Kapustianyuk
  - Randy Nichols
  - Scott Slavin
  - John Slowinski
  - Mike Tantilla
- North Retiree Liaison - Vacant
  - South Retiree Liaison - Bob Kirchner
  - Sgt's Pension Rep. - Brian Wright