

Richard Enault
1494 Dearborn
Mount Prospect, Illinois
60056

Municipal Employees Pension Fund
DOB: 11-05-1957 59 Years old
Hired: 03-16-1981
Retired: 6-30-2011

I am not qualified for coverage under the Federal Medicare program because I am not yet age 65.

I believed that I was promised lifetime coverage by city healthcare in my retirement by the following: When people were hired as new hires in the mid 80's they were required to pay into Medicare for their future insurance after age 65. I inquired at the time if I too could pay into Medicare as I was concerned about my medical coverage after 65 and was told that I would be covered for life under the Cities retiree health plan and would not be allowed to participate in the Medicare plan. At that time in my career people had to work on the average of 37 and a half years to attain full pension benefits of 75% and there were restrictions with spouse age that kept people working later especially if spouse was younger. There were penalties. I fully felt I would be working until I attained the age of 65.

Later in my career having attended numerous retirement seminars I was told that I was entering a different medical plan and through the life of it I could accrue one and a half million dollars of benefit if needed. In essence I would be starting over from scratch into a new plan. Presently I am paying full premiums for my wife and myself as neither one of us is close to Medicare eligible. \$2,400.00 per month plus.

I certify, under penalty of perjury, that the foregoing facts are true and authorize you to use or submit to the court in this case.

Richard Enault



Michael E. Engle
10749 S. Rockwell St.
Chicago, Illinois 60655

October 22, 2016

Fund: Municipal Employees Annuity and Benefits Fund
Date of Birth: 05/22/1952
Date of Hire: 06/1975
Date of Retirement: 04/30/2004

I am **NOT** qualified under the Federal Medicare Program. I am **NOT** qualified because:
X I am not yet age 65.
X I do **NOT** have sufficient qualifying quarters for coverage.

To whom it may concern,

When I was hired by the City of Chicago in the mid 70's, and started my career as a Motor Truck Driver with the Department of Streets and Sanitation, I was instructed on the conditions and benefits of employment which included **pension and health-care benefits that were provided for LIFE**. When I turned thirty I started thinking about life after my City Employment and I contacted our Department of Personnel about taking out deductions for Social Security and Medicare. I was informed, at this time, that, by law, you were either covered by a State or Municipal Pension Plan and Health-care System, or Social Security and Medicare, **NOT BOTH**.

In the mid 80's I started to hear rumors that a Bill had passed allowing City Workers to do both participate in a Municipal Pension Plan and Health-care System and contribute to Social Security and Medicare. Once again I contacted my Department of Personnel about taking out deductions for Social Security and Medicare and was informed that the Bill in question had not yet passed but if and when it did it **WOULD NOT** be retroactive anyway. I was once again assured that my Pension and Health-care Benefits were for **LIFE** and were as good, if not better, than anything provided by the Federal Government.

Fast forward to 2003, Mayor Richard M. Daley was offering a buyout package that would be beneficial towards my retirement goals. I signed up for the **MANDATORY RETIREMENT SEMINAR OUTLINING MY RETIREMENT BENEFITS**. At this Seminar it was stressed, more than once, that I would get health-care benefits for **LIFE**. The next step in this process was a meeting with the PENSION FUND in their offices where my benefits were once again spelled out including the **BENEFIT OF HEALTH-CARE FOR LIFE**. After weighing my options, I decided to accept the Buyout offer and retired on the last day of April 2004.

In 2013 new Mayor Rahm Emanuel decided to phase out my health-care stating that City Retirees health-care costs were unsustainable and that these plans would end 01/01/2017. With no options left, that's where we are currently situated trying to maintain the promises that were made to us over an entire career.

PERSONAL HEALTH-CARE SITUATION:

In 2006 my health started to deteriorate and my General Practitioner diagnosed me with liver failure and referred me to the University of Chicago Liver Transplant Team. After a downward spiral, in September of 2007 I successfully had a Liver Transplant. All was going well until in early January of 2008 I was diagnosed with Cancer of the Base of the Tongue, and once again referred to the University of Chicago to coordinate my battle with Cancer and my recovery from my Liver Transplant. It was the right move on my part coordinating these two life challenging events and through the help of a great team and innovative procedures I came through with a quality of life I'm very happy with.

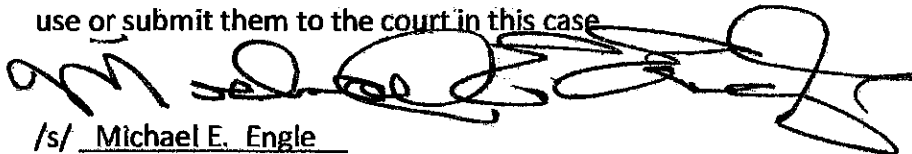
Since 2008 I have seen Doctors at the University of Chicago to maintain my New Liver and remain Cancer Free. With the loss of my Promised Medical Coverage and the lack of individual insurance policies that have the University of Chicago in their network. I am out of options to maintain a healthy existence.

IN CONCLUSION:

All my life I have tried to be responsible for myself and I've made choices to fulfill my dreams of a secure retirement and healthy future. As I approach my 65th birthday, I am looking at a future with **NO SOCIAL SAFETY NET REGARDING HEALTH-CARE** and I am wondering how this could have happened to me? I will leave who's ever reading this with one question, what person, in his right mind, would have spent an entire career in a Public Sector job if you knew when you **RETIRED** you would have no health insurance, no chance at Medicare, and options that give you less coverage, at higher premiums, with a narrow network and a super high deductible, and a future in extreme doubt?

All I'm asking for is what was promised me, and my fellow retirees, over a span of an entire career. **PLEASE HELP!!!!**

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case


/s/ Michael E. Engle

Name: Daniel Everett
Address: 2152 W 107th Place Chicago IL 60643

Fund: (Chicago Police)
Date of Birth: 01/18/1954 Current Age: 62
Date of Hire: 01/03/1977
Date of Retirement: 09/15/2006

I am not qualified for coverage under the federal Medicare program because:
I am not yet age 65?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

I was hired as a Chicago Police Officer in 1977 and at that time my Health Insurance coverage was provided by the City of Chicago.

One of the reasons I accepted the position of police officer was the fact that it was a Honor to serve the City of Chicago, along with the benefits provided by the City which Included Health Insurance Coverage.

Approximately 1994-1995 the City of Chicago began deducting a minimal amount of funds toward our Health Insurance. In 2006 when I retired from the Chicago Police Department I was paying \$500.00 toward my Health Insurance.

In no shape or manner was I ever informed that 10 years later my Insurance coverage would inflate to \$1,840.00 per month, an increase of over 300%.

I believe the City of Chicago owed it to me a Chicago Police Officer for 29 plus years to forewarn me and others of this outrageous increase in Insurance Premiums.

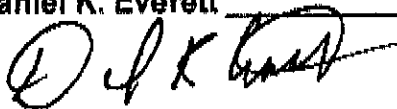
I feel this increase is absurd and not fair to the police officers that protected and served the City of Chicago for so many years.

To make matters worse, fellow Police Officers who were hired approximately 3 years after me and retired 3 years after me are enjoying their retirement without having to pay any Health Insurance Premiums at all. They are paying 0 dollars, receiving free Health Insurance Benefits. This is simply not fair. We all did 29 Plus years, we should all enjoy the same benefits.

I am 62 years of age. These new Health Insurance Premiums will cost me over One Third of my pension. I will need to seek full time employment at the age of 62 in order to pay these absorbent premiums. My wife also 62 years of age will also be required to continue working full time. Our dreams of enjoying our retirement together while we are healthy have been shattered. Never in my wildest dreams did I expect our politicians to treat me like this after the service that I had given the City of Chicago.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Daniel K. Everett _____ (type in or sign your name)



Michalene

From: flandoiam@aol.com
Sent: Wednesday, October 26, 2016 3:49 AM
To: Michalene
Subject: Re: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication
Attachments: Flando letter.docx

Per your request, here is some additional information for your files. I am also attaching a previous letter I sent to you outlining my current financial and health information.

Anthony Flando
Laborers Annuity and Benefit Fund
Birthdate: February 22, 1959
57 years old
Date of hire: 7-8-75
Date of retirement: 2-28-09

I am not qualified for coverage under the federal Medicare program because I do not have qualifying quarters for coverage.

I think I should be covered by City healthcare in my retirement because that was promised to me by the City when I was first employed. They told me when I retired that I was guaranteed the City would pay their share of my insurance for life.

In conclusion, I would also like to add that my medical conditions, e.g., chronic, degenerative back problems due to lifting 55 gallon barrel drums, and the stress of working long programs in an appointed/Shakman exempt position without receiving overtime which prohibited me from seeing my family for long periods of time are a result of my employment with the City.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Anthony Flando

-----Original Message-----

From: Michalene <Michalene@krislovlaw.com>
Cc: Clint <Clint@krislovlaw.com>; Ken <Ken@krislovlaw.com>; Ro <Ro@krislovlaw.com>
Sent: Fri, Oct 21, 2016 4:00 pm
Subject: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication

From: Clint
Sent: Friday, October 21, 2016 2:47 PM
Subject: Retiree Update-Filing in the Illinois Supreme Court-Privileged Confidential Attorney Client Communication

Dear Retirees/Participants:

We're still fighting, and we still need your help.

To Whom It May Concern:

I retired in 2009 at the age of 50. The reason I retired was due to many health issues that I faced then and that are now worsening. Due to the numerous doctors, specialists that I see along with the many medications I am taking, my health insurance is critical. At only 57 years old, my declining health has left me incapable of finding employment to help supplement the increasing insurance costs that I thought was guaranteed by the Constitution of Illinois.

The cost of my insurance premium at the present time is more than 20 percent of my annuity. That does not take into account the multiple medications, out of pocket and co-pays. As of now, I already have medicals bills that have gone to collection due to the numerous premium increases since I retired.

At this point in time, any such increase due to the City's nonparticipation of contributing to our premiums will be detrimental to my financial and health picture. I have no other assistance as I am not Medicare eligible.

Anthony Flando
Member of the Laborers Annuity
And Benefit Fund



iwin flowers <iwinflowers@gmail.com>

FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

1 message

Michalene <Michalene@krislovlaw.com>

Mon, Nov 7, 2016 at 8:32 AM

Cc: Clint <Clint@krislovlaw.com>, Ken <Ken@krislovlaw.com>

From: Clint

Sent: Monday, November 07, 2016 10:11 AM

Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: *IWIN FLOWERS*

Address: *308 Bigcliff Ave* ~~██████████~~

North Las Vegas 89031

Fund: (Police? Fire? Municipal? Laborers?)

Date of Birth: *8/31/84* Current Age: *62*

Date of Hire: ~~██████~~ *APRIL 1 - 1977*

Date of Retirement: *JUNE 30 2006*

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?
 I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: *BENEFITS & PENSION*

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Clint Krislov (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Michalene

From: Janice Foley <foley504@gmail.com>
Sent: Monday, November 07, 2016 11:57 AM
To: Michalene
Subject: Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: Janice Foley (Widow)
Address: 504 W 38th St
Chicago IL 60609

Fund: Police
Date of Birth: 2/19/1952 **Current Age:** 64
Date of Hire: Husband, William Foley - December 1970
Date of Retirement: Husband's Date of Death: 1/13/04

I not qualified for coverage under the federal Medicare program because:
I am not yet age 65

I believe I was promised lifetime coverage by City healthcare in that I know it was my husband's belief and prior to his death, he told me to always maintain the City retiree health insurance which would not only take me to Medicare but would then also act as my supplement to Medicare.

The termination of the healthcare coverage is a two-fold problem for me in that my Medicare will not be effective until 2/1/17. Therefore, I need coverage for the month of January which I am having problems obtaining. I will then have to obtain a Medigap Supplemental plan for February forward.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Janice Foley

On Mon, Nov 7, 2016 at 10:32 AM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

Name: Alex Kasper

Address: 2504 West Superior St.

Fund: Municipal

Date of Birth: 10/13/1934

Age: 84

Date of Hire: 11/1975

Date of Retirement: 12/31/10

Name: La Nette Garcia

Address: 2504 West Superior St.

Fund: Municipal

Date of Birth: 7/3/57

Age: 59

Date of Hire: 4/17/1978

Date of Retirement: 3/31/2011

We are writing this letter in response to our health care being cancelled.

We were both City employee's and started working before 1989.

When we were hired, we were told that we had defined pension and health care plans and therefore did not need SSI or Medicare.

We felt secure in knowing that. We are now both retired and

it seems like all we have been doing is fighting for something that we were promised.

At this point neither of us qualifies for Medicare. We have to purchase the health care plan that the City offered through BC/BS. To purchase the plan direct from BC/BS will cost us \$2,600 per month. If we try to buy health care from the exchange, we will not be able to go to the doctors or hospitals that we have been going to for years and deductibles and premiums will probably be just as high or possibly higher. We did inquire about Medicare for Alex

but the cost for Medicare part A, B, and D. would be even higher than BC/BS. Because Alex never signed up for Medicare benefits when he was eligible at age 65 he will have to pay a lifetime penalty of 70% over and above the cost of his Medicare premiums. Also, he cannot apply for Medicare until January 2017 and if we decide to purchase Medicare it will not become effective until July 2017. This means he will not have coverage for six months unless we purchase the BC/BS plan. When you are 64 and have a heart condition you do not want to be without health care for six months. If we call the Pension Board we usually get an answering machine and leave a message and never get a call back. If we do reach an operator they have no answers to our questions. We feel we are the easiest target to cut benefits on because we have no voice. It is very sad and unfair. You can be rest assured that if we had any idea that the City was going to drop our promised health care coverage, we most certainly would have contacted Social Security and signed up for Medicare before Alex turned 65. With the lifetime penalty and all the premiums, Medicare will end up costing significantly more. We both paid into our pensions and were told that we would be taken care of when we retired

this decision is wrong and unjust to those of us who worked for the City and thought we could retire with some sense of security. For thirty-five years, we believed that our pensions and health care were guaranteed benefits for us. This decision is not only a financial burden but it is extremely stressful wondering if your health or pension benefits will be cut.

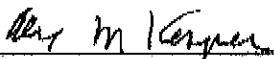
We certify, under penalty, that the forgoing facts are true, and authorize you to submit them in the court case.

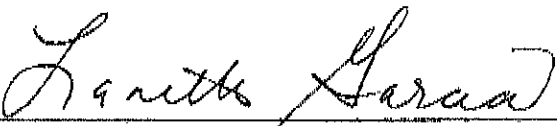
Alex Kasper

Alex M Kasper

This decision is wrong and unjust to those of us who worked for the City and thought we could retire with some sense of security. For thirty-five years, we believed that our pensions and health care were guaranteed benefits for us. This decision is not only a financial burden but it is extremely stressful wondering if your health or pension benefits will be cut.

We certify, under penalty, that the forgoing facts are true, and authorize you to submit them in the court case.

Alex Kasper 

Ja Nette Garcia 

Michalene

From: Robert Gaynor <bob.gaynor55@gmail.com>
Sent: Tuesday, November 08, 2016 12:06 PM
To: Michalene
Subject: Fwd: Statement

----- Forwarded message -----

From: **Robert Gaynor** <bob.gaynor55@gmail.com>
Date: Tuesday, November 8, 2016
Subject: Statement
To: Clint@krislovlaw.com

Robert J. Gaynor
7250 W. Palatine Avenue
Chicago, Illinois 60631

Municipal Fund

Date of birth: 1-9-1955
Age: 61
Date of hire: 7-7-82
Date of retirement: 6-30-15

I am not qualified for coverage under the federal Medicare program because I am not yet age 65 and I do not have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:

When I was hired by the City of Chicago, Department of Sewers, I was told by personal that lifetime healthcare insurance was a promised benefit for working for the city of Chicago.
During the course of my employment with the City of Chicago, I also attended several retirement seminars and was told that I would receive lifetime healthcare insurance benefits for a lifetime.
Also, the City of Chicago never took out Social Security from my payroll checks, therefore, I never earned enough credits for Social Security benefits, as well as no Medicare benefits.

If, I was aware of this situation where the City had plans on terminating my promised healthcare insurance benefits, I would have taken other measurements to ensure I had appropriate healthcare upon retirement.

This situation has put a terrible burden on myself and my spouse! The amount of money that is spent between monthly premiums, deductibles, prescriptions and coinsurance has financially overwhelmed us and also has become a daily worry and struggle regarding our future.

I, certify under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Robert J. Gaynor

TO: Illinois Appellate Court
FROM: Joseph Gebhart, Retiree
SUBJECT: Retiree Statement to the Illinois Appellate Court
FUND: MEABF
DATE OF BIRTH: May 6, 1953 **AGE:** 63
DATE OF HIRE: December 11, 1978
DATE OF RETIREMENT: April 30, 2012

I do not qualify for coverage under the federal Medicare program because I am not yet age 65.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:

1. The subject of the Korshak agreement never came up when I signed up for retirement benefits.
2. The retirement board never said anything to the effect that the City could terminate my healthcare coverage any time they wanted to.
3. When the subject of healthcare coverage came up, the retirement board said here was my coverage and told me that the cost of the premium would be \$1,053 per month. There was never any talk of premium increases, never any talk of Obamacare or any talk that I would ever have to obtain alternate insurance. I really believed that this coverage was a part of my entire retirement package. The people at the retirement board simply said sign here for your coverage.
4. I thought that when the problem of the City's funding of the pension system became known, that the City wanted to get rid of us because they couldn't balance their budget and we were easy to get rid of because we were no longer covered by a union.

If your current health or financial situation is something you wish us to bring to the Court's attention, please describe fully here:

1. My wife has been diagnosed with diabetes, glaucoma, high blood pressure and has high cholesterol. She has had a tumor removed from her breast some years ago. Because the City does not allow us to get physicals, mammograms, colonoscopies, MRIs, or any other such test, we have a hard time telling doctors that we can't get them. The doctors have said that all insurance premiums allow these but we have had to tell them no. We must ask them to not schedule any of these because the cost is too high especially with the monthly cost of our premiums. My wife gets scared because she can't be looked at by her doctor for something that could be found and treated before it gets worse.
2. My fifteen year old daughter, who we adopted from DCFS at birth, has a diagnosis of Fetal Alcohol Syndrome. She suffers from anxiety and depression and sees both a psychiatrist and a therapist. We need the Mental Health portion of our policy for her and along with her costs, the costs for the premiums are a real hardship.
3. Finally, let me talk about the premiums. When I first retired, it was \$ 1,053.00 per month. Then in 2014 it was raised to \$1372.00. I could not find any reason for the increase, it seemed to be the same policy but the City told us that they didn't want us and this seemed to be their way to get rid of us. In 2015, the same health insurance increased to \$ 1709.00 per month and again it was the same insurance with no real explanation for the increase. The premium at this time exceeded my mortgage.
4. In 2016, the premium was increased to \$ 2207.00 per month for the same insurance and has gotten very expensive. That is a yearly premium of \$ 26,484.00. This has been a real hardship for us and I simply can't believe that the same insurance will cost \$ 3200.00 in January. We don't know what to do. We can't afford it. This has been extremely unfair, especially considering that we were never told that the City would do this to us when we retired.
5. I think that the worse part about this entire situation is this: that the Mayor has told us that if we leave City coverage we can't come back. This is a horrible spiteful act. He knows that if we leave we can't be part of the lawsuit and if we stay we must pay horrific premiums.

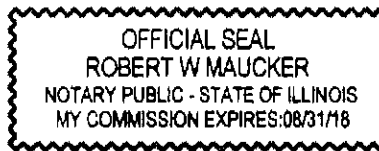
In closing, the issue of terminating healthcare coverage was never stated by the City when I retired. If it was, I would have changed my plans to retire altogether. The City should have put us on notice about this right from the start but they didn't. They should not be able to get away with such coldness.

I certify, under penalty of Perjury, that the foregoing facts are true, and authorize you to use or submit them to the Court in this case.

Joseph G. Gebhart

Joseph G. Gebhart

STATE Illinois COUNTY Jones
SIGNED BEFORE ME 7th DAY Nov, 2016
NOTARY PUBLIC J



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Compose

Archive Move Delete Spam Move

- Inbox
- Drafts (5)
- Sent
- Archive
- Spam (192)
- Trash (9)
- Smart Views
 - Important
 - Unread
 - Starred
 - People
 - Social
 - Shopping
 - Travel
 - Finance
- Folders
- Recent

FW: Retiree Statements Needed-ASAP -by e...

To: Clint, Ken

From: Clint

Sent: Monday, November 07, 2016 10:11 AM

Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday. The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it. So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: *DOUGLAS M. GILL*

Address: *5576 W. ARSMAIRE*
60646

Fields: (Police? Fire? Municipal? Laborers?)

Date of Birth: *1/22/48* Current Age: *68*

Date of Hire: *02/80*

Date of Retirement: *04/29/2010*

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65.

I do/do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: *30+ YEARS SERVICE REPRESENTING CITY*

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

TWO HEART ATTACKS, FIVE ANGIOPLASTIES WITH STENTS
ALSO HEART DISEASE (CORONARY)
MINORLY DISABLY CHIROLOGIST VISITS/EXAMS

And Add: I certify, under penalty of

perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Douglas M. Gill (Type in or sign your name)

Clint Krislov

To Whom It May Concern,

Nov. 9, 2016

I was told I could do a short paragraph of how I feel about the for life health care insurance the policemen were mutually told when they joined the police force. I'm proud of the police force and my husband Mike for serving the people of Chicago, watching and protecting them during his service until he retired. Mike loved his job as a policeman. He was so happy that respectably he along with other policemen and women that health insurance was for life. I speak for my husband Ray (POA) and for the other brotherhood of policemen & women that this would be honored! God Bless all the policemen & women who daily 24/7 put their lives on the line. Please I pray this will help us all!! Thank you, Michael Hill (POA) Evelyn Hill
God Bless America!!

Fund - Police

DOB - 04-29-1944

DATE Hired - JAN. 6, 1969

DATE Retired - AUG. 5, 1998

Medicare - Yes

I certify under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them in this case
Michael Hill (POA) Evelyn Hill

Michalene

From: upnortder@centurytel.net
Sent: Monday, November 07, 2016 4:02 PM
To: Michalene; Clint
Cc: Kevin and Nancy Glynn
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: Kevin M. Glynn
Address: W 3031 Morningside Road, Sarona, Wisconsin 54870
Fund: Police
Date of Birth: 08/13/1952 **Current Age:** 64
Date of Hire: Cadet 02/1971; Patrolman 06/04/1973
Date of Retirement: January 15, 2003

I am not qualified for coverage under the federal Medicare program because:
I am not yet age 65

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :
(please see below)

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

I had a long fulfilling career with the Chicago Police Department. When I started my employment, our medical benefit was provided by the city as a self-insured entity. We were guaranteed that the medical benefit would be provided to us and our families at no deduction from our pay, as long as we served the city and during our retirement years. When I attended the Police Academy, we were given briefings by the people from what was later known as Personnel that our benefits included was free health care for officers and their families that would continue until after retirement as part of our compensation. The city reaffirmed our benefit many times through police department publications and through statements by our supervisors. In the early seventies our compensation package slowly began to catch up with norms and the federal government stepped in so that we eventually began to receive payment for all of the required overtime we had worked. As we gained union representation and bargained with the city, our union agreed to the membership deducting a part of our wages each pay period to re-compensate the city for a portion the self-insurance out-lay. The city continued to guarantee the retiree medical benefit and continued its responsibility in a court agreement that would continue my family's benefit during my retirement.

I have been personally affected by the city's sudden stoppage of their responsibilities and it will cause a massive catastrophe in my family's finances for the foreseeable future. During my retirement there were times when I was covered by insurance my wife had while she was employed. I continued paying my substantial portion of the city plan because if I dropped out I could not rejoin and I could not be certain of my wife's continued employment but I would always have the city plan benefit for my our health coverage.

My current medical state will exacerbate the situation if the city abandons their court supervised agreement. I retired when my osteo-arthritis was becoming a disability. Soon after retirement I had to have two procedures performed due to a cardiac problem. If that problem had been diagnosed before my retirement, my medical benefit would have been continued by state statute, without having to pay my share. A few years later I had

three joints totally replaced and one joint fusion performed. I was informed by my doctors that most of my arthritic problems were initiated and aggravated by several injuries I sustained while on duty. In 2014 I contracted an infection caused by a virulent strain of bacteria that was hard to eradicate and settled in my spine. I spent a couple of weeks in intensive care and three months at home on intravenous antibiotics. I was later diagnosed with cancer and had to undergo radiation treatments and recently had to have surgery on my left arm and joked to my orthopedic surgeon that he had finally worked on the last limb I had.

During the last three years the city has arbitrarily raised my monthly payment without any apparent increase in their cost. This penalty has had significant impact on my family, due to the simultaneous drop in my income and the co-pays for treatment and drugs that I have incurred. I am currently in a payment program with my hospital and doctor's group to pay off my outstanding debt to them from co-pays. I am also using credit cards to pay some medical bills and have outstanding balances. Starting January first, my medical insurance premium will have increased three hundred percent in two and one half years. In order to keep my policy with Blue Cross the cost is approaching half of my pension. The only other plan available to me is only a few hundred dollars less but has deductibles that could cost another thousand dollars a month more.

I appreciate the time you have taken reading my statement.

Retired Detective Kevin Glynn

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Kevin M. Glynn (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Michalene

From: Clint
Sent: Wednesday, November 09, 2016 3:54 PM
To: Michalene; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

From: Bob Gnacinski [<mailto:bobgnacinski@comcast.net>]
Sent: Tuesday, November 08, 2016 12:13 PM
To: Clint
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: Robert Gnacinski
Address: 4835 W Wrightwood
Chicago IL 60639

Fund: (Police? Fire? Municipal? Laborers?) Municipal
Date of Birth: 1/3/1957 **Current Age:** 59
Date of Hire: 3/16/1983
Date of Retirement: 1/31/2012

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65? Yes

I do / do NOT have sufficient qualifying quarters for coverage? Yes

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

I was not allowed to have SSCI deducted from my pay when the City started the deductions from new employees

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Robert Gnacinski (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
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Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

10/22/2016

JOSEPH GRAND

3419 N. ODELL CHI., IL. 60634

LABORERS FUND

D.O.B. 08/13/1955 AGE: 61

HIRE DATE: 1974 & 1979 (BROKEN SERVICE)

RETIRE DATE: 06/30/2008

I AM PRESENTLY NOT QUALIFIED FOR MEDICARE BEING THAT I AM 61, HOWEVER I WILL BE ELIGIBLE AT 65 DUE TO WORKING ANOTHER JOB. HOWEVER I WILL NOT BE ABLE TO COLLECT, AT LEAST NOT FULLY, MY SOCIAL SECURITY BECAUSE OF MY PUBLIC PENSION. (WEP)

I BELIEVE OUR HEALTHCARE SHOULD BE COVERED BY THE CITY FOR A COUPLE OF REASONS. FIRST AND FOREMOST, WE WERE PROMISED COVERAGE SINCE WE WERE HIRED. THEREFORE LITTLE THOUGHT WAS GIVEN TO THIS THROUGH OUT OUR CAREER. SECONDLY, MANY OF US WORKED IN CONDITIONS OR WITH MATERIALS THAT LEFT LONG TERM EFFECTS ON US AND OUR HEALTH. SPEAKING FOR MYSELF I HAVE LOST MOST OF THE OIL GLANDS IN MY HANDS FROM WORKING WITH TOLUENE PAINT THINNER ON A DAILY BASIS. I ONLY HOPE THAT THE ACID STRIPPERS OR LEAD BASED STREET PAINTS WE USED DON'T AFFECT ME LATER IN LIFE.

WE SHOULD NOT HAVE TO SPEND FROM HALF TO ALL OF OUR PENSION ON INSURANCE TO PROTECT OURSELVES AND OUR SPOUSES.

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING FACTS ARE TRUE, AND AUTHORIZE YOU TO USE OR SUBMIT THEM TO THE COURT IN THIS CASE.

Joseph M. Grand

Michalene

From: Jim Grant <jim10324@yahoo.com>
Sent: Monday, November 07, 2016 1:33 PM
To: Clint; Michalene
Subject: CPD retiree insurance

Tried to Fax this but not sure if it was sent.

James C. Grant
6701 N. Milwaukee Ave. #310
Niles, IL 60714-5420
(847) 647-6472
email: jim10324@yahoo.com

7 November 2016

Clint Krislov
Krislov & Associates
20 N. Wacker Drive, Suite 1300
Chicago, IL 60606

Mr. Krislov:

Following is my information regarding my employment as a Chicago Police Officer.

Fund: Police

DOB: 15 November 1937

Current age: 78

Date of Hire: 9 January 1961

I am qualified for coverage under the Federal Medicare Program and am currently enrolled in Medicare.

I was promised lifetime coverage by the City of Chicago healthcare. This was to continue into my retirement. This promise was made after I was hired by the Chicago Police Department and was attending the Police Academy on O'Brien Street. A representative of the City of Chicago addressed groups of rookie Policemen who were in the Academy. The City representative explained the benefits attached to being employed by the City of Chicago. Included in these explanations was the promise that I would receive lifetime healthcare. This would continue into retirement. Contracts were not in writing and a "handshake" was all that was needed. The City had been operating on "handshake" agreements. I believed the City's word was good. I don't believe that the City should make up for its past fiscal mistakes at the expense of its retirees. A promise is a promise.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

James C. Grant

Jim

Untitled

Dear Clint Krislov,

I am a retired Chicago Police Officer who has been affected by the current healthcare situation with the City of Chicago. I have had the honor to serve the citizens of Chicago after having served this Nation in the United States Army. I have proudly spent my entire adult life in service.

In September 2000, I suddenly became ill and was hospitalized. I wasn't able to walk and had lost most feeling over half of my body. After many tests and examinations I was told by the doctors that I was suffering from Multiple Sclerosis or MS, a severe neurological disease for which there is no known cure. I was told that I might never be able to walk again, I left the hospital on my own two feet a week later, albeit with much difficulty. I would return to work in a few months. The MS continued to get worse but I was determined to return to work in my chosen profession. I was able to continue to work, with the help of my family, all my fellow officers, detectives, supervisors and reached my twenty years of service that I needed to retire.

I unfortunately became very ill that year again, when the MS struck me very viciously and I had another relapse. I lost part of my vision during this attack. I've always lost something when I relapsed. I did not want to leave on disability unless I truly believed that I had to. I was told that I could retire at 50% pay and would be offered healthcare which cost me around \$750 a month for Gloria, my wife and me. We decided to choose that course. My parents lived in the Phoenix, Arizona area and we moved there, where the climate would be more beneficial to my health.

I was able to find a good neurologist who has been treating me in helping to extremely slow down the progressive destruction caused by MS. The medications that I take are very expensive and harsh but very effective in keeping me from getting another relapse. One medication that I take is Tecfidera, which costs approximately \$5,466.00 a month and Ampyra, which costs approximately \$1056.00 a month. Gloria and I are also taking medication for blood pressure. We cannot afford these medicines without medical insurance. I had a colonoscopy procedure done 2015, which my current insurance would not help us with. We have had to pay over \$11,000.00 and are currently making monthly payments on that debt. My current health insurance has been increasing in cost to about \$1840.00 a month, these past couple of years, which has caused a tremendous adverse burden on us financially.

We have moved in with my Mom, sadly after my Dad passed away. Gloria, my wife cannot work because she our dedicated caregiver now and we are very dependent on her. I would have to write a book about all the things she does and am very fortunate to have her in my life. We are now at a crossroad about what we will have to do for our healthcare. We are both in our fifties and it will be nearly a decade before we are Medicare eligible. We cannot afford the current plan that we have from the City of Chicago and the new policy being offered is well beyond our means. We are indeed in dire straits in this current healthcare quagmire. It will be very

Untitled

difficult in finding a replacement for what we currently have and I fear that things will only get worse.

I am very sick and it is very difficult when everything seems to spin out of your control and that there is nothing that you can do to remedy it. It is a struggle for us. I want to thank you humbly, for taking the time to read this letter and everything that you have done for us.

Sincerely,

Adrian Gregorio Jr

11344 W. Ruth Ave.
Peoria, Arizona, 85345

Telephone: 623-255-4674

Michalene

From: John Griffin <jagriffin2@yahoo.com>
Sent: Monday, November 07, 2016 10:21 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

I HIT REPLY AND FILLED IT OUT

From: Michalene <Michalene@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32 AM
Cc: Clint; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP **-by email or fax 312-739-1098**

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: JOHN A GRIFFIN II
Address: 8400 CALLIE AVENUE, 110
MORTON GROVE, IL, 60053
773-455-7032

Fund: (Fire)
Date of Birth: JUNE 3,1954 **Current Age:** 62
Date of Hire: FEB 1980
Date of Retirement: JUNE 2005

I am not qualified for coverage under the federal Medicare program because:
I am not yet age 65?
I do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City health care in my retirement by the following : UNION CONTRACT

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: I HAD A SUBDURAL HEMAMTOMA AND REQUIRE YEARLY CHECK UPS. CURRENTLY WEARING PRISM EYE WEAR.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ JOHN A GRIFFIN II _____(type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com



Krislov Law - Class Action Lawyers in Consumer Protection ...

www.krislovlaw.com

Krislov Law is a Chicago based law firm which advocates tirelessly for their clients in high stakes litigation on behalf of investors, consumers and taxpayers, and is ...

Email: clint@krislovlaw.com

Sylvia Grubisic
5147 South Austin
Chicago, IL 60638

Fund: Chicago Police
Date of Birth: 21 November 1936
Current Age: 79 years old
Date of Hire: 16 December 1958 (Joseph Grubisic - deceased husband)
Date of Retirement: 01 January 1996 (by death)

I am qualified for coverage under the federal Medicare program because I am over the age 65.

I believe I was promised lifetime coverage by City healthcare in my husband's retirement by the following:

My husband was a Chicago Police Officer and was told repeatedly from the day he was hired that he would receive free healthcare for his lifetime on the job and upon his retirement from the job. As the years progressed, deductions were taken out of his payroll check to pay for our healthcare, and those deductions continually increased as the years went on. When my husband passed away in 1996, he was still employed by the Department. I receive half of his pension (widow's pension), with no COLA, and health insurance deductions are taken each month that initially started at \$71.00, and now will be \$399.00.

It should be known that my husband was assigned to the Bomb and Arson Unit for 10 years, up until he passed away within months of being diagnosed with leukemia. I requested and paid for an autopsy, and the results showed that his body was found to be loaded with the chemical known as benzene, which is used to make bombs and explosive devices. I did this because I knew that my husband used to write memos to the upper management of the Department requesting a safe and secure environment for him and his team to dismantle bombs - not on a desk in a small office at 35th and Normal as they were. No action was ever taken by the city of Chicago to provide this safe environment for the CPD Bomb Technicians.

I believe that my husband died at the age of 59 with 37 years on the job, as a direct result of his assignment in the Bomb and Arson Unit. My son, David Grubisic, died from a heart condition at the age of 49 with 16 years on the job. My daughter, Carla Grubisic, was forced to retire at the age of 51 with 27 years on

the job due to a rare eye disease that she developed on the job. I have another son on CPD for 16 years now, and another son that quit CPD after 10 years to join federal law enforcement. We were all born and raised and continue to reside in the city of Chicago for our entire lives. My family has literally sacrificed their lives for this city, and I believe that I have lost enough in my lifetime due to this city, and I do not deserve to lose my (unaffordable) health insurance too.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Sylvia Grubisic

The City and Funds are certainly trying to run out the clock on you. So this battle is going down to the wire, so to speak. But, we're committed to seeing this through, and this is the main event battle. Far more serious to your lives than baseball, we're in the last innings here, and we still need your help and support. Your contributions have helped us keep this battle alive to this point. If you're interested, now is a good time to contribute, again or for the first time. For those who have called us for information, we've answered all the calls and most of the emails, but free-riding just uses the resources that others are helping to support.

4. So what can you do?

1) Contact your Fund's trustees and ask them why they are helping the City, rather than your interests?

2) Provide us with information about each of your situations, so you're in the database and can provide us with evidence. If you wish to provide information about yourself to help us in this regard, please respond with:

Name: SYLVIA GRUBISIC - HUSBAND'S NAME WAS JOSEPH.

Address: 5147 SOUTH AUSTIN AVE, CHICAGO, IL 60638

Fund:

Date of Birth: 11-21-1936

Current Age: 79

Date of Hire: 12-16-1959

Date of Retirement: DEATH 1-1-1996

I am not qualified for coverage under the federal Medicare program. I am not qualified because:

I am not yet age 65.

I do / do NOT have sufficient qualifying quarters for coverage.

Why I think I should be covered by City healthcare in my retirement: THE CITY WAS TO GIVE US FREE HOSPITALIZATION INSURANCE WHEN HE RETIRED. NEVER HAPPENED.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: I AM GETTING LESS PENSION NOW BECAUSE WE ARE PAYING SO MUCH FOR HEALTH INS. I AM WORKING (LOOK AT MY AGE). ISN'T THAT
And Add: A SHAME?

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case:

Is/ Sylvia Grubisic (type in or sign your name)

5. Contributions are welcome, but entirely voluntary, either by check, or online. You can check our website to make an online contribution.

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Carla Grubisic
3482 41st Street
Hamilton, MI 49419

Fund: Chicago Police
Date of Birth: 30 October 1962
Current Age: 54 years
Date of Hire: 16 June 1986
Date of Retirement: 01 June 2013

I am not qualified for coverage under the Medicare program because I am not yet age 65.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:

When I took the entrance exam/application for the Chicago Police Department, I was told that I would receive a pension and free health insurance for my lifetime upon my retirement. When I was hired by the Chicago Police Department and in the academy, I was told I would receive a pension and free health insurance for my lifetime upon my retirement. During my 27 year career on the Chicago Police Department, I was told I would receive a pension and (no longer free) health insurance for my lifetime upon my retirement.

I was forced to retire at an early age due to an illness that has affected and impaired my vision to such an extent that I was no longer able to perform my duties as an active police officer. The symptoms began in 1999, but I ignored them because I had just made the rank of Detective, and I did not want anything to stop me from being the best investigator that I could be, and I did not want to be labeled as "a weak female on the medical roll" on the Department. By the time I sought medical attention in 2000, the disease was so far gone that my Chicago doctors referred me to Mayo Clinic in MN, where I underwent 10 eye surgeries. My condition was stable enough for me to return to work, but the disease only progressed over the years. In 2010 I found a new eye surgeon in the Chicago area who specialized in my disease, and I underwent 10 more eye surgeries. I was forced to go on disability in 2011, and my diagnosis was such that I would never regain nor be able to correct my vision as required by the Department standards.

I chose to retire in 2013, because I wanted to live my life to the fullest and be able to visually experience the beautiful earth as long as I can. I moved out of

the state, because my finances were less, and it was more cost effective to move out of Chicago. My disease is permanent and progressive, and there are very few doctors in the country that will treat this disease because of the intricate nature of performing surgery on the eye. Now the City of Chicago is cancelling my health insurance, that had increased from \$600 to over \$900 per month, and now will be \$146.00 per month. The same health insurance that was originally promised to be free for my lifetime. My pension check is now cut in half in three short years.

I sacrificed myself and my health for 27 years to such an extent that I developed a disease that ended my police career and has debilitated my life. Its bad enough that I won't receive my full social security benefits thanks to the "windfall provision". Even worse that I come from a big family of Chicago Police, where every one of us missed out on so much in life due to our devotion to the city. And now I believe that I wasted my entire life doing so - what was the point - what was in it for me?

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Carla M. Grubisic

Anna Grubisic
11128 South Avenue H
Chicago, IL 60617

Fund: Chicago Police
Date of Birth: 06 December 1958
Current Age: 57 years
Date of Hire: 31 May 1994 (David Grubisic - deceased husband)
Date of Retirement: 07 July 2010 (by sudden death)

I am not qualified for coverage under the federal Medicare program because I am not yet age 65.

I believe I was promised a lifetime coverage by City healthcare in my husband's retirement by the following:

I married into a Chicago Police family, and my husband passed away suddenly due to a heart condition at the age of 49. He was 17 days away from his 50th birthday, and was employed with CPD for 16 years. I am receiving a pension of \$1800 per month, and my health insurance costs went from \$500 to over \$900 per month. Now the city is cancelling my health insurance and offering me a "non sponsored" equivalent plan that costs \$1466.00 per month. Which means my dead husband's pension check would be \$334.00 per month. That doesn't even cover the water bill that the city of Chicago sends me!

My husband missed so many family life events due to his erratic work schedule. He chose not to go on disability because he loved being a Chicago Police Officer, and he did not want to give the illusion that he was taking advantage of a medical situation. He literally sacrificed his life and died on the job. The same job that told us in 1994 that the city of Chicago would provide us with health insurance for the remainder of our lives.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Anna Grubisic

Juana Guzman
4000 N. Clarendon Avenue
Chicago, IL 60613
FUND: Municipal Employees Benefits Union (MEBU)
Date of Birth: 12/11/1954 Current Age: 62
Date of Hire: 1983
Date of Retirement: January 2016

To Illinois Appellate Court:

Please be informed that I am not qualified for medical coverage under the federal Medicare program because I am not yet age 65 years old.

Based on documentation that I was provided at the time of my employment in 1983 by the Municipal Employees Benefit Union (MEBU) and the Director of Human Resources at the Chicago Department of Cultural Affairs for the City of Chicago (formerly known at the Office of Fine Arts), I was informed and promised lifetime coverage by the City of Chicago's healthcare benefit plan in my retirement.

It is imperative for the Illinois Appellate Court to understand that withdrawal of my medical benefits will have deep economic and medical ramifications on my quality of life issues. The impact of Mayor Rahm's decision to cut the Municipal Employee Benefits leaves me without my ability to maintain my current health care team. Furthermore, I have been informed by Chicago's Rush Medical Center and Hospital that they will no longer accept Obama Care (aka Health.gov) in any form as of January 1, 2017.

This will force me to go elsewhere for my healthcare and lose all my doctors who have been monitoring my health as it relates to cancer. This is without question, particularly distressing since other primary hospitals such as Northwestern Memorial Hospital and University of Chicago have made the same decision. In addition, the offer by the City of Chicago to secure insurance independently of the City of Chicago's medical benefit package is prohibitive since it will consume my entire monthly retire check. I depend on my pension check to pay for my day to day household expenses. I have no other source of income.

I am overwhelmed by this situation and especially with the election of President Trump who has promised to either eliminate Obamacare. I can't apply for Obamacare either since Blue Cross Blue Shield of Illinois Insurance company will officially withdraw their Blue Cross PPO plan from the Obamacare in 2017. I depend on the Blue Cross PPO plan in order to continue the health care at Rush Hospital

As a retiree, who cannot apply for Medicare due to my age, the one thing I was counting on was maintaining my current insurance program. Cancer runs in my family, two of my family members have tragically passed away in 2011 and 2014 to this terrible disease.

Unfortunately, as a breast cancer survivor, I was recently informed that I may have thyroid cancer. I pray that it will not be the case. But if it is the case, what shall I do about my treatments that may take place in 2017 without my current medical insurance and caring doctors who have saved my life once before???

I am angered by Mayor Rahm's callous decision to cut our medical benefits, especially in-lieu-of the fact that a lawsuit is still pending. So eager is the Mayor Rahm to rid himself of the financial responsibility to cover our benefits that was promised to city of Chicago retirees who worked prior to 1989, that he is willing to ignore the Illinois Supreme Court's Decision regarding Pension benefits.

I can only hope the Appellate Judges will take action on behalf of all city of retirees who depend on the City of Chicago's medical insurance and accept the injunction against the cutoff of our benefits. I ask the Appellate Court to do the right thing and reinstate our benefits for those who were historically promised a lifetime of medical support.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Juana Guzman

11/7/2016

Anthony Gvozdenovich

3759 s. Wallace st

Fund : Chicago police annuity fund

Birth : April 27, 1954

Hired : February 1, 1982

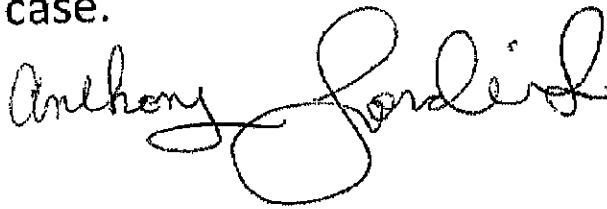
Retired: February 16, 2008

I am not qualified for coverage under the Federal Medicare Program because I am not yet 65.

I believe i was promised lifetime coverage by the city healthcare in my retirement by: While in the Academy the Benefits Administrator told us that medicare wasn t taken out due to the fact that the city was covering us for life or and till up to \$1,500,000 of coverage we were an older class from the 1975 list these questions were raised by some of the group. Also at the retirement seminar i attended in the early 2000's we were told our insurance was a lifetime benefit or up to \$1,500,000.

My current financial situation with these staggering increases on a fixed income is causing me to use my savings to get by my income \$3300 with the increase of my healthcare to \$1466 is dramatic along with other issues \$400 i have to put away for my property taxes i do have a car payment of \$355, thats about \$2200 and leaves me \$1100 to survive on plus gas, light, water to eat, etc. without using some of my savings next year i can t make it!

I Certify, under penalty of perjury, that the forgoing facts are true, and authorize you to use or submit to the court in this case.

A handwritten signature in black ink, appearing to read "Anthony Gvozdenovich". The signature is written in a cursive style with a large, looping initial "A".

Michalene

From: Mark Halko <goofyme@sbcglobal.net>
Sent: Monday, November 07, 2016 1:17 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name:Mark HALKO
Address: 1253 Prairie Ln, Lemont, IL 60439

Fund: (Police)
Date of Birth: 05 Aug 1958 **Current Age:** 58
Date of Hire: 29Nov 1982
Date of Retirement: 03 Feb 2011

I am not qualified for coverage under the federal Medicare program because:
I am not yet age 65

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : When my health insurance premiums became to high for me to afford, I contacted the pension board to cancel my health insurance. The person I spoke with repeated several times that once I drop my coverage, I could never return to the city plan. For this reason, I believed I was covered for life if I remained in the city plan.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: When I dropped my city health coverage, the monthly premium was approximately \$1300.00 per month. My daughter was a student and at age 21 the city automatically dropped her from coverage because the city is self insured, and does not need to follow the affordable healthcare act. Since I needed to purchase health insurance for my daughter, who was a student, I could not afford to pay the \$1300.00 monthly premium. I also receive no simple COLA from the city until I reach sixty years of age, and then it is a simple 1.5 percent that expires in twenty years.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _____ Mark Halko _____ (type in or sign your name)

On Monday, November 7, 2016 10:33 AM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Michalene

From: hannanzhills@aol.com
Sent: Tuesday, November 08, 2016 7:50 AM
To: Clint; Ken; Michalene
Subject: UNDERWOOD vs City of Chicago

Andrea L. HANNAN
4139 Lowell Lane
Zephyrhills, FL. 33541

Permission is granted to use my information in regards to the Underwood vs. City of Chicago case. I attest the listed information is a true and accurate accounting of my situation and recollection.

Fund : Police
Date of Birth : 02 Mar 1959
Date of Hire : 16 Dec 1985
Date of Retirement : 15 May 2009

NOT qualified for medicare / only 15 quarters prior to employment with City of Chicago

Promised health care for life by City of Chicago and FOP reps when new hires, in 1986 or 1987 were able to pay into Medicare. We were denied the right to back pay into the Medicare system and told " the City is going to take care of you when you retire".

I am paying \$ 1609.00 per month for health care. My husband has Stage IV Mantle Cell Lymphoma and is 3 quarters short to apply for disability. He needs 2 PET/ CT scans per year and blood work every 90 days . He has AFib and COPD, I fear the depression over this situation may cause him to take his own life. He has said that he is a burden to me and it would be cheaper if he were dead.

Enjoying my retirement in the sunshine state, NOT.

Andrea L. Hannan

Juana J. Harper
3305 Manor Club Circle #3
Tampa, FL 33647

Fund: Police
Date of Birth: 12/27/1953 Current Age: 62
Date of Hire: 06/14/1982
Date of Retirement: 08/15/2002

I am not qualified for coverage under the federal Medicare program because I am no yet age 65. I do NOT have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by the following:

During my 20+ years of employment at the Chicago Police Department, the City never allowed me the option of contributing to Social Security or Medicare through payroll tax deductions. Instead, I was mandated to make contributions to the City of Chicago Policemen's Annuity and Benefit Fund. At the time I was hired, and throughout my entire career, the City offered its police retirees the option of participating in group health insurance plans that were subsidized by the City.

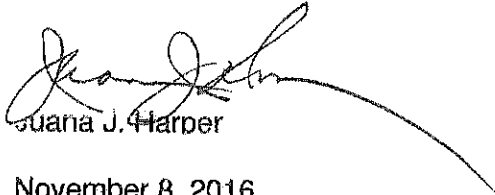
The Policemen's Annuity and Benefit Fund deducted the contributions required from retirees to participate in the healthcare insurance plans the City provided its police retirees. Prior to my retirement, I attended two different retirement seminars that were conducted by the Police Department's Personnel Division and I also met with representatives of the Policemen's Annuity Fund. I do not recall being advised or forewarned during these meeting that the City reserved a right to terminate the healthcare insurance coverage for retirees.

I was told that participation in a healthcare insurance plan was a retirement benefit offered by the City and, if I decided to enroll in the City's healthcare insurance plan prior to receiving my first pension check, it would not be necessary for me to apply for coverage as my eligibility would be automatic. I was also told that enrolling prior to receiving my first pension check would also allow me to have continued automatic eligibility in the future so long as I did not stop participating in the City's plan. I was warned that if I did not enroll before receiving my first pension check or if, for any reason, I opted out of the healthcare insurance plan provided by the City, I would have to submit an application for coverage and that I could be denied coverage depending upon the status of my health at the time of the application.

Cost of Living Adjustments for retired Chicago police officers are not compounded annually and thus never increase. While these adjustments used to help cover the rising costs of retiree contributions to the healthcare insurance plans in the past, they have barely made a dent since the City began to steeply decrease its subsidies over the last three years. I never had any warning that an employer who barred me from making payroll contributions to Medicare and Social Security would take away the healthcare insurance coverage that it provided me in lieu of Medicare. During 2016, my contributions for my single premium healthcare insurance coverage amounted to approximately 25% of my gross annual pension for that year. The 2017 Blue Cross Blue Shield of Illinois option most comparable to my current plan (that is being offered to retirees in lieu of the City's group coverage that is ending December 31, 2016) will amount to almost 40% of my gross annual pension.

The option to stay until age 55 and have all of one's healthcare insurance premiums covered until one was eligible for Medicare was not offered until several years after I retired. A reasonable person would certainly have anticipated making larger contributions in order to cover the increasing costs of healthcare insurance. However, what reasonable person could have anticipated that the City of Chicago would totally drop healthcare insurance for those police retirees under the age of 65 that retired from the Police Department after 1989. There was and is no logical rationale for why people in this class would be singled out for such disparate and punitive treatment.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.


Juana J. Harper

November 8, 2016

Michalene

From: terrance hodges <terrance.hodges@gmail.com>
Sent: Monday, November 07, 2016 11:11 AM
To: Michalene
Cc: Clint
Subject: RETIREE STATEMENT

Name: Terrance J. Hodges
Address: 15513 nancy Lane, Orland Park, IL 60462

Fund: Chicago Police
Date of Birth: 11/10/50 **Current Age:** 65
Date of Hire: 2/19/1973
Date of Retirement: 3/15/2003

I was promised lifetime coverage by City healthcare in my retirement from the time
of my appointment as a police officer in 1973.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

The City of Chicago is now dropping my supplementary health insurance effective 12/31/2016, causing me to pay several hundred dollars more each month from my pension for a replacement. Because I am denied Social Security benefits as a retired police officer with a "government pension," this will considerably alter my previously planned retirement by increasing my cost of living.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _Terrance J. Hodges, CPD Retired (2003)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606

Michalene

From: teresejean@aol.com
Sent: Tuesday, October 25, 2016 12:59 PM
To: Michalene
Subject: Chicago Retiree Healthcare

Dear Michalene/Clint,

I just received a forwarded copy of your email. I am a retiree from the Chicago Public Library and I want to contribute both money and information. I went to your website and made a donation today. And I have copied the part of your email that asked for more information and filled it in.

2) Provide us with information about each of your situations, so you're in the database and can provide us with evidence. If you wish to provide information about yourself to help us in this regard, please respond with:

Name: Terese Hogan
Address: 4629 N Central Park Ave Apt 1, Chicago IL 60625
Fund: Municipal
Date of Birth: 7/7/56
Current Age: 60
Date of Hire: 9/1974
Date of Retirement: 8/2007

I am / am not qualified for coverage under the federal Medicare program. I am not qualified because:

I am not yet age 65.

I do / do NOT have sufficient qualifying quarters for coverage.

Why I think I should be covered by City healthcare in my retirement:

I was not allowed to participate in paying for Medicare when other employees at the Library started doing so. If I understand this correctly, the Federal Gov't wouldn't allow us in, because we already had health coverage through our pension. And now the City decides to cover one group, but leaves our group hanging. They knew we were caught in the middle, and yet still think they are not liable to cover us. If they are not liable, then why did the Federal Gov't stop us from starting to pay for Medicare like everyone else?

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

Currently I pay \$890 a month, with no wellness care, because the City is self insured. That is more that I pay in rent. And the mailing I just received from BCBS raises my monthly cost to \$1499. How am I supposed to cover that? I have recently been diagnosed with Celiac disease, after decades of intestinal problems, which require colonoscopies and endoscopies. I recently had to have a growth removed from my colon, and even with the pricey insurance I still had to pay \$951, and that is just for the hospital. I have recurring major depressive episodes which require weekly therapy sessions and periodic appointments with a psychiatrist for medications. My pension is less than \$55,000 a year. I need the city to contribute their promised fair share.

And Add:

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Terese Hogan _____ (type in or sign your name)

I hope you will add me to your email list, so I can keep up with your progress. Thank you for all your efforts to try to make this right.

Sincerely,
Terese Hogan

Michalene

From: I <madgolfer@aol.com>
Sent: Tuesday, November 08, 2016 6:58 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Please respond with:

Name: Ross Horne
Address: 6045 S. Natchez Ave.
Chicago, IL 60638

Fund: (Police)
Date of Birth: 04 Jan 1949 **Current Age:** 67
Date of Hire: 25 June 1966/ As Police Officer, 15 June 1970
Date of Retirement: 16 July 2001

I am qualified for coverage under the federal Medicare program because:

I do have sufficient qualifying quarters for coverage

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : It was conveyed to me via the city administration, from the early 70's that when you retire the City will cover your health care. Not until 1989, when Mayor Daley stated that the city was no longer going to cover healthcare costs for the retirees.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _____ Ross K. Horne _____ (type in or sign your name)

Ross Horne

-----Original Message-----

From: Michalene <Michalene@krislovlaw.com>
Cc: Clint <Clint@krislovlaw.com>; Ken <Ken@krislovlaw.com>
Sent: Mon, Nov 7, 2016 10:33 am
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Michalene

From: Patrick Howe <pjh116@sbcglobal.net>
Sent: Sunday, October 23, 2016 9:41 AM
To: Michalene
Subject: Re: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication

PRIVILEGED and CONFIDENTIAL
ATTORNEY / CLIENT COMMUNICATION.

I'm providing the information below pursuant to your request in order to ensure that I am included in your database.

Name: Patrick Howe
Address: 1750 W. 100th St.
Chicago, 60643
Fund: Fire
Date of Birth: 01/16/1954
Current Age: 62
Date of Hire: 06/16/1977
Date of Retirement: 03/01/2011

I am not qualified for coverage under the federal Medicare program. I am not qualified because: I am not yet age 65.

Why I think I should be covered by City healthcare in my retirement:

Most importantly, it is simply the RIGHT thing to do. The city is cutting off health care for retirees at a time in our lives when we need it most and can afford it least. All employees gave their working lives to the city and counted on the city's commitment to provide healthcare when it is most needed after retirement. Public safety employees like me risked our lives and limbs on a daily basis to protect our citizens and visitors. I was injured while at work, and while I did not qualify for a disability, I was no longer able, or allowed by the city, to continue do the job I loved after 34 years of service. It was noted in numerous mailings by the city in which they touted all of my benefits, that subsidized retiree health care was one of those benefits. We planned our lives around that information and counted on it. The city is breaking that promise and they're leaving tens of thousands of former employees without what they committed to. As far as the matters of law are concerned, you are better suited to put that forth than I am. I have already contributed to this cause and I'll do my best to add more as soon as I can.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

You should have received a statement from me last week providing this information pursuant to your request.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Patrick J. Howe

from my iPhone

On Oct 21, 2016, at 3:44 PM, Michalene <Michalene@krislovlaw.com> wrote:

Name:
Address:
Fund:
Date of Birth:
Current Age:
Date of Hire:
Date of Retirement:

I am / am not qualified for coverage under the federal Medicare program. I am not qualified because:

_____ I am not yet age 65.

_____ I do / do NOT have sufficient qualifying quarters for coverage.

Why I think I should be covered by City healthcare in my retirement:

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add:

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _____ (type in or sign your name)

Michalene

From: Patrick Howe <pjh116@sbcglobal.net>
Sent: Monday, October 10, 2016 7:23 PM
To: Michalene
Subject: Re: Retiree Update

To Whom it may Concern:

I am a retired City of Chicago employee. Three years ago, despite promises that we would have health care coverage for life or until Medicare eligible at a subsidized rate, retirees were informed that the city would begin a phase out of our health insurance. With each passing year our premiums have increased from \$551.00 per month when I retired in 2011 to our current monthly rate of \$1,840.00 per month. Since we are not Medicare eligible and have chronic health issues, we were left with little choice but to pay these rates in order to ensure that we could afford the medical care we need.

Our current premiums add up to \$22,080.00 annually. When our deductibles and non covered situations are added to that total, our health care costs amount to nearly \$30,000.00 per year WITHOUT any preventive care. That's more than 30% of our yearly net income. That includes income from my wife's small business.

I retired at an early age because of an injury that won't allow me to do the job I loved. We planned our retired financial life around expected health care costs. We built in in some flexibility but that flexibility is long gone with the nearly 300% premium increases we've already seen. We don't qualify for any subsidy under the ACA and simply can't afford the rates that the city is proposing for the coming year. Most city employees will never be Medicare eligible and the city taking our health care from us at the point in our lives when we need it most.

Sincerely,

Patrick Howe
Retired Paramedic
Chicago Fire Department

Sent from my iPad

On Oct 7, 2016, at 5:47 PM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Friday, October 07, 2016 5:42 PM
Subject: Retiree Update

Dear Participants,

You are all getting one or more of the attached notices from the city, telling you that:

- For pre-8/23/1989 retirees, your rates will be higher than before.
- For people who didn't retire by 8/23/1989, the City is turning off your benefits entirely, but you can sign on for a new plan that will cost you at least \$3500 per month.

We are working on filing emergency requests to the Illinois Supreme and Appellate court next week, asking for an injunction against the cutoff, to maintain the current or 2013 status quo, until we've gotten a fair and final resolution on the merits.

Michalene

From: Roger <rchicago@centurylink.net>
Sent: Friday, November 11, 2016 8:10 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Michalene,

Statement in body of message, please cut and paste. I was out of town on date of email and first read today.

Roger Janusz

----- Original Message -----

From: Michalene <Michalene@krislovlaw.com>
To:
Cc: Clint <Clint@krislovlaw.com>, Ken <Ken@krislovlaw.com>
Sent: 11/7/2016 9:32:32 AM
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: Roger E Janusz
Address: 1836 E Laguna Dr, Tempe, Arizona 85282

Fund: Police
Date of Birth: 09/29/47 Current Age: 69
Date of Hire: 02/05/68
Date of Retirement: 01/02/98

I am qualified for coverage under the federal Medicare program because:

1. I do have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

1. As presented during the pre-retirement seminar (May 21, 1997), a segment from Benefits Management City of Chicago by Darrell Hill explained the city would continue to cover your medical during retirement.

2. The Information Health Care Rates sheet provided indicated as of November 1, 1996 was for an annuitant, spouse and children \$190 which would apply to me. If Medicare eligible was one dollar more (\$191). It further explained that the most you will pay if not eligible for Medicare is 10% of your gross monthly annuity.

3. At no time was it ever indicated that this was a limited time offer.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Roger E Janusz

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Please respond with:

Name: Donald Januszyk

Address: 13927 Stockton Lane, Orland Park, Ill. 60467

Fund: (Police)

Date of Birth: 01/01/1943 Current Age: 73

Date of Hire: 15 June 1970

Date of Retirement: 15 January 2003

I am for coverage under the federal Medicare program because:

I do have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: When I was hired I was advised at the police academy that I would be taken care of on the job and after the job. This was told to me at the orientation at the U of I Chicago facility. When I attended the retirement seminars, I went to two of them the last one with my wife, we were advised that there would be no issues with our medical insurance.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: Fortunately, at this time I have no negative issues, but I am worried about my wife when I pass. The City of Chicago has sold us down the drain and what would prevent them from do us more harm.

Michalene

From: ozanam53p@comcast.net
Sent: Monday, November 07, 2016 8:19 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Fred V Jarosh
5353 N Ozanam Ave
Chicago, Il 60656

Fund: Municipal
Date Of Birth: 05/09/1956 Current Age: 60
Date Of Hire: 06/01/1981
Date Of Retirement: 06/30/2010

I am not qualified for coverage under the federal Medicare program because I am not yet age 65

I do have sufficient qualifying quarters for coverage.

I was promised lifetime coverage by the City Of Chicago in my retirement by the following: When I was hired I was told by the department of personnel about the City of Chicago Annuitant Retiree Health Care Plan which they outlined in writing that I would have life time health insurance with subsidized rates by the City Of Chicago. Through out my 30 years of working for the City of Chicago I was never told I'd be without healthcare or at these outrageous rates to have healthcare at this stage of my life. I would never had retired if I had known this was going to happen.

The current rates of what I have to pay for health insurance is \$1840.00 a month for me and my wife. My mortgage payment is \$2208.00 per month. I also have to take a separate policy for my sick daughter so she can be helped correctly with a this health insurance instead of Medicaid because she cannot work is \$375.00 per month. That is not even with my other bills we pay monthly. So as you can see we are depleting our savings at a alarming rate every month. And then we learn the city is offering a unsubsidized plan which is \$2600.00 a month for my wife and I. My health and my wife's health are not good I have heart disease and have severe copd. My wife has severe copd and severe digestive problems which requires surgery.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/

Fred V. Jarosh

From: "Michalene" <Michalene@krislovlaw.com>
Cc: "Clint" <Clint@krislovlaw.com>, "Ken" <Ken@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32:32 AM
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Michalene

From: tyrone jenkins <ty5282@gmail.com>
Sent: Monday, November 14, 2016 3:14 PM
To: Michalene
Subject: Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Tyrone Jenkins

2611 W. Jarlath St.
Chicago Illinois 60645

Fund: Police

DOB 05 July 1964 Current age 52yrs

DOH 14 February 1989

DOR 15 February 2017

I am not qualified for medical coverage under the federal Medicare program because : I am not 65 years old.

I believe I was promised lifetime coverage by the City of Chicago healthcare in my retirement by the following:
15 February 2017..

To the Honorable courts,

It is with a sincere heart that I seek your help and righting what clearly is a wrong.

I have served 28 years as a Chicago Police Officer, 2 years as a Chicago Firefighter and 3 years as a Soldier in the United States Army. I have served My Country, State and City with pride and dignity.

When I joined the Chicago Police Department in February 14, 1989 I was told that if I complete at least 20 years of service and reach the age of at least 50 years I would have my medical care covered. I have met my part of the agreement yet the city refuses to honor that agreement.

During my time as a Police officer I have suffered many injuries in the performance of my duties. These injuries just to name a few broken right hand sustained while fighting and arresting a drug dealer that required a screw to hold my thumb in place. A torn left Achilles I sustained while chasing an offender for attempted rape of a young girl and a torn left quadriceps.

These are life long and life changing injuries that will only get worse as I get older. I did my job when the City needed me and now as I prepare to retire mainly due to the injuries suffered the city is turning its back on me.

To add insult to my many injuries the city is giving officers with less seniority but at least 25 years and the age of 55 years of age free insurance. I feel that I'm being punished because I'm 52 years of age.

I would also like to add that I'm a single dad with one child in college and another child entering college next year 2017. Will I be forced to choose health care food and other living expenses of a college education?

I beg you to stop the city from committing this atrocity.

Respectfully

Chicago Police Officer

Tyrone Jenkins

I certify, under penalty of perjury,
that the foregoing facts are true and
authorize you to use or submit them
to the court in this case.

Tyrone Jenkins

On Mon, Nov 14, 2016 at 2:41 PM, Michalene <Michalene@krislovlaw.com> wrote:

From: Michalene

Sent: Monday, November 14, 2016 1:55 PM

To: 'paccip86@gmail.com'

Subject: Retiree Statements Needed-ASAP -by email or fax [312-739-1098](tel:312-739-1098)

From: Clint

Sent: Monday, November 07, 2016 10:11 AM

Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Michalene

From: Clint
Sent: Tuesday, November 08, 2016 4:17 PM
To: Michalene; Ken
Subject: FW: Chicago police insurance -casper johnsen

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

-----Original Message-----

From: Ken Johnsen [<mailto:kjohnsen@flippinweb.com>]
Sent: Tuesday, November 08, 2016 11:35 AM
To: Clint
Subject: Chicago police insurance

Ken Johnsen
kjohnsen@flippinweb.com

Nov. 8, 2016

Clint Krislov
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606

Name: Casper K. Johnsen
Address: 139 Marion County 7030, Arkansas 72634-8209

Fund: Police

Date of Birth: April 29, 1939 Current Age: 77
Date of Hire: August 6, 1962
Date of Retirement: September 16, 1995

I am qualified for coverage under the federal Medicare program because I signed up in April 1, 2004 and have sufficient quarters for coverage as I have been covered and still am covered at my present age of 77 years old.

I believe I was promised lifetime coverage by City healthcare in my retirement, but do not recall the complete circumstances, other than it was part of my retirement package, at the time I retired.

Over the years of employment, I sustained many job related injuries which required medical treatment and surgery, a broken wrist, a gunshot wound from a sniper, as a sergeant doing a building search for burglars, I fell through a set of stairs resulting in a broken ankle and later shoulder injuries from the fall, that required surgery prior to my retirement and additional surgery after my retirement.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Casper K. Johnsen

Name: Marie Catherine Johnston
Address: 112 Circling Wood

Fund: Police
Date of Birth: 12/16/1950: **Current Age:**65
Date of Hire: 2/11/1980
Date of Retirement: 5/15/2005

I am qualified for coverage under the federal Medicare program because: I worked in private industry for 10 yrs before joining the CPD. I should be able to choose which coverage I prefer.

I believe I was promised lifetime coverage by City of Chicago for healthcare in my retirement because : When I came on the job I learned about the retirement benefits and medical benefits. My entire time on the job, 25 yrs., I believed I would have medical benefits along with my pension. It was not unusual in a public service job to get medical benefits and our job (police officers).was more difficult/dangerous than most. I remember that they also promised me I would get a raise after 6 mos. and I got one. I didn't give medical benefits much thought thinking they would keep their word on that also....until Korshak came up. I knew the rulings and believed that it would be taken to court again as it was not a permanent agreement. I believe extending the benefits 6 mos to the end of the year was a temporary agreement while we proceeded with the case. Part of the problem to me personally is that these benefits were given to us on the date we joined the police department. Since they were already paying the medical to retirees, by limiting their newly stated policy to those who retired after 1989, they are violating the Illinois State Pension which protects our rights, i.e. if I was entitled to healthcare from the time I came on the job they were violating the Illinois Pension Code. The benefits they are taking away are paid in conjunction with my medicare and should not be taken away.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Ms Marie Catherine Johnston (type in or sign your name)

From: Michalene Michaelone@riskolaw.com
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098
Date: Today at 10:32 AM
To: Clint Clinte@riskolaw.com, Ken Ken@riskolaw.com

From: Clint

Sent: Monday, November 07, 2016 10:11 AM

Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: DOROTHY JOYCE
Address: 7754 Joliet Drive South
Tinley Park, IL 60477
Fund: (Police? Fire? Municipal? Laborers?) Police
Date of Birth: 9/10/53 Current Age: 63
Date of Hire: 18 MAY 81
Date of Retirement: May 2007

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: I was told by the CPD when I was hired that our pension guaranteed Medical Coverage for the rest of our lives. This is an outrageous violation of contract!

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

When I retired in 2007, my portion of medical care coverage was about \$260. I'm now paying about \$980. As of Jan 1, 2017 I will have to pay over \$1400.00 per month. That's a 423% increase!

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Dorothy Joyce (type in or sign your name)

DOROTHY JOYCE

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

I cannot and should not have to afford this slap in the face after serving the city of Chicago faithfully for 27 years as a police officer.

8 November 2016

William Julian
11467 E. OAK ST
Walkerton, IN. 46574
Fund: Municipal

D.O.B: JAN. 27, 1958 DATE HIRED: 1977
DATE RETIRED: JUNE 30TH, 2008

I am not qualified for coverage under the Federal Medicare Program because I am not yet 65 yrs of age. I do not have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by city healthcare in my retirement by the following.

- ① City held retirement SEMINARS
- ② The information which Benefits supplied us with.
- ③ The pension was MANDATORY AND NO medicare or Social Security deduction where allowed.

I started my City job right out of High school. No quarters where able to compile. Given the statement that the City would not be giving us lifetime Healthcare. I would not have retired.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize the use or submit them to the court in this case.

Michalene

From: john kachka <jkachka@ceas.coop>
Sent: Monday, November 07, 2016 10:53 PM
To: Michalene
Subject: RE: Retiree Statements Needed-ASAP -by email or fax 312-739-1098 My response.

From: Michalene [<mailto:Michalene@krislovlaw.com>]
Sent: Monday, November 07, 2016 10:33 AM
To: undisclosed-recipients:
Cc: Clint <Clint@krislovlaw.com>; Ken <Ken@krislovlaw.com>
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP **-by email or fax 312-739-1098**

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: John J. Kachka
Address: 14A23 Marina View Drive, Apple River, Illinois 61001

Fund: Police
Date of Birth: August 2, 1943 **Current Age:** 73
Date of Hire: October 1966
Date of Retirement: March 15, 1998

I am qualified for coverage under the federal Medicare program.
I have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :
The City of Chicago and the Chicago Police Department.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

I Have been retired for 18 years. Everything is much more expensive than when I retired. The additional added cost to healthcare is one more straw on my financial camel's back. I believe that once the City is successful in renigging on healthcare they will attempt to cut the pensions that we were promised.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

John J. Kachka (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Name: Alex Kasper

Address: 2504 West Superior St.

Fund: Municipal

Date of Birth: 10/13/1934

Age: 84

Date of Hire: 11/1975

Date of Retirement: 12/31/10

Name: La Nette Garcia

Address: 2504 West Superior St.

Fund: Municipal

Date of Birth: 7/3/57

Age: 59

Date of Hire: 4/17/1978

Date of Retirement: 3/31/2011

We are writing this letter in response to our health care being cancelled.

We were both City employee's and started working before 1989.

When we were hired, we were told that we had defined pension and health care plans and therefore did not need SSI or Medicare.

We felt secure in knowing that. We are now both retired and it seems like all we have been doing is fighting for something that we were promised.

At this point neither of us qualifies for Medicare. We have to purchase the health care plan that the City offered through BC/BS. To purchase the plan direct from BC/BS will cost us \$2,600 per month. If we try to buy health care from the exchange, we will not be able to go to the doctors or hospitals that we have been going to for years and deductibles and premiums will probably be just as high or possibly higher. We did inquire about Medicare for Alex

but the cost for Medicare part A, B, and D. would be even higher than BC/BS. Because Alex never signed up for Medicare benefits when he was eligible at age 65 he will have to pay a lifetime penalty of 70% over and above the cost of his Medicare premiums. Also, he cannot apply for Medicare until January 2017 and if we decide to purchase Medicare it will not become effective until July 2017. This means he will not have coverage for six months unless we purchase the BC/BS plan. When you are 64 and have a heart condition you do not want to be without health care for six months. If we call the Pension Board we usually get an answering machine and leave a message and never get a call back. If we do reach an operator they have no answers to our questions. We feel we are the easiest target to cut benefits on because we have no voice. It is very sad and unfair. You can be rest assured that if we had any idea that the City was going to drop our promised health care coverage, we most certainly would have contacted Social Security and signed up for Medicare before Alex turned 65. With the lifetime penalty and all the premiums, Medicare will end up costing significantly more. We both paid into our pensions and were told that we would be taken care of when we retired

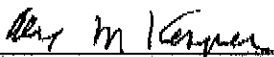
this decision is wrong and unjust to those of us who worked for the City and thought we could retire with some sense of security. For thirty-five years, we believed that our pensions and health care were guaranteed benefits for us. This decision is not only a financial burden but it is extremely stressful wondering if your health or pension benefits will be cut.

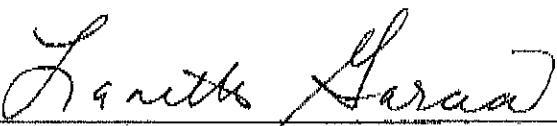
We certify, under penalty, that the forgoing facts are true, and authorize you to submit them in the court case.

Alex Kasper *Alex M Kasper*

This decision is wrong and unjust to those of us who worked for the City and thought we could retire with some sense of security. For thirty-five years, we believed that our pensions and health care were guaranteed benefits for us. This decision is not only a financial burden but it is extremely stressful wondering if your health or pension benefits will be cut.

We certify, under penalty, that the forgoing facts are true, and authorize you to submit them in the court case.

Alex Kasper 

Ja Nette Garcia 

Michalene

From: Ken Keim <kjk6442@yahoo.com>
Sent: Wednesday, November 09, 2016 8:17 PM
To: Clint; Ken; Michalene
Subject: Retiree info Kenneth J. Keim

Name: Ken Keim
Address: 5138 S. Nashville

Fund: Municipal
Date of Birth: 06/04/1942 Current Age: 74
Date of Hire: 04/1977
Date of Retirement: 06/1998

I am qualified for coverage under the federal Medicare program because:

I do have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : My colleagues in the private sector made approximately 20% more than I did. They were on the cutting edge of advances in computer technology. On a number of occasions I tendered my resignation and sat down with my superiors to discuss the reasons I was leaving at exit interviews. Every time we had these discussions I was reminded that I would be taken care of by staying with the city. The pension and health insurance coverage for life were always a part of these discussions to encourage me to remain at the city. I was also told that I couldn't have a reasonable expectation that these benefits were available in the private sector.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

I've had a bout with skin cancer (squamous cell carcinoma) and am currently being treated for Atrial Fibrillation not caused by a valve.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ __Kenneth J. Keim (type in or sign your name)

Name: Edward S. Kendzior
Address: 6004 S. Kolmar Chicago Il. 60629

Fund: Police
Date of Birth: 21 June 1947
Date Hire: 24 June 1968
Date of Retirement: 15 June 2005

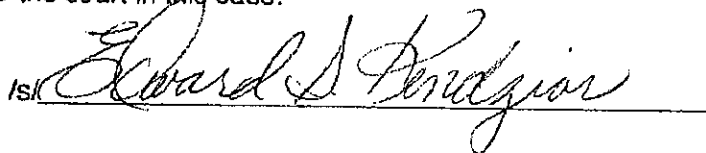
I am qualified for coverage under the federal Mediare program because:

I do not have sufficient qualifying quarters for coverage, but picked-up Medicare from my wife who had sufficient quarters.

I believe I was promised lifetime coverage by the City healthcare in my retirement by the following:

In the early 70's the Mayor of the City (Richard Daley) said in print and on TV, if you become a police officer and retire you will have free health care for the rest of your life. I believed this was a verbal contract and trusted that statement as being true. I and my family planned for retirement and other financial decisions based on this statement made by Mayor Richard Daley.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

1s/  _____

①

Tuesday
8 NOV. 2016

Name: George S. KERN, Jr.

Address: 705 Rumpke Lane Addison, Ill.

FUND: Chicago Police

Date of Birth: April 22, 1942

CURRENT AGE: 74

Date of Hire: April 11, 1966

Date of Retirement: June, 1995

I am qualified for coverage under the Federal Medicare program I am now age 65. I do have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by city health care in my retirement by the following:

A) AT the time of my hiring we were told by the city & police Dept that our health care would be provided for by the city & both on the job & when we retired.

B) AS I saw the older policemen retire they were in fact being covered by the city for their health care. That in itself was a source of concern.

C) IT was known by the police officers & firemen that the city fathers (The Daley's) took care of the retirees.

D) When the manual came into possession

②

Looking for ways to save money. He established a committee for recommendations along this line, one of which was to get rid of the Retiree Healthcare.

The problem with all of this is once you are retired your pension income is fixed except for the "KOLA". Every year prices go up in healthcare & food, the pension check remains the same so you are forced to buy additional healthcare and above medicine makes for a very difficult situation. The pension check is the same but the medical costs are sky rocketing. By being squeezed by the city the retirees have less & less money to live on. The standard of living depreciates.

As the retirees get older they get sick and cannot pay for medicine they need. It is almost impossible to pay for what is needed to live.

I certify under penalty of perjury that the foregoing facts are true and authorize you to use or submit them to the court in this case.

George S. Kern, Jr.

773 805 1820

Michalene

From: John Klein <jklein210@gmail.com>
Sent: Monday, November 07, 2016 10:50 AM
To: Michalene
Cc: jklein210@gmail.com
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

John

CONFIDENTIALITY NOTICE

THIS EMAIL TRANSMISSION AND ANY DOCUMENTS ATTACHED TO OR ACCOMPANYING THIS EMAIL TRANSMISSION CONTAIN PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL TO WHOM ADDRESSED. IF THE READER OF THIS EMAIL TRANSMISSION IS NOT THE ADDRESSEE, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE ADDRESSEE, YOU ARE HEREBY NOTIFIED THAT ANY COPYING, DISCLOSURE, DISSEMINATION OR DISTRIBUTION OF THIS EMAIL TRANSMISSION AND ANY ATTACHED OR ACCOMPANYING DOCUMENTS OR THEIR CONTENTS TO ANYONE OTHER THAN THE ADDRESSEE, IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION DUE TO TRANSMISSION ERROR, PLEASE IMMEDIATELY NOTIFY THE SENDER BY TELEPHONE OR EMAIL, AND DELETE THE EMAIL FROM YOUR COMPUTER. THANK YOU.

On Nov 7, 2016, at 11:32 AM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it, So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: John J. Klein
Address: 1505 Gant's Circle Kissimmee, FL 34744
Fund: Police
Date of Birth: 2/10/1951 **Current Age:** 65
Date of Hire: 2/18/1973
Date of Retirement: 3/1/2002

I am qualified for coverage under the federal Medicare program. My spouse is 62 years of age.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

Pre-retirement seminar and written materials provided to me by the City of Chicago and discussion with the Pension Board at the time of my retirement. . It was and is my understanding that the City and/or Pension Fund would either provide or subsidize may health care costs while providing access to the City's group plan with BCBS or its successor plan. I was always of the belief from health care cost discussions in the police department and interfacing with City benefits management and the pension Board that as part and parcel of my having worked for the required period of time to reach the defined pension eligible retirement age that I would receive the benefit of remaining on the Cozy's group health plan with subsidized coverage.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

I currently work part-time. In recent years the cost of my City provided/subsidized health care has skyrocketed to the point where I was and am currently paying nearly \$1,500 per month for health care for myself and my spouse - before the costs of any medication or co-pays or deductibles. Even with the fact that I became eligible for Medicare this year, all of the non-City of Chicago Medicare Advantage or Medicare Supplement Plans plus prescription coverage, in addition to the cost of a plan for my spouse on the marketplace still puts me at or above \$1,500 per month on a pension in 2002 dollars plus part-time employment. This wholly unanticipated, unplanned for and exponential increase in health care costs has certainly caused me and will continue to cause me to have to continue to work into the indefinite future.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ John J. Klein (type in or sign your name)

**Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com**

Cyro S. Komorowski
4724 S. Kilpatrick Avenue
Chicago, Illinois 60632-4833

Police Fund

Male White, 64 yoa, (25 July 1952)

Date of Hire: 29 November 1982

Date of Retirement: 15 June 2012

I am NOT qualified for coverage under the federal Medicare Program because I am not yet 65 years of age.

I DO have enough qualifying quarters for coverage under this program when I reach 65 years of age.

I believe I was promised lifetime medical coverage provided to me and my wife under the City of Chicago Health Care Benefits programs! On the date of my hiring and being sworn in as a Peace Officer for the City of Chicago, we were all told that it was a standard, long-term practice and benefit of being a Chicago Police Officer that free and complete health care insurance coverage WOULD BE IN EXISTENCE FOR OUR LIFETIMES.

Being forced into the GROSS failure commonly known as Obamacare will put a very unfair burden on my family and its future! My wife, Kathryn, being six years younger than I will cost us up to more than a third of my monthly retirement pension allotment!!!

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Respectfully,

Mr. Cyro S. Komorowski

Michalene

From: Ken
Sent: Tuesday, October 25, 2016 10:06 AM
To: R.D.Konop
Subject: RE: Health Insurance Coverage Problems

Got it, and reviewed and shared with Mr. Krislov. Thank you for sending this in. In the end it does seem that you got the right application – or did I miss that?

Ken Goldstein
Krislov & Associates, Ltd.
312-606-0500

From: R.D.Konop [mailto:rdk34@sbcglobal.net]
Sent: Monday, October 24, 2016 2:50 PM
To: Ken
Subject: Health Insurance Coverage Problems

Dear Mr. Goldstein:

I was an employee of the City of Chicago for approximately 39 years of my life starting at age 20. I was a police officer for 7 years and the rest of my time was spent working for the Chicago Fire Department from which I retired in November of 2011.

While I was working, I never abused our medical insurance program or our pension system. The only times I ever took went on the medical roll were for serious matters which were beyond my control. When I was shot in the line of duty in 1973 while I was a police officer, I returned to work a month later even though others said I most likely could have received a duty disability pension. I often still feel pain in the area where the bullet went into me.

I never took off from work unless I had been hospitalized or was under strict doctor's orders to remain off work until I was healed.

I did not even miss a days work when as a firefighter I fell into a basement at a fire. Years later I learned that I had fractured my shoulder. At the time I had just got up and continued working. I just took aspirins for about a month until the pain subsided.

I did things like this because felt I had a duty to serve and not to abuse the benefits that employment with the City provided to me. I did, however, always feel that it was a two way street. I was always told that if I was a good and faithful public servant I would be rewarded with a decent pension and medical care in my retirement years. Somewhere down the line this was apparently taken away from me without my even realizing what had happened.

First I learned people that came on the job years after me were having payments into the Medicare system deducted by the City for them. Thinking that this was a good idea, I had the opportunity to speak with the Fire Department's Director of Personnel and asked him why Medicare payments were not being deducted from all

Department members. He said the City was not required to do so for previous employees, and that most of them were going to be eligible for Medicare from previous employment or from working elsewhere on their days off. When I told him I had not had much paid into Medicare from previous jobs and that I was not working at a second job while on the Fire Department, he told me that it did not matter anyway because I would still have healthcare provided by the City when I retired and would not need Medicare. I believed him, and up until recently I had not been given any reason to think otherwise.

Little did I know that some unknown people from the City of Chicago, The Pension Board, or the Firefighter's Union would make some sort of agreements that would cause me to lose my healthcare insurance some 27 years later without even telling me what they were doing until long after it was too late to try and stop them.

It is now 2016. I contacted both the City and my pension board via telephone regarding healthcare coverage for the year 2017.

In late September I called the City of Chicago Benefits Office and spoke to someone named "Fred." He looked up my employee number and informed me that my healthcare coverage is due to expire on December 31, 2016.

I also telephoned the Firemen's Annuity and Benefit Fund of Chicago and spoke to a person named "Dawn." I asked her if she was familiar with the class action lawsuit you filed on behalf of City retirees over their healthcare coverage. She said she was.

I asked her what the Fund intended to do in light of the decisions made by Judge Cohen and in the Court of Appeals. She told me that those decisions do not require the Fund to provide healthcare coverage or further subsidies to the retirees. She told me that it has been the responsibility of the City to provide healthcare coverage and that the Fund only provides the subsidy to that coverage as provided by law.

She went on to say that the Chicago Firefighter's Union, Local 2 was setting up an insurance plan for its retirees which would provide healthcare coverage. I told her that this healthcare plan was only for persons who were Medicare eligible, and that therefore wife and I were told we would not be able to participate in it. I informed her that the Firefighter's Union had told me that the Insurance carrier they were obtaining the plan from would not include non-Medicare eligible people because it was too small of a group of individuals to obtain coverage for. She had no answer for this.

As a retiree I personally feel that I have basically been cast aside by the City now that I am no longer of use to it. They have sent out letters regarding the choice of enrolling in a private medical plan for my wife and myself or going to government's healthcare exchange for coverage.

It is my understanding from what I have read that the private insurance coverage for my wife and myself that the City is offering through Blue Cross would cost us approximately \$10,000 per year more than we currently are paying. That rate increase would be about 4 times what the annual cost of living increase from my pension is. I would expect that the following year there would be a further rate increase which would then further decrease the amount of money left from my monthly pension check. Eventually the medical insurance payments would leave us with nothing else left for us to subsist on. This is a situation that not only myself and my wife are deeply concerned about but also many other City retirees and their wives that I have spoken to, especially those that are not Medicare or Social Security eligible.

I feel that the Pension Board does not care what happens to its annuitants as long as they are not forced to do something by a court decree.

I also feel that my union also has also cast aside myself and the many other members who are not eligible for Medicare by providing a medical plan that is only for Medicare eligible members, leaving the rest to have to

shop around in the hope that we can find medical coverage similar to what we currently have at an affordable rate.

Described below below is what has become my own personal nightmare in trying to obtain healthcare coverage for myself and my wife through the plan that the City of Chicago has supposedly worked out with Blue Cross/Blue Shield for it's retirees.

Early in the month of October I had received a letter addressed to me from the City of Chicago Department of Finance regarding healthcare coverage for Medicare eligible retirees through a plan developed by Blue Cross for City of Chicago retirees who were going to lose the coverage on December 31, 2016. I called the City's Benefits Office to inform them that that I had received the wrong type of letter, and that I should have gotten one for non-Medicare eligible retirees. The man who answered the phone (name unknown) told me that my wife should soon be receiving one for non-Medicare eligible persons. He said I could follow the instructions in that mailing. When I expressed my concern that when the time came for Blue Cross to mail out the new enrollment form packets I would again receive the wrong one. He said he would look into seeing that I received the correct packet.

A couple days later my wife received her letter from City of Chicago Department of Finance regarding the healthcare coverage for non-Medicare eligible persons.

A few days after that I received in the mail a packet from Blue Cross for healthcare enrollment for Medicare eligible retirees. I called the Blue Cross phone number contained in this packet which was for Medicare eligible retirees (877) 566-8520 and was finally able to speak to a supervisor named Tom LaPorta. I explained everything that had transpired so far. He said the phone number I had called was actually only for handling the Medicare eligible retiree enrollment questions. He also said that phone number that he had been given for persons who were supposed to be handling the non-Medicare people was actually a wrong number, and he was working on trying to get a correct one. He did say that once I was able to call the correct number I should have no trouble being able to get my my wife and myself enrolled in the non-Medicare health plan that they and the City had worked out.

Thinking that the incorrect packet that had been sent to me might have been sent out prior to my speaking to the man at the City's Benefits Office I just put it aside and awaited the arrival of the correct packet in the mail. None came for either myself or my wife.

On Wednesday 10-12 -2016 I spoke to a person named "Carol G." at the City of Chicago Benefits office at (877)-299-5111. I informed her that my wife had taken a telephone call for me asking me to call that number regarding information on my healthcare insurance enrollment. I called that number and she said she was not sure who had originally called us. She did some checking and then told me that there was some sort of notation for me to contact the website "getcoveredill.com" which is for persons to enroll in health insurance under the Obamacare. I told her I did not want to get that type of coverage and wanted to participate in the plan Blue Cross was providing for City retirees. She did give me a phone number for Blue Cross to call.

I then called Blue Cross that same day at (800)-292-6398 and spoke to someone named "Marina P." I told her that I had received in error a Blue Cross enrollment form packet for Medicare eligible retirees by mistake. Since we had not received any I asked her to do what she could to get me an enrollment packet for non- Medicare eligible retirees as well as the non-Medicare forms for my wife. She said she would look into it for us.

On Wednesday, 10-19-2016 I called Blue Cross back to find out when we would be receiving our non-Medicare healthcare coverage enrollment packets. I was told that they had been scheduled to be mailed on October 17, 2016, which was the previous Monday.

On Friday, 10-21-2016, late this afternoon I received a telephone call from "Marina P." from Blue Cross informing me that that I would have to contact the City of Chicago Benefits Office at (312)-747-8660 about getting 2017 Retiree Health Care non-Medicare enrollment packets sent to our home. She said it was the City's responsibility to determine who gets the packets mailed to them. I reminded her that when I had previously spoke to the City they said the mailing out of the packets was the responsibility of Blue Cross.

I immediately called the City Benefits Office at the above number (using option #3) and spoke to someone named "Crystal." I explained what had just transpired with Blue Cross. She told me it was Blue Cross who had the responsibility to send us the packets. I then told that I was being sent back and forth and it seemed like nobody was going to take responsibility for sending me the enrollment packets.

I told her that I was getting a bit anxious waiting for someone to resolve my problem as the longer I waited the fewer number of days I would have to get healthcare coverage for myself and my wife since it was my understanding that I had to obtain some sort of insurance by December 1st to have it in effect for us starting January 1, 2017. She then put me on hold while she spoke to someone else (I believe it was her supervisor). She got back on line and told me she was going to set up a 3 way call between myself, her and Blue Cross. After trying to do this apparently she lost the connection to Blue Cross. By this time it was about 4:50 p.m. She told me that she would try to get her supervisor to contact Blue Cross to straighten the matter out. She said it would most likely not get done until Monday. I asked her to please contact me and let me know what transpires.

On Friday 10-21-2016 at approximately 7:30 p.m. I received a "robocall" from Blue Cross asking me to take a survey about how satisfied I was with my recent requests for help from them. I mentioned the difficulty I was having getting the proper health care enrollment packets sent to us, I expressed my complete dissatisfaction with the service I was receiving from them so far.

On Monday, 10-24-2016 I again called the City Benefits Office and tried to speak with 'Crystal,' but was not able speak with her and had to speak to a person named Dajia. I explained the problem I was having in getting a non-Medicare insurance packet from Blue Cross. She told me to get a letter from Medicare stating I was not eligible. I told her I had gotten that letter in January of 2015 and had submitted it to the Firemen's Annuity and Benefit Fund of Chicago who in turn had apparently forwarded the information to the Chicago Department of Finance's Benefits Management Office since I was kept on the Blue Cross PPO (non-Medicare) for plan City of Chicago retirees all of this time.

After putting me on hold 3 times over a period of about 45 minutes, she told me that my situation was "under review."

I expressed to her my concern that I did not understand what needed to be 'reviewed' since she as a representative of the Chicago Benefits Management Office acknowledged by checking current medical coverage that my status is listed as being non-Medicare, and that since Blue Cross has also got me listed as being covered by the non-Medicare plan for City of Chicago retirees. I also explained to her that it is apparent that the mistake originated with City of Chicago Department of Finance's Benefits Management Office since they were the one's that mailed me the original letter entitled "Important Healthcare Information for Medicare Eligible Retirees who Retired on or After August 23, 1989" when I should have instead gotten one of the letters that were sent out to other non-Medicare eligible City retirees. The wrong insurance packet from Blue Cross did not arrive until many days later.

Name: Randall Konop

Address: 11707 S. Ewing Ave., Chicago, Illinois, 60617

Fund: The Firemen's Annuity and Benefit Fund of Chicago

Date of Birth: March 12, 1950

Date of Retirement: November 27, 2011

Date of Hire: Originally a Chicago Fire Cadet from June 1, 1970 until August 31, 1970 (as a part time employee) then as a full time employee as a Fire Cadet from Sept. 1, 1970 until June 30, 1972 when I was laid off due to the program being discontinued. (I was later able purchase prior service credits for this time into the Firemen's Annuity and Benefit Fund of Chicago.)

Rehired as a Chicago Police officer February 19, 1973 until February 19, 1980.

Hired as a Chicago Firefighter on Feb 19, 1980

Date of Retirement: Retired from the Chicago Fire Department on November 27, 2011.

I am not qualified for coverage under the federal Medicare program because I do NOT have sufficient qualifying quarters for coverage.

I Randall Konop certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case. (my signature is below)

A handwritten signature in black ink that reads "Randall Konop". The signature is written in a cursive, slightly slanted style.

Michalene

From: Scott Henricks / Gregory Kooyumjian <ofcway2friendly@aol.com>
Sent: Thursday, November 10, 2016 7:33 AM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Please respond with:

Name: Gregory E Kooyumjian
Address: 2541 Bayview Drive
Fort Lauderdale, FL 33305-1700

Fund: (Police)
Date of Birth: 01 Aug 53 **Current Age:** 63
Date of Hire: 01 Feb 82
Date of Retirement: 16 Apr 07

I am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

I went to a number of the retirement seminars offered by the city in the 90's, to learn what was needed for retirement. At each one the question arose by myself and others in attendance about healthcare after retirement. The officials at each one stated that the city would offer coverage for retirees, but gave no specifics. People pressed and asked if that was a subsidized health care from the city or not. But that question was never answered, at any of these seminars.

This issue is important to retirees, and trying to get a definitive answer was elusive. Keeping in mind when we were hired it was stated during our filling out of the paperwork for the employ with the city that healthcare after retirement was told to us and would be provided for by the city as is currently done.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

The so called current subsidized healthcare offered from the city is a hardship. While current employees pay far less than for the same coverage, retirees are forced to pay higher premiums causing a financial burden for all. A huge portion of my retiree benefits is paid for health care, currently \$22,030.00 a year, which after taxes it leaves less than \$30k a year to survive on. Food, insurance, housing and medications take another huge chunk out of that \$30k. Each month you have to decide where to balance whats little is left.

It is a shame that what the city promised us they now back out of, failing their retirees for the years of service we all gave to the city.

All that the retirees ask for from the city is to uphold what they promised us years ago

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Gregory E Kooyumjian

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Michalene

From: gerry37@comcast.net
Sent: Tuesday, November 08, 2016 7:34 PM
To: Michalene
Cc: gerry37@comcast.net; kevin135@comcast.net
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: "Michalene" <Michalene@krislovlaw.com>
Cc: "Clint" <Clint@krislovlaw.com>, "Ken" <Ken@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32:32 AM
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: Geraldine A Krupa
Address: 1085 N Hermitage Ave
Chicago IL 60622

Fund: Municipal
Date of Birth: 08/18/1937 **Current Age:** 79
Date of Hire: 03/25/1968
Date of Retirement: 06/14/2000

I am not qualified for coverage under the federal Medicare program because:
I do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

Back in 1968, I was hired as a Crossing Guard. Not only did I receive job training, I also received a brochure of the benefits that I was to receive. Unfortunately I no longer have this brochure as this was handed to me some 48 years ago. However I am certain that the brochure contained detail information regarding City of

Chicago retirement benefits in lieu of Social Security benefits. One retirement benefit was lifetime pension and the other benefit was lifetime health insurance. With this knowledge I took the position with the City of Chicago in good faith that the city would continue to provide these benefits into my retirement years. I had no knowledge that the City of Chicago had the capability of ending these benefits. As a responsible adult I would have made alternative plans for my retirement during my working years. Not at age 79!

By the way, my deceased husband also worked for the City of Chicago under the Municipal employees fund. He also didn't have enough quarters with Social Security as he put his faith and trust in the City of Chicago as well. Fortunately for his sake he is deceased and will not have to deal with the disgrace of being duped by the city that we live(d) in and faithfully worked for.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: As a retired Crossing Guard, my pension along with my widow's pension sustains me at below the poverty level. Yet with this I've endured health insurance premiums of \$600.00 per month. Blue Cross and Blue Shield is offering me continued coverage into 2017 for \$1,466.00 per month. I certainly cannot afford this...

I have several illnesses that are cared for by several medical (Specialist) providers for on a regular basis:

Advanced Heart Disorder
Wet Macular Degeneration

Sjogren's Syndrome

Polymyalgia Rheumatica

Advanced Arthritis

Herniated Discs

Spinal Stenosis

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Geraldine A Krupa (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300

Robert J. Kulak

2711 Kimball Court

Woodridge, IL 60517

Fund: POLICE

Date of birth: April 29, 1950 Current age: 66

Date of Hire: March 1971

Date of Retirement: August 6, 2003

I am qualified for Medicare. I believe I was promised lifetime coverage by City Healthcare in my retirement, as I was told this when I was first hired in 1971. At that time plumbers, electricians, carpenters were all making more than \$16,000 per year, while a police officer at that time was making \$9,000 to \$10,000. We were told to not worry; we will always cover you and your wife at retirement time.

In the beginning we never paid for health insurance, it was always totally covered by the city. This changed over the years and became more & more expensive.

Currently my wife and I live on my pension & my \$53.10 social security check. My wife is also on social security, but is too young to be on Medicare. I now have to get my wife private health insurance at a much higher rate with and huge deductible. In the past we have totally relied on the health insurance that was provided by the city.

Because of multiple injuries on the job, I have had a total knee replacement & currently a cervical spinal fusion because of spinal stenosis from a police car accident in 1995. I am on a huge amount of medications as well. All this is very expensive & we pay a lot out of pocket. My wife and I also help her elderly widowed mother financially.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court I n this care.

Robert J. Kulak

Robert J. Kulak

Michalene

From: harpo8@comcast.net
Sent: Monday, November 07, 2016 11:28 AM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

see below for statement

From: "Michalene" <Michalene@krislovlaw.com>
Cc: "Clint" <Clint@krislovlaw.com>, "Ken" <Ken@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32:32 AM
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: Cynthia Kurelic
Address: 14505 S Appaloosa Lane, Homer Glen, IL 60491

Fund: Municipal
Date of Birth: 6-7-1957 **Current Age:** 59
Date of Hire: circa 1976
Date of Retirement: widow, George S. Kurelic Jr. died 10-30-1997

I am/am not qualified for coverage under the federal Medicare program because:
I am not yet age 65

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

When my husband died in 1997 I was told by the MEAB that I should continue as his widow with the city's insurance for a couple of reasons.

1. I would never have to be tied to a job just to have health care coverage for myself and my children.
2. I would always have the city's insurance unless I remarried. (which I have not remarried)

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

This is really going to impact me immensely for a number of reasons.

My husband was a city of Chicago employee, hired in 1977. He was killed in October 1997 piloting a helicopter for the Illinois State Police Air One (a side job). As his widow, I am receiving his city pension from MEAB Funds and I only receive \$800 per month. I currently pay \$876 per month for my BCBS PPO plan so I have to write MEAB Fund a check every month for the difference. I receive a monthly death benefit which will be ending in October of 2017 due to the IL workers' compensation law. I am retired due to my health issues so my income will decrease significantly next October.

I have Stage IV colon cancer and have had several surgeries along with chemotherapy treatments since 2012. I am having another extensive surgery to try to alleviate this from reoccurring again. (This year was my third time going through surgery and chemotherapy) I am not eligible for Medicare as I'm only 59 years old.

Due to my health issues, I need a PPO Plan with similar coverage as one chemotherapy treatment can be over \$10,000. My hospital bill for my surgery in March was \$137,000. I am retired and cannot afford high premiums.

I don't feel comfortable going on Obamacare as the coverage, deductibles, out of pocket expenses and the premiums are not feasible for someone like me with Stage IV cancer. A private policy will be too costly. If you want to share my story please do so.

Cindy

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Cynthia A. Kurelic

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Michalene

From: Clint
Sent: Wednesday, November 09, 2016 12:46 PM
To: Michalene
Cc: 'echosoftime@sbcglobal.net'
Subject: FW: letter for city healthcare case

Got it

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

From: dave lapaglia [<mailto:echosoftime@sbcglobal.net>]
Sent: Wednesday, November 09, 2016 12:35 PM
To: Clint
Subject: letter for city healthcare case

David J LaPaglia
6431 n Nashville ave
Chicago,IL 60631
cell phone # 773 490 3960 best number
home phone # 773 631 1122
echosoftime@sbcglobal.net

Chicago Park District June 1st 1972- Nov 15th 1977
city of Chicago Streets and Sanitation
Nov 15th 1977-- Nov 30th 2011
39 1/2 years service fully vested
2016----- my gross monthly pension is \$4944.62
my take home pay a month is \$2449.28
currently pay for insurance a month is \$1840.00

I was told that I would have free or affordable insurance health insurance subsidized for life !

If city stops our insurance or forces me to get private insurance my healthcare will rise from \$1840.00 a month to \$2610.00 a month an increase of \$770.00 more meaning I will have \$1679.00 a month to live on. to pay my mortgage,taxes insurance,water bill ,food car ins,--- the list goes on and on !

NEITHER MY WIFE OR I ARE MEDICARE ELIGIBLE AT THIS TIME AND I DON'T HAVE 40 QUARTERS FOR SOCIAL SECURITY AND ARE NOT ABLE TO OBTAIN IT, WE WERE NEVER GIVING THE CHANCE TO PAY IN FOR IT OR MEDICARE.

PRETTY SOON I WILL BE A BURDEN ON THE STATE, BECAUSE THE CITY PROMISED ME FREE INSURANCE FOR LIFE! AND I'M SPENDING MY LIFE SAVINGS TRYING TO KEEP MY HOUSE AND PAY MY BILLS !

HELP ME AND ALL THE OTHER RETIREE'S, YOU HELPED US WITH OUR PENSION , BUT RHAM KEEPS RAISING THE TAXES AND NOT MAKING GOOD ON HIS OBLIGATIONS.

Sincerely, Dave LaPaglia

PHYLLIS M. LAURINO
6207 N. LENOX
CHICAGO, IL 60646
773-792-0516
CELL: 773-339-9582
e-mail: phyl12345@att.net

October 27, 2016

Krislov Law
20 North Wacker Drive
Suite 1300
Chicago, IL 60606

Dear Mr. Krislov,

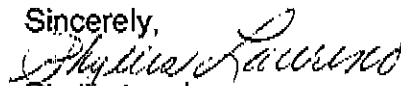
I am part of the group, Chicago Workers Past and Present. It is going to be a hardship not having the city insurance.

My late husband, Anthony Laurino, worked for the Department of Water for over 30 years and was a District Foreman when he retired in 2003. He never paid into Social Security or Medicare because he was told he did not need it, he had a pension and health insurance for life. The City of Chicago now wants to take that insurance away from me.

My husband passed away on August 25, 2015 so I only receive half of his pension with no cola increases. I have been paying \$868.00 per month for insurance and now I am being told it will go up to \$1,600 plus January 1, 2017. There will be little left after paying the insurance premium and taxes.

I thank you for helping us in this fight.

Sincerely,


Phyllis Laurino

Michael Laxner
1967 Cavell Ave.
Highland Park, Il. 60035

Fund: Laborers
Date of Birth: 06/13/1953
Age: 63
Date of Hire: on or near 01/01/1979
Date of Retirement: on or near 03/01/2004

I am not qualified for coverage under the federal Medicare program because I am not yet age 65 and I do have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: I believe I was told this at the time of hire when the benefits of employment were explained as a part of the hiring process. Throughout my employment as people went through the process of retirement they always mentioned that they couldn't do it without the healthcare coverage offered for retirees. When the question came up at the retirement meetings we were told the city had never not offered health care coverage. While I don't have any of my old booklets from LABF or from the City I think the implication was we would have coverage throughout retirement. I liken it to having a set speed limit of 55 on the highway but an implied rule of the road to move from the left lane for faster traffic to enhance the general well being.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: The health care being offered on the federal health care exchange or from the city's prearranged future coverage for retirees with BlueCross Blue Shield (in lieu of the 01/01 2017 discontinuance of coverage from the city) is cost prohibitive and would eat up about 50% of my pension.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _Michael Laxner (type in or sign your name)

October 10, 2016

Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606

RE: Mary Legittino
4740 N. Cumberland Ave. – Unit 242
Chicago IL 60656
DOB: 11/20/1962
DOH: 11/07/1988
FUND: Chicago Patrolman's Pension Fund
DOR: 01/15/2013
CPD Retiree Health Insurance

Dear Mr. Krislov,

The purpose for my letter is two-fold. First, I would like to thank you for the considerable time and energy you've placed in pursuing this lawsuit on our behalf.

Secondly, I'd like to explain my hardship. I was hired as a Chicago Police Officer on November 07th, 1988, at 24 years of age. At the time I was hired I was a single mom of two children with no help financially from their father, ever. I worked my entire police career, 25 years, with the understanding I would, "have to," retire before June 15, 2013, in order to have health insurance. I was told this year after year, explained to me by the union, by multiple union reps, and through seminars. My relief came in the knowledge I would be 50 years old in November of 2012, with 25 years on the police department. After careful financial consideration, I believed I would be ok knowing I was retiring 15 years prior to being Medicare eligible, only because I was an individual paying \$454.00 a month for my portion of the insurance policy. Having been the sole provider for myself and my family, my choice was to leave a job I truly loved at 50 years of age, because I wouldn't reach 55 years of age to qualify for the early buy-out ending in 2017, and the uncertainty of my health insurance future was not worth the gamble.

Now, here I stand at 53 years of age, finding myself not only paying double what I originally paid a few short years ago when I retired, but with no health insurance at all as of Jan 01st 2017. I am without a job and without the necessary funds to keep my health insurance; the cost will literally be 50% of my pension. Who is going to hire me at 53 years of age with full benefits? I would never have retired, I never wanted to retire. I was led to believe it was my only choice. The reality is, I will never be able to make what is necessary to survive financially at this stage of my life for the, "next 15 years."

I would reapply for the only job I've ever known, but the age requirement of 43 exceeds my current age. At this point, I would appreciate the opportunity to return to the police department so I can retain the benefits I was forced to relinquish based on a lie. I gave 25 years of my life to this city, I was shot in the line of duty and worked every day of this job thinking about the safety and security of the citizens of this city and now I stand afraid for my future. Please help me, if not to retain my current benefits than the

opportunity to be allowed to return to my previous position when I was forced to retire. I'm scared and at a loss.

I certify, under penalty of perjury that the foregoing information is true and I authorize you to submit this information to the court.

Yours truly,

Mary Legittino

PH: 312-593-7207

Email: mlegittino@yahoo.com

8 Nov 2016

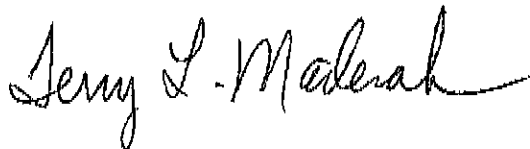
Name: Terry L. Maderak
Address: 5526 S Keeler Ave
Chicago, IL 60629-4827
Fund: Police
DOB: 18 Sep 1950 Age: 66 yrs
Date of Hire: 9 Mar 1987
Date of Retire: 1 Apr 2010

I am NOT qualified for coverage under Federal medicare program because they NEVER took medicare out of my paychecks. I worked as a civilian for Chicago Police Department from 1 Aug 1968 to 8 Mar 1987. I started in the Police Academy on 9 Mar 1987. Per Department of Human Resources Records Management (CPD), they said since there was "no separation" between the two careers, they did NOT take medicare out of my police paychecks. This is absurd! ***On 31 Mar 1986, a Federal law was passed that all pensioned people would have medicare taken out of their paychecks.*** (This is illegal and I will talk to an attorney about it) Therefore, now I have to purchase medicare Parts A & B, D and a supplemental on my own, FOR THE REST OF MY LIFE!

I have zero (0) quarters for coverage since I worked for the Chicago Police Department from 1 Aug 1968 to 1 Apr 2010. None of this counted toward quarters.

I was promised LIFETIME coverage by city healthcare in my retirement when I was in the Police Academy. We had a few classes explaining job benefits, including lifetime healthcare. I was also told LIFETIME healthcare was guaranteed at two (2) retirement seminars which I attended before retiring.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.



Michalene

From: Clint
Sent: Tuesday, November 15, 2016 3:26 PM
To: Michalene; Ken
Subject: FW: Underwood Case/Retiree Statement

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

-----Original Message-----

From: carol majeske [<mailto:teach3158@comcast.net>]
Sent: Tuesday, November 08, 2016 12:10 AM
To: Clint
Subject: Underwood Case/Retiree Statement

Unfortunately, due to the fact that my printer is not working, I find no other option but to e-mail the following information:

Name:	Carol A. Majeske
Address:	5825 Muskie Trail Morris, Il. 60450
Fund:	Policemen's Annuity & Benefit Fund of Chicago
Date of Birth:	Jan. 16, 1945
Date of Hire:	April 13, 1981
Date of Retirement	May 16, 2001

I am not qualified for coverage under the federal Medicare Program because I do NOT have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by City Healthcare in my retirement for the following reasons:

1. I was denied the opportunity by the City of Chicago to contribute to Medicare when the City entered into the program.
2. During my Detail at the Chicago Police Department's Training Academy I had the opportunity to speak with the following individuals regarding the healthcare issue:

Sgt. Benes (He interviewed me for the position of a Recruit for the C.P.D.) and was assigned to the Medical Section at the Academy when I was there. He told me not to worry about it because I will have excellent City health insurance when I retire.

Commander John Corliss (He was my Commander in the District I worked prior to the Academy and was instrumental in Healthcare Benefits for Chicago Police Officers). I saw him when he was at the Academy for a meeting and asked him about Health Insurance when I retire because I won't have Medicare Coverage and his reply was The City will cover you.

I also had the occasion to speak with Mr. John Powers (I believe he was from Personnel) and he assured me not to worry because the City has an excellent Plan for the Retirees.

When I attended the Pre-Retirement Seminar, we were told that the City has healthcare insurance for us in retirement.

Based upon the aforementioned I believe that I would be covered by the City's Healthcare plan during my retirement years.

I have been paying the highest healthcare insurance premiums for the City's Plan since I retired because I am NOT eligible for Medicare.

My husband is also retired from the City of Chicago (he retired in 1998 and is in the Labor's & Retirement Benefits Fund) and he is in the same bind that I am with the healthcare issue. With the City dropping us from insurance and their contribution to it we are left with NOTHING!

The present premiums are already taking 25% of my Annuity and 20% of my husband's Annuity because we HAD to insure ourselves as individuals. Just imagine working almost all of your adult life for the City of Chicago with the expectation of Healthcare coverage in retirement to be "dropped" from it i when you are in your 70's. A promise is a promise and that is our expectation.

I certify under penalty of Perjury that the foregoing facts are true and authorize you to use or submit them to the Court in this case.

/s/ Carol A. Majeske
document with my signature due to

If legal, I give permission to Mr. Clint Krislov, Attorney to sign my

the fact that this document is an e-mail and my printer

is not working.

Michalene

From: Thomas Malburg <tkjm4@att.net>
Sent: Monday, November 07, 2016 11:10 AM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: Thomas Malburg
Address: 10748 S. Hamlin
Fund: (Laborers?)
Date of Birth: 03/30/56 **Current Age:60**
Date of Hire: 04/74
Date of Retirement: 04/01/2006

I am/am not qualified for coverage under the federal Medicare program because: I do NOT have sufficient qualifying quarters for coverage?

**I believe I was promised lifetime coverage by City healthcare in my retirement by the following :
When I retired, I was told that the city would provide 55% of the cost of my and my Wife's insurance**

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: Now that the city has stopped paying anything the cost has rocked to 22000.00 this year. The policy would be around 35 Thousand next year more than half my salary. I never paid into Social Security because the city would not allow us to start in 1986 like the new hires did saying we be covered by the existing polices of the city.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Thomas Malburg

On Monday, November 7, 2016 10:33 AM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint

Sent: Monday, November 07, 2016 10:11 AM

Subject: Retiree Statements Needed-ASAP -**by email or fax 312-739-1098**

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name:

Address:

Fund: (Police? Fire? Municipal? Laborers?)

Date of Birth: Current Age:

Date of Hire:

Date of Retirement:

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

Michalene

From: Marilyn Malec <stilldove@aol.com>
Sent: Tuesday, November 08, 2016 12:15 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

I sobbed through this letter. Thinking of all these horrific things but seeing them written has devastated me. Today would have been Johnny and I 46 wedding anniversary. I am sure he's looking down from heaven saddened by all of this.

Thank you for all the hard work.

Sincerely
Marilyn Malec. John Malec's widow

Marilyn Malec
733 Dover ct.
Pingree grove, Illinois 60140

Fund: police fund
Date of Birth: 7-11-50. I am his widow Current Age:deceased
Date of Hire:11/1972
Date of Retirement: Sept 2000

I am qualified for Medicare. I receive 529.00 monthly

I believe He was promised lifetime coverage by City healthcare in my retirement by the following :

John died on April 19, 2016. I had to give up our home our car and rehome my dog

Because I no longer had the money to make mortgage payments or take care of my pet I had for 4 years. I have been suffering mentally over all this. First watching my husband die in 5 day period. Watching him thinking of all the beautiful but frightening days and nights he served our city. And telling me DONT WORRY you will be taken care of Along with all this anguish I have many health issues. I suffered in fear with panic disorder and anxiety all these years in not knowing he would ever return home safe. I take so many medication and see so many Drs. Since my Johnny died my finances have dropped so much it scares me 1,618.85 my social security 540.00. What happens now to retirees. I feel abandoned. Please consider where we are in life and help us through in honor for all my husband brought to make the city a safer place to live. There has to be someone out there who can make the choice to give us what was promised. I will be praying whoever it is, that they do it very soon to help.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Marilyn Malec

Lord Jesus get into the hearts and minds of those
To be able feel our pain and what has been done to us by
Them. It makes me feel. So hopeless
Decisions that are hurting me and so many city workers
It looks like it needs a miracle and I believe in them
In Jesus name I pray 🙏❤️

Michalene

From: Donna <grammadonnax4@comcast.net>
Sent: Monday, November 07, 2016 1:44 PM
To: Michalene
Cc: Clint
Subject: RE: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Sent from [Mail](#) for Windows 10

From: [Michalene](#)
Sent: Monday, November 7, 2016 10:33 AM
Cc: [Clint](#); [Ken](#)
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

please respond with:

Name: DONNA L. MANNING
Address: 10716 KENTUCKY COURT
ORLAND PARK, IL. 60467

Fund: CHICAGO FIRE DEPT.
Date of Birth: 9/18/1937 **Current Age:** 79
Date of Hire: 1933
Date of Retirement: 1996

I am qualified for coverage under the federal Medicare program
I do have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

MY HUSBAND AND I WERE PROMISED FROM DAY ONE WE WOULD ALWAYS HAVE AND COULD DEPEND ON HAVING HEALTH CARE COVERAGE. HE WORKED 33 YEARS BELIEVING THAT IT WAS TRUE. NOW I AM A WIDOW AND MY HUSBAND DIED THINKING I WOULD BE COVERED. I AM STRUGGLING LIVING ON HALF HIS PENSION AND WILL NOT HAVE SUPPLEMENTAL HEALTH INSURANCE WITHOUT CONSIDERABLE EXTRA COST INCCURED. WE TRUSTED THE CITY TO KEEP THEIR PROMISE TO GIVE "DEVOTED RETIREE'S AND THEIR WIDOWS" THIS BENEFIT...SHAME ON THEM.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

MRS. JOHN F. MANNING

07 November 2016

Name: David M March
Address: 737 W Washington Blvd, Apt 1702
Chicago, Illinois 60661-2191
Fund: Police
Date of Birth: 30 July 1958 Current Age: 58
Date of Hire: 14 June 1982
Date of Retirement: 18 August 2016

I am not qualified for coverage under the federal Medicare program because I am not yet age 65.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:

My date of appointment to the Chicago Police Department was 14 June 1982. During my first week of training at the training academy that month, our class sat in the bleachers of the academy gym, where supervisors explained the conditions of our employment. This included our obligations to the City of Chicago and the Chicago Police Department, as well as the obligations of the City and the Department to us, as employees. In no uncertain terms it was explained to us that as a condition of our employment, one of the benefits we would receive was "FREE HEALTHCARE FOR LIFE." This was explained to mean the city would provide free healthcare during the period I was an active employee, as well as during my retirement. FOR LIFE.

Over the course of the last 34 plus years, the city has unilaterally made changes to this arrangement. On the date of my retirement, 18 August 2016, I was paying a healthcare premium of \$48.45 per pay period, or \$96.90 per month. While the healthcare provided as a benefit by the city changed from being free to requiring me to pay a premium each pay period, NEVER, until this year, did the city inform me that the promised retirement healthcare would not be provided.

Based on these facts I have, for over 34 years, absolutely believed that I was entitled to lifetime healthcare, and in planning for my retirement, absolutely relied on this benefit being in place. This changing of the rules, not only during the course of the game, but actually at the very end of the game, has placed a very serious, unexpected burden, and hardship on my retirement planning, as any reasonable, rational, logical person would understand. This is incredibly unfair. I fulfilled my part of the agreement. I served the City and the Department honorably for 34 years. The city should honor its part of the agreement in a likewise honorable fashion.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

DAVID M MARCH

Michalene

From: Mitch Masalski <mitchmasalski@gmail.com>
Sent: Tuesday, November 08, 2016 2:07 PM
To: Michalene
Subject: Fwd: Fwd: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Good Afternoon Michalene,

8Nov16

Here is my retiree statement regarding the City of Chicago Healthcare coverage.

And we need your statements in the following form.

Please respond with:

Name: Mitchell Masalski
Address: 7316 N. Osceola Ave.
Chicago, Illinois 60631

Fund: (Police)
Date of Birth: 2Dec47 **Current Age:** 68
Date of Hire: 19Feb73
Date of Retirement: 29Nov10

I am qualified for coverage under the federal Medicare program because:
 I am over age 65
 I do have sufficient qualifying quarters for coverage

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : I remember being informed that the City of Chicago/Dept. of Police would take care of healthcare upon retirement. This was stated at the time of the beginning of my career in approximately February 1973. It was restated at a retirement seminar I attended given by the City roughly in 1999 before my actual formal retirement. I was on Duty Disability after being injured in June 2000. I formally retired when I reached mandatory retirement age of 63.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Mitchell R. Masalski (type in or sign your name)

Thank you,

Mitchell Masalski
Retired Chicago Police Officer
Star 17210/Disability Star 76
18th District

Nov. 08, 2016

Dear Sir:

Gregory J Masonick

2797 1st Street Unit 1206 Ft Myers, FL 33916

Feb. 16, 1948 68 years old

Hired September, 1970 by Chicago Police Department

Retired Jan 15, 2003

I am qualified for coverage under the Federal Medicare program because I am over 65 years old and have minimum quarters for this coverage...

I became a sworn member of the Chicago Police Department in September, 1970 and was lead to believe that the City of Chicago would afford me healthcare coverage as an active member of the Chicago Police Department and as a retired member of the Chicago Police Department.

Upon becoming a sworn member of the Chicago Police Department in 1970 I was not given social security benefits or had the opportunity to earn quarters for future Medicare in active duty as a Chicago Police Officer. During my career I worked many "side jobs" to accumulate quarters to qualify for Medicare benefits. My benefits with social security are at minimum level only and only cover Medicare.

I was a sworn member of the Chicago Police Department for thirty-two years, worked diligently as a Police Officer, and through-out my years as a Police Officer was lead to believe by the City of Chicago that I would have lifetime coverage by City healthcare in my retirement.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Gregory Masonick

Robert McCracken

20176 N. Saguaro Ct., Surprise, Az. 85374

Class 3 Pension fund City of Chicago

Born 7/Oct/1942

74 years of age

Date of Hire 7 Feb 1966

Date of Retirement: October 7 2003

I am qualified for coverage under the federal Medicare program

I think I should be covered by City healthcare and subsidized in payments as this was a condition of my employment and promised to us.

I am currently in poor health and need future medical care some of which are a result of my employment. I was on occupational disability from 1997 until 2003 and received free health care during that period. I switched to retirement benefits in 2003 because there was no cost of living increases in my occupational disability payments thus I could net more money under retirement if the City contributed to my Health care. Had I known that they would renege on their promise I might have stayed on Occupational Disability and received the free health care.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Robert McCracken

Robert McCracken 21 Oct 2016

Michalene

From: John McGivney <txmanjack@gmail.com>
Sent: Monday, November 07, 2016 2:06 PM
To: Michalene
Subject: Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

My name is John M. McGivney
I live at 19243 Thornham Lane in Mokena Illinois
hired 02 Mar 1970
Retired 15 Apr. 2000

I am a member of the Police Pension fund
born 11/28/1946 Age 69 years
I am qualified under the federal Medicare Program

I believe I was promised lifetime coverage by City healthcare in my retirement by the fact that Mayor Jane Byrne promised this to the city retiree's when she was in office. My father was a Chicago Police Officer and he was insured under this plan from it's inception to the date of his death in 1997 and my mother was also until her death in 1999. When I signed at the pension to retire, the woman handling it told me that this was included in the retirement through the Pension plan. My wife is a heart patient with a pacemaker and defibriliator and she has to take numerous prescription drugs which are available with the current plan. At this time it would be very difficult to find a plan with all the benefits for the price currently paid.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case. /s/John M. McGivney

On Mon, Nov 7, 2016 at 10:32 AM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint

Sent: Monday, November 07, 2016 10:11 AM

Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Michalene

From: Sherry MCGIVNEY <sherrym74@yahoo.com>
Sent: Monday, November 07, 2016 5:54 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

On Nov 7, 2016, at 9:32 AM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP **-by email or fax 312-739-1098**

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: SHERRY MCGIVNEY
Address: 409 N. COUNTRY LANE #20, SAINT GEORGE, UT 84770

Fund: POLICE
Date of Birth: 08/04/1953 **Current Age:** 63
Date of Hire: 06/16/1986
Date of Retirement: 07/01/2006

I am/am not qualified for coverage under the federal Medicare program because:
I am not yet age 65

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: EMPLOYMENT PACKAGE RETIREMENT SEMINARS

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

I will have to purchase an Obamacare policy in January 2017 and use that policy for 20 months. I have been comparing plans and the premiums are very high and the deductibles are ridiculously high. If I get sick, my deductible will be close to \$6,0000. I do not qualify for a subsidy because of my husbands income. It seems like any savings I have will have to pay for health insurance.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ SHERRY A. MCGIVNEY (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

8 Nov. 2016

TO: Clint Krislov
Krislov & Associates, Ltd.

FROM: Retired Sergeant Bennett L. McGowan, Star #1945
4652 Raymond-Bolton Rd.
Bolton, MS 39041-9780

FUND: Police

D.O.B. 22 March 1949

D.O.H. 8 Mar. 1976/Adj. 4 Jun. 1973

D.O.R. 1 Jul. 2004

I am qualified for coverage under the Federal Medicare Program because I do have sufficient qualifying quarters for coverage.

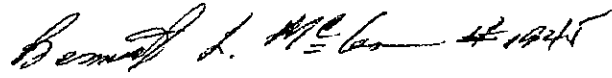
I was promised lifetime coverage by City healthcare in my retirement by the following: any healthcare provider offered by the City of Chicago which would be both most beneficial and affordable to retirees.

The cost of my healthcare has more than tripled since I retired in 2004. My wife is not yet Medicare eligible yet, and I had to take her off my insurance due to the high cost. I am a liver transplant recipient and the cost of my transplant medication is quite expensive. This along with the increased cost of coverage offered by the City of Chicago significantly affects my retirement award.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

8 Nov. 2016

(2)

A handwritten signature in black ink that reads "Bennett L. McGowan #1945". The signature is written in a cursive style with a horizontal line underlining the name.

Ret. Sgt. Bennett L. McGowan, Star #1945

Name: Mary J Milam
Address: 6199 Saddle horse Drive
Flowery Branch GA 30542

Fund: Police
Date of Birth: 20 March 1953 Current Age: 63
Date of Hire: 11 Dec 1978
Date of Retirement: 16 Jan 2007

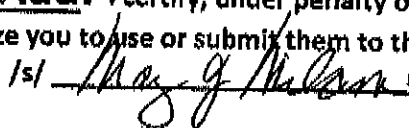
I am not qualified for coverage under the federal Medicare program because:

- I am not yet age 65
- I do have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : From the day I came on the job to the day I went to my Retirement Seminar in 2006, I was promised lifetime healthcare. For the majority of that time, healthcare was at no cost to us; until the FOP opened the door and began to allow the city to take money from our paychecks for healthcare. At first, it was a small amount. It then grew to the \$224.00 I was paying when I retired, after 29 years of service. I could have lived with that. However, during the years since 2007, it grew quickly to \$953.00 in 2016! I could no longer afford that, so I am now without any insurance. The city is self-insured, yet they gave Retirees a plan that did NOT include any Wellness! What does that tell you? It tells me that they want you to die early. I am just hoping to make it to 65 without anything major happening to me. Is this what I gave my life to the city for? I did a good job for them. They made the promise. We are older now. How dare they leave us out in the cold like this? It's just WRONG. This is what I want you to be able to get through to the court, that it is WRONG.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

1st  (type in or sign your name)

Steve Miller

From: Michalene [Michalene@krislovlaw.com]
Sent: Monday, November 07, 2016 10:33 AM
Cc: Clint; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: STEVEN W. MILLER
Address: 10580 E. 150 S., CULVER, IN.
4651

Fund: (Police? Fire? Municipal? Laborers?)
Date of Birth: Dec. 1, 1945 **Current Age:** 71
Date of Hire: 3 NOV. 1969
Date of Retirement: 15 MAY. 2000

I am not qualified for coverage under the federal Medicare program because:
I am not yet age 65?
I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

WHEN I WAS HIRED BY THE CITY, I WAS PROMISED HEALTH CARE FOR LIFE -

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

QUADRUPLE BY-PASS AGE 62

DUAL (2) L4, L5 DISC REPLACED W/RODS AND SCREWS. FEB. 2015

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case. *GETTING OLD IS CHALLENGING - THE CITY IS NOT HELPING*

1/ Steven W. Miller (Type in or sign your name)

STEVEN W. MILLER 1

Michalene

From: JAMES MILLER <dotcop@comcast.net>
Sent: Monday, October 10, 2016 2:41 PM
To: Michalene
Subject: Re: Retiree Update

Dear Mr. Krislov,

Responding to your email below, my name is Monica Miller and my husband James Miller is a retiree. I know you are asking for emails from retirees who do not qualify for Medicare but I just wanted to let you know how the loss of the City's insurance will affect us. It is difficult for Jim to respond to this email due to he suffered a stroke in May of 2007,

2 years after he retired. He was a Patrolman for 35 years when he retired in April 2005. He does receive Medicare but he has the City's insurance as secondary and also for his prescriptions which he takes on a daily basis. We also have the City's insurance because I do not receive healthcare benefits from my employer.

After looking on the Healthcare Marketplace, I wonder how they can call that affordable care! After paying our monthly bills, past medical bills before Jim was on Medicare and medical bills not covered by Medicare/BCBS there is no way that we can afford the high premiums and the high deductible and also the loss of services. Jim lost use of his right side from the stroke and receives botox shots in his right arm & leg twice a year. He also has a baclofen pump that is hooked up to his spine and is placed in his abdomen to give him spasticity in his right leg to help him walk. That too has to be refilled twice a year. Medicare pays a good portion of that but having the secondary insurance helps even more. Jim's prescription coverage is also through BCBS. I know that if you apply for new health coverage, they are supposed to accept you, even if you have a pre-existing condition. It scares me to death to even think that he might not have a secondary insurance to help with the costs that Medicare does not pay and not to be able to see the doctor that administers the medication for the two procedures. I have a few health issues as well and I'm not sure if a new insurance company will increase the premium cost because of them.

As for the amount the City takes out of Jim's annuity every month for the insurance is disgusting. I'm sure it's higher because he has me covered on it. I work for a small business that does not offer healthcare insurance.

I appreciate you taking the time to read this and all of the hard work you and your firm have put in to protect the rights of all the retirees who are affected by the City's wrong doings!

Sincerely,

Monica and James Miller

Home: 773-229-8334

Cell: 773-497-8334

On October 7, 2016 at 5:47 PM Michalene <Michalene@krislovlaw.com> wrote:

From: Clint

Sent: Friday, October 07, 2016 5:42 PM

Subject: Retiree Update

Dear Participants,

You are all getting one or more of the attached notices from the city, telling you that:

-For pre-8/23/1989 retirees, your rates will be higher than before.

-For people who didn't retire by 8/23/1989, the City is turning off your benefits entirely, but you can sign on for a new plan that will cost you at least \$3500 per month.

We are working on filing emergency requests to the Illinois Supreme and Appellate court next week, asking for an injunction against the cutoff, to maintain the current or 2013 status quo, until we've gotten a fair and final resolution on the merits.

We understand the problem, and would like you to email us with how this affects you, so that we can add your stories to our filing.

I think the most compelling stories will be from those who do not qualify for Medicare coverage, those whose premiums take more than 20% of your annuity, and those with serious health problems. But we invite you to email us with your most compelling stories.

Steve Miller

From: Michalene [Michalene@krislovlaw.com]
Sent: Monday, November 07, 2016 10:33 AM
Cc: Clint; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: *Rose M. Mireles*
Address: *10580 E. 150 S.
Culver IN 46511*
Fund: (Police? Fire? Municipal? Laborers?) *Police*
Date of Birth: *3/13/45* Current Age: *71*
Date of Hire: *2 Dec 91*
Date of Retirement: *13 MAR 08*

I am am not qualified for coverage under the federal Medicare program because:
I am not yet age 65?
I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :
*ITS what I WAS TOLD WHEN I WAS HIRED BY THE CITY.
HEALTHCARE FOR LIFE.*

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:
IN SEPT (2016) I HAD SHOULDER SURGERY. I HAVE 10 PINS HOLDING MY SHOULDER TOGETHER. I AM ON PAIN MEDS & AM CURRENTLY DOING PHYSICAL THERAPY. RECOVERY IS APPROX. 6-8 MONTHS. ALSO I HAVE ASTHMA & SUFFER FROM OSTEOARTHRITIS. I MUST TAKE MY MEDS FOR THE REST OF MY LIFE.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

1st *Rose M. Mireles* (type in or sign your name)

MARK MIZULA

6434 N. AVONDALE CHICAGO, IL 60631
POLICEMEN'S ANNUITY & BNFT. Fd.

SEPT. 27, 1954

JAN 19, 1981

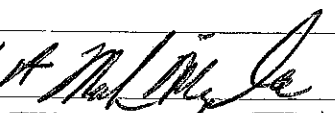
A - I CALLED MIKE LAPPE AND ASKED HIM
WHY THE PENSION BOARD IS NEGLECTING US.

MIKE LAPPE STATED HE COULD NOT COMMENT
BECAUSE OF ONGOING LITIGATION

B - I AM NOT QUALIFIED FOR COVERAGE
UNDER THE FEDERAL MEDICARE
PROGRAM. I AM NOT QUALIFIED BECAUSE:
I AM NOT YET AGE 65.

C - I BELIEVE THAT I AM ENTITLED TO SOME
RELIEF FROM THE CITY AND PENSION BOARD BECAUSE
WHEN I WAS HIRED IN JAN 1981, THE BENEFIT
PACKAGE WAS AS MUCH AS AN ENTICEMENT THAN SALARY.
I WORKED WITH HERB KORSHAK IN SPECIAL ACTIVITIES
AND BELIEVED THAT WHEN I RETIRED THE CITY AND BOARD
WOULD HELP. INSTEAD I FEEL ABANDONED BY BOTH.

D - I CERTIFY, UNDER PENALTY OF PERJURY,
THAT THE FORE GOING FACTS ARE TRUE,
AND AUTHORIZE YOU TO USE THEM
TO THE COURT IN THIS CASE.

MARK MIZULA 

Michalene

From: Mark Mizula <mem60631@hotmail.com>
Sent: Monday, November 14, 2016 1:50 PM
To: Michalene
Subject: Re: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication

In regards to my original letter ,I would like to amend it to read Herb Kordeck not Korshak.
I certify,under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.Mark Mizula.

From: Michalene <Michalene@krislovlaw.com>
Sent: Monday, November 14, 2016 11:13 AM
To: Mark Mizula
Subject: RE: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication

Mr. Mizula,

I'm sorry for just getting back to you on your question below. I have been combing through the retiree statements for the past week and just saw your question this morning. I asked Mr. Krislov if you should submit a "revised" statement, and he said "yes".

If you could do that via email, and send it back ASAP, it would be appreciated since we are compiling the statements for printing and submission to the appellate court.

A short email statement stating you wish to correct your statement and stating what the correction is would be sufficient. **And Add:**

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _____(type in or sign your name)

I will attach it to your original statement.

Thank you,

Michalene
312-606-0500

From: Mark Mizula [mailto:mem60631@hotmail.com]
Sent: Monday, October 31, 2016 9:36 AM
To: Michalene
Subject: Re: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication

I have sent a letter on yellow legal pad listing my information. After sending it I realized that I mistook Herb Kordeck with Korscheck.

If I have to re do it,That will be okay. Has there been any movement by the courts?

Michalene

From: Tom Molyneaux <nannypeggy@comcast.net>
Sent: Tuesday, November 08, 2016 10:45 AM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

My name is Thomas Molyneaux Address 13921 Creek Crossing Dr. Orland Park Il.I. 60467
Date of Birth: 9-14 1945 Hired aS ONE OF THE MEMBERS OF THE FIRST Cadet class on 20 June 1963 Sworn in as P.O. in June of 1966. Retired Date: 15 Sept. 1995.I am 71 Yrs. of age.I have gone through cadet training school, police officer training school, sergeant training school, pre-retirement seminar and have been assured over all of those years that upon retirement that an equitable medical insurance plan was in place and would remain in place. There are thousands of individual cases that the retirees face; some that are medically and financially horrendous. I won't go into specifics, but in my own case my wife has just been diagnosed with a lifelong debilitating illness.

From: "Michalene" <Michalene@krislovlaw.com>
Cc: "Clint" <Clint@krislovlaw.com>, "Ken" <Ken@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32:32 AM
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name:
Address:

Fund: (Police? Fire? Municipal? Laborers?)
Date of Birth: **Current Age:**
Date of Hire:
Date of Retirement:

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

10/24/16

TO: CLINT KRISLOU + ASSOCIATES

REGARDING: HEALTH INSURANCE

NAME. MARK J. MORRISSEY

POLICE PENNSON FUND

9225 S OAKLEY, CHGO ILL 60643

DOB - JUNE 21, 1948 - AGE 68

DATE/HIRED - JUNE 15, 1970

DATE/RETIRED - JULY 31, 2004

I AM QUALIFIED FOR MEDICARE AS IS MY
SPOUSE, ANNA M. MORRISSEY 6/6/49 67 YRS

~~WHEN HIRED BY THE CITY IN 1970, ALL OFFICERS
WERE PROMISED HEALTH INSURANCE WHILE WORKING
& WHEN RETIRED.~~

BOTH MY WIFE AND I TAKE MEDICATIONS.

I CERTIFY, UNDER PENALTY OF PERJURY, THAT THE
FOREGOING FACTS ARE TRUE, AND AUTHORIZE YOU TO
USE OR SUBMIT THEM TO THE COURT IN THIS CASE

MARK J. MORRISSEY / Mark J. Morrissey

FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Mortimore, Randall D. <Randall.Mortimore@chicagopolice.org>

Mon 11/14/2016 7:03 PM

To: Gibson, Ruthie <Ruthie.Gibson@cityofchicago.org>;

From: Mortimore, Randall D.
 Sent: Monday, November 14, 2016 2:45 PM
 To: Gibson, Ruthie
 Subject: RE: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Michalene [Michalene@krislovlaw.com]
 Sent: Monday, November 14, 2016 1:45 PM
 To: Mortimore, Randall D.
 Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Michalene
 Sent: Monday, November 07, 2016 10:33 AM
 Cc: Clinton A. Krislov (Clint@krislovlaw.com); Kenneth T. Goldstein (Ken@krislovlaw.com)
 Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
 Sent: Monday, November 07, 2016 10:11 AM
 Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

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The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: Randall Mortimore
 Address: 7447 S. South Shore Drive Apt 5K Chicago Illinois 60649

Fund: Policemen's Annuity and Benefit Fund
 Date of Birth: 5 August 1964 Current Age: 52
 Date of Hire: 16 June 1986
 Date of Retirement: Active

I am/am not qualified for coverage under the federal Medicare program because:
 I am not yet age 65

I do NOT have sufficient qualifying quarters for coverage

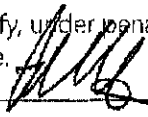
I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

Thirty years ago while in the Chicago Police Academy as a police recruit, fellow police cadets and myself were inform that we would be provided with free healthcare upon retirement. I believe it is an injustice as a police officer who has served the City of Chicago for over 30 years, only to see fellow colleagues with less seniority and higher age be rewarded with free healthcare. The City of Chicago who provides free healthcare to Chicago Police employees who are 55 to 59 Medicare and 60 to Medicare until June 2017, failed to include other employees below the age of 53 whom reached maximum allowed pension status with subsidized healthcare. The City of Chicago has elected in January 2017 to discontinue subsidized healthcare for current and future City of Chicago retirees not covered under the above agreement, which has prompted the undersigned to humbly ask the Supreme Court to hear the credible evidence presented by Attorney Clinton A. Krislov.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

The above undersign has experience chronic back problems from duty related incidents and is currently winning a battle against prostate cancer.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/  (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com <<http://www.krislovlaw.com/>>
Email: clint@krislovlaw.com <<mailto:clint@krislovlaw.com>>

Michalene

From: Stan Mrozowski <dabears@paulbunyan.net>
Sent: Monday, November 07, 2016 3:52 PM
To: Michalene
Subject: Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Stanley Mrozowski

51495 Holiday Road

Deer River, MN 56636

Fund: Police

D.O.B.: 12/24/43 - 72 yrs. of age

Hire Date: 9/24/67

Retired: 6/15/98

I believed I was promised lifetime coverage by City healthcare in my retirement by Mayor Richard J. Daley, as well as healthcare for my wife. As a result of the City discontinuing healthcare coverage for my wife, the cost of healthcare for her will result in paying approximately 1/4 of my pension check per month for her health insurance, as she's only 58 years of age and not eligible for Medicare, which will be a great hardship.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Stanley Mrozowski

On 11/7/2016 10:32 AM, Michalene wrote:

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Marie I. Murphy
395 Graceland Avenue
Unit 506
Des Plaines, IL 60016

Fund: Police
Date of Birth: November 1, 1951
Date of Hire: February 19, 1974
Date of Retirement: February 15, 2002

I just qualified for coverage under the federal Medicare program one week ago.

I believe that I was promised lifetime coverage by the City of Chicago healthcare in my retirement by the following:

As one of the first all female recruits in 1974 at the Chicago Police Academy at 720 O'Brien Street, I took the job on the promise that when I did retire, I was assured I would always have a lifetime of health insurance.

Later on, knowing that I would not receive Social Security payments after the Dan Rostenkowski Act (Windfall Elimination Provision), I was relieved that at least I would have health care coverage.

I do not have a spouse to rely on, nor am I a veteran of the Armed Forces. My pension must cover it all for me and paying an additional \$300 plus a month when I am in good health is difficult enough.

So, not only will I not get any Social Security because of the Windfall Elimination Provision, I must pay for my own health care insurance. Neither one of these situations existed in 1974.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the Court in this case.


Marie I. Murphy

Donald B. Nauer
11525 Windsor Ct.
Huntley Il. 60142

7 November 2016

I am a current member of the Chicago Police Retirement fund that presently gives my wife and I HEALTH CARE for a cost of \$527/mo. that I bear. These costs are in addition to the funds that come out of my Medicare payments under part 'B' of my already reduced Social Security/Medicare benefits.

I am currently 73 years of age and my wife is 69 years of age. My birthday is 21 September 1943. I was hired by the Chicago Police Department on 14 September 1970. At the time of hire, we were told that health care was a lifetime benefit that would continue even after retirement by the then Mayor of the City of Chicago, Richard J. Daley. I retired 15 April 1999 and at that time I and my wife were afforded health care benefits partially paid for by me as promised at a minimum cost from my retirement benefit.

We are now required to seek and fund our promised Health Care for us on our own.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case. Donald B. Nauer

Michalene

From: Henry Nieminski <hnieminski@icloud.com>
Sent: Monday, November 07, 2016 5:46 PM
To: Michalene
Subject: Retiree Statement

Sent from my iPad

Name: Henry V. Nieminski
Address: 12559 Cedar Ridge Drive, Homer Glen, IL. 60491
Fund: Police
Date of Birth: September 9, 1942
Current Age: 74
Date of Hire: December 11, 1967
Date of Retirement: October 1, 1997

I am qualified for coverage under the federal Medicare program.

I was promised lifetime coverage by City healthcare in my retirement at the time of my hiring.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Henry V. Nieminski

Michalene

From: Paula Carey <pandjcarey@yahoo.com>
Sent: Monday, October 10, 2016 12:33 PM
To: Clint
Cc: Michalene
Subject: retiree healthcare hardship

Dear Mr. Krislov,

I am writing on behalf of my brother, Louis Niksich, Jr., a former Streets and Sanitation employee and Laborers union member. He was hired in 1983 and retired in 2011. Due to a traumatic brain injury I have power of attorney and handle his affairs.

Because of his brain injury he has ongoing physical and psychiatric healthcare needs, including regular visits and several very expensive prescription medications. Continuity of care is very important for him so any changes in coverage or available network physicians could be extremely disruptive.

He has never been married and lives alone. This year, his premium cost is about 23% of his monthly pension gross, obviously already burdensome.

Thank you for your efforts in this matter, and please feel free to reach out to me if you require any further information.

Sincerely,

Paula Carey (on behalf of)

Louis Niksich, Jr.

Michalene

From: Clint
Sent: Wednesday, November 09, 2016 1:14 PM
To: Michalene
Subject: Fwd: HEALTHCARE LETTER IN BEHALF OF JACK J NOONAN FORMER AVIATION WORKER

Sent from my iPhone
Clint Krislov
Clint@krislovlaw.com
1-312-415-2200

Begin forwarded message:

From: dave lapaglia <echosoftime@sbcglobal.net>
Date: November 9, 2016 at 1:11:36 PM CST
To: Clint Krislov <clint@krislovlaw.com>
Subject: HEALTHCARE LETTER IN BEHALF OF JACK J NOONAN FORMER AVIATION WORKER
Reply-To: dave lapaglia <echosoftime@sbcglobal.net>

JACK J NOONAN
5360 N LOWELL AVE UNIT 305
CHICAGO , IL, 60630
CELL # 1- 773- 576 1189 BEST #
HOME # 773 583 6521

HDFATBOYJACK@GMAIL.COM

WORKED AT AVIATION
07-1-1977 TO 6 - 30- 2007
31 YEARS
MY GROSS PER MONTH IS \$4579.59
TAKE HOME PAY PER MONTH IS \$ 3354.39
MONTHLY INSURANCE IS \$736.00

\$1466.00 IS THE NEW INSURANCE AMOUNT FOR 2017
WHICH WILL MAKE MY TAKE HOME PAY \$2624.39
I'M NOT MEDICARE ELIGIBLE NOR AM I GOING TO RECEIVE SOCIAL SECURITY

I WAS PROMISED HEALTHCARE FOR LIFE WHEN I STARTED

MAKE THIS CITY RESPONSIBLE FOR THERE DEBTS , THEY ARE DIMINISHING MY BENEFITS THAT ARE GUARANTEED BY THE CONSTITUTION.

YOURS TRULY JACK J NOONAN

Michalene

From: Ann Obrzut <rayann2356@yahoo.com>
Sent: Sunday, November 13, 2016 7:25 AM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Raymond Obrzut
3500 N. Odell Ave
Chicago, IL 60634

Laborer
8/27/1954 age: 62
date of hire: 5/2/1977
date of retirement: 6/30/2010 33 years of service

I am not covered under federal medicare: i am not 65 years old and it was never deducted from my earnings.
I do not have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:

what i understand is that the city of chicago in 1987 started to take out medicare for new hires. they would not take it out of my earnings. That lead me to believe that the city of chicago intended to pay for my healthcare. Or was that a misrepresentation?

for 3.5 years i received a salary, 3% increase and healthcare coverage. Everyone who retired before me received these benefits. the state supreme court ruled that state workers were entitled to healthcare coverage. why would i think i am not entitled to healthcare coverage?

If your current health or financial situation is something you wish us to bring to the courts attention please describe fully here:

I take medication for the following: arthritis, high blood pressure and high cholesterol. I will most likely need back surgery and knee replacement in the near future. My wife and friend of 20 years has a variety of medical circumstances. type 2 diabetes, high blood pressure, Trigeminal Neurolgia (which she just had radiation treatment for), and depression.

In 2013, last year of city subsidies, my premium was \$760/month. In 2017 my expected premium is at \$2600/month.

I tell you, we cant even think straight anymore. The projected cost of this premium is half of my gross pay. I have a mortgage, utility bills, water and sewer tax, garbage tax, soda tax etc.

I believe this is illegal (unconstitutional), but, immoral. To deny healthcare to people who have worked their entire adult lives and are becoming most vulnerable is reprehensible.

To sum up; The Golden Years are not so golden. Thank you.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

__Raymond Obrzut__and__ Ann Obrzut

From: Michalene <Michalene@krislovlaw.com>
To: "rayann2356@yahoo.com" <rayann2356@yahoo.com>
Sent: Monday, November 7, 2016 11:16 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name:
Address:

Fund: (Police? Fire? Municipal? Laborers?)
Date of Birth: Current Age:
Date of Hire:
Date of Retirement:

I am/am not qualified for coverage under the federal Medicare program because:
 I am not yet age 65?
 I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

Michalene

From: moc49@aol.com
Sent: Tuesday, November 08, 2016 3:25 PM
To: Michalene
Subject: Fwd: Retiree Statement

-----Original Message-----

From: moc49 <moc49@aol.com>
To: clint <clint@krislovlaw.com>
Sent: Tue, 8 Nov 2016 15:06
Subject: Retiree Statement

Name: Emmett O'Connell
Address: 3043 S. Lowe Ave
Chicago, Ill., 60616

Fund: Police
Date of Birth: March 8, 1944 Current Age: 72
Date of Hire: October, 1973
Date of Retirement: June, 2005

NOTE: I AM qualified for coverage under the federal Medicare program.

To whom it may Concern,

When I joined the Chicago Police Department part of my reasoning was job security along with other good benefits. One benefit I considered to be very important was lifetime medical coverage - **BY THE CITY HEALTHCARE - IN MY RETIREMENT.** Over the years as my wife and I planned for our future we never dreamed the City would want to change the rules and make it necessary for us to come up with another (nearly) \$600.00 a month in medical expenses. After reading that portion of the Illinois Constitution I find it hard to understand how anyone could interpret the language to get that meaning.

Now at the age of 72 I find myself in a place where my wife has had two operations for breast cancer, a stroke and open heart surgery to repair infected heart valves. This, along with an operation where I had a hernia repaired makes it obvious that medical coverage is necessary no matter what the city says I can afford.

So, after 32 years of service to the City of Chicago and being retired for eleven years the City tells me that I didn't do a good enough planning for the future because the city can't afford it? Well, there is no "reset button" here. I acted in good faith and In MY opinion the group I am in should be "Grandfathered in".

Thank you for your time.

I CERTIFY, UNDER PENALTY OF PERJURY, THAT THE FOREGOING FACTS ARE TRUE, AND AUTHORIZE YOU TO USE OR SUBMIT THEM TO THE COURT IN THIS CASE.

Emmett O'Connell

If possible, please let me know when you receive this e-mail

Michalene

From: Clint
Sent: Tuesday, November 08, 2016 3:55 PM
To: Michalene; Ken
Subject: FW: Retiree health ins.

-----Original Message-----

From: john.susie [<mailto:john.susie@att.net>]
Sent: Tuesday, November 08, 2016 1:10 PM
To: Clint
Subject: Retiree health ins.

John m. O'dea
4501 s. Wallace
Chicago Ill. 60609

Chicago police pension
Dob. 12-12-46. Age 69

Hired by the Chicago police dept. On 1 Dec 1969 and retired on 15 mar 1997

Currently on medicare part a&b

I always believed from day one until the day I retired that my health insurance was one of the important benefits that we were assured would be there in our years of retirement. Although it acts as a secondary coverage now, it is something that has to be paid for from our pension checks. Because of someone else's mismanagement of the city's expenses over the years we the retiree's must suffer the loss. It was always my understanding we were protected by LAW of this benefit. If it is lost it would be shameful to the men and women who have served the city of Chicago so proudly.

I, certify under penalty of perjury that the foregoing facts are true, and authorize you to use or submit them to court in this case.

John m. O'dea

Sent from my Verizon Wireless 4G LTE Tablet

Michalene

From: eamolsen@gmail.com
Sent: Sunday, October 09, 2016 5:56 PM
To: Michalene
Subject: My Story

Most Honorable Judge:

My name is Elizabeth Olsen. I am a 64 yr old retired Chicago Police Lieutenant, whom the city never allowed to put into Medicare.

After the new hirees were allowed to put in. I called the finance division twice and requested monies toward Medicare be removed from my check, too. I was told no both times. I am not eligible for Medicare because my only jobs were with the Chicago Police who refused to take money out of our checks and contribute their share.

I worked as a civilian forensic chemist from August 16, 1974 to Oct 31, 1977, when I switched to become a sworn officer. The city mandated all pension money be returned to me and I started the academy Nov. 1, 1977.

I was a very hard worker with multiple court appearances every month. It would have been impossible to have held down a second job and preform my sworn duties with the extreme degree of dedication that I did.

Additionally, I am the mother of two children. One of whom, suffers from scoliosis. This child was at the chiropractor 3 times a week, had extensive home exercises daily, had to have her spine nightly electrically stimulated. We finally had to have rods put in her spine and her spine fused.

Shortly, after that, my only sister died and my elderly mother got dimentia and required my care. In 2007, her needs were so great that I was forced to retire on Jan 17th.

Right now my condo has been so over valued that I'm finding it difficult just to find a way to eek out the almost doubled property taxes.

I feel abandoned by a city that I protected with all my ability and diligence. I was a patrolman, patrol specialist, detective, sergeant and a lieutenant. To this day I interceded when I see wrongs and conflicts. That is who I am and yet in this I cannot protect myself. I ask you, your honor, kindly protect me and my pension benefit of medical health insurance, especially since there was time when the city could have removed the money's from my check to cover Medicare, but refused to do so.

Thank you for your kind consideration of my case.

Sincerely,
Elizabeth Olsen

Kevin O'Rourke
7819 W. Lawrence
Norridge, Il. 60706

Fund: Police
Dob: Sept. 29, 1963
Current Age: 53
Date of Hire: Nov. 17, 1986
Date of Retirement: March 1, 2007

I am/am not qualified for coverage under the federal Medicare program because: I am not yet age 65.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : It was explained to us when we were hired, that if we retired in good standing we would get a pension and insurance for the rest of our lives.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: The increases in coverage would significantly reduce my pension, affecting the quality of my life.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.



Kevin O'Rourke

Faxed to: 312.739.1098

Michalene

From: Jim O'Rourke <heggym@gmail.com>
Sent: Friday, October 07, 2016 7:46 PM
To: Michalene
Subject: Re: Retiree Update

Hello Clint; I'll try and keep this civil. I fall into the "didn't retire by 8/23/89, and so get ready for at least a \$3500 a month premium." On 8/23/89, I had over 21 years service. Maybe I should have retired then and returned to Illinois Bell as an installer/repairman as I was told I could when I left and that I'd be welcomed back. I would've been 44 and let the pension lay with the City til I was 50, and draw on it then.

Today I am 72, support my spouse(she has no pension). I clear \$3900 a month from my pension. A \$3500 a month premium would leave me with \$4800(400 X 12) clear for a year. That is beyond ridiculous! I had a triple heart bypass in 2009, I take 5 prescription medications a day, and my wife is a breast cancer survivor and takes 3 prescription medications a day.

I retired in May, 1997 and still reside in Chicago, where things just go Up, Up, Up. Our Mayor says - "Deal with it". Okay, we're doing our best best too. \$3500 a month for healthcare is absurd.

I started the Chicago Police Department on December 11, 1967. Went to the Academy on O'Brien St. for 14 weeks. Multiple instructors and Exempts during my time there told us, "Do not worry, when you leave and retire from this job, healthcare coverage will NOT be one of the things you'll have to look for.

One question that I've been asked and don't have any answer for: Who was/is responsible for not contributing all those years into City worker Pension Funds? I believe the answer is on the 5th floor of City Hall inside the office that is called Office of the Mayor. I'm sure it violated some Laws!

Thank You for this opportunity to relate my story. I can feel my blood pressure is beginning to rise -(something I try hard to avoid), so I'd better end this. Retirees are just looking for those two words: FAIR SHAKE!!! Thanks for your help. I've been a supporter of yours from the start.

James A. O'Rourke...
(773)531-7268

On Fri, Oct 7, 2016 at 5:47 PM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Friday, October 07, 2016 5:42 PM
Subject: Retiree Update

Dear Participants,

You are all getting one or more of the attached notices from the city, telling you that:

Michalene

From: Clint
Sent: Saturday, October 15, 2016 6:33 PM
To: Christina Engel
Cc: Michalene; Ken
Subject: Re: Joseph Pantano City of Chicago Retiree

Thank you for emailing to us
Yours is an important situation
Could you email us back with
Date of birth
Date of hire
Date of retirement
Certify under penalty of perjury that the facts stated are true And authorize us to submit your statement to the court

Sent from my iPhone
Clint Krislov
Clint@krislovlaw.com
1-312-415-2200

> On Oct 15, 2016, at 4:54 PM, Christina Engel <christina17@ameritech.net> wrote:

>

> Mr. Krislove,

>

> I am writing you in hopes that you will be able to help me with regards to my current Healthcare situation with the City of Chicago. One of my main concerns are that when I retired in 2009, I was told by the City of Chicago that my Health Insurance would be \$650.00 per month. At that time this was something I could try to budget for even though it was more than I had planned. Since then, it has tripled to \$1840.00 per month which is entirely out of my budget and does not include vision or dental. I do not qualify for Medicare, my premiums have exceeded my annuity and day to day life has become a worry. Had I known this in advance I would not have retired. My savings and 401K are now depleted. My health has declined. Five out of the last seven years I have fallen very ill resulting extensive hospital stays and major costs from my deductibles to my copays, making it hard to make ends meet. Between my homeowners tax and the major increases in taxes across the board in our county the financial burden has become unbearable. After devoting 30 years of my life to the City I cannot believe how disposable they have treated their employees who have helped make this City what it is today. I believe the City can do better for their retirees and that this type of increase has put many families including my own into major debt just trying to live a modest lifestyle. We deserve better! Feel free to contact me if I can provide any assistance it bringing justice to this situation.

>

> Sincerely

> Joseph Pantano

> 4643 N. Kostner

> Chicago, IL 60018

>

> 312-719-3727

Michalene

From: detjimp@sbcglobal.net
Sent: Monday, November 07, 2016 11:34 AM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: James E Parker
Address: 55 County Road 6480
Salem, MO. 65560

Fund: Police
Date of Birth: 8-Aug-1947 **Current Age:**69
Date of Hire: 19-Feb-1973
Date of Retirement: 15-Aug-2007

I am qualified for coverage under the federal Medicare program however, my wife is not.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : When I were hired back in 1973 I was told by the people holding the orientation my healthcare would be covered by the city for life.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: Prior to turning 65, the city covered our healthcare. Since that time I have been paying \$1215 a month for our healthcare, and now it will cost somewhere in excess of \$2,000 a month. When I retired my annuity was a little over \$5,000 a month. Every year we get a non-compounded 3% increase because of the healthcare cost up to now I receive only \$4700 a month. I not only lost what I first had but also all the cost of living increases. This past April, because of the higher healthcare cost and taxes we sold our home at a loss and moved to Missouri where taxes are much lower. I also have been going to the VA clinic here, as even with the higher cost of insurance my deductible would never be covered as I only go twice a year.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ ___James E. Parker_____

On Monday, November 7, 2016 11:23 AM, Michalene <Michalene@krislovlaw.com> wrote:

Could you add the following to your statement?

Roland H. Paulnitsky
7159 N. Ottawa
Chicago ILL 60631

Police fund

6-8-47

69

Date of Hire - March 4, 1968

Retirement - Feb 15, 2008

I do pay for Medicare + do have enough quarters

I believe I was promised Medicare
for life by the City Healthcare Act
on Affordable Rate - It would be
a harsh not to receive the Healthcare.

Being under penalty of perjury, that
the foregoing facts are true.
Authorizing you to use or submit
them to the court in this case.

Roland H. Paulnitsky

Michalene

From: Carol Pauss <pauss@att.net>
Sent: Tuesday, October 25, 2016 2:41 PM
To: Michalene; Clint
Subject: Municipal Health Care Info

Name: Edward J. Pauss, Jr

Address: 5519 South Normandy Avenue - Chicago, IL 60638

Fund: MEABF - Department of Water

Date of Birth: 6/13/1944

Current Age: 72

Date of Hire: 6/16/1975

Date of Retirement: 1/31/2004

I am under the Federal Medicare Program

I think I should be covered by City healthcare in my retirement. City employees were encouraged to retire with a buyout in 2004, the major incentive being City health care with a 55% reimbursement of monthly premiums.

Following is an outline of my health and financial situation at this time:

My wife was diagnosed with early onset Alzheimer's in 2008 (62 yrs old). I cared for her at home 24/7 until 2015 when I was diagnosed with cancer. I underwent 7 1/2 hrs of surgery on 9/3/2015 where my right kidney and a rib were removed. The cancer spread into the Vena Cava vein and was just entering my heart. My wife became so difficult to care for that she was placed into a home on 9/15/2015. I spent months recovering but on 3/23/2016 I was rushed into emergency. After extensive testing, I underwent open heart surgery because a large tumor had entered

the chamber of my heart. I am now on a targeted chemo type pill that I will need to take for the rest of my life. This medication lists for \$10,000 for 120 pills. Loyola worked with the pharmaceutical company and Caremark and managed to arrive at a very low copay. I was set through 12/2017 but now I will be back to square one. I don't know how new insurance will compare to what I have now, I don't know if my medication will be covered, and I don't know if I will be able to pay the copay if it is approved.

My wife's monthly bill at the Alzheimer's home runs \$6,500 a month which is more than my monthly income so I run in the red each month before I even begin to pay for routine monthly bills. I was told I was entitled to health care when I retired in 2004 and NEVER DID ANYONE SAY ANYTHING ABOUT THE REIMBURSEMENT OR THE INSURANCE BEING TEMPORARY. Mayor Emanuel's decision to dump retirees is a catastrophe; we were lied to and misled and in the words of two union reps, "You're retired so we don't care about you!" That statement says it all.

Michalene

From: Carol Pauss <pauss@att.net>
Sent: Tuesday, October 25, 2016 3:02 PM
To: Michalene; Clint
Subject: Additional info re Edward Pauss
Attachments: City Insurance.docx; City Insurance2.docx; City InsuranceMayor.docx

Sorry but we forgot to add the following:

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Edward J. Pauss, Jr.

FYI - I, Edward, called the Municipal Fund this morning and was told to wait 2 or 3 minutes while the representative said she needed to talk to someone as to whether or not we would be able to immediately go back into the City plan if we were to win the court case. The answer was that they don't know anything other than that the insurance would be dropped at the end of the year. In other words, we cannot get any answers to anything. I expressed my disgust with the Fund's attitude and asked her to relay that message to the higher ups.

I am attaching letters that I sent to Mayor Emanuel and our local politicians; of course, nothing resulted. I even sent an email to Pam Zekman; again nothing. At least we tried.

Thank you for working on our behalf.

ps: I, Carol, am my brother's sister.

Michalene

From: Vladimir Perovich <19paul@ozarkmountains.com>
Sent: Tuesday, November 08, 2016 10:27 PM
To: Michalene
Subject: Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098
Importance: High

> And we need your statements in the following form.

>

> PLEASE RESPOND WITH:

>

> NAME: Vladimir Perovich

> ADDRESS: 14298 Highway 14 North

> Yellville, Arkansas 72687

>

FUND: POLICE

> DATE OF BIRTH: 08-31-1952 CURRENT AGE:64

>

DATE OF HIRE: 27Sept1980

>

DATE OF RETIREMENT: 15Jan2007

>

> I AM/AM NOT QUALIFIED FOR COVERAGE UNDER THE FEDERAL MEDICARE PROGRAM

> BECAUSE:

>

I AM NOT YET AGE 65?---CORRECT

>

>

> I BELIEVE I WAS PROMISED LIFETIME COVERAGE BY CITY HEALTHCARE IN MY

> RETIREMENT BY THE FOLLOWING :

> 1. When I was in the academy I was told that I will receive health

> care and a pension for the rest of my life.

> 2. Many times, when I was on the verge of quitting the job I was reminded by my Sergeants,lieutenants and captains not to quit because I would be

throwing away my pension and insurance which I WILL receive for the rest of my life.

> 3. When I went to the retirement seminar, I was told that I will be receiving a pension and health insurance for the rest of my life.

IF YOUR CURRENT HEALTH OR FINANCIAL SITUATION IS SOMETHING YOU WISH US

> TO BRING TO THE COURT'S ATTENTION, PLEASE DESCRIBE FULLY HERE:

I retired in January of 2007 with 27 years of service. My wife is disabled and unable to work and is not eligible for Social Security because she was employed by Cook County and she was not allowed to pay into it. I am also court ordered to

provide health insurance for my 30 year old "downs syndrome" son as well as "child Support" (\$500.00) monthly because he will never be emancipated. My wife and I were forced to leave the city of Chicago because we could not afford to live there any more. We moved to rural Arkansas and purchased a mobile home for which I have a mortgage. I currently am paying \$1,500.00 for health insurance with the city of Chicago, (B/C & B/S) & I drive a non-restored 1972 Ford pick up truck. Needless to say, there is little to nothing left in my pension check for the month. I just turned 64 years old in August, 2016 so I am not eligible to receive Medicare benefits until August, 2017. The City of Chicago is offering "Non-Medicare Eligible Retirees" B/C B/S for 2017 and the premium for PPO or Blue Choice option are more than my entire check for the month. I would actually have to find a way to pay B/CB/S the balance of the premium. I am unable to work because I have diabetes and I have to take care of my wife and I am unable to afford this health care option.

We were told both verbally and in writing that we would always have Healthcare benefits and the city of Chicago is completely ignoring a contractual agreement with the FOP as well as other city unions and personnel.

In closing, I hope that the court restores and agrees that the city of Chicago is legally obligated by law to offer it's retiree's and their families "affordable Medical healthcare options".

Thank you

I CERTIFY, UNDER PENALTY OF PERJURY, THAT THE FOREGOING
> FACTS ARE TRUE, AND AUTHORIZE YOU TO USE OR SUBMIT THEM TO THE COURT
> IN THIS CASE.

> /s/ Vladimir Perovich _____ (TYPE IN

> OR SIGN YOUR

> NAME)

>

> CLINT KRISLOV

> KRISLOV & ASSOCIATES, LTD.

> CIVIC OPERA BUILDING, SUITE 1300

> 20 NORTH WACKER DRIVE

> CHICAGO, ILLINOIS 60606

> TELEPHONE: 312-606-0500

> FACSIMILE: 312-739-1098

> WEBSITE: WWW.KRISLOVLAW.COM [1]

> EMAIL: CLINT@KRISLOVLAW.COM

>

>

>

> Links:

> -----

> [1] <http://www.krislovlaw.com/>

November 7, 2016

Marienne Perry
4646 N. Damen Avenue
Chicago, IL 60625-1529
Chicago Police Department

Date of Birth: 28 December 2016
Date of Hire: 03 January 1977
Date of Retirement: 03 July 2006

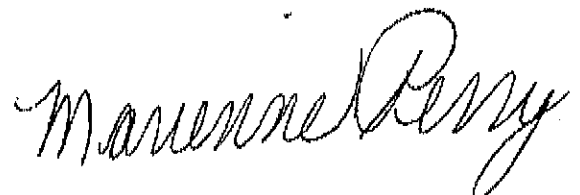
I am not qualified for coverage under the federal Medicare program because I am not yet 65 but once I am of age, I do not have enough quarters to qualify for the program.

When I retired, the program offering free health coverage from the time of retirement after the age of 55 until 65 did not exist. If it had, I would not have retired until I was eligible for the program.

I have multiple serious chronic health problems which require regular testing, treatment, diagnostic procedures and expensive medications. Because of multiple allergies, I am unable to take many of the generic medications that would normally be used to treat my illnesses. This means I spend a lot more for medication. One of my illnesses is fairly rare and can lead to severe crippling deformities. It is extremely important that it be monitored regularly and that expensive treatment be given in an attempt to prevent the crippling that is a sign of the disease.

I believe that I was promised lifetime healthcare coverage in retirement by the City of Chicago because, when I was hired thirty-nine years ago by the Chicago Police Department, I was told that this coverage was one of the benefits I could look forward to receiving. I believed that as long as I fulfilled my part of the bargain, which I did, I would not have to worry about receiving reasonably-priced health coverage in retirement. The City has reneged on its part of the bargain and I am suffering as a result of that.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.



Michalene

From: Clint
Sent: Tuesday, November 08, 2016 6:24 PM
To: Michalene; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

From: Fran Pesoli [<mailto:mommyfran@hotmail.com>]
Sent: Tuesday, November 08, 2016 6:21 PM
To: Clint
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: John J. Pesoli
Address: 3717 N. Plainfield, Chicago, IL 60634

Fund: (Laborers)
Date of Birth: 6/11/1957 **Current Age:** 59
Date of Hire: May 1976
Date of Retirement: 1/31/2009

I am/am not qualified for coverage under the federal Medicare program because: I am not yet age 65

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : The document I signed and was told on my date of hire.

My pension check is \$2,500 take home, by the time I pay for my mortgage which is 1,780.00 that only leaves a very small amount for the rest of our living expenses. I was told upon being hired which I signed a contract for, that the city would take care of me after retirement we never put provisions aside for retirement. This has put such tremendous stress on us as a family, we are being forced to sell our home of 30 years because the city does not have to fulfill there obligation as promised. How you put your head

down on a pillow at night knowing you have caused so much heartache on retirees I'll never know. I have watched my 82 year old mother in law cry because she has no extra money to pay for coverage. This all makes me sick, heartless politicians.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

John J. Pesoli

From: Michalene <Michalene@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32:32 AM
Cc: Clint; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name:

Address:

Fund: (Police? Fire? Municipal? Laborers?)

Date of Birth: **Current Age:**

Date of Hire:

Date of Retirement:

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

Michalene

From: Cynthia Pilipuf <pilipuf@sbcglobal.net>
Sent: Friday, October 21, 2016 10:48 PM
To: Michalene
Subject: Re: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication

Name: Cynthia S Pilipuf
Address: 1969 E Cross Rd Galena IL 61036
Fund: City of Chicago Police Department
Date of Birth: 14 Sept 1957
Current Age: 59
Date of Hire: CPD 07 Dec 87 CFD Mar 87
Date of Retirement: 15 Apr 2010

I am not qualified for coverage under the Federal Medicare Program. I am not qualified because:

I am not age 65.

Why I think I should be covered by City Healthcare in my retirement:

When I came on the job we were told we would be earn a pension and healthcare. Little did I know it was not in writing. I took the powers to be at their word and was proud to be a police officer. After many years on the job I decided to retire, foolishly secure in the knowledge that I would have health care, that was affordable for me with deductions from my pension check.

I certify under penalty of perjury that the forgoing facts are true and authorize you to use or submit them to the court in this case.

Cynthia S Pilipuf

On Friday, October 21, 2016 10:26 PM, Cynthia Pilipuf <pilipuf@sbcglobal.net> wrote:

On Friday, October 21, 2016 10:25 PM, Cynthia Pilipuf <pilipuf@sbcglobal.net> wrote:

I only received a five page letter terminating my healthcare. I did not receive anything concerning options to stay with the city.

When I receive a reply to this I will send a check to you

Cynthia S Pilipuf

On Friday, October 21, 2016 4:02 PM, Michalene <Michalene@krislovlaw.com> wrote:

NAME: Michael A. POCHORDO
ADDRESS: 10126 S. Springfield Ave. Chicago, Illinois 60655

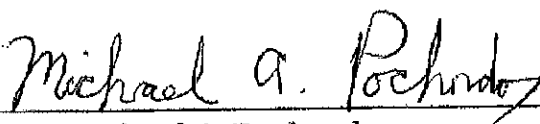
FUND: POLICE
DATE OF BIRTH: 28 December 1946
DATE OF HIRE: 17 January 1970 CURRENT AGE: 69
DATE OF RETIREMENT: 06 June 2001

I am qualified for coverage under the federal Medicare program even though I ONLY receive half of the social security payments to which I have contributed and entitled to.

I believe I was promised lifetime coverage by the City healthcare in my retirement by the following: The first Mayor Daley at my graduation at Soldiers Field as well as the Department of Personnel at my academy orientation.

My current health care situation is that I pay into social security each month (only receiving one half of the monies to which I am entitled based upon what I have paid in) for Part A & B coverage. I have paid the City of Chicago \$6,340 for part B & drug coverage for which they have only paid out \$182.79 on my behalf for the part B coverage. A gross over charging for benefits rendered. Their insurance proposal will take approx. 20% from my pension payments in the future. NOT WHAT I WAS PROMISED !

I certify, under the penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.


Michael A. Pochordo

Michalene

From: Clint
Sent: Tuesday, November 08, 2016 3:57 PM
To: Michalene; Ken
Subject: FW: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

From: Ward33rd@aol.com [<mailto:Ward33rd@aol.com>]
Sent: Tuesday, November 08, 2016 11:24 AM
To: Clint
Subject: Fwd: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: wessr4800@gmail.com
To: Ward33rd@aol.com
Sent: 11/8/2016 9:31:40 A.M. Central Standard Time
Subj: Re: Fwd: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Wesley S. Pucinski
897 North Shore Drive
Crystal Lake, IL 60014
Fund Municipal
D.O.B: June 16, 1953
Age: 63
Date Hired: 1973
Date Retired: 2003
Do not have sufficient qualifying quarters

When I was hired in 1973 I was told at the time that I have signed all my paperwork that I would have a pension and health care it for the rest of my life. And I was unable to pay into Medicare even though I wanted to it was not allowed by some rule or law at the time nor was I was even given the option to throughout my whole career with the City of Chicago.

I certify under penalty of perjury that for going facts are true and authorized you to use or submit them to the court in this case.

Wesley S. Pucinski

On Nov 7, 2016 11:00 AM, <Ward33rd@aol.com> wrote:

From: Michalene@krislovlaw.com
CC: Clint@krislovlaw.com, Ken@krislovlaw.com
Sent: 11/7/2016 10:33:47 A.M. Central Standard Time
Subj: FW: Retiree Statements Needed-ASAP -by email or fax [312-739-1098](tel:312-739-1098)

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -**by email or fax 312-739-1098**

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name:
Address:

Fund: (Police? Fire? Municipal? Laborers?)
Date of Birth: **Current Age:**
Date of Hire:
Date of Retirement:

I am/am not qualified for coverage under the federal Medicare program because:
 I am not yet age 65?
 I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

Michalene

From: Joe Raitano <larga1886@aol.com>
Sent: Monday, November 07, 2016 2:36 PM
To: Michalene
Subject: Retired insurance statement

My name is Joseph Raitano

My address is 10842 Nelson St , Westchester Il 60154 I am a retired policeman with 36 years of faithful service My birthdate is 04 Aug 1949 I am presently 67 years old I was hired on 22 October 1973 I retired on 16 November 2009 I believe I was promised lifetime coverage by the City healthcare in my retirement by the following assurances I received during my career that the city would take care of us in our retirement I am qualified for coverage under the Federal Medicare program because I worked the required quarters and have attained the age of 65 .

I certify, under penalty of perjury, that the foregoing facts are true and authorize you to use or submit them to the court in this case .

Joseph Raitano

Sent from my iPad

Michalene

From: Mark Reiter <markereiter@gmail.com>
Sent: Monday, November 07, 2016 6:01 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

On Nov 7, 2016, at 11:32 AM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: Mark Edward Reiter

Address: 8706 Amen Corner Place, Palmetto Fl, 34221

Fund: (Police? Fire? Municipal? Laborers?) Chicago Police Department

Date of Birth: 8/31/50 **Current Age:**66

Date of Hire: 19 March 1973

Date of Retirement: 16 Aug 2002

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :I remember sitting in a classroom in the old academy, 720 O'Brian St, and being told by our home room instructor that if we stayed on the job and retired from the Department that we would receive BC/BS major medical to the day we died.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: I am currently a kidney patient and need the best possible medical insurance to cover what might arise in the future

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Mark E. Reiter (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Michalene

From: Hope and Gery <hopeandgery@att.net>
Sent: Monday, November 07, 2016 1:20 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Gery M. Retzke
7145 N. Overhill Ave. Chicago, Illinois 60631

Police Fund
DOB: 10/05/1961 Current Age: 55
Date of Hire: 27 Mar 1991
Date of Retirement: 27 Apr 2011

I am NOT qualified for coverage under the federal Medicare program because: I am not yet age 65.

I believed I was promised lifetime coverage by City healthcare in my retirement by the following: It was promised when I took the job in 1991. The cities decision to back out of this promise negates the very contract I was assured of when I came on the job. No details of this were made at the retirement seminar. The letter I received from the Pension Board states that my first payment, less any deductions for federal withholding AND/OR hospitalization coverage will be sent to me at the end of this month. This letter does NOT state that hospitalization coverage would expire at the end of 2016. The inference to me, is that hospitalization would ALWAYS be deducted. Hospitalization, that the city subsidized. If the city meant to stop the subsidy, they should never have implemented it in my retirement....I rely on that subsidy. The city reducing the subsidy year by year is wrong. Plain and simple. No legal jargon. No fluff....it's WRONG.

Again, my gross income from the pension is \$49,930.80. After Federal taxes, my income is down to \$44,651.16. If I want to maintain the same health plan, my PREMIUMS will be approximately \$31,200. That leaves me and my wife, \$13,451.16. After Real Estate taxes, we are down to approx. \$7,700. This doesn't include car insurance or other essentials. In a nutshell, this new premium will be 70% of my net income. 70%.....How is this acceptable?? When does, "retirement benefits shall not be diminished" turn into "rates will be 70% of your income"? It's easy for the city to say "Go on the exchange"....the exchange won't let us keep our doctors or my wife's specialist for her Lupus. Where does that leave us? I've told you in other e-mails....we are leaving for Tennessee next year....20 years of sacrifice by me and my family....for what? Good riddance to the city that turned it's back on us.....

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Gery M. Retzke

Michalene

From: ralph rhoden <rr1873@yahoo.com>
Sent: Tuesday, November 08, 2016 8:18 AM
To: Michalene
Cc: Clint; Ken
Subject: Re: Retiree Statement of Dawn Rhoden complete

oops forgot to add the certification statement to the first one

On Tue, 11/8/16, ralph rhoden <rr1873@yahoo.com> wrote:

Subject: Retiree Statement of Dawn Rhoden
To: "Michalene" <Michalene@krislovlaw.com>
Cc: "Clint" <Clint@krislovlaw.com>, "Ken" <Ken@krislovlaw.com>
Date: Tuesday, November 8, 2016, 8:46 AM

Name: Dawn Rhoden
Address: 3017 Sheppards Crook Ct, Holiday FL 34691

Fund: Police
Date of Birth: May 1956
Current Age: 60
Date of Hire: June 1982
Date of Retirement: Sep 2006

I am not qualified for coverage under the federal Medicare program because: I am not yet age 65 AND I do NOT have sufficient qualifying quarters for coverage

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

During recruitment, working for CPD was "sold" to us with paid retiree health insurance (same as NYC) as one benefit. Being separate from the federal SS system (with dire predictions already surfacing) was also a selling point. Furthermore, when the 1989 hires were allowed to contribute to Medicare, I called personnel to inquire if I, a pre 89 hire, could contribute and was told NO and not to worry.

The Code of Federal Regulations 3121(b)(7)(f) describes the conditions for not paying FICA taxes. You must be a member of a State or Local Government retirement system that has retirement benefits that are at least comparable to Social Security. The Social Security Laws section 226 states that if you have qualified for Social Security benefits at age 62 then you also qualify for hospital payments at age 65. If we lose our health insurance then it seems that our retirement system fails the test of a qualified retirement system.

If the court bends to the will of the city's political elite, rather than what is just, the court needs to hear the impact this has on the good people who actually are the City of Chicago: I lived in the same residence for 31 years (my husband even longer). When the neighborhood got really bad

(4 armed robberies in the alley behind our garage during one winter), we, the "cops" stayed, put up a new fence, and rebuilt the garage (making it tied for best in all Edgewater Glen at that time). This sent a message to neighbors that had begun to flee, that if the cops were willing to invest and stay, maybe they should as well. There was a renaissance and the neighborhood eventually got hot. Upon retirement (when my spinal stenosis could no longer take the 20 lbs of kevlar vest, gun belt and equipment as former inside jobs for aging officers had all been given to civilians by then), we bought a home in FL of comparable value just as the crash hit. We had to eat away at our life savings to maintain 2

homes for 3 years while we waited for a small upturn in the real estate market, but still suffered serious losses and we now have a mortgage that we had not planned for. And, believe me, we had planned and prepared properly for our retirement, following Suze Orman's advice by living frugally, within our means, all our lives, saving what we would need for our life expectancy. The first increases in the cost of city's retiree health insurance ate up any disposable income in our budget. 2016 rates began to eat away at our principal (which we are not supposed to do yet in order for our savings to last for our life expectancy), despite eliminating things that most people consider necessities these days: smart phones, movie channels, eating out, etc. I am disciplined and fortunate in that living/eating clean, supplements and exercise have kept me out of the doctor's office for the past 10 years save for one minor thing which of course did not even meet the deductible. The 2017 rates, or even continuing at the 2016 rates are impossible for me to afford and I am going to have to drop health insurance and pay the Obama Care fine.

Had the city's betrayal been known to me, I most certainly would have had to look elsewhere to serve in law enforcement, possibly NYC which provides their police retirees with paid health insurance and which CPD recruiters equated working for CPD with.

It is appalling that I lived within my means and planned properly yet it is I who will suffer for the city steward's not living within their means and planning properly. It is appalling that the City of Chicago has the resources to buy votes by providing free things to society's leeches but is poor when it comes to honoring commitments to the people who make the city run.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/

____Dawn Rhoden

_____ (type in or sign your name)

On Mon, 11/7/16, Michalene <Michalene@krislovlaw.com>
wrote:

Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

To:

Cc: "Clint" <Clint@krislovlaw.com>,
"Ken" <Ken@krislovlaw.com>

Date: Monday, November 7, 2016, 11:32 AM

From: Clint

Sent: Monday, November 07, 2016 10:11 AM

Michalene

From: ralph rhoden <rr1873@yahoo.com>
Sent: Tuesday, November 08, 2016 11:55 AM
To: Michalene
Cc: Clint; Ken
Subject: Retiree Statement of Ralph Rhoden

Name: Ralph Rhoden
Address: 3017 Sheppards Crook Ct

Fund: Police
Date of Birth: Jun 1954
Current Age: 62
Date of Hire: Jun 1980
Date of Retirement: Aug 2004

I am not qualified for coverage under the federal Medicare program because: I am not yet age 65 AND I do NOT have sufficient qualifying quarters for coverage I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

During recruitment, working for CPD was "sold" to us with paid retiree health insurance (same as NYC) as one benefit. Being separate from the federal SS system (with dire predictions already surfacing) was also a selling point. Furthermore, when the 1989 hires were allowed to contribute to Medicare, I called personnel to inquire if I, a pre 89 hire, could contribute and was told NO and not to worry.

The Code of Federal Regulations 3121(b)(7)(f) describes the conditions for not paying FICA taxes. You must be a member of a State or Local Government retirement system that has retirement benefits that are at least comparable to Social Security. The Social Security Laws section 226 states that if you have qualified for Social Security benefits at age 62 then you also qualify for hospital payments at age 65. If we lose our health insurance then it seems that our retirement system fails the test of a qualified retirement system.

If the court bends to the will of the city's political elite, rather than what is just, the court needs to hear the impact this has on the good people who actually are the City of Chicago: I lived in the same residence for 39 years. When the neighborhood got really bad (4 armed robberies in the alley behind our garage during one winter), we, the "cops" stayed, put up a new fence, and rebuilt the garage (making it tied for best in all Edgewater Glen at that time). This sent a message to neighbors that had begun to flee, that if the cops were willing to invest and stay, maybe they should as well. There was a renaissance and the neighborhood eventually got hot. Upon retirement, we bought a home in FL of comparable value just as the crash hit. We had to eat away at our life savings to maintain 2 homes for 3 years while we waited for a small upturn in the real estate market, but still suffered serious losses and we now have a mortgage that we had not planned for. And, believe me, we had planned and prepared properly for our retirement, following Suze Orman's advice by living frugally, within our means, all our lives, saving what we would need for our life expectancy. The first increases in the cost of city's retiree health insurance ate up any disposable income in our budget. 2016 rates began to eat away at our principal (which we are not supposed to do yet in order for our savings to last for our life expectancy), despite eliminating things that most people consider necessities these days: smart phones, movie channels, eating out,

etc. I am disciplined and fortunate in that living/eating clean, supplements and exercise have kept me out of the doctor's office for the past 20 years except for one minor thing. The 2017 rates, or even continuing at the 2016 rates are impossible for me to afford and I am going to have to drop health insurance and pay the Obama Care fine. Had the city's betrayal been known to me, I most certainly would have had to look elsewhere to serve in law enforcement, possibly NYC which provides their police retirees with paid health insurance and which CPD recruiters equated working for CPD with.

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I certify, under penalty

of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Ralph Rhoden (type in or sign your name)

Clint
Krislov
Krislov
& Associates, Ltd.
Civic Opera
Building, Suite 1300
20 North
Wacker Drive
Chicago,
Illinois 60606
Telephone:
312-606-0500
Facsimile:
312-739-1098
Website:
www.krislovlaw.com
Email:
clint@krislovlaw.com

Michalene

From: Jack Ridges <pensioneer1@yahoo.com>
Sent: Monday, November 07, 2016 2:31 PM
To: jkuncius@aol.com; Clint; Michalene
Subject: Re: Fwd: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: "jkuncius@aol.com" <jkuncius@aol.com>
To: diz6573@outlook.com
Sent: Monday, November 7, 2016 10:37 AM
Subject: Fwd: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

-----Original Message-----

From: Michalene <Michalene@krislovlaw.com>
Cc: Clint <Clint@krislovlaw.com>; Ken <Ken@krislovlaw.com>
Sent: Mon, Nov 7, 2016 10:33 am
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: John W. Ridges, Jr.
Address: 2834 Normandy Cir
Naperville, IL 60564

Fund: (Police
Date of Birth: 6/1/1947 **Current Age:** 69
Date of Hire: 5/13/1968
Date of Retirement: 1/16/2003

I am qualified for coverage under the federal Medicare program but my wife is not because:
She is not yet age 65?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :
When I began work with the CPD the City paid our health insurance--that was a big attraction to joining the force. Later the City arbitrarily changed it's policy and only paid a portion, but it continued with that coverage to all those who retired including my father who believed that was part of his pension benefit as I did also. The City continues to pay his widow, my mother, half of his meager pension but still it includes health benefits. If the law or the City policy was changed after I retired I cannot recall any formal notification. I remained with the belief that the City's contribution to my healthcare coverage was a guaranteed part of my pension benefit and that was a factor in my decision to retire when I did.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: My first wife died and I remarried after I retired. I was not allowed to put my current wife on my insurance plan which was OK since she was covered by her work. In 2014 her job was terminated and she is now on Obamacare. She has been notified by BC/BS that her premiums for 2017 will go up about 60%. My pension is our only income and our biggest expense will be health insurance--more than our mortgage, car loan, utilities, and all other monthly expenses put together.

And Add: I certify, under penalty of perjury, that the foregoing facts are true to the best of my knowledge, and authorize you to use or submit them to the court in this case.

/s/ John W. Ridges, Jr. (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Michalene

From: Earl Rieck <rieck@att.net>
Sent: Monday, November 07, 2016 4:44 PM
To: Clint; Michalene
Subject: Police Health Insurance

Judith G. Rieck 23271 W .Liberty Ave Lake Villa Il Police officer from 1973-1995. I am 72 and have Medicare. I believed that I would have lifetime healthcare like my father who was also a police officer. I have had several surgeries for breast cancer and now have high blood pressure.. I certify under penalty of perjury that the foregoing facts are true, and authorize you to submit them to the court in this case. Judith G. Rieck

Michalene

From: Clint
Sent: Thursday, November 10, 2016 12:57 PM
To: Michalene
Cc: Ken
Subject: FW: retiree letter

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

From: MICHAEL ROCHE [<mailto:mjrcigar@comcast.net>]
Sent: Thursday, November 10, 2016 11:39 AM
To: Clint
Subject: retiree letter

Name: Michael James Roche

Address: 10629 S Fairfield Ave

Chicago IL 60655

Fund FIRE

Date of Birth: 12/14/1954 Current Age: 61

Date of Hire: February 1980

Date of Retirement: March 17, 2009

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

Lifetime coverage was a benefit at the time of my hire and had historically been given to retirees prior, during, and after my retirement. It was NEVER deemed as temporary or optional when I joined the Department, the officials guaranteed it.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

I have had recurring kidney stone attacks, 6 of which ended with hospitalization and lithotripsy procedures. Without the City healthcare plan I would suffer a huge financial setback in covering these situations.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Michael James Roche

08 Nov. 2016

Name: Patrick F. Rooney Sr.
Address: 3436 W. 72nd St. Chicago, IL 60629
Fund: Police
Date of Birth: 10 Jun. 1946 *Age:* 70
Date of Hire: 25 Oct. 1971
Date of Retirement: 16 Jun. 2011

I am qualified under the Federal Medicare program because I have reached the age of 65 and have sufficient qualifying quarters. I believe that when I was hired I was promised continual lifetime healthcare benefits after retirement.

I am currently undergoing Chemotherapy for Melanoma and believe that the additional cost for healthcare will become an eventual financial burden. I believe that the promises made at hiring regarding healthcare should be upheld.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Patrick F. Rooney Sr.

Patrick F. Rooney Sr.

And we need your statements in the following form.

Please respond with:

Name: **John E. Ross**
Address: **11528 S. Avenue G, Chicago, Illinois 60617**

Fund: **Police**
Date of Birth: **6 Oct 1948** Current Age: **68**
Date of Hire: **3 April 1972**
Date of Retirement: **15 April 2004**

I am qualified for coverage under the federal Medicare.
I **do** have sufficient qualifying quarters for coverage?

I believe I was promised **lifetime** coverage by City healthcare in my retirement by the following :
When we were sworn in on Monday, April 3rd 1972 we were told that we were covered until death.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:
I take multiple pills and medicines plus insulin for my diabetes every day.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the **court** in this case.

Mr.. John E. Ross

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Name: Karen Rowan
Address: 1442 West Lexington Street, Chicago IL

Fund: Police
Date of Birth: 03/20/1956 Current Age: 60
Date of Hire: 19 July 1982
Date of Retirement: 19 July 2006

I am not qualified for coverage under the federal Medicare program because:
I am not yet age 65.

I relied to my detriment on the repeated promise of lifetime coverage by City of Chicago for healthcare in my retirement. The following are just a sample of the many ways the City defrauded me of an opportunity to remain employed and receive healthcare coverage that was guaranteed to sworn members just shortly after my retirement. First, at every opportunity the Department communicated about health care, including all the retirement seminars which is hosted, great care was taken to indicate that as sworn members, we would be entitled to healthcare when we retired. Second, this was especially true after the Rostenkowski sponsored Social Security changes went into effect which drastically reduced any social security benefits sworn members would be entitled to as a result of payments made to social security while working for private industry. Those social security benefits would have greatly offset the current cost of healthcare, but instead of receiving a minimum of \$1000 per month or more, the estimate is barely \$200 per month. Third, after the social security changes, members were strongly reassured that because of the greatly reduced social security benefits we would ultimately be receiving, we wouldn't have to worry about additional health care costs because the City would be covering the expense. Fourth, every year premiums have risen, and every year we look for ways to cut other daily expenses in order to pay for health insurance. When we received the letter this year, I could not believe the increase, it is astonishing to think anyone can afford to pay these premiums. Based on these promises, I relied to my detriment on the sincere promises and numerous guarantees made by the City of Chicago, Department of Police.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: I am hard-pressed to provide for my family (including my one remaining dependent, age 15) on a retirement benefit of \$600 more than the new monthly healthcare premium currently being offered by BCBS of \$3200 per month. As stated in previous pleadings, chronic debilitating health issues have exhausted any hope of a "retirement". The cost attributed for healthcare is currently unrealistic and therefore, like so many, shall go without.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Karen Rowan

Richard Rubin

3116 W. Birchwood Av.
Chicago, IL 60645
773 764-8539

November 7, 2016

Clint Krislov
Krislov and Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, IL 60606

To whom it may concern:

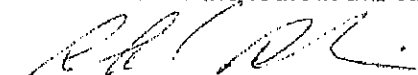
Name: Richard Allen Rubin
Address: 3116 W. Birchwood Av.
Chicago, IL 60645
Fund: Chicago Police Dept.
Date of Birth: November 24, 1948
Date of Hire: March 1, 1982
Date of Retirement: September 15, 2011

I am qualified for coverage under the federal Medicare program because:
I do have sufficient qualifying quarters for coverage because I worked two and three other jobs.

I believe I was promised lifetime coverage by the City healthcare in my retirement by the following:

When I was first hired by the city in 1982 my health insurance was paid in full by the city and it wasn't until several years later that the city negotiated to have us pay two dollars per paycheck to offset the health insurance costs. At no time was I ever informed that my health insurance had a sundown clause and I would not have probably joined the police department had I been informed that healthcare wasn't a lifetime coverage benefit, since I was making a lot more money at the time I joined the department and this was one of the incentives that they used to entice you into joining the Police Department.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.


Richard Rubin

Jim Sandow

From: Michalene <Michalene@krislovlaw.com>
Sent: Monday, November 07, 2016 9:33 AM
Cc: Clint; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

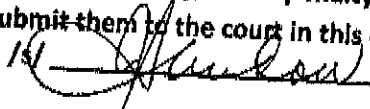
Name: JAMES M. SANDOW
Address: 7081 W. TOWNY #404
NILES, IL. 60714

Fund: (Police? Fire? Municipal? Laborers?)
Date of Birth: 2/21/46 **Current Age:** 70
Date of Hire: 5 JUL 65
Date of Retirement: JAN 2000

am/am not qualified for coverage under the federal Medicare program because:
I am not yet age 65?
I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:
UPON ENTERING THE POLICE ACADEMY WAS TOLD I WOULD BE COVERED IN RETIREMENT BY THE STAFF. ALSO TOLD AT SEMINAR FOR PEOPLE RETIRING.
If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

 (type in or sign your name)

Jim Sandow

From: Michalene <Michalene@krislovlaw.com>
Sent: Monday, November 07, 2016 9:33 AM
Cc: Clint; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: CATHERINE A. SANDOW
Address: 7081 W. TOUCHY #404
NILES, IL 60714

Fund: (Police) Fire? Municipal? Laborers?
Date of Birth: 3/6/65 **Current Age:** 51
Date of Hire: 13 OCT 1986
Date of Retirement: 10 JAN 2007

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:
I WOULD HAVE HEALTHCARE IN RETIREMENT. I WAS TOLD THE CITY WOULD PAY A PERCENTAGE OF MY HEALTHCARE FOR LIFE.
If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: THE NEW HEALTHCARE OFFERED WILL TAKE UP HALF OF MY PENSION CHECK BEFORE TAXES.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

1/ Catherine A. Sandow (Type in or sign your name)

Michalene

From: ROBBO1400@aol.com
Sent: Friday, October 07, 2016 8:18 PM
To: Michalene
Subject: Re: Retiree Update

Clint Krislov
Krislov & Associates. Ltd.

Dear Mr. Krislov:

I am a retired Chicago Police Sergeant who gave 29 dedicated years to the Chicago Police Department prior to my retirement in 1999. Back when it was not required, I came on the job fresh out of college with a degree in 1971 because I WANTED to be a Chicago Police Officer. I always thought (as my brothers & sisters in the CPD thought) that we and our spouses would be provided with GROUP Healthcare Coverage at a REASONABLE Premium for the rest of our lives. Apparently, I was wrong.....we were ALL wrong. We TRUSTED the City of Chicago to honor their commitment.

I am now 67 and am presently covered by Medicare, however, my wife will not be eligible until next July. While I am in fairly good health, SHE is not. She is a diabetic (as well as disabled) and takes 6 insulin shots daily (3-Novolg, 1-Lantus and 2-Victoza). She also takes several other daily medications (including one for chronic pain) that we get through Caremark mail order (90 day supply). Needless to say, if she loses this coverage, it will be extremely difficult as my pension commenced over 17 years ago and presently, with the city subsidy reduction we already pay \$1197 per month for our Healthcare coverage (Medicare/Non-Medicare) which also happens to be **24% of my total GROSS Annuity**. After withholding taxes and Healthcare Premiums, my annuity is only \$ 3,166.

What the city is doing to its First Responders is reprehensible. Most of us cannot go back to work. WHO is going to hire seniors approaching their 70's (other than becoming a minimum-wage Walmart Greeter)? This Group Healthcare Benefit in our retirement was part of a package that many of us counted on and trusted that would NOT be diminished and most certainly not eliminated.....it wasn't until Mayor Richard M. Daley announced (long AFTER I retired) that the City of Chicago was NOT going to guarantee to provide this promise of Healthcare beyond 2013. In the past 4 years with the annual city reduction in our subsidies, our premiums have gone from \$ 666 to \$1197 per month.

Now, with no Healthcare Subsidies at all, we are told that Non-Medicare coverage for our spouses on the private market will run us \$1500/month NOT including OUR Medicare Supplemental Insurance.....So, in my case that turns out to be a minimum of \$1800/month (36% of my GROSS Annuity). Remember, most of us get minimal Social Security as we only paid into the system through various part-time jobs and also get PENALIZED for getting a government pension (after a deduction for my Medicare Part B, my monthly Social Security check is a grand total of \$13.00/month.....

The City of Chicago has basically kicked its most dedicated First Responders to the curb in a time when they should be HONORING their promise and commitment to those who spent their lives making sure that Chicago was the "City That Works".....It is no wonder that so many people today have NO FAITH in the government at any level....

Ret. Sgt. Robert W. Sarnowski
794 Abbey Mist Court
Elgin, Illinois 60124

In a message dated 10/7/2016 5:48:43 P.M. Central Daylight Time, Michalene@krislovlaw.com writes:

From: Clint
Sent: Friday, October 07, 2016 5:42 PM
Subject: Retiree Update

Name: Kathy Sasso
Address: 2137 W Thomas, Chicago, IL 60622

Fund: Police
Date of Birth: 01OCT52 Current Age: 64
Date of Hire: 18MAY81
Date of Retirement: June 2009

I am not qualified for coverage under the federal Medicare program because:
I am not yet age 65

I believe I was promised lifetime coverage by City healthcare in my retirement.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Kathy Sasso

FAX. 312-739-1098

Name: CHRIST J SAVICKAS
Address: 814 S.E 46TH ST 2D
CAPE CORAL FL. 33904

Fund: (Police) Fire? Municipal? Laborers?)
Date of Birth: 21 MAR 48 Current Age: 68
Date of Hire: 19 JAN. 1970
Date of Retirement: 15 APR 2008

I am ~~am not~~ qualified for coverage under the federal Medicare program because:
I am not yet age 65?
I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: NUMEROUS RETIREMENT SEMINARS - GIVEN BY CITY OF MIAMI AND PBAF.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

1s/ Christ J Savickas (type in or sign your name)
CHRIST J SAVICKAS

Michalene

From: maketeetime@cox.net
Sent: Monday, November 07, 2016 11:12 AM
To: Michalene
Subject: Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Here's my statement. Thank you.

--- Michalene <Michalene@krislovlaw.com> wrote:

> From: Clint

> Sent: Monday, November 07, 2016 10:11 AM

> Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

>

>

> The next court filing is due Wednesday.

> The appellate court felt there was no evidence that people actually

> believed they were entitled to lifetime healthcare and relied on it, So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

>

> And we need your statements in the following form.

>

> Please respond with:

>

> Name: Gerald Scala

> Address: 19700 N. 76th St. #2030, Scottsdale, AZ 85255

>

>

> Fund: (Police? Fire? Municipal? Laborers?) Police

> Date of Birth: 8/21/1947 Current Age: 69

> Date of Hire: 6/15/1970

> Date of Retirement: 8/15/2001

>

> I am qualified for coverage under the federal Medicare program because:

> I am not yet age 65?

> I do / do NOT have sufficient qualifying quarters for coverage?

>

> I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

> I was told that when I was hired I would have lifetime medical coverage. When I was hired, my medical was paid for entirely by the City of Chicago. I had no reason to believe that the City of Chicago was lying.

>

> If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

>

>

>

> I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

> /s/ Gerald

> Scala _____ (type in or sign your name)

Michalene

From: Charles Scalise <marlow3355@gmail.com>
Sent: Monday, November 07, 2016 8:07 PM
To: Michalene
Subject: Retirement health care

Name: Charles Scalise
Address: 3140 S Wells St

Fund: Municipal
Date of Birth: 08/29/1953 Current Age:63
Date of Hire: 06/15/1972
Date of Retirement: 02/01/2004

I am not qualified for coverage under the federal Medicare program because: I am not yet age 65?
I do have sufficient qualifying quarters for coverage

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : Municipal Employees Retirement Fund

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Charles J Scalise

Michalene

From: John Schaefer <mehans@aol.com>
Sent: Monday, November 07, 2016 12:13 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: John A. Schaefer
Address: 909 Cider Ridge
Clarkesville, Georgia 30523

Fund: Police
Date of Birth: 27 August 1946 - 70 years of age
Date of Hire: 19 December 1966
Date of Retirement: 15 September 2001

I am qualified for coverage under the federal Medicare program.

I believe that I was promised lifetime coverage by City healthcare in my retirement by the following:
Active employment would be followed by a life time pension that included healthcare coverage;
I attended a City sponsored retirement seminar prior to retiring during which lifetime pension and healthcare benefits were addressed;
Pension and healthcare would offset the mediocre salary paid to public servants.

During my entire time with the CPD I used five (5) sick days, about one (1) day off sick for every seven (7) years. I was loyal to the City while actively employed and expected reciprocal and earned retirement compensation that I believe that I am entitled to.

My wife died on 28 August 2012. I was advised by Social Security that I was not entitled to receive any benefits from her account based on my pension income. My wife's annual Social Security benefits amounted to approximately \$2,000.00/month, \$24,000.00/year, that she collected for one (1) year. My Social Security benefits do not even cover my medicare costs because they are diminished due to my being a public servant. My expectations of a secure and reasonably funded retirement have been shattered. Both my late wife and I "played by all of the rules" and I now must question if my loyalty, and hers, were misguided. I am not asking for anything that I have not worked for and earned.

I certify under penalty of perjury that the foregoing facts are true and authorize you to use or submit them to the court in this case:

(signed) John A. Schaefer

John Schaefer
mehans@aol.com

-----Original Message-----

From: Michalene <Michalene@krislovlaw.com>
Cc: Clint <Clint@krislovlaw.com>; Ken <Ken@krislovlaw.com>
Sent: Mon, Nov 7, 2016 11:33 am
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Michalene

From: Mike Schmit <mrmjs@ameritech.net>
Sent: Monday, November 07, 2016 2:47 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name : Michael J. Schmit
Address: 16849 N. Oleander Avenue
Chicago, IL 60631
Fund: Police
Date of Hire: 3/8/1976
Date of Birth: 9/9/1952 Current Age: 64
Date of Retirement: 4/30/2006

I am not qualified for coverage under the federal Medicare program because I am not yet age 65.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

I attended two pre-retirement seminars. The first one was in early 2005 and the second one was in early 2006. I distinctly recall that the topic of fully funded City provided health care insurance coverage was addressed by representatives from the City's Department of Personnel in each of these seminars. Information on this topic was also mentioned in the handout package that the City provided at both of these seminars. That the City was offering fully funded health care heavily factored into my decision to retire at that time. I was also aware of the fact that police officers who had preceded me in retirement were benefitting from not having to pay for any of their health care costs.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ __Michael J. Schmit_____

On Monday, November 7, 2016 2:42 PM, Mike Schmit <mrmjs@ameritech.net> wrote:

Name : Michael J. Schmit
Address: 16849 N. Oleander Avenue
Chicago, IL 60631
Fund: Police
Date of Hire: 3/8/1976
Date of Birth: 9/9/1952 Current Age: 64
Date of Retirement: 4/30/2006

I am not qualified for coverage under the federal Medicare program because I am not yet age 65.

Michalene

From: Roy <rsebastian@mchsi.com>
Sent: Tuesday, November 08, 2016 4:31 PM
To: Michalene; Clint
Cc: Sebastian, R/Mchsi
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Importance: High

From: "Michalene" <Michalene@krislovlaw.com>
Cc: "Clint" <Clint@krislovlaw.com>, "Ken" <Ken@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32:32 AM
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

And we need your statements in the following form.

Please respond with:

Name: Roy D Sebastian, Jr,

Address: 201 E Chestnut St

Hartsburg, Illinois 62643

Fund: Police Fund

Date of Birth: 01/23/1943 **Current Age:** 73 YOA

Date of Hire: 19 March 1973

Date of Retirement: 16 July 1993

I am qualified for coverage under the federal Medicare program because:

I am over age 65

I do have sufficient qualifying quarters for coverage

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : When I joined the Chicago Police Department and was assigned to the 018th District, the thing that everybody knew by word of mouth was that then Mayor Richard J Daley had a "handshake agreement" with the police department that upon retirement Officers would receive "free" health insurance and each of their dependents would be charged "\$50.00" a month each for theirs. There were no written documents because until Mayor Jane Burn took office Police and Fire were not allowed to have bargaining units or contracts involving our employment or retirement benefits.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: I retired with a pension of 52% of my then salary (based on salary only - no O/T, Clothing allowance or what I believe was called Duty Availability Pay counted) so my retirement pay was \$20,000.00 a year out of which was taken Fed. Income Tax and Medical insurance (which was NOT just \$50.00 for my wife it was a lot more for BOTH of us). At that time we also did not have the advantage of "free health insurance" until we became eligible for Medicare. From 1993 until today I have had thousands of dollars taken out of my pension for health insurance with only a yearly pension increase of a flat 3% based on my original pension which equals an increase \$600.00 a year.

My income also contains a monthly Social Security check of \$190.00 (which is only 40% of what I have earned due to the "double dipping" amendment). In the state of Illinois I am considered "Lower Income" so I get a discount on one Illinois license plate.

I am also considered "Lower Income" so with our BC/BS Health Plan our prescriptions cost only \$7.00 each for a three month supply. Together my wife and I have a total of seventeen (17) scripts.

If we were to lose our present health coverage the cost of new coverage plus new prescription insurance and co-pays would be a definite

hardship.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Roy D Sebastian, Jr.__(type in or sign your name)

**Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com**

-->

Krislov and Associates**Fax 312-739-1098**

Name: Jerome C. Selke

Address: 10648 S. Terry Dr. Palos Hills, IL. 60465

Fund: Police Department

Date of Birth: July 3, 1942 Current Age: 74

Date of Hire: Feb. 15, 1965

Date of Retirement: 10 Mar., 1994

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

When I first came on the Department, health insurance was provided by the city as a benefit of employment. Later, Mayor Richard J. Daley changed that policy and we began paying a portion of our health care. The Mayor was apologetic about the change and told us that as a trade off, the city would continue to pay its share through our retirement.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

Every penny counts and in today's market it is essential to maintain a strict budget. I can't spend willy nilly because of financial responsibilities. The City HAS spent willy nilly on feel good projects, while knowingly failing to provide for coverage of legislative enacted financial (pension) responsibilities.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Jerome C. Selke (type in or sign your name)
Jerome C. Selke

Name: Dorothy Sepanik
Address: 6341 W. 159th Street
Chicago, IL. 60638

Fund: (Police? Fire? Municipal? Laborers?)

Date of Birth: 2-2-53 Current Age: 63

Date of Hire: 28 JANUARY 1980

Date of Retirement: 15 February 2009

I am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

I was told when I was hired that I would have medical insurance from the city of Chicago for my life.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

While I devoted my life to the Police Dept. I was basically healthy. After retirement I was diagnosed with cancer and I need good insurance to sustain a healthier life & NOT being kicked to the curb. I would like to live to see my future grandchildren.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Dorothy Sepanik (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606

Michalene

From: Clint
Sent: Thursday, November 10, 2016 2:20 PM
To: Michalene
Cc: Ken
Subject: FW: Retiree Statement-Warren seyferlich-another police retiree without quarters for medicare .

From: Warren Seyferlich [<mailto:w.seyferlich@prodigy.net>]
Sent: Thursday, November 10, 2016 1:32 PM
To: Clint
Subject: Re: Retiree Statement

From: Warren H. Seyferlich
To: Clint Krislov
Subject: Retiree Statement

Name: Warren H. Seyferlich
Address: 5646 N. Karlov Ave., Chicago, Ill. 60646
773-463-0759

Fund: Police
Date of Birth: 21 March 1946 **Current Age:** 70
Date of Hire: 14 Sep 1970
Date of Retirement: 16 Feb 1996

I am not qualified for coverage under the federal Medicare program because: I do NOT have sufficient qualifying quarters for coverage

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : They never deducted for social security or medicare

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: My only income is my city pension: Gross about \$40,000 a year: net about \$2,400 a month.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _Warren H. Seyferlich

Warren H. Seyferlich
5646 N. Karlov Ave. Chicago, Il. 60646
773-463-0759
w.seyferlich@prodigy.net

-->

Michalene

From: Sheldon Bill <19tex42@att.net>
Sent: Monday, November 07, 2016 8:28 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

On Nov 7, 2016, at 10:32 AM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: Billy M. Sheldon

Address: 1038 Hummingbird Way Bartlett, IL 60103

Fund: (Police? Fire? Municipal? Laborers?) **Police**

Date of Birth: 10/21/1942 **Current Age:** 74

Date of Hire: 15 March 1965

Date of Retirement: February 1998

I am/am not qualified for coverage under the federal Medicare program because: **I am qualified for coverage under the federal Medicare program.**

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage? **I do have sufficient qualifying quarters for coverage.**

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : **When I retired in 1998 I believed the city**

would continue to cover my family and me as long as I continued to pay my premiums.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: **My wife and I have continuing health problems. I just had a pacemaker implanted in my chest. Changing over to a city sponsored health care plan will be a financial burden on us both.**

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _Billy M. Sheldon__(type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Michalene

From: Loranne <lkshields@aol.com>
Sent: Monday, October 10, 2016 8:41 AM
To: Clint
Cc: Ken; Michalene; pasquolopres@aol.com
Subject: City of Chicago, Retiree annuitant hardship

Mr. Krislov,

I am writing to you this morning to express my outrage and dismay at the recent notification I received from the City of Chicago, announcing the discontinuation of health care for retirees and spousal annuitants, and the potential costs for non-subsidized health care through the City's alternative plan at \$3,500 month.

My husband retired from the City of Chicago at the end of June 2011. He took early retirement based on years and age. Unfortunately, he passed away suddenly and unexpectedly in May 2014, following a massive heart attack. My spousal annuitant benefit is currently only \$1,343.23 per month, after taxes and health care. This amount is fixed for life, with no cost of living increase or other adjustment. In the 2 years since Jim's death, health care costs have climbed from roughly \$460 per month for BOTH of us to more than \$680 per month for JUST ME. The cost for the non-subsidized plan would essentially have me paying the City to participate, as the estimated cost is more than twice my entire monthly stipend from the City.

Unfortunately, I will not be eligible for Medicare benefits for another 6 to 7 years. This potential increase in health care costs will not allow me to cover any of my other monthly financial obligations, including payment for the increased taxes on water and sewer services, trash collection fees, nor increased property taxes, utilities, or other monthly expenses -- mortgage, food, automobile insurance, fuel, etc. At this rate, I would be paying the City to participate in their insurance program -- an expense I cannot afford.

This was a benefit that was part of my husband's compensation package, and the pension contribution was a line item deduction on his paycheck stub. If these funds were applied and invested in the manner in which they should have been, the City would not be in this financial situation to begin with. To me, it amounts to grand theft ... the City has essentially absconded with employee pension money for years, monies that were deducted from employee paychecks and funds that were part of their compensation.

If I can provide you with more specifics on my particular situation, please feel free to contact me.

Sincerely,
Loranne Shields
lkshields@aol.com

Michalene

From: daniel sivicek <djsivicek@gmail.com>
Sent: Wednesday, November 09, 2016 9:54 AM
To: Michalene
Subject: Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: Daniel Sivicek
Address: 41 EMS B1E Lane, Leesburg IN 46538
Fund: Police
DOB: 19July1959 Current Age: 57
Date of Hire: 31Mar1986
Date of Retirement: 08April2011

I am not qualified for Medicare because I am not age 65.

I believe I was promised lifetime coverage by city healthcare in my retirement because upon being hired as a police officer on 31Mar1986, the first days of the police academy were administrative days. This is when we filled out all the necessary forms including insurance information. It was at this time it was explained to us that we had lifetime healthcare and pension benefits upon retirement. Also explained was the fact that we did not have the option to contribute to Social Security and would not have that benefit to fall back on. This information was also discussed at the two retirement seminars that I attended.

After spending my entire adult life working for the city as a police officer, our benefits are now being pulled out from under us. Our healthcare costs have nearly tripled in five years. It is too late for me and thousands of others to start over. We were LIED to by the city of Chicago.

I certify under penalty of perjury the foregoing facts are true and authorize you to use or submit them to the court in this case.

Daniel Sivicek

On 11/7/16, Michalene <Michalene@krislovlaw.com> wrote:

> From: Clint
> Sent: Monday, November 07, 2016 10:11 AM
> Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098
>
>
> The next court filing is due Wednesday.
> The appellate court felt there was no evidence that people actually
> believed they were entitled to lifetime healthcare and relied on it,
> So we need your statements showing how you came to believe that you
> would have lifetime health care coverage, that you relied on that
> assurance, and how much of a problem the City's "phase out" and termination is for you.
>
> And we need your statements in the following form.
>
> Please respond with:
>

Thomas J. Skol
5229 S. Monitor Ave.

Patricia K. Skol
5229 S. Monitor Ave.

Police Fund
27Feb50 66
Hired: 14 Dec 70
Retired: 15Apr2001

Police Fund
01Feb51 65
19 Mar 73
15Apr2001

I am not qualified for coverage under the federal
Medicare program because:

I do NOT have sufficient qualifying quarters

I do NOT have sufficient qualifying
quarters

I believe I was promised lifetime coverage by the City healthcare in my retirement by the
following:

Statements made by the City Representatives
at our retirement seminar

Statements made by the City
Representatives at our
retirement seminar

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or
submit them to the court in this case only:

Dear Mr. Krislov,

You have asked us to let you know our situations regarding the health insurance situation.

Both my husband and I are retired CPD Detectives. We retired in 2001. At that time, we were secure in the knowledge that our Health Insurance, which was guaranteed by the City, at our retirement seminar, was in good standing for life.

Both my husband and I have had some health issues, but, again, felt that we had health insurance, covered by this city we gave much of our lives to. Neither of us were able to work after retiring as we had numerous family problems and had to take care of his mother. She eventually moved to a senior residence and ultimately to the dementia care area. She had a meager pension and SS, but it did not cover her expenses. We were glad to help and used all of our savings to keep her there. Our insurance was allegedly covered and we did not worry even after we used the last of our savings.

When we were still working, our son came on the job. He was able to obtain SS as well as his pension. We, at that time, thought it would be a good idea and tried to apply to the program for SS through the City. We were told that we were not eligible to get SS as we came on the job too long ago and there was not a present program for us. We tried several more times, both while working and after retirement to get SS through the City Personnel Office. No go.

We retired before the any subsequent raises went into effect.

One of the Insurance offers from City and from FOP mentioned a payment of \$3,000.00 each per month. We don't even clear anything near that. At this point, neither of us is able to work due to medical issues. We would have made a point of working after retirement if we knew that the City was planning to screw us.

We don't know what you can do, but are extremely grateful that you have taken on our cause, and the cause of all the other officers who are in this place. It is a shame and a disgrace that this City, who we were glad to serve and protect, as were all the other officers in this lawsuit, is so willing to cast us off, but have taken care of themselves and their families.

Thank you for listening and we hope you are successful.

Tom and Pat Skol

:

Michalene

From: Charles Smith <corkycpd1@yahoo.com>
Sent: Monday, November 07, 2016 11:04 AM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

**Take care,
Corky**

On Monday, November 7, 2016 8:34 AM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: CHARLES J. SMITH
Address: 356 WILDFANG WAY
MESQUITE, NEVADA, 89027

Fund: (Police)

Date of Birth: 04/04/1942 **Current Age:** 74

Date of Hire: 11 MAR. 1968

Date of Retirement: 16 JUN. 1998

I am qualified for coverage under the federal Medicare program because:

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : During basic indoctrination at police academy we were told we would be provided health care BC/BS for life. Then

at Illinois Constitutional Convention in 1972 the Illinois congress passed the law which provides for all benefits granted to police and fire depts. shall not be altered nor infringed upon in the future.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

As blessed as I am with good health, I still have had several procedures which require both my medicare and supplemental insurance in this past two years..

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _____ Charles J. Smith _____ (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website:  www.krislovlaw.com
Email: clint@krislovlaw.com

Michalene

From: Luke Somerville <lksmrvll@yahoo.com>
Sent: Monday, November 07, 2016 9:29 AM
To: Michalene
Subject: Re: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication

Name: Luke Somerville

Address: 10015 S. Hoyne Chicago IL. 60643-2019

Fund: Laborers

Date of Birth: 06/26/1960

Current Age: 56

Date of Hire: May 1978

Date of Retirement: June 30, 2010

I am / am not qualified for coverage under the federal Medicare program. I am not qualified because:

I am not yet age 65.

I do NOT have sufficient qualifying quarters for coverage.

Why I think I should be covered by City healthcare in my retirement: I have a wife and two children on my current health care plan. My children are 16 and 14 years old. I switched to the Marketplace in 2015 because the City plan was cost prohibitive and it was cheaper than the City plan.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: My plan with the City would be about \$3400 a month (I'm told), I'm paying \$2300 for less options and a HUGE deductible.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Luke Somerville

BOB SOPRYCH
8102 W. MONTEBELLO
GLENDALE AZ 85303

10-24-16

Hi MICHAELNE :

IN RESPONSE TO YOUR EMAIL, PLEASE FIND
A COPY OF MY LATEST SOCIAL SECURITY STATEMENT.
PLEASE NOTE THAT I STARTED WITH THE CITY OF CHICAGO
ON DECEMBER 1, 1965 AND I RETIRED ON JUNE 30, 1998.
I AM A MEMBER OF THE MUNICIPAL EMPLOYEES ANNUITY
AND BENEFIT FUND.

ON JULY 1, 1993 I WAS PROMOTED TO THE POSITION
OF CHIEF OPERATING ENGINEER, AND THE CITY STARTED
TO DEDUCT MEDICARE PAYMENTS FROM MY PAYCHECK.
AFTER A FEW MONTHS, THE DEPARTMENT OF FINANCE
CONTACTED ME AND I WAS INFORMED THAT THIS WAS
A MISTAKE. (PLEASE NOTE ON MY SOCIAL SECURITY
EARNINGS RECORD; ENCLOSED, THE YEAR OF 1993)
AND RETURNED THE CONTRIBUTIONS THAT I MADE TO
THE MEDICARE FUND. I ASKED IF I COULD CONTINUE
IN THE MEDICARE FUND AND THE PERSON IN FINANCE
(I CAN'T REMEMBER HER NAME), SAID NO. THE CITY
DID NOT WANT TO PAY THE EMPLOYER CONTRIBUTION TO
THE FEDERAL GOVERNMENT AND THE CITY PENSION FUND
FOR EXISTING CITY EMPLOYEES.

THE MEDICARE FUND WAS OPEN ONLY TO NEW
EMPLOYEES OF THE CITY. EVEN IF WE WANTED TO
JOIN MEDICARE, WE COULD NOT HAVE DONE SO.

SINCERELY;

Bob Sopych

Tab 192
S.A. 732

Your Earnings Record

Years You Worked	Your Taxed Social Security Earnings	Your Taxed Medicare Earnings
51-59	\$ 131	
1960	774	
1961	1,112	
1962	1,614	
1963	2,162	
1964	4,800	Medicare Began
1965	4,800	in 1966
1966	0	\$ 0
1967	0	0
1968	0	0
1969	0	0
1970	0	0
1971	0	0
1972	0	0
1973	0	0
1974	0	0
1975	0	0
1976	0	0
1977	0	0
1978	0	0
1979	0	0
1980	0	0
1981	0	0
1982	0	0
1983	0	0
1984	0	0
1985	0	0
1986	0	0
1987	0	0
1988	0	0
1989	0	0

Years You Worked	Your Taxed Social Security Earnings	Your Taxed Medicare Earnings
1990	\$ 0	\$ 0
1991	0	0
1992	0	0
1993	0	33,739
1994	0	0
1995	0	0
1996	0	0
1997	0	0
1998	0	0
1999	0	0
2000	0	0
2001	0	0
2002	0	0
2003	0	0
2004	0	0
2005	0	0
2006	0	0
2007	0	0
2008	0	0
2009	0	0
2010	0	0
2011	0	0
2012	0	0
2013	0	0
2014	0	0
2015	Not Yet Recorded	

Total Social Security and Medicare taxes paid over your working career through the last year reported on the chart above:

Estimated taxes paid for Social Security:
 You paid: \$535
 Your employers paid: \$572

Estimated taxes paid for Medicare:
 You paid: \$489
 Your employers paid: \$489

Note: Currently, you and your employer each pay a 6.2 percent Social Security tax on up to \$118,500 of your earnings and a 1.45 percent Medicare tax on all your earnings. If you are self-employed, you pay the combined employee and employer amount, which is a 12.4 percent Social Security tax on up to \$118,500 of your net earnings and a 2.9 percent Medicare tax on your entire net earnings.

*If you have earned income of more than \$200,000 (\$250,000 for married couples filing jointly), you must pay 0.9 percent more in Medicare taxes.

Help Us Keep Your Earnings Record Accurate

You, your employer and Social Security share responsibility for the accuracy of your earnings record. Since you began working, we recorded your reported earnings under your name and Social Security number. We have updated your record each time your employer (or you, if you're self-employed) reported your earnings.

Remember, it's your earnings, not the amount of taxes you paid or the number of credits you've earned, that determine your benefit amount. When we figure that amount, we base it on your average earnings over your lifetime. If our records are wrong, you may not receive all the benefits to which you're entitled.

Review this chart carefully using your own records to make sure our information is correct and that we've recorded each year you worked. You're the only person who can look at the earnings chart and know whether it is complete and correct.

Some or all of your earnings from last year may not be shown on your Statement. It could be that we still were

processing last year's earnings reports when your Statement was prepared. Your complete earnings for last year will be shown on next year's Statement. Note: If you worked for more than one employer during any year, or if you had both earnings and self-employment income, we combined your earnings for the year.

There's a limit on the amount of earnings on which you pay Social Security taxes each year. The limit increases yearly. Earnings above the limit will not appear on your earnings chart as Social Security earnings. (For Medicare taxes, the maximum earnings amount began rising in 1991. Since 1994, all of your earnings are taxed for Medicare.)

Call us right away at 1-800-772-1213 (7 a.m. - 7 p.m. your local time, TTY 1-800-326-0778) if any earnings for years before last year are shown incorrectly. Please have your W-2 or tax return for those years available. (If you live outside the U.S., follow the directions at the bottom of page 4.)

Michalene

From: martysosin@aol.com
Sent: Sunday, October 23, 2016 4:29 PM
To: Michalene
Cc: Clint
Subject: Re: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication

October 23,2016

To Whom It May Concern,

Martin Sosin
5771 Exotic Rosette Ave
Las Vegas, NV 89139
702-217-7205
Laborers Pension Fund
Born: 12-14-40
Age: 75
Start Date: May 16, 1961
Retire Date: September 6, 1996

I qualify for Medicare

I should be covered by city health care in my retirement because it is in the state constitution and also the city had an agreement with the pension fund from years ago. I have given the city many years of dedicated service, working my way from laborer to general superintendent and because I was a salaried employee, I worked many hours without being compensated. I have had a heart attack in the last year in which I am still recovering.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Martin Sosin

Sent from Windows Mail

From: Michalene
Sent: Friday, October 21, 2016 1:44 PM
Cc: Clint; Ken; Ro

Michalene

From: Fred Sosinski <Capsdet@msn.com>
Sent: Monday, November 07, 2016 3:39 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: Fred Sosinski
Address: 11443 S. Avenue G
Chicago, Illinois 60617

Fund: Police
Date of birth: 6/26/1948 age 68
Date of Hire: 3/31/1969 (3/7/68 as a Police Cadet).
Date of Retirement: 6/16/2000

I am qualified under the federal Medicare program.

I believe I was promised City healthcare insurance from the very first day I was hired and throughout my career. I attended retirement seminars where the promise of health care was always discussed and I was of assured that that health care provided by the City of Chicago would never come to an end.

It is very disturbing to me that at this point in my life that the City of Chicago would cause me this unnecessary stress by not providing health care coverage after I spent thirty three years faithfully serving the citizens and the the city of Chicago.

I certify, under the penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Fred Sosinski

From: Michalene <Michalene@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32 AM
Cc: Clint; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

Please respond with:

Name: Ronald Stankowicz
Address: 961 E Laguna Pahrump Nevada 89048

Fund: (Police? Fire? Municipal? Laborers?) Police Dept

Date of Birth: 9 apr 1940 76 Current Age:

Date of Hire: may 25 1965

Date of Retirement: 16 Jul 1995

(I am) / qualified for coverage under the federal -Medicare _ I do / have
sufficient qualifying quarters for coverage? But unable to afford the 20% charge
that medicare does not pay this could be thousands of dollars

I believe I was promised lifetime coverage by City healthcare in my retirement by the
following :

Richard J Daly and when entering the police academy

If your current health or financial situation is something you wish us to bring to the court's
attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and
authorize you to use or submit them to the court in this case.

/s/ Ronald M Stankowicz _____ (type in or sign your
name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Name: Merrie D Star

Address:

5252 N Leamington Ave. , Chicago, IL 60630

Fund: Municipal

Date of Birth: 7/5/1952 **Current Age:** 64

Date of Hire: 7/16/1991

Date of Retirement: 7/31/2012

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : I can only state that for many years after my hiring date, I assumed if I dedicated at least 20 years of my career in City service I would be covered, as well as my spouse, under the City's health plan for retirees for the rest of our lives. It wasn't until *at least* ten years on in my career did I learn of the Korshak case and the City's intent to end insurance for all its retirees by 2013. A variety of health problems which I incurred during the time of my career with the City, forced my retirement in July 2012, even though I was not of Medicare age. Every year since, I have also been subjected to ballooning monthly health care premiums for a partial health plan, which devoured almost half of my annuity. I endured this economically because both my husband and I wanted to retain my City coverage in the event that the court case enjoining the City from ending the coverage would succeed and for fear that if we terminated our City health plan that we would never be able to resume our City coverage at a later date.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: Both my husband and I now work part-time and therefore, do not receive any health care benefits. We live on my pension annuity and what we are able to earn at these part-time jobs.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Merrie Star 11/8/16 (type in or sign your name)

Michalene

From: Clint
Sent: Saturday, October 08, 2016 11:39 AM
To: Michalene; Ken
Subject: Retiree healthcare-Nick stasinopoulos

From: nstas50 [nstas50@sbcglobal.net]
Sent: Friday, October 07, 2016 8:10 PM
To: Clint
Subject: Health Care

My name is Nick Stasinopoulos and I was a Chicago police Sergeant who worked until 63, the maximum age by law and then forced into retirement. I was always told thru out my 38 year career that my retirement benefits included medical coverage provided by the City of Chicago. I paid nothing for my coverage until last December 2015 when I qualified for MEDICARE. Then myself, my wife and disabled dependent Son lost many benefits and I was then charged \$1550.00 per month for my coverage. This amount is over 30 percent of my monthly pension. This is quite a hardship when we pay for dental, vision and my out of pocket expenses due to the city changing coverage when you go to medicare. The city even charges me a full fee for my dependent Son even though he is on a medicare coverage policy due to his disability and the city only covers a supplement. Please help us retirees who supported thus city with our many years of faithful service. Thank you, Nick Stasinopoulos

Sent via the Samsung GALAXY S@4, an AT&T 4G LTE smartphone

Michalene

From: Clint
Sent: Wednesday, November 09, 2016 3:54 PM
To: Michalene; Ken
Subject: FW: Retiree Statment

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

From: odessa stribling [<mailto:ostribling@att.net>]
Sent: Monday, November 07, 2016 4:05 PM
To: Clint
Subject: Retiree Statment

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

...
Name: Odessa L. Stribling
Address: 9311 S. Laflin

Fund: (Municipal)
Date of Birth: 08/08/1953/ Age 63:
Date of Hire: November 1972
Date of Retirement: March 2004
I am not qualified for coverage under the federal Medicare program because:
I am not yet age 65?
I do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

When hired was told Healthcare was part of the great pension package upon retirement. We were told that we could not pay into Social Security because healthcare was tied to our pension. This information was translated through the Department of Personnel.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

I have a pre-existing Health Condition. I have had Quadruple By-pass Surgery. My medication alone today cost over \$1,200.00 a month, I have to visit several specialist monthly for issues related to my Heart condition. I have looked at many other Healthcare plans, many of which will not except me with my pre-existing conditions, and those that will the cost is almost triple. I am not eligible for Medicare or Medicaid because I never paid into the system. I would have to search for new doctors an hope they accept my coverage. If I lose this Healthcare coverage, with the benefits I receive monthly, I will have to make drastic decisions on weather to eat, live In darkness because I can't pay the electric bill, pay for medication or just eventually die off because I couldn't get my medication, or maybe become homeless because I can't cover my rent. We paid our share into the Pension Fund every pay day, we had not choice it came directly from our pay. It is not our fault the city did not keep their commitment. Why should we have to suffer like this, why is the City now trying to cover their mistakes putting this burden on our backs?

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case:

Ms. Odessa L. Stribling

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

Michalene

From: JAMES SUTERA <JSFireman84@msn.com>
Sent: Monday, November 07, 2016 6:55 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Michalene <Michalene@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32 AM
Cc: Clint; Ken
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.
The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,
So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: James F Sutera
Address: 1018 South Cumberland Ave, Park Ridge, IL 60068

Fund: (Police? Fire? Municipal? Laborers?) FIRE
Date of Birth: 12/22/1948 **Current Age:** 67
Date of Hire: July 1986
Date of Retirement: December 31, 2011

I am/am not qualified for coverage under the federal Medicare program because: I am
 I am not yet age 65?
 I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : no doubt about that

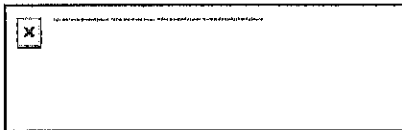
If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

It is a shame that we were promised this and it was taken away while Daley is collecting HOW MANY PENSIONS?

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ James F Sutera (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com



Krislov Law - Class Action Lawyers in
Consumer Protection ...

www.krislovlaw.com

Krislov Law is a Chicago based law firm which advocates tirelessly for their clients in high stakes litigation on behalf of investors, consumers and taxpayers, and is ...

Email: clint@krislovlaw.com

And we need your statements in the following form.

Please respond with:

Name: Alfred Szoldatits

Address: 8606 Brookside Glen Dr.
Tinley Park, IL 60487-7077

Fund: (Police? Fire? Municipal? Laborers?) Police

Date of Birth: 05/11/1948 Current Age: 68

Date of Hire: July 1967 as a Cadet and then went onto the Police Department in September 1968

Date of Retirement: July, 1998

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

When I went on as a cadet, I was told that when and if I decide to stay on as a Police Officer, that one of the things that I would never have to worry about was that I would have a pension and that the city would cover our Healthcare when I retired. This was the same thing I was told again in September of 1968 when I took the oath to become a Chicago Police Officer.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

Not at this time

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Alfred Szoldatits (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

John Vanek

7600 W Clarence Avenue
Chicago, IL 60631

Police

December 26, 1936 Age: 79

Hire: June 6, 1966

Retirement: November 15, 2000

I am qualified for coverage under the federal Medicare program.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: From day one at the Police Academy we were informed that we have the best healthcare. I along with all future police officers believed in the integrity of the City. The finance office stated, "We have equivalent coverage to any other Healthcare Company if not greater." When I was retiring I attended the City's program to inform retiree's of their benefits. I was told at that time that I would be provided healthcare from the City. At no time was I told that this was a limited time benefit to me. This was to be for my entire retirement.

I receive \$261.00 from Social Security. I will be 80 this December. I have had 2 major surgeries in the last 3 years. One for Prostate Cancer and another for a perforated bowel. I also have wet macular degeneration in my right eye that I receive injections on a monthly basis. I am still losing my eye sight in my right eye. So along with my medical issues I am concerned that I will not be able to afford my health insurance and pay our monthly bills. My net monthly income is \$3933.00. This amount barely covers our everyday living expenses and additional expense for healthcare puts a large financial burden on us. My take home pay has diminished by hundreds of dollars on a yearly basis since I retired. This has caused a huge strain on our everyday living. My wife of 63 has gone back to work to supplement our monthly income.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

John Vanek

**Retiree Statements Needed-ASAP -by email or fax 312-739-1098
The next court filing is due Wednesday.**

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it, So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

**And we need your statements in the following form.
Please respond with:**

**Name: VIMARCO, Dominic C.
Address: 2929 W 102nd Place, Chicago, IL 60655
Fund: (Police)
Date of Birth: Current Age: 20 Feb 47 (69)
Date of Hire: 14 Sep 70
Date of Retirement: 15 Jan 2002**

**I am qualified for coverage under the federal Medicare program because:
I am over age 65, and I do have sufficient qualifying quarters for coverage.
I believe I was promised lifetime free coverage by the City healthcare plan, while I was an officer and in my retirement by the following:
I believe it was part of the paper work I signed prior to starting the police academy and in late 1970 or early 1971, while I was still in the police academy, Mayor Richard Daley held a meeting with all police officers and recruit officers in the Amphitheater on Halsted. The meeting was about changes in the department that would affect all officers. If I remember correctly, during this meeting he talked about, if the officers gave the city 30 good years of service and retired, the city would take care of the retired officers the rest of their lives. I felt he was talking about health insurance being covered by the city, at no cost to the retirees, for the rest of their life and their spouse's life.**

My wife has COPD and under our current city health care plan the medicines she takes cost us \$142 for a 3 month supply. If we have to get a new health care plan and this plan does not have the same coverage for these medicines, it could cost us about \$1352 for a 3 month supply. Add the added cost of a new health care plan and these new expenses would put a serious strain on our monthly retirement income.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ Dominic C. Vimarco (type in or sign your name)

**Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606**

November 7, 2016

Name: Joseph M. Vuich

Address: 7523 West Ardmore Avenue Chicago, Illinois 60631

Fund: Fire

Date of Birth: September 13, 1931 Age: 85

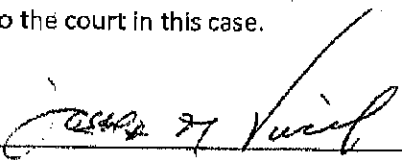
Date of Hire: April 10, 1961

Date of Retirement: September 13, 1996 (34 years of service)

I am qualified for coverage under the federal Medicare program because I am 85 years of age.

As I was going through the City of Chicago Fire Academy I was told that I would have healthcare through my career and my retirement. My impression was that employment with the City of Chicago was the best job for security, benefits and pension. I left the Fire Department under Duty Disability/Heart Failure (I currently function by the use of a pacemaker). I find it a difficult inconvenience to search for a new supplemental health insurance at the age of 85.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/  Joseph M. Vuich

Frank Vukonich
3481 41st Street
Hamilton, MI 49419

Fund: Chicago Police
Date of Birth: 06 December 1950
Current Age: 65 years
Date of Hire: 08 June 1981
Date of Retirement: 16 June 2010

I am qualified for coverage under the federal Medicare program because I am age 65.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:

When I was hired by the Chicago Police Department, I remember clearly being told by the city of Chicago that I would receive a pension upon my retirement and free health insurance for me and my family upon my retirement. As the years went on, the city of Chicago began taking health care deductions from my paycheck, and they changed their mind and said that we would have to pay a small portion for health insurance upon retirement. That small portion has increased to \$399.00 per month for a BCBS supplemental plan to the Medicare Part B plan, that I also have to pay almost \$200.00 per month for. And this does not include dental nor vision care, nor prescription coverage costs.

In 1983 I was involved in a tragic car accident on duty, and I was in the Intensive Care Unit for over 3 months, and I was told that I died twice on the table. This accident occurred because I was driving a squad car slowly down a street searching for an offender who just committed murder. The offender was driving 60 miles per hour on the sidewalk with no headlights and broad sided my car. Half of my body is held together by wire, screws and metal implants. At the time I was told that I qualify for lifetime disability benefits, but I refused, because I wanted to be a Chicago Police Officer so badly. I went back to work as soon as I could, and I hit those streets proactively protecting the citizens of Chicago. Within another year I was standing on the street investigating a crime scene and hit by a speeding car driven by an armed robbe. I was right back in the hospital, as I suffered more broken bones. Yet again, I went back to work again as soon as I could, forcing my damaged body to hit the ground running.

During my 29 years on the job as a Gang Enforcement Specialist, I was involved in numerous police shootings, as a result of being shot at by street gang members. I survived two very bad car accidents and miraculously avoided being shot and killed while on CPD. I was injured and survived the Our Lady of Angels fire. I was blown up twice, injured badly, and survived two tours in Vietnam. I believe that I have given enough of myself to this country and more so to the city of Chicago. I fought my entire life to stay alive and kept giving of myself to the city, meanwhile sacrificing my personal and family life, which suffered tremendously. I have emotionally, mentally, and physically suffered enough to deserve a happy and secure retirement. Its bad enough that my social security check is a little over \$100 per month, even though I paid into it my entire life. But now I can't even afford to have health care coverage, even though I was promised it my entire career.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Frank G. Vukonich, Jr.

Name: Ben W. Weiner
Address: 1960 N. Lincoln Park West
Chicago, IL 60614

Fund: Policeman's Annuity and Benefit Fund of Chicago

Date Of Birth: 29 October 1944 Current Age: 72

Date of Hire: 11 August 1969

Date of Retirement: 29 October 2007

I am qualified for coverage under the Federal Medicare Program because I do have sufficient qualifying quarters for coverage.


I believed that I would have lifetime health care coverage because throughout my employment as a Police Officer by the Chicago Police Department I had health care coverage and at the 2007 Pre-Retirement Planning Seminar, (See Attached) it was stated that there would be continuation of health care benefits after retirement known as the "Annuitant Healthcare Plan" and my share of the monthly premiums for health care benefits for myself and spouse would be deducted from my pension check as they have been since I retired.

I have also received correspondence from "The Retirement Board of the Policeman's Annuity and Benefit Fund of Chicago" regarding Health Insurance Premiums being paid directly from Policeman's Annuity and Benefit Fund of Chicago to the insurance provider furthering the belief that my lifetime health care coverage would continue.

I wish to bring to the court's attention the fact that my spouse, Alice was diagnosed with Multiple Sclerosis (MS) in June 2005. She was prescribed the drug "Rebif" for the MS and has been taking it ever since. The Rebif is working for her. I got Rebif from the Healthcare Benefit's Prescription Drug plan provided then by the City, Chicago Police Department and continued through today by the Annuitant Healthcare Benefits and Prescription Drug Plan

The cost of Rebif is about \$60,000.00 a year, so it is so important that we don't lose our Annuitant Healthcare Benefits and Prescription Drug Plan coverage.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.



Ben W. Weiner

Attachments:
Pre-Retirement Planning Seminar
Policemen's Annuity & Benefit Fund of Chicago,
2007 Retirement Seminar,
Presented by: John J. Gallagher, Jr.,

PRE-RETIREMENT PLANNING SEMINAR

<u>TIME</u>	<u>TOPIC</u>	<u>SPEAKER</u>
0830 HOURS	INTRODUCTORY REMARKS	EMP. RES. SVCS. DIV.
0835 HOURS	F.O.P. CONTRACT AND RETIREMENT ISSUES	MARK DONAHUE, PRES. F.O.P. LODGE #7
0855 HOURS	CONTINUATION OF HEALTH BENEFITS AFTER RETIREMENT	DARRELL HILL BENEFITS MANAGEMENT CITY OF CHICAGO
1015-1030	BREAK	
1030 HOURS	SOCIAL SECURITY BENEFITS	NICK KNUTH, SOCIAL SECURITY ADMIN.
1055 HOURS	ASSET PROTECTION AND ESTATE PLANNING	THOMAS TUOHY TUOHY & ASSOCIATES
1145-1245	LUNCH	
1245 HOURS	CREDIT UNION BENEFITS & FINANCIAL PLANNING	DAVE DUNHAM Patrolman's Credit Union JOHN ARENA Retirement Plan Advisors
1330 HOURS	LIFE AFTER RETIREMENT	DR. ROBERT SOBO PROF. COUNSELING
1415 HOURS	PENSION BENEFITS	JOHN GALLAGHER EXECUTIVE DIRECTOR POLICE PENSION FUND
1455 HOURS	DEFERRED COMPENSATION PROGRAM	DENNIS O'BOYLE PEBSCO/NATIONWIDE RETIREMENT SOLUTIONS
1530 HOURS	CLOSING REMARKS	EMP. RES. SVCS. DIVISION

...
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...
What do you need to bring?

- A copy of your signed par form as well as your exit interview
- Application process takes one hour or less
- Address:
 - 221 N. LaSalle Suite 1626
 - Office hours 8:30-4:30
 - Office Phone 312-744-3891 or 1-800-656-6606
 - on the web at www.chipabf.org



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The annuity calculation

- Formula Annuity is a combination of age and service- 4 Year avg. salary * service credit %
- Effective date of annuity Age 50
- 50% of four year average salary @ 20 years
- 2 1/2% for each year of service thereafter
- 29 years and 1 day = the maximum of 75%



Four Year Average Salary

- 2007 1 mo. @ 6,728.00 = 6,728
- 2006 12 mos. @ 6,596.00 = 79,152
- 2005 6 mos. @ 6,373.00 = 38,238
- 2005 6 mos, @ 6,248.00 = 37,488
- 2004 6 mos. @ 6,125.50 = 36,753
- 2004 6 mos, @ 6,005.50 = 36,033
- 2003 6 mos @ 5,887.50 = 35,325
- 2003 5 mos. @ 5,772.00 = 34,632

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Total salary to apply for average

- Wage and Grade salary applied =304,349
- Plus duty availability salary = 5,108
- Total pensionable salary=309,457
- Divide by 48 to arrive at
 - 48 month average salary =6,447.02



Service Credit Calculation

- Date of Resignation 2007-01-16
- Date of Hire 1970-11-16
- Gross Service Credit 36-02-00
- Less Lost Time 00-00-15
- Net Service Credit 36-01-15
 - formula at 20 years= 20-00-00= 50%
 - years over 20*2.5 16-01-15 =>25%
 - Maximum Service credit allowed is 75%



Automatic Increase (COLA)

- If born prior to January 1, 1955
 - 3% of the base annuity the 1st of the month following attainment of age 55 or 1 year anniversary of retirement, whichever comes later, for life, each Jan 1st thereafter
- If born after January 1, 1955
 - 1.5% of the base annuity 1st of the month following attainment of age 60 or 1 year anniversary of retirement, whichever comes later, payable for 20 years.

Spouse Annuity

- Awarded at 1/2 the total annuity you are receiving at the time of your death, including any automatic increases (COLA's)

- Base Annuity = 4,835.27
- 1st increase = 145.06
- Annuity at death= 4,980.33
- Spouse annuity 1/2= 2,490.17 per month.

Retired and Unemployed

- You will receive a refund of your spouse annuity contributions
- 10% penalty no longer applies to public safety personnel, Pension Protection Act of 2006
- All are subject to mandatory 20% withholding, unless rollover election is chosen, highly recommended



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Death Benefit Directive

- Will review during the application process
- Payable to the person or persons you designate
- Death Benefit payable is 6,000.00 after retirement
- Contributions reduce the tax liability
- Can be changed at any time



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• • •
Calculation of taxable amount of
your Annuity-Safe Harbor

- Investment in Contract = 16,417.50
- Number of monthly payments = 310
- Non-Taxable portion of monthly annuity =
 - $16,417.50 / 310 = 52.96$
- Fully taxable after 310 months or 11/1/32
- Exempt from Illinois State Tax
 - (investment in contract are contributions made prior to 1/1/1982)



IMPACT OF PREMIUMS OF PPA 2005

- Up to a maximum of \$3,000 can be deferred per year for any premiums you may pay
- Tax savings, based on a 15% tax bracket would be a maximum of 3,000 * 15%, or 450.00 per year, 840.00 at a 28% tax bracket
- IRS guidelines due before implementation

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Summary

- Come in 3-4 weeks prior to the effective date
- Bring in any and all certified documents
- Work close of business the 15th of any month
- Application process an hour or less
- Watch for award letter
- Use direct deposit
- Enjoy your retirement, you earned it



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ADDENDUM

Samples of

- Annuity Award letter

- Tax Letter

Pension Simplification Table

- 1099-R (tax form issued to Fund retirees)

- Federal Income Tax Return Form

- Illinois Income Tax Form

Table of State Income Tax Policies

Reversionary Annuity Election Form (*surviving spouse annuity enhancement*)

REFUND INFORMATION

Refund paid to unmarried retiring police officers

OILDRO (Qualified Illinois Domestic Relations Order)

Information regarding allowance for division of retirement benefits or refund distribution due to divorce.

PHONE NUMBERS

List of phone numbers and web sites to refer to after retirement

CURRENT BOARD MEMBERS

List of the Eight Board members and Fund Staff

DOCUMENT CHECK LIST

Documents to have on file with the Fund at the time of retirement.

MEMBER OF THE BOARD

Representing the Public
DANA R. LEVENSON
STEVEN J. LUX
ROBERT F. REUSCHE, President
STEPHANIE D. NEELY

Representing the Active Police
and Disability Beneficiaries
MICHAEL LAZZARO,
Recording Secretary
JAMES P. MALONEY
STEVEN M. ROBBINS

Representing the Annuitants
KENNETH A. HAUSER, Vice President

THE RETIREMENT BOARD

of the

Policemen's Annuity and Benefit Fund
City of Chicago

221 NORTH LASALLE STREET-ROOM 1626
CHICAGO, ILLINOIS 60601
(312) 744-3891



JOHN J. GALLAGHER, JR.
Executive Director

CHARLES A. McLAUGHLIN, CPA
Comptroller

S. DAVID DEMOREST, M.D.
Physician

DAVID R. KUGLER
Attorney for the Board

Address Communications
to the Retirement Board

Outside Chicago: 1-800-656-6606

March 31, 2004
SS#987-65-4321/SF-77001
AP-12345

Mr. Adam Annuitant
1313 Pension Lane
Chicago, IL 60601

Dear Mr. Annuitant:

At the meeting held March 25, 2004, The Policemen's Retirement Board awarded you a life annuity in the gross amount of \$4,212.51 per month. Your annuity computation includes salaries retroactive to July 1, 1999, under the recently enacted employment contract. A gross payment in the amount of \$6,249.10, less any deductions for federal withholding and/or hospitalization coverage, covering your annuity for the period February 16, 2004 to April 1, 2004, will be sent at the end of this month. Subsequent payments will be sent at the end of each month.

You will be eligible to receive your first post-retirement increase May 1, 2011, in the fixed amount of \$63.22 per month. This represents 1½ % of your original gross annuity. Thereafter, all post-retirement increases in the amount of \$63.22 will be payable each January 1st of every year.

Pursuant to the Pension Code, 40 ILCS 5/5-228 and the applicable provisions of the Administrative Review Act 735 ILCS 5-3 101 et sq. you may, if you wish, pursue Administrative Review in the Circuit Court of Cook County of the decision of the Board. Such review must be made pursuant to the statutory provisions of those Acts and must be commenced within 35 days after service of this Order. The date of the mailing of this Order is to be deemed the date of service. You are advised to review the statutory provisions of those Acts as the time for filing is a jurisdictional requirement.

Enclosed is a separate letter concerning your responsibility with regards to the taxation of your annuity.

Please read and retain that letter.

Sincerely,

THE RETIREMENT BOARD OF THE
POLICEMEN'S ANNUITY AND BENEFIT FUND

Executive Director

JBW
Encl.

S.A. 772

MEMBER OF THE BOARD

Representing the Public
DANA R. LEVENSON
STEVEN J. LUX
ROBERT F. REUSCHE, President
STEPHANIE D. NEELY

Representing the Active Police
and Disability Beneficiaries
MICHAEL LAZZARO,
Recording Secretary
JAMES P. MALONEY
STEVEN M. ROBBINS

Representing the Annuitants
KENNETH A. HAUSER, Vice President

THE RETIREMENT BOARD

of the

Policemen's Annuity and Benefit Fund
City of Chicago

221 NORTH LASALLE STREET-ROOM 1626
CHICAGO, ILLINOIS 60601
(312) 744-3891



JOHN J. GALLAGHER, JR.
Executive Director

CHARLES A. McLAUGHLIN, CPA
Comptroller

S. DAVID DEMOREST, M.D.
Physician

DAVID R. KUGLER
Attorney for the Board

Address Communications
to the Retirement Board

Outside Chicago: 1-800-656-6606

March 31, 2004
SS#987-65-4321/SF-77001
AP-12345

Mr. Adam Annuitant
1313 Pension Lane
Chicago, Illinois 60601

Dear Mr. Annuitant:

NOTE: SAVE THIS LETTER FOR TAX PURPOSES.

The Internal Revenue Code, as modified by the Small Business Job Protection Act of 1996, provides that a taxpayer will pay tax on a portion of annuity payments each year.

Here is the information you will need for your tax return. We will issue a 1099R based on this information.

Investment in Contract:	\$13,208.48
Number of Monthly Payments:	410
Non-Taxable Portion of Monthly Benefit:	\$32.22
Date Benefit Becomes Fully Taxable:	April 1, 2038

ILLINOIS RESIDENTS - PER HOUSE BILL #4644-72 - ANNUITIES FROM THIS FUND ARE TAX EXEMPT FROM STATE OF ILLINOIS INCOME TAX.

IF THERE ARE ANY QUESTIONS WHEN YOU FILE YOUR INCOME TAX RETURN, WE SUGGEST THAT YOU CONSULT THE LOCAL OFFICES OF THE INTERNAL REVENUE OR YOUR TAX ADVISOR.

Pursuant to the Pension Code, 40 ILCS 5/5-228 and the applicable provisions of the Administrative Review Act 735 ILCS 5-3 101 et sq. you may, if you wish, pursue Administrative Review in the Circuit Court of Cook County of the decision of the Board. Such review must be made pursuant to the statutory provisions of those Acts and must be commenced within 35 days after service of this Order. The date of the mailing of this Order is to be deemed the date of service. You are advised to review the statutory provisions of those Acts as the time for filing is a jurisdictional requirement.

Sincerely,

**THE RETIREMENT BOARD OF THE
POLICEMEN'S ANNUITY AND BENEFIT FUND**

Executive Director

Pension Simplification
Policemen's Annuity & Benefit Fund Changes

IRS Notice 98-2, Tax-free and Taxable Portions of Annuity Payments Made from Qualified Plans After December 31, 1997.

Table I: SINGLE LIFE ANNUITIES

Age at Annuity Start Date	Number of Payments
55 and under	360
56 - 60	310
61 - 65	260
66 - 70	210
71 and older	160

Table II: ANNUITIES BASED ON TWO LIVES (Primary and Survivor)

Combined Ages of Annuitants	Expected Number of Payments
110 and under	410
110 - 120	360
121 - 130	310
131 - 140	260
141 and over	210

CORRECTED (if checked)

PAYER'S name, street address, city, state, and ZIP code The Northern Trust Company Benefit Payment Services G-55 50 S. LaSalle Street Chicago, IL 60675-2904		1 Gross distribution \$50,574.12	OMB No. 1545-0119 2003 Form 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S Federal Identification number 36-3046063		2a Taxable amount \$50,187.48	2b Taxable amount not determined <input type="checkbox"/>		
RECIPIENT'S name Adam Annuitant		3 Capital gain (included in box 2a) \$0.00	4 Federal income tax withheld \$5,220.00		Copy B Report this income on your Federal tax return. If this form shows Federal income tax withheld in box 4, attach this copy to your return.
RECIPIENT'S identification number 987-65-4321		5 Employee contributions or insurance premiums \$ 386.64	6 Net unrealized appreciation in employer's securities \$0.00		
Street address (including apt. no.) 1313 Pension Lane		7 Distribution code(s)	IRA/SEP/SIMPLE <input type="checkbox"/>	8 Other	This information is being furnished to the Internal Revenue Service.
City, state, and ZIP code Chicago, Illinois 60601		9a Your percentage of total distribution %	9b Total employee contributions \$		
Account number (optional)		10 State tax withheld \$0.00	11 State/Payer's state no.		12 State distribution
		13 Local tax withheld \$0.00	14 Name of locality		15 Local distribution

Form 1099-R

Department of the Treasury - Internal Revenue Service

Label (See instructions on page 19.) Use the IRS label. Otherwise, please print or type.

LABEL HERE

For the year Jan. 1-Dec. 31, 2003, or other tax year beginning , 2003, ending , 20

Your first name and initial: **Adam** Last name: **Annuitant**

If a joint return, spouse's first name and initial Last name

Home address (number and street). If you have a P.O. box, see page 19. Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 19.

Your social security number: **987 65 14321**

Spouse's social security number

Important! You must enter your SSN(s) above.

Presidential Election Campaign (See page 19.)

Note. Checking "Yes" will not change your tax or reduce your refund. Do you, or your spouse if filing a joint return, want \$3 to go to this fund? Yes No Yes No

Filing Status

Check only one box.

1 Single

2 Married filing jointly (even if only one had income)

3 Married filing separately. Enter spouse's SSN above and full name here. ▶

4 Head of household (with qualifying person). (See page 20.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶

5 Qualifying widow(er) with dependent child. (See page 20.)

Exemptions

6a Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a

b Spouse

c **Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 21)
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

d Total number of exemptions claimed

No. of boxes checked on 6a and 6b

No. of children on 6c who:

- lived with you
- did not live with you due to divorce or separation (see page 21)

Dependents on 6c not entered above

Add numbers on lines above ▶

Income

Attach Forms W-2 and W-2G here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see page 22.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	
8a	Taxable interest. Attach Schedule B if required	8a	
b	Tax-exempt interest. Do not include on line 8a	8b	
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends (see page 23)	9b	
10	Taxable refunds, credits, or offsets of state and local income taxes (see page 23)	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13a	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ <input type="checkbox"/>	13a	
b	If box on 13a is checked, enter post-May 5 capital gain distributions	13b	
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions	15a	
b	Taxable amount (see page 25)	15b	
16a	Pensions and annuities	16a	50,574
b	Taxable amount (see page 25)	16b	50,187
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits	20a	
b	Taxable amount (see page 27)	20b	
21	Other income. List type and amount (see page 27)	21	
22	Add the amounts in the far right column for lines 7 through 21. This is your total income ▶	22	

Adjusted Gross Income

23	Educator expenses (see page 29)	23	
24	IRA deduction (see page 29)	24	
25	Student loan interest deduction (see page 31)	25	
26	Tuition and fees deduction (see page 32)	26	
27	Moving expenses. Attach Form 3903	27	
28	One-half of self-employment tax. Attach Schedule SE	28	
29	Self-employed health insurance deduction (see page 33)	29	
30	Self-employed SEP, SIMPLE, and qualified plans	30	
31	Penalty on early withdrawal of savings	31	
32a	Alimony paid	32a	
b	Recipient's SSN ▶	32b	
33	Add lines 23 through 32a	33	
34	Subtract line 33 from line 22. This is your adjusted gross income ▶	34	

Tax and Credits

Standard Deduction for—
• People who checked any box on line 36a or 36b or who can be claimed as a dependent, see page 34.
• All others:
Single or Married filing separately, \$4,750
Married filing jointly or Qualifying widow(er), \$9,500
Head of household, \$7,000

35 Amount from line 34 (adjusted gross income)
36a Check [] You were born before January 2, 1939, [] Blind. Total boxes checked 36a
If: [] Spouse was born before January 2, 1939, [] Blind.
b If you are married filing separately and your spouse itemizes deductions, or you were a dual-status alien, see page 34 and check here 36b []
37 Itemized deductions (from Schedule A) or your standard deduction (see left margin)
38 Subtract line 37 from line 35
39 If line 35 is \$104,625 or less, multiply \$3,050 by the total number of exemptions claimed on line 6d. If line 35 is over \$104,625, see the worksheet on page 35
40 Taxable income. Subtract line 39 from line 38. If line 39 is more than line 38, enter -0-
41 Tax (see page 36). Check if any tax is from: a [] Form(s) 8814 b [] Form 4972
42 Alternative minimum tax (see page 38). Attach Form 6251
43 Add lines 41 and 42
44 Foreign tax credit. Attach Form 1116 if required
45 Credit for child and dependent care expenses. Attach Form 2441
46 Credit for the elderly or the disabled. Attach Schedule R
47 Education credits. Attach Form 8863
48 Retirement savings contributions credit. Attach Form 8880
49 Child tax credit (see page 40)
50 Adoption credit. Attach Form 8839
51 Credits from: a [] Form 8396 b [] Form 8859
52 Other credits. Check applicable box(es): a [] Form 3800 b [] Form 8801 c [] Specify
53 Add lines 44 through 52. These are your total credits
54 Subtract line 53 from line 43. If line 53 is more than line 43, enter -0-

Other Taxes

55 Self-employment tax. Attach Schedule SE
56 Social security and Medicare tax on tip income not reported to employer. Attach Form 4137
57 Tax on qualified plans, including IRAs, and other tax-favored accounts. Attach Form 5329 if required
58 Advance earned income credit payments from Form(s) W-2
59 Household employment taxes. Attach Schedule H
60 Add lines 54 through 59. This is your total tax

Payments

If you have a qualifying child, attach Schedule EIC.

61 Federal income tax withheld from Forms W-2 and 1099 5,220 --
62 2003 estimated tax payments and amount applied from 2002 return
63 Earned income credit (EIC)
64 Excess social security and tier 1 RRTA tax withheld (see page 56)
65 Additional child tax credit. Attach Form 8812
66 Amount paid with request for extension to file (see page 56)
67 Other payments from: a [] Form 2439 b [] Form 4136 c [] Form 8885
68 Add lines 61 through 67. These are your total payments

Refund

Direct deposit? See page 56 and fill in 70b, 70c, and 70d.

69 If line 68 is more than line 60, subtract line 60 from line 68. This is the amount you overpaid
70a Amount of line 69 you want refunded to you
b Routing number
c Type: [] Checking [] Savings
d Account number
71 Amount of line 69 you want applied to your 2004 estimated tax

Amount You Owe

72 Amount you owe. Subtract line 68 from line 60. For details on how to pay, see page 57
73 Estimated tax penalty (see page 58)

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see page 58)? [] Yes. Complete the following. [] No

Designee's name Phone no. Personal identification number (PIN)

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See page 20. Keep a copy for your records.

Your signature Date Your occupation Daytime phone number
Spouse's signature. If a joint return, both must sign. Date Spouse's occupation

Paid Preparer's Use Only

Preparer's signature Date Check if self-employed Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code EIN Phone no.



Illinois Department of Revenue
2003 Form IL-1040
 Individual Income Tax Return

or for fiscal year
 ending ___/___/04

Do not write above this line.

Step 1: Personal Information

A Write your Social Security numbers in the order they appear on your federal return.

9 8 7 - 6 5 - 4 3 2 1
 Your Social Security number

____ - ____ - ____
 Your spouse's Social Security number

B Print or type your personal information below.

Adam Annuitant
 Your first name and initial Your last name

 Your spouse's first name and initial Your spouse's last name (if different)

 1313 Pension Lane
 Mailing address
 Chicago Illinois 606041
 City State ZIP

C Check your filing status.

Single or head of household Married filing jointly Married filing separately Widowed

Step 2: Income

- 1 Write your federal adjusted gross income from your U.S. 1040, Line 34; U.S. 1040A, Line 21; U.S. 1040EZ, Line 4; or U.S. TeleFile Tax Record, Line I. 1 _____
- 2 Write your federally tax-exempt interest and dividend income from your U.S. 1040 or 1040A, Line 8b; or U.S. 1040EZ. 2 _____
- 3 Write any other additions to your income that are taxable in Illinois. See instructions for details. Specify your additions. 3 _____
- 4 Add Lines 1 through 3. This is your income. 4 _____

Step 3: Base Income

- 5 Write income received from Social Security benefits and certain retirement plans if that income is included in Step 2, Line 1. See instructions. 5 50,187
- 6 Write the military pay you earned if it is included in Step 2, Line 1. 6 _____
- 7 Write any Illinois Income Tax refund included in Line 10 of U.S. 1040. 7 _____
- 8 Write the U.S. Treasury bonds, bills, notes, savings bonds, and U.S. agency interest from U.S. 1040, Schedule B, or U.S. 1040A, Schedule 1. 8 _____
- 9 Write any other subtractions to your income. See Line 9 instructions and Publication 101 for details. **Do not** subtract your out-of-state income. Specify your subtractions. 9 _____
 Check if Line 9 includes any amount from Schedule 1299-C.
- 10 Add Lines 5 through 9. This is the total of your subtractions. 10 _____
- 11 Subtract Line 10 from Line 4. This is your Illinois base income. 11 _____

Step 4: Exemptions

- 12 a Write the number of exemptions from your federal return. X \$2,000 a _____
 b If someone else claimed you on their return, see Line 12 instructions to figure the number to write here. X \$2,000 b _____
 c Check if 65+ or older: You + Spouse = X \$1,000 c _____
 d Check if legally blind: You + Spouse = X \$1,000 d _____
 Add Lines a through d. This is your total Illinois exemption allowance. 12 _____

Step 5: Net Income

- 13 **Residents only:** Subtract Line 12 from Line 11. This is your net income. 13 _____
 Skip Line 14.
- 14 **Nonresidents and part-year residents only:**
 Check the box that applies to you during the year 2003. Nonresident Part-year resident
 Complete Illinois Schedule NR, and write your Illinois base income from Step 5, Line 47. 14 _____

Step 6: Tax

- 15 **Residents:** Multiply Line 13 by 3% (.03). Write the result here. This is your tax. 15 _____
Nonresidents and part-year residents: Write the tax from Schedule NR, Step 5, Line 53. 15 _____

This form is authorized as outlined by the Illinois Income Tax Act. Disclosure of this information is REQUIRED. Failure to provide information could result in a penalty. This form has been approved by the Forms Management Center, IL-492-0066

16 Write the amount of your tax from Page 1, Step 6, Line 15 here.

16 _____

Step 7: Payments and Credits

- 17 Write the total amount of Illinois Income Tax withheld from your pay as shown on your W-2 forms, generally found in Box 17.
18 Write any estimated payments you made with Forms IL-1040-ES and IL-505-I. Include any credit from your 2002 overpayment.
19 If you paid income tax to another state while an Illinois resident, complete Schedule CR and write the amount from Line 8 of that schedule here.
20 If you paid Illinois Property Tax, complete the PT Worksheet in Instructions. Write PT Worksheet Line 3 amount here.
21 If you paid education expenses, see Instructions. Write Schedule ED or ED Worksheet Line 1 amount here.
22 If you received a federal EIC, complete the EIC Worksheet in Instructions. Write EIC Worksheet Line 1 amount here.
23 If you completed Illinois Schedule 1299-C, write the amount from Step 4, Line 51 here.
24 Add Lines 17, 18, 19, 20b, 21b, 22b, and 23. This is the total of your payments and credits.

Step 8: Overpayment or Tax Due

- 25 If Line 24 is greater than Line 16, subtract Line 16 from Line 24. This is your overpayment.
26 If Line 16 is greater than Line 24, subtract Line 24 from Line 16. This is your tax due.

Step 9: Penalty

- 27 Write your late-payment penalty for underpayment of estimated tax from Form IL-2210, Line 28.
a Check if you annualized your income on Form IL-2210, Step 6, or if you are 65 or older and permanently living in a nursing home.
b Check if at least two-thirds of your federal gross income is from farming.

Step 10: Donations Any donation will reduce your refund or increase the amount you owe

- 28 Write the amount you wish to donate to one or more of the following voluntary contribution funds.
Wildlife Preservation, Child Abuse Prevention, Alzheimer's Research, Homeless Assistance, Breast Cancer Research, Prostate Cancer Research, Multiple Sclerosis, Military Family Relief, Lou Gehrig's Disease, WWII Veterans Memorial, Asthma & Lung Research, Leukemia Treatment.
29 Add Line 27 and Line 28. This is your total penalty and donations.

Step 11: Refund or Amount You Owe

- 30 If you have an overpayment on Line 25 and this amount is greater than Line 29, subtract Line 29 from Line 25.
31 Write the amount from Line 30 that you want applied to your 2004 estimated tax.
32 Subtract Line 31 from Line 30. This is your refund.
33 Direct deposit your refund by completing the following information.
34 If you have tax due on Line 26, add Lines 26 and 29. If you have an overpayment on Line 25 and this amount is less than Line 29, subtract Line 25 from Line 29. This is the amount you owe.

Step 12: Sign and Date

Under penalties of perjury, I state that I have examined this return, and, to the best of my knowledge, it is true, correct, and complete.

Signature and date lines for taxpayer, preparer, and spouse. Includes fields for signature, date, and phone number.

STATE INCOME TAX POLICIES

State	Social Security Tax Exempt	Private Pension Exemption	Federal Pension Exemption	State/Local Pension Exemption	Telephone
Alabama	Yes	Certain	100%	100%	334-242-2677
Alaska	No individual income tax.				
Arizona	Yes	None	\$2,500	\$2,500	602-255-3381
Arkansas	Yes	\$6,000	\$6,000	\$6,000	501-682-1100
California	Yes	None	None	None	800-852-5711
Colorado	No	\$24,000	\$24,000	\$24,000	303-238-7378
Connecticut	No	None	None	None	800-382-9463
Delaware	Yes	\$12,500	\$12,500	\$12,500	800-292-7826
District of Columbia	Yes	None	\$3,000	\$3,000	202-727-4829
Florida	No individual income tax.				
Georgia	Yes	\$14,500	\$14,500	\$14,500	404-417-4477
Hawaii	Yes	Certain	100%	100%	800-222-3229
Idaho	Yes	None	\$19,920	Certain	208-334-7500
Illinois	Yes	100%	100%	100%	217-782-3336
Indiana	Yes	None	\$2,000	None	317-232-2240
Iowa	No	\$6,000	\$6,000	\$6,000	515-281-3114
Kansas	No	None	100%	100%	877-526-7738
Kentucky	Yes	\$38,775	Certain	Certain	502-564-4581
Louisiana	Yes	\$6,000	100%	100%	225-219-0102
Maine	Yes	\$6,000	\$6,000	\$6,000	207-626-8475
Maryland	Yes	\$18,500	\$18,500	\$18,500	800-638-2937
Massachusetts	Yes	None	100%	100%	800-392-6089
Michigan	Yes	\$37,110	100%	100%	800-487-7000
Minnesota	No	None	None	None	651-296-3781
Mississippi	Yes	100%	100%	100%	601-923-7000
Missouri	No	\$6,000	\$6,000	\$6,000	573-751-7191
Montana	No	\$3,600	\$3,600	\$3,600	406-444-6900
Nebraska	No	None	None	None	402-471-2971
Nevada	No individual income tax.				
New Hampshire	Only interest and dividend income are taxed.				
New Jersey	Yes	\$13,125	\$13,125	\$13,125	609-826-4400
New Mexico	No	\$8,000	\$8,000	\$8,000	505-827-0827
New York	Yes	\$20,000	100%	100%	800-225-5829
North Carolina	Yes	\$2,000	\$4,000	\$4,000	919-733-4684
North Dakota	No	None	\$5,400	Certain	701-328-1032
Ohio	Yes	Credit	Credit	Credit	800-282-1780
Oklahoma	Yes	\$5,500	\$5,500	\$5,500	405-521-3160
Oregon	Yes	Credit	Credit	Credit	503-378-4988
Pennsylvania	Yes	100%	100%	100%	717-787-8201
Rhode Island	No	None	None	None	401-222-1040
South Carolina	Yes	\$3,000/\$10,000	\$3,000/\$10,000	\$3,000/\$10,000	800-763-1295
South Dakota	No individual income tax.				
Tennessee	Only interest and dividend income are taxed.				
Texas	No individual income tax.				
Utah	No	\$4,800/\$7,500	\$4,800/\$7,500	\$4,800/\$7,500	800-662-4335
Vermont	No	None	None	None	802-828-2865
Virginia	Yes	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	804-367-8031
Washington	No individual income tax.				
West Virginia	No	None	Certain	Certain	304-558-3333
Wisconsin	No	None	Certain	Certain	608-266-2486
Wyoming	No individual income tax.				

THE RETIREMENT BOARD
OF THE
Policemen's Annuity and Benefit Fund
City of Chicago

221 NORTH LA SALLE STREET—ROOM 1626
CHICAGO, ILLINOIS 60601

TELEPHONE 744-3891, 744-3892, 744-3893

Address Communications
to the Retirement Board

REVERSIONARY ANNUITY

An option is now available, if chosen by the police officer prior to retirement to reduce the officer's own annuity and, thereby provide a reversionary annuity, to begin upon the officer's death, for the officer's spouse. A reversionary annuity is in addition to the regular spouse's annuity. Various conditions must be met:

1. The election must be made by filing a written designation with the Pension Board prior to retirement.
2. The election must have been in effect for 730 days prior to the police officer's death to enable the spouse to receive the annuity.
3. The police officer must have retired. Death before retirement voids the election.
4. The death of the spouse prior to the police officer's retirement voids the option. If the reversionary annuitant dies after the police officer's retirement, but before the police officer, the reduced annuity being paid to the officer shall be increased to the amount of annuity before reduction for the reversionary annuity and no reversionary annuity shall be payable.
5. The police officer may not reduce his own monthly annuity by more than \$200 nor elect to provide a reversionary annuity less than \$50 a month.

The reversionary annuity must be in even amounts in increments as provided by the schedule approved by the Pension Board.

The amount of the monthly reversionary annuity is determined by multiplying the elected reduction by the applicable factor in the following table based on the age of the policeman and the difference in the age of the policeman and the age of the policeman's spouse at the starting date of his annuity. (See Reverse Side for Application Form.)

SPOUSE'S AGE	POLICEMAN'S AGE					
	50-52	53-55	56-58	59-61	62-64	65 & over
30 or more years younger	2.92	2.48	2.10	1.77	1.48	1.24
25-29 years younger	3.06	2.60	2.20	1.86	1.57	1.32
20-24 years younger	3.25	2.76	2.35	2.00	1.69	1.42
15-19 years younger	3.50	2.99	2.56	2.19	1.86	1.57
10-14 years younger	3.86	3.31	2.85	2.45	2.10	1.79
5-9 years younger	4.36	3.77	3.26	2.83	2.44	2.10
0-4 years younger	5.06	4.40	3.85	3.36	2.93	2.55
1-5 years older	6.04	5.30	4.68	4.13	3.63	3.19
6-10 years older	7.40	6.56	5.86	5.23	4.63	4.09
11-15 years older	9.31	8.33	7.51	6.75	6.01	5.31
16-20 years older	11.95	10.78	9.78	8.84	7.90	7.02
21-25 years older	15.54	14.07	12.86	11.73	10.60	9.56
26-30 years older	20.37	18.55	17.15	15.94	14.73	13.62
31 or more years older	27.03	24.90	23.51	22.52	21.60	20.90

Refund Information

- Refund of Widow's Annuity Contributions – When an unmarried police officer withdraws from service and enters upon annuity, the accumulations for a widow(er)'s annuity shall then be refunded to him/her.
- Direct Rollover Option – You may choose to have any part of an eligible rollover distribution paid directly to another qualified retirement plan that accepts rollover distributions or to an IRA. Distribution cannot be commingled with an existing plan, a new account must be established.
- No Tax Withhold – If you choose the direct rollover plan, no tax will be withheld from any part of the distribution that is directly paid to the trustee of the other plan. If any part of the eligible rollover distribution is paid to you, the payer must withhold 20% for federal income tax.
- 1099-R Distribution Coding
 - Code 1 – Early (Premature) distribution under age 55
 - Code 2 – Early (Premature) distribution age 55 or older, under age 59½, exception applies.
 - Code 7 – Normal distribution, age 59½ or older.

RETIREMENT SYSTEMS SUBJECT TO A QILDRO

County Employees' Annuity
& Benefit Fund of Cook County
33 North Dearborn Street, Room 1100
Chicago, IL 60602-3103
312-578-2275 Fax 312-578-2281

Fireman's Annuity & Benefit Fund
1 North Franklin, Suite 2550
Chicago, IL 60606
312-726-5823 Fax 312-726-2316

Forest Preserve District Employees' Annuity
& Benefit Fund of Cook County
33 North Dearborn Street, Room 1100
Chicago, IL 60602-3103
312-578-2275 Fax 312-578-2281

General Assembly Retirement System
2101 South Veterans Parkway P. O. Box 19255
Springfield, IL 62794-9255
217-782-8500 Fax 217-785-7019

Illinois Municipal Retirement Fund
2211 York Road, Suite 500
Oak Brook, IL 60521-2374
1-800-275-4673 630-368-1010
Fax 630-368-5397

Judges' Retirement System
2101 South Veterans Parkway P. O. Box 19255
Springfield, IL 62794-9255
217-782-8500 Fax 217-785-7019

Laborers' Annuity & Benefit Fund
221 North LaSalle Street, Room 748
Chicago, IL 60601
312-236-2065 Fax 312-236-0574

Municipal Employees' Annuity
& Benefit Fund of Chicago
221 North LaSalle Street, Room 500
Chicago, IL 60601
312-236-4700 Fax 312-236-2383

Park Employees' Annuity
& Benefit Fund of Chicago
55 East Monroe St, Suite 2880
Chicago, IL 60603
312-553-9265 Fax 312-553-9114

Policemen's Annuity & Benefit Fund
221 North LaSalle, Suite 1626
Chicago, IL 60601
312-744-3891 Fax 312-726-3216

Public School Teachers' Pension
& Retirement Fund of Chicago
55 West Wacker Drive, 13th Floor
Chicago, IL 60601
312-641-4464 Fax 312-641-7184

Metropolitan Water Reclamation District
Retirement Fund
111 East Erie, Suite 330
Chicago, IL 60611-2802
312-751-3222 Fax 312-751-5699

State Employees' Retirement System of Illinois
2101 South Veterans Parkway P. O. Box 19255
Springfield, IL 62794-9255
217-785-7444 Fax 217-524-2293
Chicago Office: 312-814-5853
Fax 312-814-5805

State Teachers' Retirement System
2815 West Washington Street P. O. Box 19253
Springfield, IL 62794-9253
217-753-0311 Fax 217-753-0394
Lisle Office: 630-505-0071
Fax 630-505-9607

State Universities Retirement System
1901 Fox Drive P. O. Box 2710
Champaign, IL 61825-2710
1-800-275-7877 Fax 217-378-9800

THE QUALIFIED ILLINOIS DOMESTIC RELATIONS ORDER QILDRO

QILDRO

The Illinois General Assembly established the Qualified Illinois Domestic Relations Order (QILDRO) effective July 1, 1999. The QILDRO allows for the division of a retirement benefit or a refund of contributions due to divorce. It does not establish a new benefit, nor does it create a new member or beneficiary.

Generally, the QILDRO orders the payment of a benefit to the spouse as the alternate payee. It may also be payable to a child or other dependent as the alternate payee. The QILDRO does not apply to lump sum death benefits, survivor annuities, or disability benefits.

A member may not choose a benefit type that would diminish the alternate payee's benefit without written consent from the alternate payee.

The QILDRO is usually issued at the time of divorce and sent to the member's retirement system. It is recorded and retained until the member applies for a refund or retirement benefit.

The retirement system will promptly notify the member and alternate payee when it was

received. The QILDRO must state when it would go into effect and the specific dollar amount to be deducted from a member's refund or retirement benefit.

The alternate payee must keep the retirement system informed of any address change. If the alternate payee cannot be located, the retirement system must hold their share of the benefit for 180 days.

If the alternate payee is not located within the 180 days, their benefit is paid to the member. If the alternate payee is located after the 180 days, the QILDRO will be implemented, but the alternate payee is not entitled to back payments.

A QILDRO expires when:

- The member and alternate payee divide a refund prior to retirement.
- The member dies.
- The alternate payee dies.

When the alternate payee dies, the full benefit would then be paid to the member.

A QILDRO may not be passed on to another person.

Multiple QILDROs for the same member will be honored in the order of receipt.

No payment in excess of the benefit amount provided by the pension plan will be paid.

The alternate payee may apply for the member's benefit if the alternate payee is entitled to all of the member's pension or refund, and the member is no longer participating in an Illinois reciprocal retirement system.

Any member employed with a reciprocal retirement system before July 1, 1999 must sign a consent form for the QILDRO to go into effect. The member's consent is irrevocable and applies only to the alternate payee named.

Any member who begins employment with an Illinois public retirement system after July 1, 1999 accepts the QILDRO as a condition of employment.

Any member who has questions about a QILDRO should discuss it with their attorney. If a QILDRO will be used in a divorce settlement, the member should contact the retirement system in which they participate.

City of Chicago
Department of Finance
Benefits Management Office
333 South State Street, Room 400
Chicago, Illinois 60604-3978
(312)747-8660

www.cityofchicago.org/finance

COBRA (for Dental and Vision): (312) 747-8678

BLUE CROSS/BLUE SHIELD

www.bcbsil.com

300 E. Randolph
Chicago, IL 60601-5099
Attn: M.A.C. Department
21st Floor
(312) 938-0133
1-800-772-6895

Group Number is: Preferred Hospital Plan - P19600 + Soc. Sec. No.
Encompass Medical Advisor 1-800-373-3727

Home Pharmacy:

www.caremark.com

CareMark
P.O. Box 94467
Palatine, IL 60094-4467
Prescription Drugs: 1-866-748-0028

Nationwide Retirement Solutions

www.chicagodeferrredcomp.com

205 W. Randolph, Suite 1540,
Chicago, IL 60606-9890
(312) 443-1975

Social Security Administration: 1-800-772-1213

Medicare: 1-800-633-4227 or visit www.medicare.gov

Policemen's Annuity & Benefit Fund

www.chipabf.org

221 N. LaSalle St., Suite 1626
Chicago, Illinois 60601
(312) 744-3891 in area codes 312 and 773.
All other area codes may use 1-800-656-6606.

Phonumbr

Policemen's Annuity & Benefit Fund
Retirement Board Members & Staff

Robert Reusche
Board President
Chicago Community Trust
111 E. Wacker Drive
Suite 1400
Chicago, IL 60601

Steven Lux
33 N. LaSalle Street
6th Floor
Chicago, IL 60601

Stephanie D. Neely
City Treasurer
City Hall - Room 106
121 N. LaSalle Street
Chicago, IL 60601

Michael Lazzaro, Rec. Secretary
Sergeant Representative
Chicago Police Pension Fund
221 N. LaSalle Street
Suite 1626
Chicago, IL 60601

Kenneth Hauser, Vice President
Annuitant Representative
Chicago Police Pension Fund
221 N. LaSalle Street
Suite 1626
Chicago, IL 60601

James Maloney
Lieutenants and Above Representative
Chicago Police Pension Fund
221 N. LaSalle Street
Suite 1626
Chicago, IL 60601

Steven Robbins
Police Officer Representative
Chicago Police Pension Fund
221 N. LaSalle Street
Suite 1626
Chicago, IL 60601

Dana Levenson
CFO
City of Chicago
33 N. LaSalle Street
Suite 600
Chicago, IL 60601

John J. Gallagher, Jr.
Executive Director
Chicago Police Pension Fund
221 N. LaSalle Street
Suite 1626
Chicago, IL 60601

Charles A. McLaughlin
Comptroller
Chicago Police Pension Fund
221 N. LaSalle Street
Suite 1626
Chicago, IL 60601

Documents I need to have on file with the Police Pension Fund at the time of retirement:

- Certified* Birth Certificate for my spouse
- Certified* Birth Certificate for my child/children
- Certified* Marriage License
- Certified* Divorce Decree and/or *Certified* Death Certificate terminating any previous marriages for myself and/or my spouse.
- Social Security numbers for my spouse and child/children.

Certified means an original document with the embossed state seal or an original document with a red or blue state seal.

You may obtain *Certified* birth certificates, marriage license and death certificates from:

The Bureau of Vital Statistics (Records) County Clerks Office, 118 N. Clark Street (Lower Level) Chicago, Illinois 60602. 312-603-7790

You may obtain a *certified* (Entered) copy of a divorce decree from:
The Clerk of the Circuit Court (Domestic) Daley Center 54 W. Washington Street, Room 802, Chicago, Illinois 60602. 312-603-6300

Name: Edward Westphal
Address: 2245 West Polk Street
Chicago, Illinois 60612

Fund: Police
Date of Birth: January 11, 1951 Current Age: 65
Date of Hire: December 15, 1985
Date of Retirement: January 11, 2014

I am qualified for coverage under the federal Medicare program because:
I am age 65;
I do have sufficient qualifying quarters for coverage

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:

When I graduated from the University of Illinois, I initially worked in the private sector. After two years, I applied for and was hired by the City of Chicago's Department of Health. I worked there for about 10 years and then I was hired by the Police Department. I was with the Police for over 28 years. I retired from the Department in 2014.

The reason that I accepted employment with the City, back in 1975, was because of the benefits. During that time, the private sector offered higher pay, with minimal benefits, while the City, and government jobs in general, offered lower pay, but much better benefits. It was a truism and a tradition that the City offered a good pension which included lifetime health care. During most of my tenure, neither my union nor the City ever discussed with us the ending of retiree health care. When these contracts were negotiated by the union with the City, we were led to believe that the only issue to be decided was how much of the premium that the City would pay. It was only during the last negotiated contract that ended in 2013, that we were informed by the Daley administration that they were going to end health care coverage for retirees. I was truly shocked. From my understanding of how these things work, the City cannot make massive cuts in benefits that were offered to employees when they were hired. They can with new hires, but not with those of us who gave-up promising careers in the private sector. I personally find it very distasteful that the Emanuel administration has to be forced by the courts to honor the promises that the City made to us when we began our City careers.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

I live on my City pension, which has a yearly 3% non-compounded cost of living increase. This does not come close to covering the actual cost of living increases. The medical issues I am

currently dealing with are a stroke and a heart attack. Medicare and my current insurance have covered most of the bills, but I have substantial co-pays for the numerous medications that I take daily. Also the daily stress of this litigation is not healthy.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _Edward Westphal_____ (type in or sign your name)

Michalene

From: Charlie Weyer <chaswey@comcast.net>
Sent: Monday, November 07, 2016 4:32 PM
To: Michalene
Subject: Health Insurance

Name: Charles R, Weyer Sr
Address: 600 W. 1st St
Braidwood, ill 60408

Fund: Police
Date of Birth: 11/14/1945 **Current Age:** 71
Date of Hire: 3Mar69
Date of Retirement: 1Apr98

I am qualified for coverage under the federal Medicare program

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :
Attention to what was being said at retirement seminars that retirement included lifetime healthcare.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: I have been treated for Bladder Cancer for the past 8 years with the next 3 1/2 years of periodic testing. Most of this testing in same day surgery. Constant monitoring of COPD and Blood Work.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _Charles R. Weyer Sr _____ (type in or sign your name)

Michalene

From: Irma Weyer <Irvcrw@comcast.net>
Sent: Monday, November 07, 2016 4:41 PM
To: Michalene
Subject: City of Chicago Healthcare

Name: Irma R. Valles Weyer
Address: 600 W. 1st St.
Braidwood, Ill 60408

Fund: Police
Date of Birth: 19Aug1948 **Current Age:** 68
Date of Hire: Mar 1973
Date of Retirement: 16May2002

I am/ qualified for coverage under the federal Medicare program .

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :
Learned from retirement seminar before retiring.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:Not at this time.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _Irma R. Valles Weyer_____ (type in or sign your name)

November 8, 2016

To: Clint Krislov

Krislov & Associates LTD

Civic Opera Building

20 North Wacker DR

Chicago, IL 60606

RE: Gerald A Weyer

16808 S 89th Ave

Orland Hills, IL 60487

jkweyer@comcast.net

Chicago Police Department

Date of Birth-10/12/1944 Current Age 72

Date of Hire: September 16, 1968

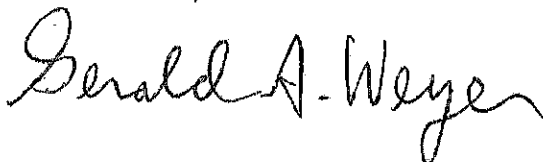
Date of Retirement: January 1, 1999

I am not qualified for coverage under federal Medicare program because I do not have sufficient qualifying quarters for coverage. I believe I was promised lifetime coverage by the City healthcare in my retirement as stated in the retirement seminars hosted by the Chicago Police Department and conversations with previous retirees who indicated they were being covered. Later, as evidenced by the Korshak agreement in effect from 2003-2013, there was an obligation to provide healthcare for retirees for their lifetime.

Due to the skyrocketing cost of our healthcare, which is currently over \$1, 800.00 per month, I am unable to sustain the standard of living that I have maintained. This doesn't include the cost of our deductables, medication costs, and taxes. Again my wife and I are not eligible for Medicare. Considering the additional expenses of mortgage, utilities, insurances, etc. there is very little money left for anything else.

I certify, under penalty of perjury, the the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Gerald A. Weyer



Michalene

From: R B <raw10500@msn.com>
Sent: Tuesday, November 08, 2016 1:18 PM
To: Michalene
Subject: Fw:

From: R B <raw10500@msn.com>
Sent: Tuesday, November 8, 2016 1:17 PM
To: clint@krislovlaw.com
Subject:

CPD RETIREE HEALTHCARE STATEMENT

R B

www.clint@krislovlaw.com

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax
312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: ROY WITTY

Address: 9440 S. 51 AVE. APT. 317 OAK LAWN IL. 60453

Fund: (Police? Fire? Municipal? Laborers?)

POLICE

Date of Birth: Current Age: 05/28/1952 64 YOA.

Date of Hire: 8/11/ 1986

Date of Retirement: 8/16/ 2010

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65 NOT 65 UNTIL MAY, 2017

XXX I do / do NOT have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : WAS TOLD THIS LIFETIME MEDICAL, DENTAL, AND OPTICAL WAS GUARANTEED TO ME, IN WRITING BY CITY OF CHICAGO, AND CHICAGO FRATERNAL ORDER OF POLICE AGREEMENT, BEFORE I PUT IN MY RETIREMENT PAPERS

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

NOW HAVE HEALTH RELATED PROBLEMS/ISSUES: CARDIAC RELATED, SOME DENTAL, OPTICAL/VISION, AND OTHER RELATED HEALTH ISSUES.

ON LIMITED INCOME DUE TO EX-WIFE RECEIVING ALMOST HALF MY PENSION DUE TO DIVORCE IN 2004.

NOT ELIGIBLE FOR SOCIAL SECURITY OR MEDICARE AT THIS TIME.

MONTHLY OUTPUT OF MY MONTHLY BILLS, RENT, UTILITIES, AUTO AND RENTERS INSURANCE, FOOD, ETC; WITH A HEALTHCARE

PAYMENT ADDED ON, WILL, IN MY ESTIMATION, EXCEED MY MONTHLY PENSION PAYMENT CHECK / ANNUITY.

WAS COUNTING ON GUARANTEED LIFETIME HEALTHCARE PROMISED BY CITY OF CHICAGO BEFORE I MADE MY DECISION AND PUT IN MY RETIREMENT PAPERS, OTHERWISE I WOULD HAVE KEPT ON WORKING AT CHICAGO POLICE DEPARTMENT. HAD MY DOUBTS AT THE TIME, BUT THE CHICAGO POLICE DEPARTMENT REFUSED TO LET ME PULL MY RETIREMENT PAPERS AFTER THEY WERE SUBMITTED BUT BEFORE I RETIRED.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ xx ROY A. WITTY _____ (type in or sign your name)

Michalene

From: Chuck <charlesj88@yahoo.com>
Sent: Saturday, October 22, 2016 10:31 AM
To: Michalene
Subject: Re: Retiree Update-filing in the Illinois Supreme Court-privileged confidential attorney client communication

Charles K. Wos, 5423 N. Melvina, Chicago IL. Fund: MEABF , DOB: 02/07/1958, Current Age:58, Date of Hire: July 1,1980, Retired: June 30, 2009. I don't have sufficient quarters for medicare. I think the City should cover my healthcare in my retirement because they should be loyal to their employees who gave years of service to the people of Chicago, when I was hired the City promised health care at retirement. I am not looking for something for for nothing, just for them to keep their word.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ ___Charles K. Wos___(type in or sign your name)

On Friday, October 21, 2016 4:03 PM, Michalene <Michalene@krislovlaw.com> wrote:

From: Clint
Sent: Friday, October 21, 2016 2:47 PM
Subject: Retiree Update-Filing in the Illinois Supreme Court-Privileged Confidential Attorney Client Communication

Dear Retirees/Participants:

We're still fighting, and we still need your help.

1. We are on file in the Illinois Supreme Court with our emergency motions for direct appeal and to enjoin the City from the Phase Out termination of the benefits at year end.

There will be another petition filed, relating to the 2016 increases, and there will be more briefs to file shortly; and to respond to the City and Funds' filings, which will certainly come.

Our attached motions seek to have them deal with the claims directly and quickly or to enjoin the city from terminating the benefits until the court gives us a fair and full hearing on your claims.

We hope you are pleased with them; and invite your comments and suggestions, anticipating that the City and Funds will certainly oppose us.

We are seeking either a very expedited review, or to enjoin the changes/termination, while the case is pending.

2. Many of you have posed the question of whether, if you sign onto another plan for 2017, you will be able to return to a City plan if we win.

The city's position (check with the City benefits office), will likely be that if you leave, you won't get back in. At the moment, if you wait at least through November, you won't miss any application deadlines.

Name: Virginia M. Zic-Schlomas
Address: 11015 S. Campbell Ave
Chicago, Illinois 60655

Fund: Police
Date of Birth: June 30, 1955 Current Age: 61
Date of Hire: 29 NOV 1982
Date of Retirement: 15 July 2015

I am not qualified for coverage under the federal Medicare program because:
I am not yet age 65.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : the benefits that were originally promised to me indicated. I had not worked other jobs to qualify for quarters.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

Virginia Zic-Schlomas

Michalene

From: z8390@aol.com
Sent: Wednesday, November 09, 2016 8:39 AM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

-----Original Message-----

From: Michalene <Michalene@krislovlaw.com>
Cc: Clint <Clint@krislovlaw.com>; Ken <Ken@krislovlaw.com>
Sent: Mon, Nov 7, 2016 11:33 am
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name:James e Zurawik
Address:1727 SW 43rd Terrace
Cape Coral Fl 33914

Fund: (Police?
Date of Birth:10May1953 **Current Age:63**
Date of Hire:&April1977
Date of Retirement:15April 2004

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

I was told during my hiring process that I would received lifetime free coverage

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

My health care went from 0 to about \$300, now for the same coverage it's \$1400, I had a transplant in 97 and need health care and meds or I will die, between that and car ins, house ins, flood ins and mortgage, along with eye and teeth ins, I have a choice between eating and ins. I also have Macular degeneration and without those meds I will go blind, this is my reward for 28yrs of service.

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ James E Zurawik (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

To Whom It May Concern:

1) Contact your Fund's trustees and ask them why they are helping the City, rather than your interests?

I have contacted the Laborer's Retirement Fund, as noted above.

2) Provide us with information about each of your situations, so you're in the database and can provide us with evidence. If you wish to provide information about yourself to help us in this regard, please respond with:

Name: Frank Zurawski
Address: 3441 S wood St, IL 60608
Fund: Laborer's Retirement Fund
Date of Birth: 08/15/1953
Current Age: 63
Date of Hire: 03/28/1977
Date of Retirement: End of January 2009

I am not qualified for coverage under the federal Medicare program. I am not qualified because as an employee of the City of Chicago that had started in 1977 and who was under this contract we had never paid into the medicare nor were we ever given the option.

I do NOT have sufficient qualifying quarters for coverage

Why I think I should be covered by City healthcare in my retirement:

Healthcare coverage (with a cost to the employee), was promised to me, as part of my retirement benefits, by the City of Chicago. Why should it stop now? We retirees should not have to bear the burden of poor financial decisions, that were made by city officials. Rising costs of health insurance, started becoming a hardship for my family, as of 2013, as the costs started to sky rocket. Myself, and fellow employees were encouraged to take an early retirement the year that I retired. The city was looking to save on salaries, and all benefits, at the time, by hiring new employees. Those new hires were, of course, hired at lower wages and lesser benefits. The cost of my own insurance has risen to over \$1,532.00 per month. With the proposed stopping of the city portion of coverage, my monthly cost will rise to \$2,305. This does count my wife's cost for health insurance. With the new rise in costs, both myself and my wife will only be able to afford healthcare visits emergently. I feel that the city's dropping of insurance benefits is a break in the contract agreed upon, and given to me, by the city, on my retirement.

My wife and I are both on a fixed income our sole income is my retirement, and this would be an extreme hardship for us. In 2015 I was diagnosed with cancer and have had a few surgeries and on top of worrying about my family and my life now I have to worry about how I will be able to afford treatments when needed because the City has failed to keep their promises after all the years of hard work I've done them.

I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _____ Frank Zurawski _____ (type in or sign your name)

Name: RICHARD L. DONNELLY
Address: 1490 WEST ROAD
MOUNTAIN HOME, AR 72653

Fund: Police? Fire? Municipal? Laborers?)
Date of Birth: 4/6/34 Current Age: 82
Date of Hire: 29 MAY 1961
Date of Retirement: 29 Nov 2001

I am am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: CITY MAYOR RICHARD J. DALEY (SA)

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: HEART BY PASS & STENT, SHOULDER (LEFT) & BOTH HIP'S REPLACED. RECD. DISABLED STATUS @ 65% IN 1996 DUE TO OPERATIONAL DISEASE. (HEART) RECENT LARGE INCREASES IN SUP ADDITION TO MEDICARE HAVE PLACED A HEAVY STRAIN ON OUR INCOME RECD FRMD OUP PENSION FUND COPD

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

1s/ Richard L. Donnelly (type in or sign your name)
Richard L. Donnelly (SA)

Michalene

From: Catherine Rose <kensrose@prodigy.net>
Sent: Tuesday, November 15, 2016 4:47 PM
To: Michalene
Subject: Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Kenneth C. Rose
5646 N. Karlov Avenue
Chicago, Illinois 60646

Police
DOB: 09-20-1947
Age: 69 years
Date Of Hire: 15 June 1970

Date Of Retirement: 4 July 2001

I am qualified for Medicare because I do have sufficient qualifying quarters. I believe I was promised lifetime coverage by City Healthcare in my retirement my the following:

I attended a retirement seminar at Harold Washington Library. I asked the speaker why the city did not deduct medicare from my pay, as they were doing for new hires for many years.

His answer was that the city will provide health care for retirees of all ages. Whether they had qualified for Medicare or not.

I certify, under penalty of perjury, that the forgoing facts are true and I authorize you to use or submit them to the court in this case.

Kenneth C. Rose

On Thursday, November 10, 2016 1:32 PM, Warren Seyferlich <w.seyferlich@prodigy.net> wrote:

----- Forwarded Message -----

From: Michalene <Michalene@krislovlaw.com>
To:
Cc: Clint <Clint@krislovlaw.com>; Ken <Ken@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32 AM
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -**by email or fax 312-739-1098**

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name:

Address:

Fund: (Police? Fire? Municipal? Laborers?)

Date of Birth: Current Age:

Date of Hire:

Date of Retirement:

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _____(type in or sign your name)

**Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com**

On Thursday, November 10, 2016 1:32 PM, Warren Seyferlich <w.seyferlich@prodigy.net> wrote:

----- Forwarded Message -----

From: Michalene <Michalene@krislovlaw.com>
To:
Cc: Clint <Clint@krislovlaw.com>; Ken <Ken@krislovlaw.com>
Sent: Monday, November 7, 2016 10:32 AM
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP **-by email or fax 312-739-1098**

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name:

Address:

Fund: (Police? Fire? Municipal? Laborers?)

Date of Birth: Current Age:

Date of Hire:

Date of Retirement:

I am/am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here:

And Add: I certify, under penalty of perjury, that the foregoing facts are true, and authorize you to use or submit them to the court in this case.

/s/ _____ (type in or sign your name)

Clint Krislov
Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
Telephone: 312-606-0500
Facsimile: 312-739-1098
Website: www.krislovlaw.com
Email: clint@krislovlaw.com

11/16/2016

Print

Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098
From: Michalene (Michalene@krislovlaw.com)
To: saidolores@sbcglobal.net;
Date: Wednesday, November 16, 2016 8:46 AM

Resending. The first email was returned to me as "undeliverable".

From: Clint
Sent: Monday, November 07, 2016 10:11 AM
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

The appellate court felt there was no evidence that people actually believed they were entitled to lifetime healthcare and relied on it,

So we need your statements showing how you came to believe that you would have lifetime health care coverage, that you relied on that assurance, and how much of a problem the City's "phase out" and termination is for you.

And we need your statements in the following form.

Please respond with:

Name: SALVATORE D'ACQUISTO
Address: 61 JOHN M BOUR DR
 GILBERTS, IL, 60136

Fund: (Police? Fire? Municipal? Laborers?)
Date of Birth: 6/23/40 **Current Age:** 76
Date of Hire: JAN 1993
Date of Retirement: JUNE 2003

I am am not qualified for coverage under the federal Medicare program because:

I am not yet age 65?

I do do NOT have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:
 : ASSURANCE BY THE CITY THAT WHEN I RETIRED I WOULD HAVE HEALTH INSURANCE. THE CITY IS NOT LIVING UP TO WHAT WE ARE GUARANTEED.
 If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: