#### In The Illinois Appellate Court No. 16-2356 (Consolidated with 16-2357)

Michael W. Underwood, Joseph M. Vuich, Raymond Scacchitti, Robert McNulty, John E. Dorn, William J. Selke, Janiece R. Archer, Dennis Mushol, Richard Aguinaga, James Sandow, Catherine A. Sandow, Marie Johnston, and 337 other Named Plaintiffs listed in Exhibit 23, Plaintiffs, vs.  CITY OF CHICAGO, a Municipal Corporation, Defendant, and Trustees of the Policemen's Annuity and Benefit Fund of Chicago;	)  From the Circuit Court of Cook County, Chancery Division  Case No. 2013 CH 17450 Calendar No. 5  Judge: Hon. Neil H. Cohen
Trustees of the Firemen's Annuity and Benefit Fund	) Previous Nos. in Cook County
of Chicago;	) Circuit Court
Trustees of the Municipal Employees' Annuity and	) 01 CH 4962
Benefit Fund of Chicago; and	) 87 CH 10134
Trustees of the Laborers' & Retirement Board	)
Employees' Annuity & Benefit Fund of Chicago	)
Defendants.	)

# Plaintiffs-Appellants' Emergency Motion For Injunction Pendente Lite, Against City and Funds' December 31, 2016 Termination of Retiree Healthcare Benefits (Action Required by December 1, 2016)

Pursuant to Rule 311(b) (Accelerated Docket), Rule 307(b) (Interlocutory Appeal of Preliminary Injunction), and Rule 343 (Timing for Briefs), Plaintiffs request the Court to enjoin the City and Funds from terminating the current retiree healthcare benefits for retirees, pending final resolution of this case.

Although this court recently refused to block the 2016 rate increases, in its view that the 2016-provided benefits were greater than what the Funds were required by statute to provide, the situation now before the Court is the City and Funds total termination of any retiree healthcare benefits for the 20,000 City of Chicago retirees on December 31, 2016. Indeed, although we

disagree with Circuit Judge Cohen's declaration of the City and Funds' obligations (he views the Funds as permanently obligated to provide and subsidize a healthcare plan for persons who were hired by 8/23/1989), the City is terminating coverage entirely, and the Funds disavow any obligation to provide or subsidize at all.

On November 22, 2016 Plaintiffs Filed their Opening Brief in this consolidated appeal: 1) No. 16-2356, Interlocutory Appeal pursuant to 307(a) for a preliminary injunction denied on August 9, 2016, renewed and denied on August 31, 2016; and 2) No 16-2357, Appeal pursuant to Rule 304(a) – issued on August 31, 2016. Plaintiffs have sought multiple injunctions over the course of this litigation, but each that was denied related to premium increases, not the whole termination of benefits that will occur on January 1, 2017.

Reflecting the City and Funds' determined efforts to delay or preclude review of the case on the merits, this appeal is the first opportunity for appellate review of the merits of the claims, with all of the evidence adduced in the City v. Korshak case, and the evidentiary statements of the annuitants, of their unanimous understanding, over literally decades, that lifetime coverage was one of their benefits of employment; especially so for those hired before 4/1/1986, because their work for the City did not qualify them for federal Medicare coverage. The devastating loss of health insurance benefits, for this vulnerable cohort is the essence of irreparable injury for which money damages is not an adequate remedy. Nor should the court reward the City with effective victory for its determined tactical delay of this manifestation, since 2013, of this nearly thirty year old dispute, to subvert its agreed restoration of the retirees' benefit claims to the status when the City first initiated this litigation, on October 19, 1987.

Plaintiffs have sought expeditious review, on October 20, 2016, by filing

Plaintiffs/Appellants Rule 302(b) Motion for Direct Appeal and Expedited Schedule, which was

denied. This court consolidated these appeals, and reset a briefing schedule, rather on a routine Rule 304(a) basis – without even being requested by the City.

Thus, Plaintiffs move to expedite briefing or a stay on the Defendants terminating the Plan, set to eliminate benefits for 20,000 retirees/enrolled participants, of whom more than 10,000 are not eligible for Medicare coverage, most because their City employment began before April 1, 1986; regardless of their age.

This motion is also fundamentally different from the injunctions previously denied, which sought to "merely" block rate increases. This is the first appeal which squarely presents both the merits of the claims in the Complaint, and seeks to block the total termination of benefits.

The Court should now stay the termination pending the completion of the Appeal. In support, Plaintiffs cite to their Appeal Brief in support of this Motion, and the attached Statements by Retirees as to promises of lifetime coverage for those who began work with the City prior to August of 1989, and the impact to them. Further, review of the City's professed need to terminate for financial reasons, the City's cited RHBC Report—is demonstrably wrong.

At stake is the continued coverage of more than 20,000 City of Chicago retirees. Pending the Appeal, retirees are being forced off their insurance while the issues have been minimally reviewed below, in part upheld, and in the Funds' defiance of the Circuit Court's declaration of the Funds' obligation to provide coverage and subsidy.

- A. The City's Foundation to Assert the Termination of the Plan is Based on Two Faulty Premises.
  - 1. First, that these Retirees can simply continue under an ACA/Obamacare policy.

Compounding the widely publicized problems with the very limited policies available in

the Healthcare exchanges, the Court can take Judicial Notice of President-Elect Trump's November 8, 2016 election, and his promise to repeal ACA "Obamacare," coupled with November 9, 2016, Senate Majority Leader McConnell's declaration "the Senate would move swiftly to repeal Obamacare now that the GOP Congress will have a Republican president" S.A. 301 (Exhibit 1), all combined to refute the City's assertion here that the retirees, who are not eligible for Medicare and without City coverage, would simply move to the marketplace and/or an ACA/Obamacare policy. In short, they are being dropped into an uncertain abyss and without any safety net.

## 2. They City's Plan Termination is Based Upon the RHBC's flawed projections of the City's retiree healthcare burden.

Perhaps the most graphic display of the City's lack of financial hardship lies in comparing (a) the \$103 million that the City has stripped to zero, from its 2013 annual retiree healthcare appropriation, to (b) the City's 1987 appropriation of \$107 million for retiree healthcare (see Comp. ¶98, S.A. 197, 226-227; S.R. C 1A, C 30-31, Exhibit 2). In short, the City's healthcare cost has not actually increased at all since 1987, and (as we will show here) will substantially decrease over the projection period as non-Medicare retirees are replaced by Medicare qualified retirees at a 75% cost reduction.

But the RHBC Report's (3613 R. C 328, Exhibit 5) fundamental flaws are obvious and huge.

First, the 2014 ramp start (RHBC Table 4-Projected Spending for 2014, *Id.* at pg. 14) of \$194,413,105 has no cited basis. Indeed, since 2013's City costs were only \$103 million, the ramp start for 2014 should have been no more than \$114.85 million, even accepting the Segal group's 11.5% "trend".

And the Report totally ignores the change in the Medicare/NonMedicare demographics

over the trend period because the number of workers who began before 4/1/86 is a finite number that is declining (the youngest of these people are 48 now, but most are substantially older) both as a number and as a percentage of the retirees.

In RHBC Graph 1(*Id.* at pg. 10), the total number of retirees actually remains quite stable at about 33,000 individuals (actually declining from 33,310 in 2004 to 33,003 in 2011).

However the number and percentage of "Non Medicare" retirees declines: both in absolute numbers from 13,195 to 10,965, and in percentages, from 40% of the 2004 population, to 33% of the 2011 population.

The impact of this is *substantial*, because the average monthly cost per NonMedicare Medical claims (Graph 2, *Id.* at pg. 11) is (at \$581 monthly) four times the (\$143.17) average monthly medical costs for Medicare participants. Even if (Graph 3, *Id.* at pg. 11), Monthly Prescription Drug claims are added in (which are actually higher for Medicare patients, probably just a function of age-related medications), the total average monthly cost for Medicare patients is \$315.01 (\$143.17 plus \$171.84), versus NonMedicare total average monthly cost of \$708.39 (\$581.06 plus \$127.33).

Accordingly, as each NonMedicare retiree drops off the role, he or she is essentially replaced by a Medicare qualified retiree, costing less than half (actually a cost reduction of 56%).

And that is why the cost of retiree healthcare has remained essentially flat over the 30 years since 1987, and will continue to remain flat as the Medicare-qualified retirees become, over the next twenty years, the entire retiree demographic.

Additionally, the use of the Segal trend projections has proven to be way above actual experience, as we know from the Korshak annual audit and reconciliations, producing \$51 million in overcharged premiums during the ten years of the 2003 settlement experience.

In short, the RHBC report deserves no credibility, and any City assertion of harm is simply unfounded.

In contrast, retirees, have been subjected to back-breaking increases, totaling 300% over a mere three years, representing between 30% and 100% of their fixed annuity checks, are now being dumped off entirely. The attached participant submissions, particularly those who are not Medicare-qualified, show a level of financial and health hardships that are compelling. S.A. 302-816; 3613 S.R. C 329-839, see summaries and excerpts at Exhibits 3 and 4, 4A-C.

### B. The Termination of the Plan Prior to Completion of the Appeal is a Gross Distortion of Due Process.

These appeals are brought to determine participants' rights and prevent the City's termination of protected and promised lifetime healthcare coverage for the last group of City employees whose City employment did not qualify them for coverage under the federal Medicare program.

Over decades, the City, based upon evidence as alleged in the Complaint, induced its employees to understand their entitlement to lifetime healthcare coverage, and obtained the benefit of their service over their lifetimes; now, in their retirement it is dumping them. It is especially unfair to pre-4/1/86 hires, whose City work did not qualify them for coverage under the federal Medicare program. And each of the Settlements (as described more fully in the brief), explicitly assured participants of their rights to restore the litigation to the October 19, 1987 status when the City first filed the *City v. Korshak* litigation.

Accordingly, termination of the Plan with only the preliminary review by the Circuit Court is gross procedural parody of justice.

At risk are the most vulnerable retirees, those without Medicare coverage, although those with Medicare coverage are still harmed as well, such that later money damages does little if any

good at all.

The City's elimination is grossly unfair. The core participants in this case are the last group of people whose work for the City did not qualify them for Medicare coverage; leaving them uniquely harmed, permanently, by this City administration's determination to renege on its contract and estoppel promises to its employees. The most significant protection for them is their Constitutional protection; intended to protect them from these types of policy switches, when they are retired, outside any bargaining unit, and without protection except by the courts. No one disputes that these retirees were led to believe that their work for the City earned them permanent healthcare benefits and they relied on it. The dispute is whether the City and Funds can evade those promises.

This Motion is not meant to short circuit the Appeal, but to give it the actual time to be completed, either now, quickly or soon. The Appeal addresses a complex litigation history, Settlements with right of renewal of claims, and from our view, and settled in our favor, Constitutional questions of law. However, at issue to the retirees is even more fundamental their right to continuing health care coverage. The premium increases, passed on by the Court, pale in impact to the loss of the coverage altogether, particularly in context to the City's promise, and its systematic policy of denying these retirees Medicare.

In contrast with the panel's September 21, 2016 Opinion, 2016 IL App (1st) 153613, affirming denial of an injunction against the 2016 *rate increase*, this appeal deals with the City and Funds' absolute termination of retiree healthcare coverage at the end of this year.

The panel's previous dealing with the Estoppel Claim, Count 3, ignored that 1) the City's acting as insurer (not mere "subsidizer") is an act by the City, qua-City, as is its conducting literally dozens of City-sponsored "Pre-Retirement Seminars" explicitly informing employees of

this lifetime benefit, with evidence from the people who actually spoke at the Seminars<sup>1</sup>; 2) no one disputes that City employees were routinely told and relied on the assurance of permanent health coverage in retirement, and 3) it is patently unjust for the City to simply disavow further coverage, after decades of assuring its employees of this fixed-rate fully subsidized coverage; especially so, for people whose City work would never qualify them for Medicare coverage. The Panel's assertion that Plaintiffs had not produced "evidence from a witness who might have heard these promises" ignores both the City and Funds never disputing that City personnel routinely made such assurances<sup>2</sup> (there were hundreds of such statements here and in the *Korshak* Settlement proceedings, supra. Fn. 9, S.A. 302-416, (Exhibit 3, summaries) as well as the testimony from the City employees (Kordeck and McDonough) who actually spoke for the City at the City-sponsored Pre-Retirement information seminars.

- C. Participants Amply Satisfy the Criteria Necessary for a TRO/Preliminary Injunction to Preserve the Status Quo, Pending Completion of the Appeal.
  - 1. The participants' claim to lifetime coverage under the fixed-rate subsidized plan presents a clearly ascertainable right in need of protection.

As shown in this brief, the participants' claimed right to continued healthcare coverage for life, at fixed rates, subsidized either fully or at set dollar amounts, is a clearly ascertainable<sup>3</sup> right, needing protection against the City's announced increased rates, and phase-out.

<sup>&</sup>lt;sup>1</sup> Korshak Declaration and Testimony by Officer Herbert Kordeck (Comp. Ex. 19 at 62-65, S.R. C 678, Exhibit 6) and Ex.19A, S.R. C 830, Exhibit 7) and Sgt. James McDonough (Comp. Ex. 18, S.R. C 528, Exhibit 8, pg. 71, 74, 76).

<sup>&</sup>lt;sup>2</sup> In response to the Court's view, we received statements from literally hundreds of retirees, attesting to both their being assured that they would have such coverage for life, and their need for healthcare coverage. S.A. 302-816, Exhibits 3, 4, 4A-C, summaries and excerpts.

<sup>&</sup>lt;sup>3</sup> The plaintiff need only raise a fair question as to the existence of an ascertainable claim for relief. Ford Motor Credit Co. v. Cornfield, 395 Ill.App.3d 896 (2d Dist. 2009), appeal denied, 236 Ill.2d 503 (2010).

Irreparable Harm/Inadequate Remedy at Law. Being forced off one's healthcare coverage and provider networks constitutes the epitome of irreparable harm for which eventual money damages are an inadequate remedy.

Plaintiffs are clearly suffering an Irreparable Harm. The Court below based its denial almost exclusively on its disagreement with Plaintiffs that participants had an enforceable right to continued coverage from the City. Neither the City, nor the Funds, nor the Court ever disputed that retirees are being irreparably harmed. To be sure there is no misunderstanding, S.A. 302 and 417 (Exhibits 3 and 4) are spreadsheets listing the statements by hundreds of retirees, swearing to their induced reliance on explicit City assurances of lifetime healthcare coverage, their acute health conditions, and for many, their lack of qualifying quarters for Medicare coverage despite decades working for the City. See also 3613 S.R. 329.

The plaintiffs can show an Inadequate Remedy at Law. "The harm that the plaintiff seeks to enjoin must be expected with reasonable certainty and not merely possible." IICLE, citing, Callis, Papa, Jackstadt & Halloran, P.C. v. Norfolk & Western Ry., 195 III.2d 356 (2001). "Irreparable harm" does not necessarily mean injury that is beyond repair. Sometimes "irreparable harm" means harm of a continuing nature. Id., citing, Lucas v. Peters, 318 III.App.3d 1 (1st Dist. 2000) (additional citations omitted).

The assertion that a retiree's loss of healthcare coverage or benefit, even temporarily, is not irreparable harm is wrong. Losing, or having to drop one's healthcare coverage or existing provider networks constitutes irreparable harm, as the City recognized by just before the hearing, seeking to offset that by arguably modifying its prohibition on taking back participants in the future; i.e., for a very limited time and only under very limited circumstances, and of course without having any assurance that people who sign up for coverage for the coming year with a

third party would be able to simply drop it without penalty and come back. Having to forego one's health insurance coverage or provider networks is not just about lower premiums, different deductibles, and out of pocket expenditures, but also about no longer having your historic healthcare providers, doctors and hospitals (e.g., the City offered alternative and ACA Exchange choices have severely restricted networks, and exclude most of the pre-eminent Chicago-area hospital systems).

The City's arrogance on this is deplorable — asserting that it is entitled to unilaterally convert retirees'/participants' Constitutionally protected benefits into a "means tested" welfare program, and that retirees who have not applied for means-tested capped premiums "strongly suggests that they have income above and beyond their pension annuity" — is just the type of non-evidentiary cynicism that this court should reject. The City's determination to dump the retirees onto the ACA healthcare exchanges, focusing only on premium rates, ignores the recent revelations that individual PPO plans have been discontinued by all major carriers, leaving individual exchange purchasers dumped into plans whose networks (i.e. the list of usable doctors and hospitals) are extremely limited, and with "out of pocket" limits of \$6,000 per person, \$12,000 per couple; essentially converting them into mere catastrophic policies that more resemble Medicaid than normal coverage.<sup>4</sup>

Compounded by the Presidential election, after which President-Elect Trump and Senate

President McConnell, declared their "first priority" intention to repeal the Affordable Care

<sup>&</sup>lt;sup>4</sup> http://www.nytimes.com/2016/08/20/upshot/think-your-obamacare-plan-will-be-like-employer-coverage-think-again.html?\_r=0

Act/Obamacare<sup>5</sup>, the City's terminating coverage at year-end means that the retirees are being dumped into an abyss of totally unknown depth<sup>6</sup>.

Different from the *Matthews* generalized assertions (essentially, little more than the fact that the benefits were provided and continued<sup>7</sup>), or terms different from their Agreement, <sup>8</sup> here, even the Funds asserted that they had entered into an agreement for the City to provide health insurance to retirees, via written contracts with Blue Cross/HCSC, and the City's repeated assurances of lifetime coverage in literally dozens of pre-retirement and information sessions and seminars conducted by the Benefits Department over decades, in which employees were

<sup>&</sup>lt;sup>5</sup> McConnell says GOP will quickly repeal Obamacare; Politico, 11/9 16, S.A. 301, Exhibit 1.

<sup>&</sup>lt;sup>6</sup> This is particularly horrible for retirees who do not qualify for Medicare, because they will be forced into Medicaid or senior "risk pools" underwritten and priced for their age and health components, which by natural attrition and health deterioration, rate-spiral upward very quickly beyond anyone's affordability. See,

https://en.wikipedia.org/wiki/Death\_spiral\_(insurance) and Forbes, John Goodman, 6/23/15 "Are-the-obamacare-exchanges-headed-toward-a-death-spiral"

<sup>&</sup>lt;sup>7</sup> Matthews at ¶97: In support of his promissory estoppel claim, Williams does not point to any specific statement—either written or verbal—in which the CTA promised to continue to provide health care benefits to retirees. Rather, the factual support for Williams's claim is premised on the assertion that "the CTA began providing fully-paid retiree health care benefits in 1980, and continued to provide those benefits until 2009." Williams also alleged that "[f]rom 1980 to July 2009, the CTA acted consistent with the well-established understanding that it had an obligation under the collective bargaining agreements to pay for and provide retiree health care benefits." These allegations are insufficient, as a matter of law, to support a claim for promissory estoppel against the CTA.

The Class I Matthews CTA employees Williams represented (challenging the union's authority to compromise claims for people still within the bargaining unit) were also, different from the situation here, arguing for a benefit that was different from what their authorized representative had agreed to. [Matthews, at ¶101] In essence, Williams's promissory estoppel claim seeks to enforce a contractual obligation (implied in fact) that goes beyond the terms of the 2004 CBA. Because the CTA engaged in collective bargaining over retiree health care benefits, it is precluded under Illinois law from making "outside" promises of benefits that exceed those set forth in the relevant CBAs. ... Therefore, any "promises" allegedly made to Williams and the Class I plaintiffs before the 2004 CBA expired would have constituted direct dealing in violation of the Illinois Public Labor Relations Act (5 ILCS 315/6, 7, 10(a)(4) (West 2002)).

repeatedly assured that they had lifetime coverage with the City, plus the fact that these are the last group of City employees whose City employment did not qualify them for coverage under the federal Medicare program – altogether justify holding the City and Funds to their promises to these retirees.

This is indeed a situation where estoppel enforcement is necessary to prevent injustice and fraud upon innocent employees, who were repeatedly assured by authorized City employees that they would have lifetime coverage, and actually do need it, because they lack the federal Medicare safety net that all subsequent City workers and all private-sector workers enjoy. 10

Many, who were not allowed to pay into Medicare believed as these (Exhibit 4C):

<sup>&</sup>lt;sup>9</sup> S.A. 302-816, 3613 S.R. C 329-839, Exhibits 3, 4, 4A-C, are just a sampling of the overwhelming statements received from participants that they were assured of retiree healthcare coverage for life, and depended on that. For many of them, who over decades of City employment accrued no Medicare qualifying quarters and, who suffer from serious medical conditions, some life threatening, the City's casting them out for its convenience is inhumane.

A sample of people who are over 63, but have insufficient quarters for Medicare coverage (Exhibit 4A): Donald G. Anderson-Police-Age 75, Tab 8; Albert Aguilar-Laborers-Age 65, Tab 3; Tijwana Baugh-Municipal-Age 71, Tab 14; John R. Bobko-Police-Age 66, Tab 20; Janice Byrne-Municipal-Age 67, Tab 29; Stephan Combes-Police-Age 74, Tab 41; Ethel Dockery-Municipal-Age 69, Tab 53; Alex Kasper-Municipal-Age 84, Tab 103; Randall Konop-Firemen's-Age 66, Tab 110; Geraldine Krupa-Municipal-Age 79, Tab 112; Carol J. Majeske-Police-Age 71, Tab 120; Terry L. Maderak-Police-Age 66, Tab 119; Warren Seyferlich-Police-Age 70, Tab 185; Gerald A. Weyer-Police-Age 72, Tab 209; James Zurawik,-Police,-Age 63, Tab 213; Frank Zurawski-Laborers-Age 63, 214.

<sup>&</sup>lt;sup>10</sup> Some participants' direct request to pay into Medicare were rejected by the City, to avoid having to incur an employers' contribution and because their lifetime City healthcare coverage meant it should not be necessary to resort to Medicare (*See*, Participant Statements at S.A. 302-816, 3613 S.R. C 329-839, summaries and experts at Exhibits 3, 4, 4A-C.

People who explicitly asked to pay into Medicare but were refused (Exhibit 4B): Tab 6, Tamja Ancrum, Municipal, age 62; Tab 148, Elizabeth Olsen, Police, age 64; Tab 30, Donna Canchola, Municipal; Tab 66, Michael Engle, Municipal, age 64; Tab 165, Ralph Rhoden, Police, age 62; Tab 192, Bob Soprych, Municipal; Tab 13, Irene Battistella, Firemen's, age 62 "I do not have enough quarters. That is because I was paying into a City pension plan, instead..."; Tab 30, Donna Canchola, Municipal, Tab 39; Mary Coglianese, Laborers, "My Dad did not work enough quarters to earn Medicare but he never worried he had a pension and he would always have health care"; Tab 66, Michael Engle, Municipal; Tab 89, Juana Harper, Police, Tab 110; Randall Konop, Firemen's

Fundamentally, retiree healthcare is not just a question of money that can be adequately compensated by a later money judgment. As important as food and shelter, healthcare coverage ensures one's ability to function and live. While the increases (some 300% over three years) had already brought a number of annuitants to the point where some annuitants' premiums exceed the amount of the person's monthly annuity payment, having to forego healthcare treatment is simply not compensated by the potential for money damages down the road.

Moreover (in contrast with the City's acknowledged measure of a reasonable healthcare portion, set by the City in P.A. 82-30 at no more than 10% of one's annuity), the healthcare premiums being imposed by the Blue Cross program the City recently obtained, but does not sponsor (S.A. 152, Prendergast Sep. 23, 2106 Letter, Exhibit 9), impose rates of \$1500 to \$3600 per month (dwarfing some annuitants' monthly annuity) for those not qualified for Medicare coverage.

Regardless, what the City is doing now is ending coverage - period. And the Funds are not providing any coverage, or subsidy, despite even Judge Cohen's view that they are so obligated to provide coverage for their members.

Tab 29: Janice Byrne, Municipal: "I believe I was promised lifetime coverage by City healthcare in my retirement... I heard it at different meetings with City reps held while on the job. I remember asking why no FICA was taken from my checks? I remember being told pension and healthcare wasn't from SS/Medicare for government workers but from the City/pension fund."

Tab 103: Alex Kasper: "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 are now both retired and it seems like all we have been doing is fighting for something that we were promised."

Tab 8: Donald Anderson, Police, Age 75: "In our final retirement seminar by the Chicago Police Department we were all assured our healthcare would be in place and remain for our lifetime. I believe that we were assured by the Illinois State Constitution of 1970 that benefits would not be reduced or eliminated. ... Why did the city NOT withdraw funds from my pay check to complete enough quarters to cover people like me for Medicare?"

Based on all the annuitant statements - the participants amply satisfy the necessary showing of irreparable harm/inadequate remedy at law. S.A. 302-816, 3613 S.R. 329-839, Exhibits 3, 4, 4A-C, summaries and experts.

2. Participants' claims to Lifetime healthcare coverage are not only likely to succeed, the court is to interpret the law presuming in their favor.

Participants' claims go well beyond their burden to raise a "fair question" <sup>11</sup> of their likelihood of success on the merits. Illinois law is clear that Retiree Healthcare Benefits provided to participants in Illinois State and Local government retirement systems are constitutionally protected for life.

#### 3. The Balance of Hardships weighs in favor of the annuitants.

The balance of equities favors annuitants, because losing their coverage and having to seek out other coverage is a horrendous harm, compared with the City's minimal cash cost (less than 1% of the City's \$3 billion corporate fund budget) to delay the "phase out"/termination of the provided benefit for the fair and full adjudication of their claims.

Balancing the "hardships" between the City's being prevented for a few months from cutting its 2013 expenditure of \$100 million and the Participants' having to find new coverage, with different doctors and sharply reduced provider networks, or to forego coverage altogether—the balance is strongly in favor of the requested injunction.

There is no unreasonable hardship to the City by having to continue providing coverage at 2013 or current levels until the matter is resolved. The City has provided this coverage continuously since long before it began this litigation in 1987. While there is certainly a cost, it

<sup>&</sup>lt;sup>11</sup> It is only necessary that the plaintiff raise a "fair question as to" the likelihood of success on the merits. *Buzz Barton & Associates, Inc. v. Giannone*, 108 III.2d 373 (1985), quoting *Nestor Johnson Mfg. Co. v. Goldblatt*, 371 III. 570 (1939).

is a cost the city cannot assert is unreasonable; especially since it would only be required to maintain the appropriation at the levels when this recent restoration of the litigation began.

C. The City's RHBC Projections on Which Its Argument is Based is Not Just Flawed, but the Product of a Crooked Chairman, and Done Without Any Participation by Retirees.

While we complained that the "Commission" was being done entirely behind closed doors, and had no real independent or retiree representative input, the proof of its inaccuracy is demonstrated by the facts that, not only was the 2012 City cost half of the RHBC's projections (\$103 million, rather than \$194 million), the demographic changes in the retirees (with the NonMedicare retirees declining in both numbers and percentages of the retirees; reducing the cost by 75% for each replacement), have meant that the City's actual cost of retiree healthcare actually remained a flat \$100 million per year expenditure, from 1987 through 2013 (the last year in which the City was committed to pay 55% of retiree healthcare costs). In short, an honest and accurate actuarial calculation would have factored in the natural attrition of pre-4/1/1986 hires, and the actual flat and declining costs of annuitant healthcare. But an honest projection was not what the RHBC was intended to accomplish.

#### D. The Funds Refused to Comply with their Statutory Obligations.

Finally, the Funds' Trustees' assertion that they have no statutory obligation, even for what Judge Cohen described as their obligation to Subclass 3/pre-8/23/1989 hires, to provide them a Plan and subsidize it, per the non-time-limited 1983 and 1985 statutes, seems to beg their being held in contempt even of his rulings.

\* \* \*

This motion is not to be construed as a substitute to pre-empt a full briefing on the merits of the pending Appeal.

#### Conclusion

This court should issue a TRO/preliminary injunction, enjoin the City and Funds from terminating annuitant healthcare coverage, freezing it in its current or 2013 state, until this

litigation has concluded, and any other relief the Court deems just and proper.

Dated: November 23, 2016

By: /s/Clinton A. Krislov

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#### Certificate of Service

I, Kenneth T. Goldstein, an attorney, on oath state that on November 23, 2016, I caused the foregoing **Motion** to be served on Defendant and upon the Illinois Appellate Court, at the addresses below on by with proper postage/delivery fees paid, deposited from the Civic Opera House, 20. N. Wacker Drive, properly addressed.

s/Kenneth T. Goldstein

Attorney for Plaintiffs Clinton A. Krislov Kenneth T. Goldstein KRISLOV & ASSOCIATES, LTD. 20 Wacker Drive, Suite 1300 Chicago, IL 60606 (312) 606-0500

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#### **AFFIDAVIT**

- I, Clinton A. Krislov, an attorney, under oath aver as follows:
  - 1. I am an attorney for the Appellants in this case.
  - 2. I certify that the attached exhibits here to and those attached to the brief in this matter are true copies of what they purport to be.
  - 3. I have reviewed the attached Motion.
  - 4. The contents of that Motion are accurate, and the Motion is made in good faith.

Further affiant sayeth not.

Dated: November 23, 2016 at Chicago, Illinois.

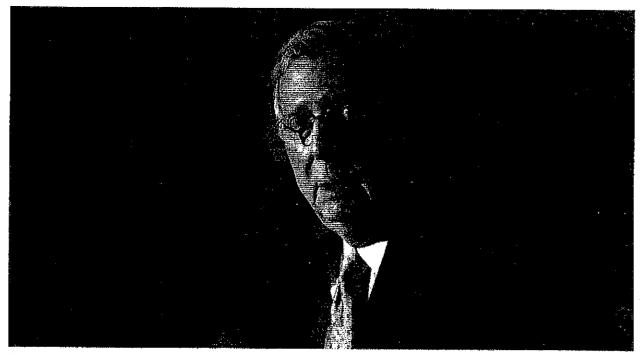
s/Clinton A. Krislov

## EXHIBIT 1



PRESENTED BY

### BLECTION



"It's pretty high on our agenda as you know," Mitch McConnell said on Wednesday. I Getty

### McConnell says GOP will quickly repeal Obamacare

By **BURGESS EVERETT** | 11/09/16 02:28 PM EST

Majority Leader Mitch McConnell signaled the Senate would move swiftly to repeal Obamacare now that the GOP Congress will have a Republican president next year.

"It's pretty high on our agenda as you know," the Kentucky Republican said on Wednesday. "I would be shocked if we didn't move forward and keep our commitment to the American people."

## EXHIBIT 2

ELECTRONICALLY FILED 1/13/2016 4:07 PM 2013-CH-17450 CALENDAR: 05 PAGE 1 of 52
CIRCUIT COURT OF COOK COUNTY, ILLINOIS CHANCERY DIVISION
CHANCERY DIVISION
CLERK DOROTHY BROWN

Michael W. Underwood, Joseph M. Vuich, Raymond	)
Scacchitti, Robert McNulty, John E. Dorn, William J.	)
Selke, Janiece R. Archer, Dennis Mushol, Richard	)
Aguinaga, James Sandow, Catherine A. Sandow, Marie	)
Johnston, and 337 other Named Plaintiffs listed in	)
Exhibit 23,	)
Plaintiffs,	CLASS ACTION
VS.	COMPLAINT
CITY OF CHICAGO, a Municipal Corporation,	)
Defendant,	) JURY TRIAL DEMANDED
and	)
Trustees of the Policemen's Annuity and Benefit Fund	Case No. 2013 CH 17450
of Chicago;	Calendar No. 5
Trustees of the Firemen's Annuity and Benefit Fund	)
of Chicago;	) Judge: Hon. Neil H. Cohen
Trustees of the Municipal Employees' Annuity and	) Previous Nos. in Cook County
Benefit Fund of Chicago; and	Circuit Court
Trustees of the Laborers' & Retirement Board	01 CH 4962
Employees' Annuity & Benefit Fund of Chicago	87 CH 10134
Defendants.	)
	)
·	•

#### THIRD AMENDED CLASS ACTION COMPLAINT By Participants in the City of Chicago's Annuitant Medical Benefits Plan For Declaratory and other Relief Against the City of Chicago and the Trustees of the Police, Fire, Municipal Employees and Laborers **Annuity** and Benefit Funds

1. This Amended Complaint seeks permanent protection for participants in the City of Chicago Annuitant Medical Benefits Plan, in this continuing litigation originally initiated by the City on October 19, 1987. Plaintiffs, for themselves and for the classes they seek to represent, assert that the City annuitants are entitled to protect the terms and benefits of their City Annuitant Medical Benefit Plan, permanently for each one on the best terms in effect during his or her participation in their respective Annuity & Benefit Fund, under the Illinois Constitution, as

- 94. The 1985 language was inserted by the City Council's Budget Committee to clarify the annuitant medical coverage under line item .042. <u>Kubasiak</u> at 89.
- 95. Manner of Budgeting. Each year beginning at least 1980, the line item .042 budget appropriation was accomplished by taking the previous year's actual expenditure (to the extent already spent, plus estimated cost through the end of the current year) and increase it by an amount reflecting anticipated healthcare inflation or cost increase for the coming budget year. Gilliam at 8-9ff, 39-40.
- 96. The previous year's expenditure included expenditures paid by the City for annuitant medical claims without any dispute as to their authorization under the annual appropriation. Gilliam at 10-11.
- 97. Thus, the appropriated dollars for each budget year included annuitant medical expenses. This was known to the City's Budget Office (Gilliam at 10-11, 18; Fattore at 179) and Council members believed that the annuitants were covered under the City's plan (Gilliam at 18-19) although the City disputes whether the language of the appropriation legally extends to annuitant medical expenditures.
- 98. The amounts requested, recommended, appropriated and expended for active and annuitant medical expenses (in excess of the "premiums" received from the Pension Funds and the annuitants in each year) were:

Year	Dept. Request	Mayor's Recom.	Appropriation	Actual Expenditures
1979	[open]	[open]	[open]	\$37,002,963
1980	[open]	\$48,000,000	[open]	\$46,742.071
1981	\$56,906,000	\$56,906,000	\$56,225.00	\$64,569,800
1982	\$66,200,000	\$66,200,000	\$65,870,000	\$75,100,196
1983	\$75,250,000	\$75,250,000	\$74,650,000	\$86,289,215
1984	\$88,500,000	\$88,500,000	\$87,200,000	\$84,465,869
1985	\$89,288,200	\$89,288,200	\$89,438,000	\$91,506,685

Year	Dept. Request	Mayor's Recom.	Appropriation	Actual Expenditures
1986	\$97,942,000	\$97,942,000	\$97,942,000	\$83,705,038
1987	\$107,158,500	\$107,158,500	\$107,158,000	

Source: DX37-43.

- 99. <u>Calculation and Deletion of 1988 Annuitant Healthcare Appropriation</u>. For 1988's requested appropriation, the City Risk Management Department calculated the cost of annuitant healthcare to be approximately \$18 million and the Budget Department eliminated it from the budget request at Ms. Gilliam's direction. <u>Gilliam</u> at 37; <u>Fattore</u> at 184-187.
- 100. Communication of Plan to Annuitants: Regarding Termination of Coverage.

  During the period preceding August 22, 1989, the City of Chicago's Annuitant Medical

  Benefits Plan provides as follows regarding "Termination of Coverage:"

Coverage for you and your eligible dependents will terminate the first of the month following:

- the month a deduction is <u>not</u> taken from your annuity, or
- the month you reach the limiting age for City-paid benefits, if you have not arranged for deductions from you annuity check.

In addition, coverage for you and your eligible dependents will terminate the earliest of

- the date it is determined that you have knowingly submitted false bills or bills for ineligible dependents for reimbursement under this Plan
- the date the Plan is terminated, or
- the date the Plan is terminated for the class of annuitant of which you are a member

for hospital and medical care provided to eligible employees and their families including employees on duty disability leave.

Source: DX33, City X3.

## EXHIBIT 3

LOGA TATION TO THE STATE OF THE WIPE & THE SET TO THE WIPE & THE SET THE STATE OF T rennium, i would like for me & my son to go back in and ... artica single mother raising twitts who are now only 14 years old. I have not received a cost of living raise incover Edized to caped in March 2015; "monthly", "yearly brighthy Acodic becover half of my anning", "yearly. On places of rower \$200,000 and diminished benefits make it. Widow;\*will significantly cause great handship being one radine care. "...not entitled to Social Security benefits an have only found a partitime job with no benefits to offset Wite is not eighle for Medicate, Taves a ... member of the Ipdate: "Gur coverage will be dropped/cancelled as of Personber 34, 2015 | can no longer afford this insurance प्रकृतके अमेरिन, संज्ञेष्ट प्रियंत्र प्रतिविधायक keep up with the पेस्टरिकेट in benefits पित्रें अस्ट होंग्लाहिस्स् ine upon do not flave Medicare "Looking for full time-work and Hat's donated kithely, Medicare knowers Dialysts, but not ośrośn providing finatrajal stability tor iny son and ine." CPD when the list Mayor Daley told to If you take a no i tasve detastrobilo ilineks. The popaga for Medical Spedeliktigi arie expensiver, along with fight copers for medications." -current finerale responsibilities, and daily living expenses will be difficult to sustain...". The healthcare increases as a juj extreme hardship No destal, Insurance does not cover preventative or raise year, this year, the dity will always provide your Will be unable to support son as a college student. some of the ... health care increases." an efford , the 2013 rates." inti-rejection drugs nealth insurance!" translally. . Регояпізде 2015 to 2016 of Amnuity K K 13% 41% 22% Ä ě ĸ Increase from Percent 888 23% 48× 44× ğ CITY OF CHICACO JEFTIREES STATEMENTS ON IMPACT OF HEALTH WISURANCE INCREASES. % 7 89 8 4 538 00 1,137,00 ZOJE New Monthly Premium 1,027.00 736.00 390.00 275.00 1.197.00 2145.00 529.00 529,00 64.00 -496 rp 'n 438,00 691.00 207.00 2015 Current 8 538,00 27,00 00 53 421.00 Montaly 629,00 Premium . Ф \* ů, 4,200,00 4,443.17 5 5,000.00 2,485,00 Annulty Reported) 3,958.38 Gross Annuity (\* . . indicates Net 5,987,00 3,495,75 2,955.00 415.00 5,613.00 597551 5043,73\* 10 ٠٠ úχ v) w uj. Medicare ş 身 ŭ ¥ 2 본 Yès. Yes <u>8</u>. Retirement April, 2007 Mar, 2602 Mar 2014 June, 2004 11h, 2013 Auto 2005 Feb, 2012 April, 2004 Nov. 2003 Jan. 2010 Apr. 2000 .. June, 2005 Feb, 2003 ğ AUE 1977 Jan, 1980 June, 1963 157 Mar, 1970. Feb, 1979 May 1990 1991, mar Feb. 1958 April, 1972 197£ 녍 Municipal Fund Municipal Laboreps Palce <u>8</u> olio. Police Police Polloe Police Police Folice Police First Name Additiony Candyce 20 Ta Rosellnd Perit Windern Janice Kewin - A. B amile of Cortis Lest Name Arigatrone 3envenutí Battistella Abreir Allen. A TOTAL Barnes Birks Barton Belaic 治금 Ä 4 15 15

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CITY OF CHICAGO RETIREES' STATEMENTS ON IMPACT OF HEALTH INSURANCE INCREASES

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	Blanc	Хэгер		400			"		1		×	<u>-</u>	N. College
9		i		reb, 1589	AUE, 2011	2	v	3,938.36 \$	653.00	\$ 1,215.00	86%	31%	"When I retired, it was understood that I would have affordable health insurance"
ឡ	Bland 19	James	Police	Dec, 1979	Nov, 2008	2	4.5	7,187.000 \$	1,375.00	\$ 1,840.00	34%	26%	"Each increase cause[s] more financial strain." "! was prontised free health insurance." Insurance does not cover preventative care "and all those expenses have to
8	Bobko	John R.	Police	Oct, 1969	March, 2002	Š	v	5.487 64 ¢	0000	00 320			come out of the hudget" too.
_								-	2000		20%	ROT TOWN	No Medicare
, i	Bokowski	Walter	olice Silon	March 1969	יייי איני פטייר איני	à		····					"I am in my seventiesWe both workedWe savedand planned for our retirement. Because we we are the most vulnerable we have no ortier options other than our
			!		טונים נוויקה	Q	^	5 00.142.00	42100	5 529,00	26%	<b>%</b>	voteAll our planning means nothing because increased
Z							,,,,						cost imposed on us by a City Government that has never met it's financial obligationsWhat is going to happen to re in the finance?"
77	Bolda	Dennis 1.	Police	March, 1968	March, 1998	Yes	\$	\$ 00:787.4	183.00	\$ 238.00	30%	X5	"Since 2003, I have had over 250% increase in healthcare, sunniement".
													"We are unable to budget and plan our family finances
	Sonk	ng.	Police	Nov, 1977	Nov, 2005	_		_					from year to year, a critical requirement for retirement.
<sub>2</sub>	23				_								fiscal integrity,we are unable to obtain needed
77	Boock	Jack	Police		April, 2006		\$	6,262.33 \$	653.00	\$ 890,00	36%	148	וארבאבווואה וויהותכזו מזוה עסים 2017-2015.
25 BB	Вотег	Edward	Municipal	July, <u>1993</u>	Feb, 2015	0 %	۳ د	\$ 00.872.6	428.00	\$ 644.00		18%	"I am on cholesterol and blood pressure medicine therefore I must see a doctor every 3-6 months. The additional premium and higher deductibles along with percentages and co-pays lower my retirement annuity
79 29 39	Barner	Marcia	Municipal	Mar, 1991	Aug. 2015	SN S	\$	4,116.00 \$	428.00	\$ 644.00	20%	15%	These proposed rates are unimaginable and devastating— Taking away expected benefits and lessening my expected
									T				annuty." All pants affected to become seath one better about to
72			Municipal	Sept. 1974	June, 2003	Na	ۍ س	3,335.00 \$	629.00	\$ 641.00	0 23%	19%	to control to the city of the control to the control to the city of the city o
2X	28 Breska	Victor	Police	Dec, 1968	March, 2000	Yes	Ş	5,278.00 \$	421.00	\$ 529.00	26%	10%	The state of the s
和	29 Вгомп	표	Police	Jufy, 1968	Nov, 1996	Yes	Ę.	3,461.72	112.00 \$	\$ 238.00	0 113%	*	16 yr old son is not eligible for benefits; pays son's premium of nocket
8		Karen	Police		Mar, 2008		\$	4,488.83					Opted out in 2014; "Yes I would opt in for the 2013 rate."
뛊	Brzana	Joseph Stanley Police	Police	Mar, 1969	Mar, 2000	Yes	φ.	6,032.12   \$	183.00 \$	\$ 238.00	30%	4%	"will raise our combined family monthly heathcare insurance to \$1537.90 a month or \$18,454.80 a year. This is nearly twice what our morteage payment is."
<u> </u>	Brzana	Catherine L	Police	0⊄, 1988	Jen, 2009	Ŋ	mî 47s	3,253.43 \$	\$72.00	1,195,00	37%	37%	"Caring for a 9 year old granddaughter and the fact that 3% COLA increases are not made available to retirees in my age bracket, plus the rising costs of most goods and services, have definitely resulted in a lower standard of
3								_					living for me and my family."

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Christine L Police	Police				• · · · · · · · · · · · · · · · · · · ·							Retired early due to sickness in family and own health issues; "It has gotten much hander to 'get by' now that the City is taking such a big chunk of moneyfor health insurance I took a part-time job to start to build a bit of a sawingsbut now i find that nearly all the money t clear from the part-time job goes toward the health insurance!"
mas E. Police	· · · · · · · · · · · · · · · · · · ·	1	July, 1977	Mar, 2007	N <sub>O</sub>	8'5 \$	5,860.00 \$	653.00	00ти68 \$	36%	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	The city arbitarily imposes huge healthcare rates to people on a fixed income without any remorse
3iii Police			Mar, 1987	Aug, 2011	No	\$ 4,5	4,500.00 \$	1,150.00	\$ 1,840.00	80%	47%	Whatsoever."  If have to work 2.4, inhe to make and a most "
Michele Municipal	Municipal			April, 2004	S Z	ج اگراؤ	3,596,61					"Dropped coverage in 2013 because 2014 rate was not affordable. I desire to resume healthcare coverage if offered at 2013 rate. However, I called Benefits Managementand was told non-medicare eligible
June Police	Police		Feb, 1978	April, 2001	Yes	\$ 3,0	3,011.00 \$	440.00	\$ 529,00	20%	18%	coverageStarting 2017 would no longer be offered." "we have had diffinith making medital talls."
Dorma J. Municipal			Apr, 1977	July, 2007	S.	کر <u>د</u> کر	3,705.84 \$	00:629	\$ 1,167.00	%58 %58	318	"I was also forced to retire early from the City because of my illnessiny illness has no known cure; it can only be treated with very expensive NIG treatments that I receive every 8 weeks." "WIII! have to choose between the insurance plan I need for my illness along with other fronts
Michael V. Munichai	Munichal			June, 2010		\$ 4,20	4,200.00 \$ 1,150.00	1,150.00				"We had to drop our coverage for 2016 because we could not afford it. Last day of coverage was December 1st. I would like to get my coverage back fit goes back to 2013 rates."
Frank T. Police	Police			Oct, 1999		\$ 5,63	5,639.84 \$	897.00	\$ 1,215.00	35%	72%	The increase that the City of Chicago has levied to my healthcare premium and the reduction in the annual cost of living raise severely decreases my monthly retirement pay and will cause an undo financial bardship to me and my spouse."
Jerome W. Police	Police		1977	2007					\$ 1,840.00			"My wife [lost] a kidney to cancer and I am acancer survivor In 2016, fry wife and I will somehow have to figure out how to pay the \$1,840 each month to cortinue our health insurance with the city. Having never received a COLA increase, my wife and I are struggling to figure out low to pay more than thiple the amount we were payingwhen I retired."
Victoria Police Juli		Jul	July, 1977	Feb, 2004	Š	\$259	5,590.94 \$	867.00 \$	1,167.00	35%	21%	flushand suffered massive stroke and is paralized. "Our medical insurance dost not cover the cost of in-home assistance for us and we need help." "third increase in insuranceis devastating." This year we may have to use savings to buy food, medications"

4 of 17

438,00

surgerys and I can't get around that much, plus taxes, gas, The police pension fund also gave the impression that the "Living on fixed income and getting these increases is hard insurance premiums have more than tripled\_taking more of my pension check...my son and I are very frugally living I still have 2 mortgages on my house plus I just had 2 hip "consistently penalized by higher insurance rates with no preventative care"; "We don't know how or where to out already"; "If things are allowed to continue my son and 1 contribution." The new rates are excessive...more so in Widow; "I will be totally dropped from the insurance my unable to plan for their economic impact when I retired, insurance that doesn't pay for mammogramps, etc., and No medicare, city is going to drop the whole healthcare after 2016. These huge raises have been devastating to our family additional bills." This is too much of an increase over a husband and his family were guaranteed, in 2017. My budget and our fixed income, especially since we were electric, phone, cable, groceries, medication, Dr. visits. iased on promises made by the City at my retirement. Proposed property tax increase; bi-annual increase in short time. Expenses are being met - however, not as Takes numerous medications; receives reduced social that I had never planned on having to pay anything." water bills; dental and vision cost; new garbage fees; Paying [almost] 25% of annuity for health insurance. only payment due to the city would be the fund's Age 73 and 70; No Medicare or Social Security, Does not receive COLA so pension is fixed security because of "Windfall Act" will be forced to sell our name." nuch discretionary money.. our budget anymore See full statement "Can't afford it!" 113% 14% 8 Ž, ¥. 30% 3 8 8 8 28 12/18/19 2% 19% X X 13% #DIV/QI 36% 30% % % % % 꾟 38 88 88 36% 33% 34 8 8 37.8% 33% 26% 21Y OF CHICAGO RETIREES' STATEMENTS ON IMPACT OF HEALTH INSURANCE INCREASES 238.00 750.00 238.00 876.00 200.00 890.00 529.00 876.00 529.00 529.00 890.00 1,812.00 1,187.00 1,197.00 1,197.00 890.00 1,812,00 Ś 47 Ś v \$ 27.00 750.00 653.00 897.00 653.00 496.00 629.00 383.00 653.00 238.00 897.00 553.00 1,326,00 529.00 183.00 421.00 421.00 1,326.00 v 'n 45 10 Ų, S S 4,594.08 6,343.00 5,119.50 4,047.00 2,079.35 5,214.97 4,440.32 4,373.00 3,887.00 3,988.00 5,160.00 3,500.00 6,311.27 6,235.00 3,065.00 5,688.00 5,437,00 4,271.51 4,321.13 4854\* v u) 43 S v s, ğ Xes Š ŝ Xes ğ Š 2 Ş ķ Ř 운 윤 욷 2 ă ž 욹 Mar, 1999 July, 2005 Mar, 2004 Oct, 2004 Sept, 2005 Mar, 2009 June, 2005 Sept, 2012 Jan, 2002 July, 2012 Mar, 2005 1995 Nov, 1994 July, 2004 Oct, 1993 Apr., 2005 Jan, 2014 Jan, 2013 Dec, 1995 Feb. 1996 200 <u>4</u> Oct, 1975 Nov, 1974 Mar, 1980 Mar, 1970 July, 1971 Nov, 1972 Nov, 1969 Mar, 1973 Sept, 1966 Jan, 1970 lune, 1961 May, 1962 Dec, 1978 May, 1981 May, 1954 July, 1368 Oct, 1967 Police Municipal Municipal Municipa Laborers Laborers Police 집 Fre Fe Stephan O. Cassandra **BWIENCE** William B. Salvatore Renee Rodger J. Phillip A. Diane L Thomas William Barry Gregory Samuel George Sames loseph Robert Robert opp ğ DeCoudreeux Christacakes DeCesare Combes Cesario DeCola Egan Drever Dugan Sole 46 Clarke Cutich S Danz S Devis Dart Duhr g

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...taxes have gone up on my property...! have medical, Dr. toxuries. These added medical insurance costs were not in my pension." "Even though I am paying these outrageous month. My appt. date was 23 Oct., 1972 and at that time 2016. ... am afraid to leave the City health care coverage because Emmanuel has stated that if we leave we can not my long term planning…and my future medical insurance 'In 2026 my premiums will cost me...dose to one third of premiums, my insurance does not cover anything that is anticipated increase in 2015 health care...this retiree will retiree healthcare." "In 2016…Ennual healthcare…is more and hospital bills that average from \$800 to \$2000.00 a "New rates are difficult or impossible for me...due to the rear old special needs daughter. \_Needless to say, I will pension income; "When I was hired, I was promised free No chance for Medicare; "I have a lot of medical\_out of times making arrest[s], and missing time with my family But every month! made my monthly contribution to the Filed Ch. 13 and lost house in 2015 in part due to loss of fact that I am in poor health and assisting my last child with schooling." ...monthly premium of 1707.00 for my wife and my 14 lives, being shot at several times, being injured several I worked and gave the city 30 years of my life, saving owe the City a monthly payment beginning in January pensions. Now I have to worry about what the city is get a part-time job to make ends meet (at 82 years of ...without even a partial offset by a COLA disposable will have to stop assistance to grandchildren; "With pocket expenses, and there is not a lot of mom for go back to the City for health coverage." was promised free healthcare for life. doing to my family and it's finances." expenses look to be astronomical." income is severely reduced." considered preventative." than 1/3 of my annuity..." age)ii #VALUE! 70% ň 15% % % ğ 36,88 춗 % ž Š 器 39% X % 3,5 30% 88 8 49% 24% 35% 26% 35% 368 538.00 876.00 529.00 538.00 272.00 1,812.00 529.00 529.00 238,28 2,309.00 1,840.00 1,840.00 245.00 40 Š • 15 ↭ 47 ÷ Ś 1,375.00 438.00 1,326.00 183.00 183.00 237.00 1,594.00 192.00 1,846.04 \$ 1,707.00 1,335.00 421.00 438.00 629.00 1,400.00 421.00 1,521.00 5,319.76 \$
5,894.00 \$
4,442.54 \$
6,480.00 \$
4,395.34 \$ 6,310.00 \$ 47 v ł۸ ₩. 40 2,690.00 | \$ ė, 5,434.30 6,926.33 4,464,00 6,029.00 2,324,95 6,520.07 3832\* 2300 5158\* 4 s 45 今 42 Ś s) 88 Š ž ş 운 Ŕ ŝ Yes Yes 운 X X Yes Yes £ Nov, 2005 June, 2012 April, 2004 April, 2002 April, 2003 June, 1996 Aug, 1999 Dec, 2000 May, 2007 April, 2004 Sept, 2006 June, 1986 Feb, 2007 Aug. 2006 May, 2012 魯 Feb, 1974 Mar, 1973 June, 1976 Oct, 1572 Jan, 1977 Sept, 1970 July, 1957 Jan, 1961 Apr, 1956 lune, 1961 Mar, 1976 Jan, 1977 Nov, 1972 July, 1978 Jan, 1961 Municipal Municipal Municipal Laborers Police Police Police Police Police Palice Police Police Police Labor Police Michael W. Fred Joseph T. Barbara Michael Gary Barbara Herman Patricia Terence Robert John T. Joseph Robert James David Daniel Fitzgerald Freeman Frost Gary Edridge Gebhart Everet Gibbons Gillespie de Tite Evans Fields Engle Sabo Parist Frank 4 悠 協 6 8 73 77 後方路

Ç	L	D E	ш	L			-	-	-	1	3	-	
Toric Care	Toric Care	Service Control of the Control of th			5.	3		1			<u>~</u>		No social security. "So when the insurance areas in next
3,498.00 \$ 3,498.00 \$	Lanor 1980 2009 \$ 3,498.00	1980 2009 \$ 3,498.00	2009 \$ 3,498.00	\$ 3,498.00	3,498.00	3,498.00			635.00	\$ 290.00	-00 40%	75%	year how am I supposed to live on even less money."
82 Golasinski Casimer Police Aug. 1962 Sept. 1992 Yes \$ 4,534.00 \$	Police Aug. 1962 Sept. 1992 Yes \$ 4,534.00	Aug. 1962 Sept, 1992 Yes \$ 4,534.00	Sept, 1992 Yes \$ 4,634.00	Yes \$ 4,684.00	\$ 4,634.00	4,634.00		1	421.00	\$ 529.00	.00	, % H	Canod get part-time job because of heekh.  " Jess available to spend on home, family, emergency
Joseph Labor 74-79 July, 2008 No   \$ 4,835.00 \$	tabor 74-79 July, 2008 No   \$ 4,835.00 \$	74-79 July, 2008 No   \$ 4,835.00 \$	July, 2008 No   \$ 4,835.00 \$	No   \$ 4,835.00 \$	\$ 4,835.00 \$	4,835.00 \$	ş	J	1,060.00	\$ 1,532,00	1.	30%	repairs."
					-						_		Widow's pension, "With the new insurance I would get
Greb Denise Municipal 1978 Mar, 2008 No \$ 3,091.32 \$	Municipal 1978 Mar, 2008 No \$ 3,091,32 \$	1978 Mar, 2008 No \$ 3,091.32 \$	Mar, 2008 No \$ 3,091.32 \$	No \$ 3,091.32 \$	\$ 3,091.32 \$	3,091.32	٠,		653.00	\$ 890.00	36%	29%	\$4,643 - which would leave me with \$255 a month for gas and food or anything else that came up - hence I have to
											·		sell my house I am also ill and unable to work I'm erramed "
	Fire Feb. 1980 line 2005	Feb. 1980 line 2005	Sign Sign Sign Sign Sign Sign Sign Sign	0									" am single dad taking care of four children (ages: 1
4,515.14 \$	4,515.14 \$	\$ 47EE.14	4,615.14 \$	4,616.14 3	4,616.14	4,615.14	n		3750	\$ 724.00	92%	16%	month, 23 months, 15 and 23] with my unemployed
Grubbic Sylvia Police Dec, 1959 Jan, 1996 Yes \$ 2,668,57 <	Police Dec, 1959 Jan, 1996 Yes \$ 2,668.57	Dec, 1959 Jan, 1996 Yes \$ 2,668,57	Jan, 1996 Yes \$ 2,668,57	Yes \$ 2.668.57	\$ 2.668.57	2,668.52	-		184.00	239.00	790	2	Flushand Joseph is deceased: "we were told we would
4	Politie time 1072 Ann 1004	1111 1072 Am 1Am 1Am	Sam 2004	4			-	-1				a a	have free health insurance when he retired"
200	Apr, 2004 Yes 5 4,200,00	4,200,00 Apr, 2004 Yes \$ 4,200,00	Apr, 2004 Yes 5 4,200,00	res   \$ 4,200.00	4,200.00	4,200.00	—-t-		782.00				Wife is disabled.
Gvozdenovich Anthony Police Feb, 1982 Feb, 2008 No \$ 5,195,000 \$	Foline Feb, 1982 Feb, 2008 No \$ 5,135.00	Feb, 1982 Feb, 2008 No \$ 5,195.00	Feb, 2008 No \$ 5,195.00	No \$ 5,195.00	\$ 5,195.00	5,195.00			653.00	\$ 890.00	35%	<u>}</u>	"increases in healthcare have consumed all my raises
						}		1				R 7	Suice my retirement in 2008 and this increase would put the making less than when I refired"
							<b></b>						"I dropped coverage because I could not afford it in
Halko Mark Police Feè, 2011 \$ 6,041.67	Police Feit, 2011 S	Feb, 2011 S	c/s	c/s			6,041.67		-				January 2014 when the mayor started to decrease city
													contributions ending in 2017. I would like to get back in to immenses at 2013 rates."
													"Lifelong Chicago residents and now are being faced with
1	Police Control of Cont	7,000 to 0	4	1	1								an [un]expected large real estate tax and_garbage
	5,008.Z5	100, 1374 Tes 5, U68.26	100; L34 100 20 5,068.26	165 3- 5,068.2b	\$ 5,068.2b	5,068.25			4218 8	\$ 529.00	269%	30%	collection tax. "take several medications and routine
							-		-				doctor visits with the ever increasing expenses and
									-				ביסעמובת חברות המוצא:
Hansen James R. Municípai June, 1978 Jan, 2010 No \$ 4,782,00 \$	Municipal June, 1978 Jan, 2010 No \$ 4,782,00	June, 1978 Jan, 2010 No \$ 4,782.00	Jan, 2010 No \$ 4,782,00	No \$ 4,782.00	\$ 4,782.00	4,782.00			1375.00	\$ 1,840.00	34%	%8	Inc cost of anything of \$465.00 more a month is observed in any rate has forced in a raid months.
												_	a lower rated plan"
		-				,-							"The ever increasing premiums are obliterating the yearly
4	Police	Cob 3001			4	,	_						fixed cost of living increases, making it more difficult to
	**************************************	reu, 2001 1es > 5,414.00	165 \$ 5,414.00	165 \$ 5,414.00	3,414.00	5,414.00			8	\$ 529.00	26%		meet a monthly budget. As a City of Chicago resident, I
					<del>,,,,</del>		<del></del>						also face the impending increase in property taxes, making
													the challenge more difficult."
93 Haugh John Police Feb, 1571 July, 1998 Yes \$ 4,060,00 \$	Police Feb, 1571 July, 1998 Yes \$ 4,060,00	Feb, 1571 July, 1998 Yes \$ 4,060.00	July, 1998 Yes \$ 4,060.00	8 Yes \$ 4,060.00	\$ 4,060.00	4,060.00			421.00		-100%	·•·	"Salary does not keep up with taxation and medical
The state of the s									-		ļ		71-year old widows "I'm very concernedand may have to
nipp Katnieen Police 1967 1995 Yes \$ 896.00 \$	Police 1967 1995 Yes \$ 896.00	1967 1995 Yes \$ 896.00	1995 Yes \$ 896.00	Yes \$ 595.00	\$ 396.00	396.00			183.00	\$ 238.00	3608	24%	drop dental and vision from my insurance. I'm an old lady
									•				with Hean-rist concerns #

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Wife is in remission from cancer and needs to see doctors afford to pay all the total cost due to the ridiculously high out of pocket deductible." [Called and said if rate increase "Since retiring my health care costs have risen over 500%" deductibles on the other plans, or the limited doctors and Vew increase "will be 30% of my monthly net retirement hospital. When I retired, I was promised excellent health \$30,000 in 2016. I write this statement not only for me bu Ages 80 and 75; "leaves us with no choice but to see what "current annuity barely covers my mortgage payments and twice a year..."she hasn't seen one yet because we can't also for the more than 30,000 city retirees, most of them lower income trying to make ends meet after putting out We were promised free health care insurance for life..." ... pension keeps getting smaller. "I have a lot of medical percent annually…has had a significant effect… Over the Add to that the increases in deductibles and prescription course of four years our premiums have increased 120% care at a reasonable cost. This is not a reasonable cost. with pensions not quite as generous as mine. I can only doesn't even cover preventive care due to a loophole in great hardship with this insurance increase due to the ncrease of cost incurred by living in the City of Chirago... monthly amulty...with the...property tax increase will \$30,000 in health care premiums and deductibles that magine what it must be like for someone with a much joes into effect he will have to cancel the insurance.] "While my pension is more than many, the impact of the\_increase [of] our premiums at a rate of 30 to 40 "If the insurance continues to go up we will not have "After deducting Federal Tax, it is my entire monthly costs and our annual healthcare outlay will surpass issues and so does my wife. We cannot afford the the ACA that the city chose to take advantage of," everything else." Social Security is penalized. we cut in our budget to meet this increase. leaves very little for living expenses" amount to nearly 40%... fixed income check." <u>\$</u> 23% ř 88 34% 10% 88% 88 45% 33% 31% 34% £1 26% 8 41% 28% 3,585.00 1,197.00 1,215.00 1,840.00 1,585.00 529.00 876.00 830.00 1,878,00 43 'n v 930.00 1,092.00 10,035.00 \$ 1,375.00 897.00 421.00 629.00 1,284.00 698.00 1,325,00 3,583.00 | \$ v, 4 47 ↭ ÷ 5,492.00 6,405.00 1,050.00 4,608.24 5,041.00 3,882,00 4188\* 3777.77. v s, 44 es, n **√**} v 운 ă. 8 Ň 몽 Ř ş Ş Š July, 2001 Jan, 2003 Jan, 1998 June, 2009 Mar, 2011 April, 1997 Feb, 2004 June, 2004 July, 2006 Jan, 2006 June, 3970 June, 1981 Apr, 1965 Nov, 1980 Feb, 1974 April, 1985 Feb, 1965 Dec, 1993 Jan, 1977 **Firemen's** Laborers Police Police Labor Police Police Police Police Michael Michard Edward Patrick Richard Patricia Chery **R**055 Peter Tory Hourihane Hovanec 장면 [ppollto Holub Howe 튑 95 98 8 ₹ 뎕 를 ã 83 贸

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diminishing income goes for the very basics...all we can do conditions, due to age\_higher prescription coss\_not able Specific hardships and lifestyle restraints\_ongoing stress for \$400 more so it will cost you \$1400... we had to get off 26...They said you're retired...but we can put him back on sergeant in the CPD for 20 years. He died on April 6, 1993. am 69 years old and hope to live a long life but I truly don! provides..." "My health insurance will cost me \$7,596 for the year with heaith ins. They took [my one son, at 19 years of age] off. the type of food I can get. This raise will put me further in charges...difficulty planning for the unknown...unable to affordable health insurance coverage if the City no longer choose to pay on what bills, what medicine I can buy, and is live less, while we still pay for others to freely receive "After retiring\_they started by taking \$900 a month for said what happened to the rule of covering them until have been receiving a pension from the City of Chicago now how I will make it with these confinuous increases. realth insurance coverage with the City after retirement. have had 17 surgeries in the last two years. The medical Increase will amount to 30% of my pension. I am on a since he died. The dollar amount has never changed... I that City plan and take a higher deductibe. Things are an additional \$1,545 deductible and over \$6,180 out of "I have been a widow since 1993. My husband, was a debt, maybe into bankruptcy, and even have my home leafth care premiums 2013: \$427; 2014; \$621; 2015. "... believed I would be able to maintain my subsidized complete necessary home repairs...increase medical "Beyond the continuing high in⊏eases and no raises, bills are rising even with insurance. I already have to "I have had four heart procedures since 1990... One backet expenses for the least amount of coverage." primary concern—is whether I will be able to obtain fixed income and not eligible for Social Security or to purchase life or long term care ins... Our entire "in the end I will basically run out of money and worry about uncontrollable financial what we also need." \$629; 2016: \$876 foredosed on." Medicare." 33% 22% ijX 16% ä 8 25% 35,9 30,8 76% 33% ž 8 529,00 238.00 1,167.00 529.00 876.00 538.00 633,00 'n 'n v 421.00 857.00 775.00 183.00 629.00 421.00 438.00 378.00 930.00 U) v, ÷ Ś 47) 47 <sub>የ</sub>ጉ 2,200.00 3,809.00 6,036.00 1,078.00 6,571.03 3,289.00 6,143.38 4,873.28 5,384.24 \$3,685\* • 'n ÷ Ś v v) Š No ક્ £ Š Žēš Š ž Oct, 1998 Mar, 2009 Apr, 1999 May, 1995 հսի, 2006 April, 2004 May, 2010 Apr, 2000 2014 2003 June, 1970 Feb, 1980 April, 1966 Feb, 1973 Mar, 1970 Nov, 1972 Nov, 1965 1998 20 Police Labor Police Police Palice Police Police Police 발 Edward James G. Micrael Carole L George Robert Donaid William Walter Watter Kimbaíl ohlic 106 Kaines Кезле Xehoe Kleidon Kato Š 5 107 8 5 8 112 8

CITY OF CHICAGO RETIREES' STATEMENTS ON IMPACT OF HEALTH INSURANCE INCREASES

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will be able to support my family. My phone is constantly son...a \$549.00 dollar per month...increase is equivalent to worked longer and retired later and saved more money, if dates... And because I am an out of state resident, the only I find it more difficult to pay our utilities, keep a roaf over "My spouse and I have many medical issues. After having \$6,588 annual decrease in net pay... I believe this is a fraud buildozed by the city of Chicago." "Many of us contributed to social security when we worked secondary employment less money [in] my pocket after paying the necessary bills retirees, and am requesting that an audit be conducted by an independent accountant to reveal the actual healthcars paid my bills and bought my medications, there is barely 'offset." "I have never, ever been in a position to decide I depend solely on my annuity which is slowly becoming income\_factoring in the rate hike I cannot fathom how I which of my monthly bills to pay...and that is where I am our heads, put food on the table..."...increase makes it "When I was working for the city, it was promised to us ...my NET income is greatly diminished especially since I will not be able to afford the presciption durgs I need very difficult for us to afford to see the doctors and fill retirement fund and savings account... ...my wife and I to support our families and further plan for retirement. hat too has been stolen from us with the government the core inflation is greatly increased. Litems such as buzzing with calls from creditors, I have exhausted my "This does not include our medication, co-payments..." "A financial plan that I carefully contemplated is being perpetuated by the City against me and other affected retirement around those numbers." "He could [have] two plans available to me are the most costly plans..." 'As a retiree with a family including an eight year old premioms...have seen dramatic increases and there costs from 2013 to today's date and future affected any money left to afford food. My trills exceed my about the subsidized health care, so I planned my rescriptions needed for our asthernatic child... food, real estate taxes, electricity, insurance or will I be ale to afford to keep my home this was presented years ago." will be living in the streets..." appears to be no let up." to survive. 22 27% 36% 30% 38% 8 8, 38% 33% 34% 35% 8 8 30% 4 1,800.00 2,145.00 1,840,00 238.00 1,498.00 1,840.00 1,878,00 ٧, v ↭ Ś 6,144.07 \$ 1,375.00 |\$ s 629.00 1,594.00 \$ 1,352.00 1,414.00 1,375.00 183.00 1,329.00 45 s Ś 43 3,452.00 5,894.25 3,979.13 5,843.19 4,845,00 4,455.00 ₩, 'n 'n w Ç, 44 운 Ŗ 윉 운 Š ž ğ ş June, 2012 Aug. 2009 June, 2010 Jan, 2011 Sept, 1597 July, 2005 Jan, 2014 1988 July, 1978 Apr, 1981 Jan, 1983 Mar, 1966 Mar, 1973 Dec, 1989 Feb, 1995 1966 Municipal Municipal aborers. Police Labor Police Police Police 집 Dawn, John Thomas B. Frank 3. Victoria Claudio Albert Louis J. Otane ΣŠ Manshreck Maluchnik McCarrick Marchese Mejeske Marrello Cowery Martino Mazur 5 ă 133 33 3 136

CITY OF CHICAGO RETIFEES' STATEMENTS ON IMPACT OF HEALTH INSURANCE INCREASES

1		,		au l		9	_	_	¥	,,)	JA.
	James	Peliae	Jan, 1977	Jan, 2,005	No	4327*	\$ 1,011.30	0 \$ 1,509.00	<b>%</b> \$9		The new rates are more than my mortgage When I first retired I was able to enjoy a comfortable level of lifeNow I just barely make ends meet When I was hiredin lanuary 1977. I was told that if I paid into my pension monthly. He City of Chicago promised me that I would have a contract of the city of the ci
w	Robert	Police	DZ-621	May, 2002	Yes	\$ 3,300.00	\$ 1,200,00	0 \$ 1,800.00	00 50%	25. 8.	reve a person and treatiff benefits.  *Pension keeps going down making it harder to live the same way.*
gū .	*	Municipal	Mar, 1978	June, 2007	No	\$ 5,158.07	\$ 496.00	\$ 736.00	93 7834	14%	"Do not get social security" "had a triple bypassand have many expenses in medication for the rest of my life"
J.		Police	March, 1970	April, 2000	ye.	\$ 5,055.00	\$ 421.00	5 529.00	30 26%	å	
Ē.	Robert	Municipal		Luly, 2011	No	\$ 7,250.00	\$ 1,143.00	2 1,609.00	00 41%	22%	2013 Premium: \$753; 2014 Premium: \$1051; 2015 Premium: \$1469; 2015 Premium: \$1469; 2016 Premium: \$1609; "As you can see our rate ires gone up drastically. As a 33 year employee of the City of Chicago, I was also not afforded the chance to pay into Medicare."
Z I	Brandon	Police	Jan, 1977	March, 2005	2	\$ 4,618.00	\$ 685.00	\$ 890.00	30%	260	Per phone conversation: "what we have all in common is the less money in your notes the hardenite se"
<b>C</b>	Corine	Police	Dec, 1978	Jan, 2003	Š	\$ 4,708.00	\$ 629.00	\$ 876.00	36E 28	19%	heve a_recurring brain tumor that I need to monitor constantly."every year I spend \$4,000 to \$5,000 to monitor it as well as other. health issued."
Mary		Police	Dec, 1978	Jen, 2007	Yes	\$ 6,627.43	\$ 653.00	00°068	36% O	13%	"I am really living check to check with very little savings anymore. I lost my money in 2008 that I had saved like Imany people did and have not recovered from that. My health issues leave me limited in what I can do_for supplemental income. This was not the promise from my dity for almost 30 years of service" (attached letter to
John		Police	1961	1990	Yes	\$ 2,962.00	\$ 421.00	\$ 529.00	0 26%	18%	Turn to drop nearm insuranc for 2015)  The current and proposed premium now exceeds [] my 1961 salary."
James		Police	1871	May, 2005	Yes	\$ 4,077.20	\$ 897.00	\$ 1,197.00	33%	29%	Does not include \$96/tno for dernal and vision; "James suffered a stroke in 2007. Medical bills pile up" "Medicare helps but doesn't pay for everything [had] triple funace surpeys in 2.2.5.1 c."
Mictor		Police	Oct, 1976	Jan, 2012	ž	\$ 7,716.00	\$ 930.00	\$ 1,215.00	31%	16%	Rate is 20% of net income; social security benefit reduced due to pension participation.
ξ.	Andrew	laborers	Sept, 1970	June, 2010	Ŋ	\$ 5,947.00	\$ 1,375.00	\$ 1,840.00	343%	31%	"3 cancer operations - 2 lungs, 1 stomach; 1 kidney, 1 lungs mortgage, taxes, etc.; hospital bits from 2012 till present time."
1:		Police	1362	1938	y Yes	\$ 4,956.00	\$ 450.00	\$ 529.00	188%	. 11%	[i] it is robbery. — We were promised these benefit when I took the job. Cut backs should start at the top. We worked a lifetime, and now we have to worry about this, its craw.
Danie	ļ	Police		Feb, 1994		\$ 4,479.67	\$ 629.00	\$ 829.00	32%	19%	
ĝ	1	olice			·				**	IU/AIC#	

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Parker			•					,			-			
164	<u> </u>	c	Police	1973				Secretary of the secret	\$ 793.00	φ 2	1,215.00	2 %K (X)	1	if the new plan goes into effect, "will be paying \$12.15 a month more than when turned 65." "in 1973, we were told when we retired our hospitalization would be paid for life." Update: "our home is on the market and we are fur the process of moving to another stateI can no longer afford to live hereconsidering finding hospitalization from another provided (for my wife) and not covering month.
165 Patterson		Thomas 1.	Police	řeb, 1973	Apr, 2005	QN.	45	6,865.89	\$ 1,326.00	٠٠ و	1,812.00	37%	36%	No Medicare, no Social Security. "No anticipated increases in any annuliv come close to 30%.
Patzke 166	ES.T	, gg	Polite	986T	Dec⁴d	22	v,	1,076.00	\$ 1,000.00	S O	1,195.00	20%	111%	Window, has 3 children in college and high school and has chronic health issues; "prescription bills are enormous and most of them are not covered by CVS Caremark."
Pavone 167	Sam	E	Police	Nov, 1977	July, 2008	Yes	ŧ/i	5,992.76	\$ 772.00	. v	1,062.00	38%	18%	Wife is not medicare qualified; "Looth my wife and myself are retired. We live on a fixed income month-to-month and any new deductions is always a financial problem."
Perovich 158	Vís	Vladimir	) مرارد	5ept, 1980		Q.	⊀>	3,515.00	\$ 1,319.00	<b>%</b>	1,491.00	33%	42%	Detailed explanation to harm to him and his family; scure diabettes, wife disabled, son has "Down Syndrome" and congestive heart failure, healthcare benefits do not pay for preventive care.
169 Petruzzi	γ	ydesof	Police	June, 1971	July, 2003	ž	\$	4,000.00				#DIV/Oi	20%	
Phelps 170	John	E	Police	Oα, 1971	Feb, 2004	Yes	45	2,695.00	\$ 897.00	\$	1,197.00	%er	21%	"pensionis a fixed amount, and while I must still address take everday day costs of livecosts of healthcare itave, without question, spun completely out of control."
Pierze 172	тчог —	Ę	Municipal	Nov, 1973	Feb, 2004	Not yet	₩	3,923.00	\$ 1,011.00	\$ O	1,045.00	ž	27%	Thought would see \$300 decrease when reached medicare eligibility, instead will see increase. "We feel we have been let down."
2 Pilipuf	ঠ	Cynthia S.	Police		April, 2010		W)	5,567.92	\$ 489.00 \$	\$ 0	775.00	28%	14%	
Piscitelli 173	Ö	Dorothy	Police	Feb, 1978	May, 2007	No	\$	5,294.00	\$ 1,375.00	ۍ نې	1.840.00	%5K	35%	"_with this increase my insurance will be three times the original cost. When I retired I never planned on such a cost increase." Doesn't cover routine or preventative services.
Powell 174	ਹ <sub>8</sub>	Sruce	Police	Jan, 1961	Aug, 1992	Yes	\$\$	4570*	\$ 421.00	\$ 0	529.00	79%	-100%	"I will be 76 years old yet this year and am still working a part time job in order make ends meet. I should be enjoying these precious years. I am also not in the best of health, but do what I have to do for my family."
175 Praznowski		Edward	Police	Nov, 1986	Dec, 2009	N	\$	3,019.00	\$ 489.00	43	890.00	82%	% %	"Over a two year time period - an 82% increase." "I live month to month"
176 Przybylinski		Robert	Police		May, 2001	Yes	\$	4,000.00  \$	\$ 300.00   \$	쓩	600.00	100%	15%	"so unfair on a fixed income."

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Σ	"We were forced to switch to a less expensive day plan because of the outrageous increase. We are scheduled to gay \$1609 per month in 2015 [vs. the \$1840]. If the rates were back at the 2013 amount [\$753], we would definitely prefer to stay with the better plan as the new one has a much higher beducthie and out of pocket expense. We were told by BCBS that we could not change back unless there was a special court order that would allow for us to return to our original plan."	"ever increasing rates provides me with less funds in which to live onwith my age I am unable to find any type of employment tooffset this constant increase in the cost of living."	Wife went back to work during retirement , being "pushed into poverty by this mayor"	"We did everything right Ilved relatively frugally and saved for a nice retirement, counting on the city's promises We treat with home remedies as well as managing astima, spinal stenosis and pain from old toDs on our own because even the deductible is a hardship When I read many of the hardship statements of other retires from last year, it troke my heart and I realized other we are one health crisis away from being in their shoes.			Cost decreases due to wife becoming Medicare eligible	"The new rates are apx, 45% of my monthly ancutry. This will leave me with apx, \$17.24 month, to pay out of pocket for any preventitive care, prescription costs, deducibles, out of pocket expense[s] and coinsuranceAs we age we are more in need of tehse services that ever beforeWe cannot afford such an increase."	"increase is too high and cuts into my available runds to pay for doctor and medication costs."	"This increase will cause severe financial hardship I will have to look for full time employment to make ends meet. I will not be able to make my mortgage payments and quite possibly will have to sell my home. I also had to drop my deughter from my insurance, as that would have me paying althost \$1,900/mouth for healthcare."	"additional \$100 a month added to the deductibles and fees we must pay, as well as all the other tax increases mass me put off going to the doctor."
l	% 57 8	ž <sup>e</sup>	44%			10%	10%	46%	202.	35%	13% X
×	17%	30%	26%			8%	-41%	37%	26%	21%	<b>39</b> %
ī	1,603.00	238.00	1,840.00	876.00	890.00	238.00	529.00	1,812.00	529.00	1,609.00	529.00
$\vdash$	\$	<u>پ</u>	\$				\$	ب م	<b>\$</b>	ν Ω	٠ <u>٠</u>
~-	1,375.00	183.00	1,458.00	629.00	653.00	221.00	897.00	1,326.00	421.00	1,329.00	421.00
9	4,589.00 \$	4,690.27 \$	4,160.00 \$	11 11 11 11 11 11 11 11 11 11 11 11 11			5,265.00   \$	3,950.00 \$	\$ 05865.2	4,661.00 \$	4,015.00 \$
	v	45	\$	67		δ.	ı,	√s.	v.	ر. دم	v,
ı	ÖN	Yes	No	N O			xes.	N N	Yes.	NO	Yes
ш	July, 2016	lan, 1995	April, 2011	Aug, 2004	Sept, 2006		Jan, 2002	Sept, 2000	Nov, 2000	Mar, 2015	Jan, 1997
ď	Nov, 1985	Mar, 1959	Mar, 1991	June, 1981	June, 1982	May, 1981	Sept, 1970	0¢, 1973	June, 1966	Feb, 1991	July, 1968
3	Municipal	Police	Police	Police	Police	Police	Police	Police	Police	Poifce	Police
В	Pærick	Robert	Gery	Relph	Dawn	Judith	Edward	William	Aarthony	Willen	Michael
4	Quinn 127	Ratledge 178	179 Retzke	Rhoden 180	181 Rhoden	182 Rieck	183 Roberts	Rodriguez 184	13S Roscich	Rose 185	Rowan 187

CITY OF CHICAGO RETIREES' STATEMENTS ON IMPACT OF HEALTH INSURANCE INCREASES

CITY OF CHICAGO RETIREES' STATEMENTS ON IMPACT OF HEALTH INSURANCE INCREASES

2	"I have chronic serious heart condition which requires many doctor visitssome of which is extremely expensive, i retired after 32 years of service and do not work at this time. I have been raising my grandson (13) for the past 10 years since my son died."	"I am unable to work at this time as I have been caring for my husband due to his serious chronic illoness and stroke and I have been raising my grandsonsince our son died."	"we are penalized for having a pension. Our medicare income is less than everyone ebe already. Why should we get hit again."		"Does not leave much to enjoy retirement."	Changed coverage to Blue Choice Standard because could not afford \$300 increase, new increase is now 1/3 of inoutify annunity.		"with these large increasesand being the sole supporterhas made it more difficult for me to provide for my family." Update: The Cityoffered four plans I chose the second plan for year 2015 because I could not afford the original plan that I had when I first retirednow I am forced to take the lowest health plan for 2016 that will be \$5644"	"It is obscene that next year [in 2016] just to keep my wrife coveredit will cust me \$1,157/month even though I am on Medicare."	Disabled; "I need two knees and thave a bad back! only have limited money coming in"					"These new rates will leave us with approximately \$125 for groceries per month."	New rates "are taking almost 30% of my pension and my wife and I are experiencing more medical and Rx costs associated with aging health problems."	"Since I retired my healthcare costs have basically doubled."		"every cent of reduction in income or increase in expenses means that I must make adjustmentsto provide for myself and my spouse." "Each erosion demands more sacrifice."
	14%	70%	路	%	2%	35%	ļ 	50%	25%	%EOT	8%	15%	, %	% /2°	27%	40%		7%	11%
×	388%	37%	365	-100%	27%	49%		44%	33%	33%	26%	36%	36%	76%	3698	% %		30%	25%
	876.00	1,195.00	238.00		238.00	1,511.00	238.00	775.00	1,197.00	876.00	529.00	830.00	890.00	7 840 00	1,070.00	1,812.00		238.00	529.00
-	\$ 229.00 \$	872.00 \$	\$ 526.99	897.00	188.00 \$	1,011.00 \$	183.00 \$		\$ 00.768		421.00 \$		-	1 333 75 4		1,326.00 \$	1,594.00	183.00	\$ 007.25
ψ	6,242.00 \$	5,937.00 \$	5,250.00 \$	3,559.00 \$		4,573.38 \$	5,318.00 \$		4,782.00 \$		5,282.00			7,599.00 \$		4,551.00 \$	7,407.77 \$	3,259.00 \$	4,824.63 \$
	w	٠,	<u> </u>	\$		n s	\$		٠,			43	1	V} +		<u>پ</u>	<u>ب</u>	\$	٠
L	N.	N <sub>O</sub>	Yes	Yes	Yes	<u> </u>	Yes	No	× ×	NO	Yes			Yes	2	S.	S.	Yes	Ŋ.
w	Feb, 2004	Mar, 2006	May, 2004	Aug. 1997	June, 1988	2004	Jan, 2000	Feb. 2008	May, 1999	May, 1992	April, 2005	July, 2006	June, 2006	June, 2002	June, 2009	Jan, 2002	July, 2009	Sept, 1990	Mar, 1994
, 0	Oct, 1973	July, 1982		March, 1973	1968	1974	July, 1965	Mar, 1975	July, 1971	July, 1982	March, 1973			Sept, 1969	June, 1980	Oct, 1973	Feb, 1980	Sept, 1956	Feb, 1965
U	Police	Police	Police		Laborers	Municipal	Police	Municipal	Palice	Laborers	Police	Police	Palice	Police	Laborers	Police	H.	Police	Police
£3	Richard	Karen	Charles	George	Norbert T.	Kevin	James	Renec M.	Robert	Raymond	Russell	Raymond	Julia	Harley	Robert D. Jr.	Kenneth E	Michael	Richard	Jerome C.
A	Rowan 188	Rowan 189	Ruback 190	191 Ruhnke	192 Ruzecki	Sanders 194	195 Sandow	Sarelli 196	Sarnowski 197	Scacchitti	199 Schaefer	200 Schalk		202 Schinker		Schultz 205	206 Solana	207 Seils	Selke 208

CITY OF CHICAGO RETIREES' STATEMENTS ON IMPACT OF HEALTH INSURANCE INCREASES

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Senese 209	Joseph J.	Laborers	1978	June, 2010	. No	\$ . 5,147.87	٠,	2,375,00 \$	1,840.00	34%	36%	After taxes and insurance, "My mortgage is \$2,226.00 per arouth, I now have \$498.80 up pay utilities/flood medical—I can't support 2 people on this amount. The insurance is more than 1/3 of my amounts."
ffer	William	Police		Sept, 2001	Yes	\$ 4,563,92	\$ 26	421.00 \$	529.00	76%	12%	
libetter	Dennis	Police	March, 1956	March, 2001	Yes	\$ 4,487.00	00			#D1A/0i	8	
Shleymovich	Lyudmila	Municipal	Feb, 1983	Sept, 2012	Š	\$ 5,860.00	45	\$ 00:57£,1	1,840.00	34%	31%	"I five on a fixed income I may have to make choices between health insurance and food! believe the system and whoever runs it have falled me and othersmiserably."
Sivicek	Daniel	Police	Mar, 1986	Apr, 2011	Ö Z	\$ 4,691.00	٧ <b>٠</b>	1,375.00 \$	1,840.00	34%	39%	"After paying the monthly_premium, I will be earning little more than when first bired in 1986. Upon retirement in 2011, the monthly freathcare premium was \$745."
Sobræyk	David	Police		June, 2009		\$ 8,839.39	⟨>	1,594.00	2,145.00	35%	24%	I cannot afford the 2016 rate and will drop out subsequently on January 1, 2016! left because I could not afford such extrane rates and wished to have the option of rejoining the coverage if and when the City lost its court case"
215 Sowinski	Ronald	Police	. ===	Aug. 1995		\$ 4,598	-76 \$	421.00 \$	529.00	26%	11%	
216 Stankowicz	Ronald	Police	Apr, 1965	June, 1995	Yes	\$ 5,215.00		-				
Star	Meme	Municipal	July, 1991	July, 2012	N	\$ 4,056.38	\$	\$ 243.00 \$	1,605.00	41%	40%	Not eligible for Medicare, "My husband lost his full time job; we have always relied upon my health care benefits to cover us both; premium increases have devoured a huge portion of my monthly annuity" Update: "monthiy premiumis \$539 more each month than it would beif one of us were eligible for Medicare"
218 Strazzante	Charles M.	Police	Mar, 1970	May, 1958	Yes	\$ 3,930.94	\$4.5	421.00 \$	529.00	26%	13%	fixed income
219 Suess	Robert	Police		Feb, 2004	Yes	\$ 6,821.22	\$ 77	\$ 00.772	421.00	25%	9%9	
Stillivan	Атпе	Police	Dec, 1998	Jan, 2011	Š	\$ 3,856.00	m	,				"Any rate would be difficult on me because I retiredwith severe health issues and a mortgage payment over \$1,300 a morth along with many other bills. A high premium would force me into a sale of my home and no where to go."
221Sumtil	David	Police	June, 1971	June, 2000	Yes	\$ 5,000.00	\$	421.00 \$	529.00	26%	11%	
222 Sutera	James	E E	July, 1986	Dec, 2011	¥.	\$ 5,111.71	71.	930.00 \$	1,215.00	31%	24%	"it is just too expensive for m[e] and my wife" "It is idiculous how the city is treatfing! the [ir] retirees.
rkowski	Debra	Police	Aug, 1986	Aug, 2008	No	\$ 4,401.00	\$ 00	\$ 00.559	890.00	36%	20%	Leukemia
Terrance	Timothy	Police	Feb, 1978	May, 1999	Yes	\$ 3,243.68	\$ 89	897.00 \$	1,157.00	33%	37%	Wife not medicare eligible, "I had to stop taking the prescribed amout of medication", "I had to stop paying my mortgage, I only pay the interest on the note I have no idea how an additional \$300 a month will allow us to stay In our home."
SOR	Thomas	Police	Sept, 1968	May, 2000	ž	\$ 4,200.00	\$ 00	183.00 \$	238.00	30%	969	fixed income
226 Topczewski	Ronald C.	Police	Aug. 1952	March, 1995	N N			408.00 \$	529.00	30%	13%	"My Persion not keeping up with these medical increases and inoxe taxes." Diminshed benefits.
gijo	Dage	Police	Feb, 1980	Feb, 2009	No.	4,800.00	ب ج	200.00		I di sucom	) io	fixed income
	Cuario	25.00	LCO'T TOO	2,02,500	QN	1.5 4,149.00	3	-		#DIV/U!	85	I have nothing left."

CITY OF CHICAGO RETIREES' STATEMIENTS ON IMPACT OF HEALTH INSURANCE INCREASES

#### **EXHIBIT 4**

Tab No.	Last Name	First Name	Fund	Hire	Retired Birthdate		Age Medicare	Reason Not Medicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	Соптепъ
2	Abreu	Ricardo	Police	Oct-73	Nov-03	Sep-46	70 Yes		assurancesthat the city will "make good" on the funding and provision of future healthcare insuranceThe city represented that the healthcare insurance would continue throughout my lifetime and the lifetime of my spouse This was a significant on my retirement incomethis additional, UNEXPECTED on my retirement incomethis additional, UNEXPECTED on my retirement and component of the total compensation package healthcare cost has provided great angst and concern for the officered and presented by the city while I relied uponmy reliance on the promised healthcare insurance benefits affected my decision regarding the timing of my retirement."	"Now that I'm retired, older, in need of medical care and relying on my retirement incomethis additional, UNEXPECTED healthcare cost has provided great angst and concern for the financial and medical well-being of me and my wife It is an enormous injustice to the city retirees if the city is allowed to renege on its retirement healthcare promises"
т	Agullar	Albert	Laborers	Dec-74	Feb-04	Sep-51	65 No	Insufficient qualifying quarters	"I believe! was promised lifetime coverage by City healthcare in my retirement by theCity of Chicago and Labors Pension."	"My pension yearly goes down because of the cost the city is charging me for health care and no cost of living raise."
4	Aguinaga	Richard J.	Police	Oct-71	Jun-12	Jan-50	66 Yes		"I believe I was promised lifetime coverage by Gty healthcare in my retirementwas told that when I was hired in 1971 and many times during my service to city by members of department of personnel and also city personnel. Also told that at 3 different pre-retirement seminars run by Gity of Chicago."	
rs.	Allen	Percy J. Jr.	Police	Dec-89 Mar-14	Mar-14	Nov-62	54 No	Not age 65	"I attended two City of Chicago sponsored retirement seminars, the first in my 15th year of service the second in my 20th year of service. The second in my 20th year of service the attendees were assured that healthcare was a component of our retirement benefits[and] My decisions regarding retirement were based on the information the Citydispersed during these seminars."	") relied on the health assurance being there in my retirement my wife has serious health issues that commands quality health care."
9	Ancrum	Tanja	Municipal	Jut-76	Jun-06	Aug-54	62 No	Insufficient qualifying quarters	"I believe I was promised lifetime coverage Simply by virtue of the fact that I was not given an opportunity to pay into Medicaremay husband and I will have to spend almost \$30,000 annually healthcare to me in my retirementthe pension rep reaffirmed on healthcare coverage I am currently my mother's caregiver my belief that the City would continue to provide healthcare coverage" attempt to earn social security quarters for Medicare eligibility."	"my husband and I will have to spend almost \$30,000 annually on healthcare coverage I am currently my mother's caregiver which prevents me from getting back into the workforce in an attempt to earn social security quarters for Medicare eligibility."
	Anderson	Arnold	Police	Jun-86	90-jn[	Jun-48	68 Yes		"it was explained to me on my first day in the police academy that lifetime healthcare was included in my being hired by the  City. I was thirty eight years old on that date and closer to mandatory retirement age than 20% of my classmates, so I paid particular attendion to talks of that nature. I am 100%, beyond a doubt, that I attended two retirement seminarsretirement healthcare was addressed by the city. They pounded into our brains that one should NOT leave the City BDBS plan for any because Retirement healthcare was included in my upcoming at the retirement seminars haveturned my world upside idown."	! am having [a surgical procedure] This is a frightening procedureand has unknown financial implications The city, by reneging on it's promises stated on date of employment and at the retirement seminars haveturned my world upside down."

Tab No.	Last Name	First Name	Fund	Hire	Retired Birthdate		Age Medicare	Reason Not Medicare	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
<b>∞</b>	Anderson	Donald G.	Police	Aug-66	Feb-99	Jan-41	27 20 80	Insufficient qualifying quarters	"In our final retirement seminar by the Chicago Police Department we were all assured our healthcare would be in place and remain for our lifetime. I believe that we were assured by the Illinois State Constitution of 1970 that benefits would not be reduced or elliminatedWhy did the city NOT withdraw funds from my pay check to complete enough quarters to cover people like me for Medicare?"	"At my advanced age payin policy without Medicare w hardship."
Ø	Angel	Garth	Police	Aug-66	Aug-98	Mar-38	78 Yes		"Mayor Richard J. Daley verbally stated it would happenyour word was your bond."	
10	Arendt	Timothy	Municipal	May-71	Jun-03		68 Yes		"Both at the beginning of my career and during retriement seminars at the end, the City lifetime insurance benefit promise was made. I have attached an early version of the MEA&B booklet that references the healthcare issue."	ny wife and 1 do have some medical issuesThe City in recent years has raised our portion toward healthcare to an incredible amount."
11	Ascher	Lester		0/-Inf	Feb-14	Oct-45	71 Yes		"At hiring, the pension program was explained, and we even got a booklet indicating group insurance availability throughout retirement."	
12	Barone	Michael Allen Police	Police	Nov-77	Jan-05	Sep-54	62 No	Not age 65	"I was promised healthcare by the city during retirement"	"monthly premium for family coverage is \$3,622.00over 80% of my monthly pension check My wife died in 2007, leaving methree children to care for I cannot afford \$43,464.00 annually for medical insurance coverage"
13	Battistella	Trene C.	Firemen's	Oct-87	Aug-08	Mar-54	62		"When I was hired by the CFD, I was told byPersonnel that when and If I worked until I am qualified to retire, not only will I receive a pension I will also receive a life time of health care coverage benefitI do not and cannot ever receive Social Security since I do not have enough quarters. That is because I was paying into a City pension plan, instead"	"I now have to go look for a job to pay for the insurance that I no longer have. My insurance rate will be almost two thirds of my pension."
14	Baugh	īījwana	Munîcîpal	Jan-68	May-05	Sep-45	71 No	insufficient qualifying quarters	"told by benefits that the citywould be responsible for 55% of my health care after I retire."	
13	Bendixon	Richard E.	Police	Mar-65	Apr-94	Feb-43	Yes Spouse: 73 No	Not age 65 (Spouse)	"at the retirement seminar we were promised that our pension and our medical insurance would always continueThe Retirement Board of the Policemen's fund had sent booklets out that included information about annutites, widow's annutites, disability benefits, death benefits, and group health insurance benefits. i understood that this was all one package."	"my health insurance is such that I need to remain with my current doctors Going to themarketplace is a very severe ned to remain with my current doctors Going to themarketplace is a very severe ned or severe promised that one participal or many insurance companies have left the state. The few BGS testirement Board of the Policemen's fund had sent booklets out any insurance companies have left the state. The few BGS hat included information about annuties, widow's annutities, out of pocket costs and the networks are changing We are not lisability benefits, and group health insurance ligible for federal subsidies. We paid approximately \$14,000 nenefits.
16	Beyer	Lawrence D.	Police	Feb-72	Sep-04	Mar-49	67 Yes		"I was on the 5th floor in the annex building 1121 S. State at a must attend meeting with others from my hiring class sometime around my hiring date and a city official from the Mayor's office as we were told outlined various benefits we would get working for the City of Chicago including lifetime medical coverage if we worked to retirement."	

Tab No.	Last Name	First Name	Fund	Hire	Retired 1	Retired Birthdate	Age   Medicare	Reason Not Care Medicare Eligible	f believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
71	Blake	Maureen	Police	Nov-86	Mar-07	May-55	61 No	Insufficient qualifying quarters	"I was promised lifetime coverage by City Healthcare in my tretirement by City of Chicago personnel"	"after working [as a typist at the CPD] 13 years as a civilian employee! took the sworn Police Officer test and entered the Police Academy on 17 November 1986! was considered a continuous employee since 1973 [therefore]! was informed that [it] was not possible [to deduct Medicare]! cannot afford to pay \$1466.00on the amount! receive monthly from my pension."
18	Blanc	Curtis E.	Police	Apr-72	Apr-04	Jun-50	66 Yes		g both of our tenures the coverage was a management personnel rructorswere 'you have best pension plan out	
19	Blanc	Karen A.	Police		I	May-63	53 No	Not age 65	"There were numerous statements during both of our tenures that enforced the belief that lifetime health coverage was a benefit The usual comment by benefit management personnel over the years and officers that were instructorswere 'you have the best insurance now and will have the best pension plan out there"	
20	Bobko	John R.	Police	Oct-69	Mar-02	Aug-50	99 No	Insufficient qualifying quarters	e e	"I have a long history of cardiac problems and take several medications and cannot be without affordable healthcare."
. 21	Boida	Dennis	Police	Mar-68	Mar-98	0ct-47	69 Yes		i believe I was promised lifetime coverage by City healthcare in my retirementindicated in paper work distributed by the city in contract and reinforced in content at retirement seminars "i believe [healthcare] is part of our retirement guarantee covered by the Illinois State Constitution. Also promised to me at "if I sign up with the new BCBS insurance I will [be] paying more	f ! sign up with the new BCBS insurance I will [be] paying more
22 83	Boock Borzych	Jack Donna M.	Police Police	Jan-77 Apr-06 00/1964 00/1995	Apr-06	Jun-52 Feb-44	64 No	Not age 65	the time I was hired."  "It was my belief as well as my husband's that we both would have lifetime health coverage. Before [my] husband passed away "I have a chronic illness and am terrified as to what is going to he assured me I wouldn't have anything to worry about as far as happen to me, healthcare-wiseLooking into other insuranc healthcare was concerned."	for my insurance than the mortgage payment on my home."  "I have a chronic illness and am terrified as to what is going to happen to me, healthcare-wise Looking into other insurance options is confusing [and] financially will be an added burden."
24	Bright Brogan	Morena Joseph O.	Municipal	Apr-86 Feb-73	Jun-15	May-55 Dec-47	61 No	Insufficient qualifying quarters	"I remember how great it wasfilling out papers and talking with a benefits representative providing me information regarding my starting salary, vacationfretime healthcare benefits that would continue even after retirement	coverage for myself and my husband to \$1,653.55 a month, excluding out of pocket expenses for co-payments, prescription drugs, etc."

Tab No.	Last Name	First Name	Fund	Hire	Retired	Retired Birthdate	Age Medi	Medicare Medicare Eligible		Comments
	Brown	Scott	Police	Nov-77		i			we were told would have to tthe City would in't retire until nent planning udgeting 100%	"Since retirement I have been diagnosed with Multiple Sclerosis am confined to a wheelchair. My wife is my fulltime caregiver The healthcare premiums offeredwill take 65% of my pension.
27	Brown Butvill	Norman Howard	Police	Aug-68 Jan-67	Feb-99 Jan-98	Nov-40 Oct-46	75 Yes 70 Yes		a benefit when i joined the Police Department."  "Iwo retirement seminars while signing up for retirement at pension board Jan 1598 We were told we would be covered but we would have to pay for our spouse."	
8	Byrne	Janice	Municipal	Feb-73	Jan-03	May-49	0N 79	insufficient qualifying quarters	age by City healthcare in neetings with City reps ng why no FICA was taken dopension and healthcare ent workers but from the	"The BCBS program referenced by the City for 2017 has a \$1800 monthly premium That equals about 40% of my net monthly income. Then there will be co-pays, out of pocket deductibles,etc."
30	Canchola	Donna	Municipal	Apr-77	70-lut		No	Insufficient qualifying quarters	a)	"My iliness has no known cure; it can only be treated with very expensive IVIG treatments that I receive every 8 weeks I will be paying one third of my income for insurance coverage."
31	Canchola	Robert A.	Municipal	Apr-85	Jul-10	Apr-50	66 Ves		oin oig oig	"I have a variety of health issuesdue to my years of working in the Heating and Refrigeration Plant at O'Hare Airport with high pressure generators and bollers."
32	Grir	James V.	Municipal	Aug-71	Jun-05	Sep-44	72 Yes		"Secause my wife is on disability and I was concerned about continuous health care coverage for hear, i had asked the personnel from the Department of Aviation prior to my retirement about healthcare coverage at least 3 times and was told that yes continuous health care coverage for myself and my spouse would be provided as part of my retirement package. While signing my retirement documents, the representative from "if the city is allowed to discontinue our health insurance, my MEAB aiso explained health care coverage would continue to be provided for my event of my death would continue to be provided for my spouse."	"if the city is allowed to discontinue our health insurance, my out of pocket prescription drug cost would skynocket to over \$30,000/yrmany of my drugs now coveredwould not be covered under Medicare's part Dplan seeing that no generic drug is available"

Tab No.	Last Name	First Name	Fund	Hire	Retired	Retired Birthdate	Age	Medicare	Reason Not Medicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	. Comments
83	Certnich	Victoria	Police	77-Jul	Feb-04	Oct-52	29 N	0	Not age 65	"I believe I was promised lifetime coverage by City healthcare in my retirementthese were the terms of my contract with the City. If I had not believed this, I would have worked until I was 55 even though my spouse was in poor health and needed me with him."	"My 79 yr. old spouse [is] paralyzedand unable to speak His my retirementthese were the terms of my contract with the found a policy as complete for himl man in remissionI have cere the terms of my contract with the found a policy as complete for himl man in remissionI have even though my spouse was in poor health and needed me with at the University of Chicagol am considering going without him."
£.	Christacakos	George	Laborers	Apr-80	Jan-14	SS-unf	61	61 No	Not age 65	I believe I was promised lifetime coverage by City healthcare in my retirement"when I hired in at the interview also at the pre-retirement seminars"	
35	Clone	Laurence V. Sr. Laborers	Laborers	Mar-73	Jul-12	Aug-52		No o	Insufficient qualifying quarters		"I cannot afford health insurance"
36	Clark	Jeanne	Police					. Yes			Numerous medical issues, "the total net cost of the drug for a 90-day supply is \$10,360.89. Under my currentpolicy, I paid \$65.00 for a 90 day supply,the most expensive drug Itake is NOT on the drug formulary for any of theoptions the City has provided Nor is it onthe options provided by FOPi could request a formulary exception[but]if the exception were denied, I would be solely responsible for the full retail cost of the drug"
37	Clarke	Patricia	Police	Oct-73	Feb-04	Mar-50	99	66 Yes		"when I came on the job I was told when I retired I would have healthcare insurance by the City of Chicago"	
38	Clucas	Diane M.	Municipal	Sep-83	Jan-11	SS-unr	61 N	o	Insufficient qualifying quarters	"I was not allowed to contribute toMedicare I believe I was entitled to lifetime coverage because I was not allowed to pay into Social Security and understood I was not to worry, my insurance would carry through to retirement."	"I took an early retirement because of my health. I cannot file for SS disability I suffer from 2 chronic diseases The new insurance rates will lower my "net" pay to \$1242 per month. How do I pay a mortgage and medical expenses utility bills food city stickerwatergarbage bill property taxes?
39	Cogilanese	Магу	Laborers	00/1971 00/1999	00/1999		99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Insufficient qualifying quarters	"My dad did not work enough quarters to earn Medicare but he never worried because he had a pension and he would always have health care."	'Ny mom is 66 and living with epilepsyshe was not able to get hired anywhere because it was before the disabilities actShe now only treeview half of my day spension and already pays a lot of that for her insurance benefitsMy poor mom will not be able to afford her house, medications, or any other necessities for livingmy mom definitely will not qualify for Medicare."
40	Collins	William F.	Municipal	Apr-78	Mar-04	Jul-51	65	65 Yes		" believe I was promised lifetime coverage by City healthcare in my retirement because back around 1986 when new people were hired they were told they could pay into Medicare. We were told that we did not have an option to pay in for Medicare."	

Tab No.	Last Name	First Name	Fund	Hire	Retired F	Birthdate A	Age	Medicare	Reason Not Medicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
											"[With both of us having serious health issues] Navigating new ways in our seventies to find comparable and affordable health insurance has become more difficult and complex.  Our_healthcare premium has increased from \$982 in 2014 to
41	, mp		o ci	Sandy	10 m	CP und	7	<u> </u>	Insufficient qualifying	"" worked for hearly 40 years with the CPD under the city's pension plan and without social security I retired from the city believing my wife and I would never have to worry about medical coverage. Not wife has naither social security or a nanction	"
1			3	i i	3	7	ţ			"At the time I was hired I understood that upon retiring I would be eligible for two benefits, a monthly pension and continued healthcare coverage from the City of Chicago. Of all the information provided from personnel there was never an information provided from personnel there was never an	ביין אַ אַפּטרט ויסטיבער אַ אַפערט אַפערט פֿער פערט פערט פֿערט פערט פערט פערט פערט פערט פערט פערט פ
42	Conroy	Thomas E.	Police	Oct-76	Apr-00	Jan-49	67 Ye	8		indication that either the pension or healthcare benefit earnedwas time limited."	
43	Courchene	Gregory R.	Police	Dec-67	Jan-92	Jul-41	75 76	ສ		"It was stated to me as a member of a group of recruits that we would receive lifetime coverage and the coverage would not diminish upon retirement."	"My wife [has numerous health issues] I have likewise experienced a few health issues
44	Craig	Joseph R.	Police	07-ne[		Арг-48	Yes Spor	:asr	Not age 65 (Spouse)	"Attending two retirement seminars offered by the city it was implied that the healthcare coverage would always be provided for both officer and family When i retiredI did so with the knowledge that the healthcare would be there for myself and my spouse is 10 years away from MedicareThe city'staking spouse. The city did nothing to indicate that they would go back large portion of our pension for healthcare was something we on these promises	"Attending two retirement seminars offered by the city it was implied that the healthcare coverage would always be provided for both officer and family When i retiredI did so with the knowledge officer and family When i retiredI did so with the knowledge that the healthcare would be there for myself and my "My spouse is 10 years away from MedicareThe city'staking a spouse. The city did nothing to indicate that they would go back large portion of our pension for healthcare was something we never anticipated."
45	Curry	Cassandra	Municipal	Aug-83	Jan-13	Jul-61	55 W	<u> </u>	Insufficient qualifying quarters	"I believe I was promised lifetime coverage by City healthcare in my retirement byA Department of Human Resources sponsored Retirement Seminar held at the Depaul Center conducted by Brenetta Stephens, a long time employee of the Department of Human Resources."	d"The proposed cost for my healthcarewould literally take one half of my pension check!!!
46	Cutich	John	Firemen's	May-62	Nov-94	Aug-33	83 Ye	S		"when I was hired by the City of Chicago, Fire Department our healthcare benefit was paid for by the City as a condition of employment. During my tenureit was always realized that healthcare and a comfortable pension would be provided for my lifetime."	
217	D'Acquisto	Saivatore	Municipal	Jan-93	Jun-03	Jun-40	76 Yes	S.		"I believe I was promised lifetime coverage by City healthcare in my retirement byassurance by the city that when I retired I would have health insurance."	
47	Dahlberg	Gerald	Police	00/1968 00/2006	00/2006	Dec-43	>-	, 59		"I was told our medical coverage was guaranteed for the rest of our life."	"My healthcare coverage went from \$88.00 per month in 2008 to a proposed \$339 in 2017a 285% increase"
48	de LaPaz	Pablo	Municipal	Nov-83	Jan-12	Jun-55	61				

Tab No.	Last Name	First Name	Fund	Hire	Retired	Retired Birthdate	Age Me	Medicare	Reason Not Medicare Eligible	i believe I was promised lifetime coverage by City healthcare in my retirement by	Соттелъ
94	Decker	Michael	Police	Jul-82	Jul-10	Sep-59	oN 72		Insufficient qualifying quarters	"! was not allowed to contribute to social security when I was bried by the City of Chicago due to the fact I was eligible to contribute to a pension plan offered by the cityUpon being thired by the City of Chicago Policemy entire class of fellow police hires were told that upon retirement we would receive a pension and lifetime healthcare at no cost to us."	"I have done limited research in pricing similar healthcareto replace what the city is trying to take away. I could possibly have to pay double what I am currently paying for less coverage. This would leave me with a fraction of my take home pay to live onTaking away a benefit which the City promised (healthcare) would cause undue stress and possibly cause me to have to seek employment to supplement my income in order to survive and to pay my bills."
20	DeFrancisco	Peter	Police	99-unr	Jan-98		74 Yes			"While in attendance at two Police/City of Chicago sponsored retirement seminars, one I recall is or about 1992 and the last one in 1997, it was stated by the lecturer/commentator at both seminars that City sponsored healthcare would be a lifetime benefit."	
51	Dexter	Ray	Police	98-09Q	May-13	May-61	55 No		Not age 65	"I was told prior to my retirement at a retirement seminar sponsored by the City at Harold Washington Library, that if I elected to choose the City's healthcare plan I would be covered in my retirement. If I elected not to choose City's healthcare plan I could not elect to come back."	
ß	Dicks	Kenneth G.	Police	Jun-64	Apr-92	Apr-29	87 Yes			"I believe I was promised lifetime coverage by City healthcare in my retirementby the City of Chicago"	"I am 87 years old and have had cancerAt this time in our life to find a new supplemental has been extremely stressful. The costwould be extremely difficult financially"
æ	Dockery	Ethel	Municipal	Apr-84	1 [	i "I	00 No		Insufficient qualifying quarters		Health has declined since retirement_forced off the City's insurance due to the increasing costly premiums.
25	Domian	Тһотаѕ	Municipal	Dec-82	Jun-12	Jul-59	57 No		Not age 65	"I have paid 8-1/2% of my pay sinceI was hired for the sole purpose of my retirement and it's benefits which were to include cost me a fortune how will I be able to survive financial medica/dental and vision benefits  "I believe was promised lifetime coverage by City healthcare in "Recent large increaseshave placed a heavy strain on or	"I have several serious health issues My monthly medications cost me a fortune how will I be able to survive financial If/when I no longer have medical/prescription coverage." "Recent large increaseshave placed a heavy strain on our
275	Donnelly Dorng	Richard L Keith E.	Police Police	May-61 Jun-70	Nov-01	Apr-34 May-47	82 Yes 69 Yes			my retirement byCity Mayor Richard J. Daley (5r.)" "! believe I was promised lifetime coverage by City healthcare in my retirementwhen I was hired and when I retired I would be insured."	income"
26	Dougherty	David	Police	Oct-73	Nov-03	Dec-48	67 Yes			"believed that my healthcare would be for lifelwork[ed] a second job to obtain sufficient quarters for Medicare coverage"	"My biggest expense and issue now is sufficient healthcare coverage for my spouse of 43 years[who] is not yet Medicare eligible[she] has been diagnosed with Stage 4cancer. The eligible personsis 1466.00 per monthover a \$600 per month increase To ensure she remains with the current healthcare systemI am forced to use this plan The plans available through the [ACA]are not accepted"
57	Doyle	Michael	Police		Aug-97	Oct-43	73 Yes			"The first day at the pol. Acad., I signed a lot of papers one was that "If I stayed until I reached retirement age I would receive medical coverage provided by the city of Chicago"	

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Total Act		Crock Month	Ţ.		o Position		_	i original		I believe I was promised lifetime coverage by City healthcare in	•
200	. Last ivanie	HIST NAME		2	кейгер Битпрате		₩ <b>.</b>	Wedicare	Medicare	my retirement by	Comments
										"in our orientation at Quinn Fire Academy we were promised	
î	ć		-	;	;	;				e retiree	"Now I'm paying 1200.00 - 2016 - Next year I will pay 1800-2100.
ņ	Ureyer	Kopert D.	Hremens	Mar-80	Mar-09	Mar-56	200	NO.	Not age 65		i can't afford to have healthcare affer 2016."
										"_I was under the impression that this was a benefit of my	
59	Drosos	Charles	Laborers	Mar-49	Dec-96	Dec-31	85 Ye	res		employment."	
							×	Yes			
							ᄷ	Spouse: No	Not age 65	"read it in a brochure and heard it from speakers at retirement  "have to pay for spousewhich cost would be over \$14,000	"have to pay for spousewhich cost would be over \$14,000
09	Duffy	James	Police	Feb-78	Sep-07	Sep-47	69 N	No (S	(Spouse)	seminar that I attended before I retired"	per year"
					·					"At the retirement seminar, we were told lifetime healthcare and	
						•				some years back (I do not recall what year) but instead of 10%	"medications are very expensive. The city's drug plan has
										increase in pay, we agree to a 3% increase with the	helped meThe Medicare drug program will cost me out o
61	Duhr	Phillip A.	Police	May-64	Feb-96	Jan-40	76 Ye	/es		understanding we would have health insurance for life."	pocket \$3400 per year"
										"It was a benefit when I decided to become a policeman (one	
										which I considered prior to signing on). During my employment	
	-									it was reiterate[d] by the original mayor Richard Daley. I went to	
									•	several retirement seminars where the spokesman for the	
										healthcare and benefits program stressed emphatically never to	
										get out of the city program because I would not be allowed back	
62	Dunn	Lawrence J.	Police	Mar-73	Apr-04	Nov-49	67 Ye	,es		in and nothing was better than the city pian."	
						_	ļ			"Healthcare coverage was one of the cornerstones of retirement	
										benefits during my entire tenure in the Chicago Police	
									•	Department 1972-2000. Never during my servicewere we	
										notified that at some future date the City would cease to fund	
83	Durbak	Andres	Police	Aug-00	Nov-12	Sep-48	68 Үе	,es		healthcare."	
											"This will be devastating to me and my wifeBecause of these
											many significant health issues my doctor bills and medicine are
										"This is a benefit that was promised to those of us that started	stiflingpolice officers only get forty percent of the amount of
2	Eldridge	James	Police	Oct-72					•	our police careers Oct. 23, 1972."	our social security due to us because of an offset."
		<b></b>								"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 City's retiree health plan	
										and would not be allowed to participate in Medicare[at] numerous retirement seminars I was told that I was entering a	"Presently I am paying full premiums for my wife and myself as
	4	U 1 1 1 1 1	ndininin	10 10	;	1	2			different medical plan and through the life of it I could accrue on ineither one of us is close to Medicare eligible. \$2,400.00 per and a half-million dollars of hands it is needed."	neither one of us is close to Medicare eligible. \$2,400.00 per
8	Ename	Nichard E.	Numicipal	TO-IPIA)	TT-UDF	/C-ADM			MOL dge 02		incitat pios.

Tab No.	Last Name	First Name	Fund	Hīre	Retired	Retired Birthdate A	Age Medicare	Reason Not Medicare Eligible	I believe I was promised lifetime coverage by Chy healthcare in my retirement by	Comments
99	en e	Michael	Minicipal		Anr-04	May-52	A N	insufficient qualifying	"When I was hired by the City in the mid 70'sI was instructed on the nonditions and benefits of employment which included pension and healthcare benefits that were provided for LIFE i contacted our Department of Personnel about taking out deductions for Social Security and MedicareI was informedby lawyou were either covered by a State or a Municipal Pension Plan and Healthcare system, or Social Security and Medicare  NOT BOTH in the mid 80's I was assured that my pension and healthcare benefits were for LIFE and were as good, if not better, Since 2008 I have seen doctors at the University of Chicag than anyther pension and maintain my new liver and remain cancer free. With the Mandatory Retirement! Seminar it was stressedthat I would get my promised medical coverage and the lack of individual insurance policies that have the University of Chicago in the Archer of the Mandatory Retirement is beath worker.	"I successfully had a liver transplantdiagnosed with cancer 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 nework. I am out of ortifions to maintain a health avictance."
67	+	Daniel	Police	Jan-77		, Jan-54	62 No	Not age 65	"I was hired as a Chicago Police Officer in 1977 One of the reasons I accepted the position wasthe benefits provided by the City which included Health Insurance Coverage"	"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 thesepremiums."
89	Flando	Anthony	Laborers	Jul-75	Feb-09	Feb-59	57 No	Insufficient qualifying quarters	"city healthcarewas promised to me by the City when I was first employed I was guaranteed the City would pay their share of my insurance for life."	
н	Pores	Lilia	Police	Nov-86	Feb-14	Jan-63	53 No	Not age 65	"lattended two different retirement seminars, i recall health insurance coerage after retirement was guaranteed according to the representative covering that topic."	"I retired at age 51 knowing that I would have to pay a premium for my health insurance, however, my premium has gone up each yearand I have to choose smaller plansto keep up with the premium increase. Thepolicy that the city is offening \$1500 a month for a single personThis is almost half my monthly pension I am beyond worried that I will not be able to cover my monthly health insurance premium and pay my mortgage, therefore Iput my house of 30 years up for sale. If it does not sell soon, I am worried that come January 2017 i will not be able to pay my mortgage, health insurance premium and other necessitites"
69	Flowers	Irwin	Laborers	Apr-77	Jun-06	Aug-54	62 No	Insufficient qualifying quarters	"Benefits and pension"	
20	Foley	Janice	Police	Dec-70	Dec-70 1/2004*	Feb-52	64 No	Not age 65	"! 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."	
71	Garcia	LaNette	Municipal	Apr-78	Mar-11	75-Jul	59 No	Insufficient qualifying quarters	"When we were hired, we were told that we had defined pension from the exchange, we will not be able to go to the doctors or and health care plans and therefore did not need SSI or have been doing is fighting for something that we were promised."  "We have base the health care plans that the City offere through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by to buy healthca through BC/BSat \$2600 per month. If we by the doctors or healthcape and it seems like all we have been doing it fighting for something that we were provided that our provided through BC/BSat \$2600 per month. If we believed that through BC/BSat \$2600 per month. If we believed the city of the back and through BC/BSat \$2600 per month. If we believed through BC/BSat \$2600 per month. If we belie	"We have to purchase the health care plan that the City offered through BC/BSat \$2600 per month. If we try to buy healthcare from the exchange, we will not be able to go to the doctors or hospitals that we havle! be[en] going to for years and deductibles and premiums will probably be just as high or possibly higherFor thirty-five years, we believed that our pensions and health care were guaranteed benefits for us."

				-	-					
Tab No.	. Last Name	First Name	Fund	Hire	Retired Birthdate		Age Medicare	Medicare	i believe I was promised lifetime coverage by City healthcare in	
							_		my retirement by	Comments
									"When I was hired by the City of ChicagoI was told by personal	"Thishas put a terrible burden on myself and my spouse! The
								Insufficient	(sic) that lifetime healthcare was a promised benefit I also	amount of money that is spent between monthly premiums,
F	į	1			1	: -		qualifying	attended several retirement seminars and was told that I would	deductibles, prescriptions and coinsurance has financially
7	Gaynor	Kobert J.	Municipal	78-Inc	-unr	לל-Pan-	ON TO	duarters	receive intentrie healthcare insurance benefits	overwhelmed us
										Wife has numerous medical issues; "My fifteen year old
										daughter who we adopted from DCFS at birth has a diagnosis of
									"The subject of the Korshak agreement never came up when I	Fetal Alcohol Syndrome We need the mental health portion
									signed up for retirement benefits. The retirement board never	of our policy for her When I first retired [premium] was
									saidthe City could terminate my healthcare coverage any time	\$1,053.00 a month in 2016 the premium was increased to
									they wantedthe issue of terminating healthcare coverage was	
									never stated by the City when I retired. If it was I would have	same insurance will cost \$3200.00 in January We can't afford
73	Gebhart	Joseph	Municipal	Dec-78	Apr-12	May-53	63 No	Not age 65	changed my plans to retire altogether."	·
				-					I believe! was promised lifetime coverage by"30+ years service	"Two heart attacks, five angioplasties with stents, acute heart
74	Gill	Douglas	Police	Jan-80	Apr-10	Jan-52	64 No	Not age 65	representing City"	disease (incurable); medicine, quarterly oncologist visits"
						-			"the for life health care insurance [-] the policeman were	
									verbally told when they igned the police force	
									that verhally be along with other policemen and women liwere	
75	1115	Evelvn	Police	Jan-69	Aug-98	Apr-44	72 Yes		told that health insurance was for life."	
					0	i.	}			
										Numerous medical issues; "I am currently in a payment program
										with my hospital and doctor's group to pay off my outstanding
			-						we were guaranteed that the medical perfeit would be provided to us and our families at no deduction from our pay as	best to uten itom co-pays. Tam also using credit cards Starting January first, my modical insurance promites will have
			_						long as we served the city and during our retirement years.	increased three bundred percent in two and one half-years
									were given briefings byPersonnel that our benefits	the cost is approaching half my pension,other plan
				•					included, free health care for officers and their families that	available. Is only a few bundred duffars less but has deductibles
26	Glynn	Kevin M.	Police	Feb-71	Jan-03	Aug-52	64 No	Not age 65	would continue until after retirement"	that could cost another thousand dollars a month more."
								insumment	I believe I was promised litetime coverage by Lity healthcare	
7.	Gnacinskí	Robert	Municipal	Mar-83	lan-12	[an-57	50 NO	qualitying	was not allowed to have 55th deducted from my pay when the City started the deductions from new employees."	
						-			"we were promised coverage since we were hired therefore	
						•			little thought was given to this throughout our careermany of	
									us worked in conditions or with materials that left long term	"We should not have to spend from half to all of our pension on
78	Grano	Joseph R.	Laborers 1	1974/197	Jun-08	Aug-55	61 No	Not age 65	effects on us and our health."	insurance to protect ourselves and our spouses."
									** Annual Temperature of the contract of the c	
									was promised include Coverage by the City of Chicagoarter a	
						•			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.	
F	4		300	Į.		100			Includedwas the promise that I would receive lifetime	
6/	Giant	Janua L	rolling	TOLING		C-AOM	610/		יוכמוחורסים: יוווז אסמום רסוודוומב זונים ובחוביורי	

I believe I was promised lifetime coverage by City healthcare in my retirement by  "I unfortunately became very ill that year again, when the MS struck me very viciously I was told that I could retire at 50% pay and would be offered healthcare which cost me around \$750 a month formy wrife and me."  "I believe I was promised lifetime coverage by City health care in my retirement byunion contract."  "My husbandwas told repeatedly from the day he was hired that he would receive free healthcareon the job and upon his retirement.  "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 I was told i would receive a pension and free health insurance for my lifetime"  "Lold us in 1994 that the City of Chicago would provide us with health insurance for the remainder of our lives."  "Based on documentation that I was provided at the time of my employment by the MEBU and the Director of Human Resources I was informed and promised lifetime coverage 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 Also at the retirement seminar I attended in the early 2000's we were told our insurance was a lifetime										-	Reason Not		
Griffin, John A. II Stremen's Feb-80 Jun-55 G. No Not age 65 mouth for my retirement by Lucino contract." Individual was told repeated that it could retter a 150k pay and would be differed label that it could retter a 150k pay and would be differed label to care around \$750 a mouth for. my wife and me.  Griffin, John A. II Stremen's Feb-80 Jun-55 G. No Not age 65 my retirement by Lucino contract." The label was told repeated from the day he was hired that the would receive free healthcrace unit by an upon this cellular of the contract. The label was told repeated from the day he was hired that the would receive free healthcrace. Jun-56 Mov-26 Mo	Tab		Last Name	First Name	Fund		Retired	Birthdate		Medicare	Medicare	I believe I was promised lifetime coverage by City healthcare in my retirement by	•
Gregorio Adrian Jr. Police No. 3 Jun-55 G. No Not age 65 month fortunare whether coverage by City health care in month fortunary with a date of the coverage by City health care in month fortunary with a date of the coverage by City health care in month fortunary with a date of the coverage by City health care in month fortunary with a date of the coverage by City health care in month fortunary with a date of the coverage by City health care in month fortunary with a date of the coverage by City health care in month fortunary with a day the was blind that he would receive the institution of the coverage by City health care in month fortunary with the coverage by City health care in month fortunary with the coverage by City health care in the day he was hired that would receive a person and received in the coverage by City health care in the day he was hired that would receive a person and received in the coverage by City health care in the coverage by City with the coverage by the City of City of City of City on the coverage by the City of City of City of Station and free health coverage by the City of City of City of Station and free health coverage by the City of City of City of Station and free health coverage by the City of City of City of Station and free health coverage by the City of City of City of Station and free health coverage by the City of City of City of Station and free health coverage by the City of City of City of Station and City of Station and Coverage by the City of City of Station and City of Sta											F10.50	"I unfortunately became very ill that year again, when the MS	"On medication that I takecosts approximately \$5,466.00 a afford hand [another] costs\$1,056.00 a monthWe cannot afford these medicines without medical insuranceMy current health has been increasing in cost to about \$1840.00 a monthtill ho about \$1840.00 a
Griffin John A. II Fremen's Feb-80 Jun-55 G. No Not age 65 my retirement by Lunion contract."  The leave is was promised lifetime coverage by City health care in Prolice Dec-59 Jan-96 Nov-35 79 Yes Terlement.  The leave is the early acceptably from the day is was hired that he would receive the health-area on the jub and upon list reflectment.  The leave is the early acceptably from the day is was hired that he would receive a pension and free health insurance for the City police of the contract coan/application for the City and upon list invariant of the contract coan/application for the City and upon list invariant of the coal may receive a pension and free health insurance for my lifetime upon my rectirement. When I was hired I would receive a pension and free health insurance for my lifetime upon my rectirement. When I was hired I was roll of would receive a pension and free health insurance for my lifetime to our lives.  The leave is the coal may be the May 100 of 1963 Jan-15 Dec-58 57 No Not age 65 health insurance for the remainder of our lives.  "Lod us in 1964 that the City of Citizgo would provide us with Gramman Juana Municipal 100/1963 Jan-15 Dec-54 52 No Not age 65 health insurance for the remainder of our lives."  "While the off the profile pension and free health and promised fishme coverage by Gramman Audinicipal 100/1963 Jan-15 Dec-54 52 No Not age 65 remainder our due to the fact that the city was covering us of the Audinicipator of us that the city was covering us of the Audinicipator of us that the city was covering us of the Audinicipator of us that the city was covering us of the Audinicipator of us that the city was covering us of the Audinicipator of us that the city was covering us of the Audinicipator of the covering us of the Audinicipator of the covering us of the Audinicipator of the covering us of the Covering			gorio	Adrian Jr.	Police				<u>د.</u>	0	ot age 65	and would be offered healthcare which cost me around \$750 a month formy wife and me."	migrationt miles the state of the current planand the new policy before offered is well beyond our means."
Grubisic Sylvies Police Dec-59 Jan-26 Nov-36 79/ves retriement. I was told repeatedly from the day he was hired that he would receive free health insurance exam/application for the Chicago Police bepartment, I was told that I would receive a pension and free health insurance for my lifetime upon my retriement. When I took the cutrance exam/application for the Chicago Police bepartment, I was told that I would receive a pension and free health insurance for my lifetime upon my retriement. When I took and receive a pension and free health insurance for my lifetime upon my retriement. When I was health insurance for my lifetime upon my retriement. When I was health may retriement. When I was health may retriement. When I was health insurance for my lifetime upon my retriement. When I was health may retriement. When I was told two in 1954 that the Chy of Chicago would provide us with health my retriement. When I was told the man in the remainder of our lives."    Police	∞		ffin	John A. II	Firemen's	Feb-80	Jun-05	Jun-54	62 1		ot age 65	"I believe I was promised lifetime coverage by City health care in my retirement byunion contract."	"I had a subdura! hematoma and require yearly check ups."
Grubisic Sylvia Police Dec-59 Jan-96 Nov-36 79 Yes retirement.  Why husband _was told repeatedly from the day he was hired that he would receive free healthcreeon the job and upon his retirement.  When took the entrance exam/application for the Chicago Police Department, was told that would receive a pension and Fee health insurance for my lifetime upon my retirement. When I was hired. I was hired that would receive a pension and free health surance for my lifetime upon my retirement. When I was hired. I was hired that would receive a pension and free health insurance for my lifetime upon my retirement. When I was hired. I was hired that I would receive a pension and free health insurance for my lifetime  Anna Police May-94 Dec-54 S7 No Not age 65 Insurance for the remainder of our lives.  "John as hired." was hired that I was provided at the time of my employment by the MEB and promised lifetime coverage by the Cty of Chicago's healthcrae benefit plan in my retirement."  While in the academy the Benefit Administrator tool us that Municipal 00/1983 Jan-15 Dec-54 62 No Not age 65 Hecty of Chicago's healthcrae benefit plan in my retirement.  While in the academy the Benefit Administrator tool us that Medicare wasn't taken out due to the fact that the city was received by the side of the province was a lifetime.													"my husband was assigned to the Bomb and Arson unit_until
Grubsic Sylvia Police Dec-59 Jan-36 Nov-36 79 Yes retirement.  Carla Police Jun-86 Jun-13 Oct-62 54 No Not age 65 health insurance for my lifetime upon my retirement. When I took the entrance exam/application for the chicago Police Department I was blid that I would receive a pension and free health carlamed.  TZ010 Grubsic Anna Police May-34 Dec-54 57 No Not age 65 health insurance for my lifetime overlage by Municipal 100/1983 Jan-15 Dec-54 62 No Not age 65 health insurance for the remainder of our lives. The City of Chicago would provide us with Curman Resource. Juans informed and promised lifetime coverage by Curman Resource. Juans informed and promised lifetime coverage by Curman Municipal 100/1983 Jan-15 Dec-54 62 No Not age 65 the City of Chicago's health care benefit bulm into the letter that the city was referement seminar insurance for the remainder of our lives.  "Sased on documentation that I was provided at the time of my employment by the MED and the Director of Human Preferement."  "While in the academy the Benefits Administrator bot is sthat Medicare wash't taken out due to the fact that the city was received and result and received as lifetime.  "While in the academy the Benefits Administrator bot is sthat Medicare wash't taken out due to the fact that the city was covering us for life. Also at the retirement seminar in the early 2000's we were rold our insurance testing and the city was a lifetime.							<del>-,</del>						ne passed awaywith reukemiaan autopsy_snowed that his body wasloaded with the chemical known as benzeneused to
Grubisic Sylvira Police Dec-59 Jan-96 Nov-36 79 Yes retriement    "My husbandwas told repeatedly from the day he was hired that he would receive free healthcareon the job and upon his retriement   "My husbandwas told repeatedly from the day he was hired that he would receive a person and free health insurance for my lifetime upon my retriement. When I was hired was told that I would receive a person and free health insurance for my lifetime upon my retriement. When I was hired was told that I would receive a person and free health insurance for my lifetime upon my retriement. When I was hired was told that I would receive a person and free health insurance for my lifetime upon my retriement. When I was hired was informed and provide us with employment by the MEBU and the Director of Human Resources was informed and provided at the time of my employment by the MEBU and the Director of Human Resources was informed and provided at the time of my employment by the Benefit subministrator told us that Medicare wash traken to ut due to the fact that the city was so covering by in the eard-my 2005 we were told our insurance to the terment seminar termined in the eard-my 2005 we were told our insurance to the terment seminar termined in the day of the city 2005 we were told our insurance to the time was a lifetime "While in the eard-my 2005 we were told our insurance to the termined was inferime while in the eard-my 2005 we were told our insurance to the termined and the city was a lifetime					·								make bombs i believe my husband diedwith 37 years on the
Grubisic Sylvia Police Dec-59 Jan-96 Nov-36 79 Yes retirement.  "My husband. was told repeatedly from the day he was hired that he would receive free healthcareon the job and upon his retirement."  "When I book begartment, I was bold that would receive a pension and free health insurance for my lifetime upon my retirement. When I book begartment, I was bold that would receive a pension and free health insurance for my lifetime upon my retirement. When I book begartment is a sold it would receive a pension and free health insurance for my lifetime upon my retirement. When I book begartment is a sold it would receive a pension and free health insurance for my lifetime upon my retirement. When I book begartment is a sold it would receive a pension and free health insurance for my lifetime upon my retirement. When I book may be a sold would provide us with health insurance for the remainder of our lives."  "Based on documentation that I was provided at the time of my employment by the MEBU and the Director of Human Resources I was informed and promised lifetime coverage by the City of Chicago is the retirement seminar 1 and promised lifetime coverage by the City of Chicago is the retirement seminar 1 and promised lifetime coverage by the City of Chicago is the retirement seminar 1 and promised lifetime coverage by the City of Chicago is the retirement seminar 1 and promised lifetime coverage by the City of Chicago is the retirement seminar 1 and promised lifetime coverage by the city and promised lifeti		<del></del>											heart conditionwith 16 years on the job My daughterwas
Grubisic Sylvia Police Dec-59 Jan-96 Nov-36 79 Yes retirement.  Grubisic Carla Police Dec-59 Jan-96 Nov-36 79 Yes retirement.  Grubisic Carla Police Jun-86 Jun-13 Oct-62 54 No Not age 65 insurance for my lifetime upon my retirement. When I took the entrance exam/application for the Chicago Police Department, was told that would receive a pension and free health insurance for my lifetime upon my retirement. When I took the cutton for the Chicago would provide us with a police May-94 Dec'5 57 No Not age 65 insurance for my lifetime"  Anna Police May-94 Dec'5 57 No Not age 65 health insurance for the remainder of our lives."  "Based on documentation that I was provided at the time of my employment by the MEBU and the Director of Human Resources was informed and promised lifetime coverage by Medicane was a lifetime eventage by Medicane was a lifetime as a lifetime as in the early 2000's we were told our insurance sear a lifetime was a lifetime was a lifetime"													forced to retirewith 27 yearsdue to a rare eye disease that she developed on the iob another son on CPD for 16 years now
Carubisic   Sylvia   Police   Dec-59   Jan-96   Nov-36   79   Ves   Interferement   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 I was told that I would receive a pension and free health insurance for my lifetime upon my retirement. When I was hired I was told that I would receive a pension and free health insurance for my lifetime upon my retirement. When I was hired I was told that I would receive a pension and free health insurance for my lifetime upon my retirement. When I was hired I was told that I would receive a pension and free health insurance for my lifetime upon my retirement. When I was provide us with learning of the lifetime coverage by the City of Chicago would provide us with learning my employment by the MEBU and the Director of Human Resources I was informed and promised lifetime coverage by the City of Chicago i healthcare benefit plan in my retirement." "While in the eacidemy the Benefits Administrator told us that my retirement." "While in the eacidemy the Benefits Administrator told us that my retirement." "While in the eacidemy the Benefits Administrator told us that my retirement." "While in the eacidemy the Benefit seminar latended in the early 2000's we were told our insurance was a lifetime.												"My husbandwas told repeatedly from the day he was hired	and another son that quitto join federal law enforcement.
Grubisic Sylvia   Police   Dec-55   Jan-96   Nov-36   79) Yes   retriement												that he would receive free healthcareon the job and upon his	My family has literally sacrificed their lives for this cityi do
Grubisic Carla Police Jun-86 Jun-13 Oct-62 54 No Not age 65 insurance for my lifetime upon my retirement. 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 hield I was told that i was told that i would receive a pension and free health insurance for my lifetime upon my retirement. When I was hield I was told that i was told that i would receive a pension and free health insurance for my lifetime upon my retirement. When I was hield I was told to my lifetime upon my retirement. When I was hield i would receive a pension and free health insurance for my lifetime I when I was provided at the time of my employment by the MEU and the Director of Human Resources I was informed and promised lifetime coverage by the Chicago is healthcare benefit plan in my retirement. I while in the a cademy the Benefits Administrator told us that Medicare wasn't taken out due to the fact that the rity was covering us for life Also at the retirement seminar latended in the early 2000's we were told our insurance was a lifetime	ω			Sylvia	Police	Dec-59.	Jan-96	Nov-36	79	ş		retirement	not deserve to lose myhealth insurance too."
Grubisic Carla Police Jur-86 Jun-13 Oct-62 54 No Not age 65 insurance for my lifetime upon my retrement. When grubisic Anna Police May-94 Dec-68 57 No Not age 65 insurance for my lifetime"    Anna   Police   May-94 Dec-68   Figure May-94 Dec-69   Fi				_						•			"My disease is permanent and progressive, and there are very
Grubisic Carla Police Jun-13 Oct-62 54 No Not age 65 insurance for my lifetime upon my retirement. When Grubisic Anna Police May-94 Dec'd Dec-58 57 No Not age 65 health insurance for the remainder of our lives."    "told us in 1994 that the City of Chicago would provide us with health insurance for the remainder of our lives."   "Based on documentation that I was provided at the time of my employment by the MEBU and the Director of Human Resources   While in the academy the Benefits Administrator told us have not due to the fact that the city was covering us for life Also at the retirement seminar I attended in the early 2000's we were told our insurance was a lifetime in the early 2000's we were told our insurance was a lifetime in the early 2000's we were told our insurance was a lifetime in the early 2000's we were told our insurance was a lifetime in the early 2000's we were told our insurance was a lifetime in the early 2000's we were told our insurance was a lifetime in the early 2000's we were told our insurance was a lifetime in the early 2000's we were told our insurance was a lifetime in the early 2000's we were told our insurance was a lifetime in the early 2000's we were told our insurance was a lifetime in the fact that the city was a lifetime in the early 2000's we were told our insurance was a lifetime in the fact that the city was a lifetime in the early 2000's we were told our insurance was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the city was a lifetime in the fact that the				_									few doctors in the country that will treat this Now the City of
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Grubisic Anna Police May-94 Dec'd Dec-58 57 No Not age 65 health insurance for the remainder of our lives."    Police   May-94   Dec'd   Dec-58   57 No   Not age 65   health insurance for the remainder of our lives."	۳	T		Carla	Police	Jun-86	Jun-13	Oct-62	54		ot age 65	insurance for my litetime"	lifetime."
Grubisic Anna Police May-94 Dec'd Dec-58 57 No Not age 65 health insurance for the remainder of our lives."  "told us in 1994 that the City of Chicago would provide us with health insurance for the remainder of our lives."  "Based on documentation that I was provided at the time of my employment by the MEBU and the Director of Human ResourcesI was informed and promised lifetime coverage by Guzman Juana Municipal 100/1983 Jan-15 Dec-54 62 No Not age 65 the City of Chicago's healthcare benefit plan in my retirement."  "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 Also at the retirement seminar I attended in the early 2000's we were told our insurance was a lifetime										•			"my husband passed away suddenlyat the age of 49. I am receiving a pension of \$1800 per monththe city is cancelling
Guzman Juana Municipal 00/1983 Jan-15 Dec-54 62 No Not age 65 The City of Chicago's healthcare benefit shall inny retirement."  "Based on documentation that I was provided at the time of my employment by the MEBU and the Director of Human ResourcesI was informed and promised lifetime coverage by the City of Chicago's healthcare benefit plan in my retirement."  "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 Also at the retirement seminar I attended in the early 2000's we were told our insurance was a lifetime					-		7/2010	i i	Ī			provide us with	my health insurance and offering me a "non sponsored"plan
"Based on documentation that I was provided at the time of my employment by the MEBU and the Director of Human ResourcesI was informed and promised lifetime coverage by the City of Chicago's healthcare benefit plan in my retirement."  "While in the academy the Benefits Administrator told us that Medicare wash traken out due to the fact that the city was covering us for life Also at the retirement seminar I attended in the early 2000's we were told our insurance was a lifetime	"			Alina	a la conce	Way-54	0.00	06-30	'n		01 48 4 60	ileans insurance to the lengines of our lives.	"_decision to cut the_benefits leaves me without_my current
"Based on documentation that I was provided at the time of my employment by the MEBU and the Director of Human ResourcesI was informed and promised lifetime coverage by the City of Chicago's healthcare benefit plan in my retirement."  "While in the academy the Benefits Administrator told us that Mediciare wasn't taken out due to the fact that the city was covering us for life Also at the retirement seminar I attended in the early 2000's we were told our insurance was a lifetime													health care team! have been informed byRush Medical
Guzman Juana Municipal 00/1983 Jan-15 Dec-54 62 No Not age 65 the City of Chicago's healthcare benefits Administrator told us that Medicine wasn't taken out due to the fact that the city was not rife. Also at the reterment seminar 1 attended in the early 2000's we were told our insurance was a lifetime				_								те оf ту	Centerthat they will no longer accept Obamacare in any form
Guzman Juana Municipal   00/1983   Jan-15   Dec-54   62   No Not age 65 the City of Chicago's healthcare benefits plan in my retirement."   "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 Also at the retirement seminar I attended in the early 2000's we were told our insurance was a lifetime												employment by the MEBU and the Director of Human	as of January 1, 2017to secure insurance independentlyis
Guzman Juana Municipal 00/1983 Jan-15 Dec-54 62 No Not age 65 the City of Chicago's healthcare benefit plan in my retirement." "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 Also at the retirement seminar I attended in the early 2000's we were told our insurance was a lifetime				_							•		prohibitive since it will consume my entire monthly retire
"While in the academy the Benefits Administrator told us that "th  Medicare wasn't taken out due to the fact that the city was covering us for life Also at the retirement seminar 1 attended in use 1 the early 2000's we were told our insurance was a lifetime \$140	80			Juana	_	00/1983	Jan-15	Dec-54	62	0	ot age 65		check."
Medicare wasn't taken out due to the fact that the city was "th covering us for life Also at the retrement seminar 1 attended in use 1 the early 2000's we were told our insurance was a lifetime \$146												"While in the academy the Benefits Administrator told us that	
covering us for life Also at the retrement seminar 1 attended in luser the early 2000's we were told our insurance was a lifetime \$146												Medicare wasn't taken out due to the fact that the city was	"these staggering increases on a fixed income is causing me to
				_							-	covering us for life Also at the retirement seminar I attended in	use my savings with the increase of my healthcare to
	~			Anthony	Police		Feb-08	Apr54	6	c	of age 65		\$1466along withproperty taxescar payment leaves me \$1100 to survive on"

Tab No.	Last Name	First Name	Fund	Hire	Retired Birthdate		Age Medicare	Reason Not Medicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
87.	Halko	Mark	Police	Nov-82	Feb-11	Aug-58	58 ND	Not age 65	"When mypremiums became too high for me to afford, I contacted the pension board to cancel The person I spoke with repeated several times that one I drop my coverage, I could never return to the city plan. For this reason, I believed I was covered for liffe If I remained in the city plan."	
88	Hannan	Andrea	Police	Dec-85	May-09	Mar-59	57 NO	Insufficient qualifying quarters	aì _	"I am paying \$1609.00 per month for health care. My husband has State IV Mantle Cell Lymphoma and is 3 quarters short to apply for disability"
									"During my 20+ yearsthe City never allowed me the option of contributing to Social Security or Medicare through payroll tax deductions! was mandared to make contributions to the City of Chicago PABF! attended two different retirement seminars I do not recall being advised or forewannedthat 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! was also told that enrollingwould also allow me to have continued automatic eligibility in the future so long as I did	
88	Harper	Luana	Police	Jun-82	Aug-02	Dec-53	62 No	Insufficient qualifying quarters		"During 2016, myhealthcare insurance coverage amounted to approximately 25% of my gross annual pension The 2017 Blue Crossoption most comparable to my current planwill amount to almost 40%"
06	нодвез	Terrance	Police	Feb-73	Feb-73 Mar-03	Nov-50	65		re in my police officer in	"Because I am denied Social Security benefitsthis will considerably after myplanned retirement"
91	Hogan	Terese	Municipal	Sep-74	Aug-07	Jul-56	0 NO	Insufficient qualifying quarters	"I was not allowed to participate in paying for Medicare If I understand this correctly because we already had health coverage through our pension And now the City decides to cover one group, but leaves our group hanging If they are not liable, then why did the Federal Gov't stop us from starting to pay for Medicare like everyone else?"	"] currently pay \$890 a month and the mailing ! just receivedraisesto \$1499"
92	Horne	Ross	Police	Jun-66	Jul-01	Jan-49	67 Yes		"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."	
93	Howe	Patrick	Firemen's	77-nn(	Mar-11.	Jan-54	62 No	Not age 65	"I was injured while at work, andI was no longer able, or allowed by the city, to continue to 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 as one of those benefits. We planned our lives around that information and counted on it."	

Tab No.	Last Name	First Name	Fund	Hire	Retired	Retired Birthdate	Age Medicare	Reason Not Ire Medicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
24	zsnuec	Roger E.	Police	Feb-68	Jan-98	Sep-47	69 /48		"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 cove your medical during retirement. The Information Health Care Rateswas for5190it further explained that the most you will pay if not elligible for Medicare is 10% of your gross monthly annuity. At no time was it ever indicated that this was a limited time offer."	
95	Januszyk	Donald	Police	0Z-unf	Jan-03	Jan-43	73 Yes		"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 attended the retirement seminars, I went to two of themwe were advised that there would be no issues with our medical insurance."	"! 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[ing] us more harm."
96	Jarosh	Fred	Municipal	Jun-81	Jun-10	May-56	ON OS	Not age 65	"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 yearsI was never told I'd be without healthcare"	"we are depleting our savings at an alarming rate every month."
76	Jenkins	Tyrone	Police	Feb-89	Feb-17:	Jul-64	52 No	Not age 65	"When I joined the Chicago Police Department in February 14, 1989 was toid 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."	"l have suffered many injuries in the performance of my dutiesa broken right handthat required a screw to hold my thumb in placetom left Achilleswhile chasing an offenderand a torn left quadriceps. These are life long injuriesthat will only get worse as I get oider!m a single dad with one child in college and another enteringWill be forced to choose health care, foodand other living expenses?
86	Johnsen	Casper K.	Police	Aug-62	Sep-95	Apr-39	77 Yes		"it was part of my retirement package, at the time I retired."	"Over the years of employment, I sustained many job related injuriesthat required surgery prior to my retirement and additional surgery after my retirement."
66	Johnston	Marie	Police	Feb-80	Feb-80 May-05	Feb-50	65 Yes		"When I came on the job I learned about themedical benefits I didn't give medical benefits much thought thinking they would keep their wordunti Korshak came up[Korshak] was not a permanent agreementSince 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"	
100	Joyce	Dorothy	Pofice	May-81	May-07	Sep-53	63 No	Not age 65	"I was told by the CPD when I was hired that our pension guaranteed medical coverage for the rest of our lives."	""As of Jan 1, 2017 I will have to pay over \$1400.00 per month. That's a 423% increase!"
101	Julian	William	Municipal	00/1977	30-unf	Jan-58	58 No	Insufficient qualifying quarters	"I believe I was promised lifetime healthcare coverage bycity held retirement seminarsthe information which benefits supplied us withthe pension was mandatory and no Medicare or social security deduction were allowed."	"Given the statement that the City would not be giving us lifetime healthcare, I would not have retired."

Tab No.	Last Name	First Name	Fund	Hire	Retired	Retired Birthdate	Age Medicare	Reason Not Medicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
102	Kachka	John	Police	Oct-66	Mar-98	Aug-43	73 Yes		"I was promised lifetime coverageby theCity of Chicago and the Chicago Police Department."	"I have been retired 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."
103	Kasper	Alex	Municipal	Nov-75	Dec-10	Oct-32	84 No	Insufficient qualifying quarters	"We have to purchase the health care plan that the City offiere through BC/BSat \$2600 per month. If we try to buy healthcare were hired, we were told that we had defined pension from the exchange, we will not be able to go to the doctors or and health care plans and therefore did not need SSI or hospitals that we haviel belien going to for years and deductibles and premiums will probably be just as high or possibly higherFor thirty-five years, we believed that our pensions and health care were guaranteed benefits for us."	"We have to purchase the health care plan that the City offered through BC/BSat \$2500 per month. If we try to buy healthcare from the exchange, we will not be able to go to the doctors or hospitals that we hav/el be[en] going to for years and deductibles and premiums will probably be just as high or possibly higher For thirty-five years, we believed that our pensions and health care were guaranteed benefits for us."
					7 - A 17 - A				"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 Every time we had these discussions! was reminded that I would be taken care of by staying with the city.	
104	Keim	Kenneth J.	Municipal	Apr-77	86-unf	Jun-42	74 Yes		The pension and health insurance coverage for life were always a part of these discussions to encourage me to remain at the city."	
105	Kendzior	Edward S.	Police	89-un/	Jun-05	Jun-47	69 Yes		"In the early 70' 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"	"I do not have sufficient qualifying quarters for coverage, but picked-up Medicare from my wife who had sufficient quarters."
106	Kem Kauba	George S. Jr. Bennet	Police Police	Apr-66 Jun-71	Jun-95 Jun-03	Apr-42 Jun-40	74 Yes 76 Yes		"At the time of my hiring we were told by the city and police department that our healthcare would be provided for by the city both on the job and when we retire" "the city promised such"	"By being duped by the city the retirees have less and less money to live on."
108		John	Police	Feb-73	Mar-02	Feb-51	Yes Spouse: 65 No	Not age 65 (Spouse)	"Pre-retirement seminar and written materials provided to my by skyrocketed to\$1,500 per monthbefore the costs of any the Ctty and discussion with the Pension Board at the time of my medication or co-pays or deductibles Even retirementit was and is my understanding that the City and/or withMedicarethe cost of a plan for my spouse on the Pension Fund would either provide or subsidizehealthcare costs marketplace still puts me at or above \$1500 per month on spension in 2002 dollars"	the cost of my City provided/subsidized healthcare has skyrocketed to\$1,500 per monthbefore the costs of any medication or co-pays or deductibles Even withMedicarethe cost of a plan for my spouse on the marketplace still puts me at or above \$1500 per month on a pension in 2002 dollars."
300	Komorowski	Cyro S.	Police	Nov-82	Jun-12	Jul-52	0N 64	Not age 65	"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-time practice and benefit of being a Chicago Police Officer that free and complete health care insurance coverage WOULD BE IN EXISTENCE FOR OUR LIFETIMES"	"will cost us up to more than a third of my monthlypension"
110	Konop	Randall	Firemen's	Apr-86	Nov-11	Mar-50	99 No	Insufficient qualifying quarters	"I told [the Fire Department's Director of Personnel] I had not much paid into Medicare he told me that it did not matterbecause I would still have healthcare provided by the City when I retired and would not need Medicare."	"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."

Tab No.	Last Name	First Name	Fund	Hire	Retired Birthdate		Age Medicare	- E	I believe I was promised lifetime coverage by City healthcare in	
								Eligible		Comments
									"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	"A huge portion of my retiree benefits is paid for health care, currently \$22,030.00 a yearit is a shame that what the city
111	Kooyumjian	Gregory E.	Police	Feb-82	Apr-07	Aug-53	63 No	Not age 65	city"	promised us they now back out of"
						<u>'</u>			"! received a brochure of the benefits that I was to receive! no longer have this brochure as this was handed to me some 48 years ago 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!	"As a retired crossing guard, my pension along with my widow's
								Insufficient	provide these benefits into my retirement years. I had no	pension sustains the at Detow the poverty level. Tet with this 1/ve endured health insurance premiums of \$500.00 per month.
								qualifying	knowledge that the Cityhad the capability of ending these	BCBS is offering me continued coverage into 2017 for \$1466.00
112	Krupa	Geraldine	Municipal	Mar-68	Jun-00	Aug-37	79 No	quarters	benefits."	per month. I certainly cannot afford this."
							Yes	ļ	"! was promised lifetime coveragewhen I was first hired in "Because of multiple injuries on the jobl have had a total kn 1871. At that time plumbers, electricianswere all making more replacement & currently a cervical spinal fusion because of a than \$15,000 per year, while a police officerwas making \$9,000 spinal stenosis from a police car accident in 1995. I am on a	"Because of multiple injuries on the jobI have had a total knee replacement & currently a cervical spinal fusion because of a spinal stenosis from a police are accident in 1995. I am on a
113	Kulak	Robert J.	Police	Mar-71	Aug-03	Apr-50	spouse: 66 No	(Spouse)	to >1U, JUU. We were told to not worry; we will always cover you huge amount of medicationsall this is very expensive and we and your wife at retirement time."    pay a lot out of pocket."	huge amount of medicationsall this is very expensive and we pay a lot out of pocket."
						•				"My husband was killed in Oct 1997 piloting a helicopter for the
										III. State Police Air One (a side job)as his widowI only receive
										\$800 per monthl currently pay \$876 per month for my BCBS
									"When my husband died in 1997 I was told by the MEAB that I	PPO plan so I have to write MEABF a check every month I am
									should continue as his widow with the city's insurance	retired due to my health issues I havecolon cancer I need a
7.7	Virolin	Conthis	Municipal	3401/00	70-to-0	53	QZ ZZ	Mot age 67	[because]! would always have the city's insurance unless !	PPO plan with similar coverage as one chemo treatment can be in cover \$10,000 and surgery in March was \$137,000 ".
	NA GIL	Cytteria	Marincipal	2/17/20	1000	) I		100 292 00	"I was told that I would have free or affordablehealth insurance	מפון לדקיקספיי ווון פתופפון זון ואופורון זופטין דקייקספיי
						•		Insufficient	subsidized for life I don't have 40 quarters for social security	"Pretty soon I will be a burden on the state because the city
								qualifying	and are not able to obtain it, we were never given the chance to	promised me free insurance for Life and I'm spending my life
21.5	LaPaglia	David J.	Municipal	Jun-72	Nov-11		ON.	quarters	payfor it or Medicare"	savings trying to keep my house and pay my bills!"
										"My husband passed awayso I only receive half of his pension."  with no role increases, I have been paying \$868,00 per month.
								insufficient	"My late husbandnever paid into Social Security or Medicare	for insurance and now I am being told it will go up to \$1.600
								qualifying	because he was told he did not need it, he had a pension and	plus There will be little left after paying the insurance premium
116	Laurino	Phyllis M.	Municipal	J	00/2003		No	quarters	health insurance for life."	and taxes."
						-		, ,	"I believe I was promised lifetime coverageat the time of hire when the benefits of employment were explainedWhen the	
								Insufficient	question came up at the retirement meetings we were told the	"The health care being offered on the exchange or from the
117	Laxner	Michael	Laborers	Jan-79	Jan-79 Mar-04	Jun-53	63 No	qualitying	city had devel not offered health take coverage! think the implication was that we have coverage throughout retirement."	city's preamanged, rucule coveragewith blobbs cost prohibitive and would eat up about 50% of my pension."

Tab No.	Last Name	First Name	Fund	Hire	Retired 1	Retired Birthdate	Age Medicare	Reason Not Medicare	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
118	Legittino	Mary 3.	Police	Nov-88	Jan-13	Nov-62		Not age 65	"I worked25 yearswith the understanding I would 'have to' retire before June 15, 2013 in order to have health insurance. I was told this year after yearby the unionand through seminars I would never have retired, I never wanted to retire. I was led to believe it was my only choice."	"the cost will literally be 50% of my pension! will never be able to make what is necessary to survive financially"
119	Maderak	Terry L	Police	Mar-87	Apr-10	Sep-50	99 No	Insufficient qualifying 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"	"they NEVER took Medicare out of my paychecksnow I have to purchase Medicare Parts A & B, D and a supplemental on my own, FOR THE REST OF MY LIFE!"
120	Majeske	Carol J.	Police	Apr-81	May-01	Jan.45	71 No	Insufficient qualifying quarters	"! was denied the opportunity to contribute to the Medicare programDuring my detail at the Chicago Police Department's Training Academy I had the opportunity to speak with the following individuals regarding the healthcare issue:Commander John Corlissl asked him about health insurance when I retire because I won't have Medicare Coverage and his reply was The City will cover you(spoke) with Mr. John Poewrs Imagine workingwith the expectation of healthcare coverage (I believe he was from Personnel) and he assured me not to in retirement to be "dropped" from it when you are in your worry because the City has an excellent Plan for the Retirees. 70's."	"The present premiums are already taking 25% of my Annuity Jinagine workingwith the expectation of healthcare coverage in retirement to be "dropped" from it when you are in your 70's."
121	Malburg	Thomas	Laborers	Apr-74	Apr-06	Mar-56	90 NG	Insufficient qualifying quarters	"when I retired I was told that the city would provided 55% of the cost of my and my wife's insurance"	"cost has rock[et]ed to 22000.00 this yeararound 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 1386saying we [would] be covered by the existing policies of the city John died on April 19, 2016. I had to give up our home and
122	Maiec	Marilyn	Police	Nov-72	Sep-00 7	Sep-00 7/1/1950	66 Yes		"I believe he was promised lifetime coverage by City healthcaresomeonecan make the choice to give us what was promised." "My husband and I were promised from day one we would always have and could depend on having health care coverage. He worked 33years believing that it was true. My husband died leichter in which has conead."	
	March	David M.	Police	Jun-82	Aug-16	85-Jnr		Not age 65	"During my first week of trainingsupervisors explained the conditions of our employment. This included our obligations to the Chicago and the Chicago Police Department, as well as the obligationsto 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 FEALTHCARE FOR UFFWhile the healthcare provided as a benefit by the city changed from being free NEVERdid the city inform me that the provided	"This changing of the rules, not only during the course of the game, but actually at the very end—has placed a very serious, unexpected burden, and hardship on my retirement planning"

155   Machine   Mitchell   Mitc	Tab No.	Last Name	First Name	Fund	Hire	Retired	Retired Birthdate	Age Medicare	Reason Not  Medicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
Misselsti Mittchell Police Sep-70 Jan-13 Red-13 S8 Yes roughly in 1999 Before my actual formal retirement for Misselsti Misselsti Mittchell Police Sep-70 Jan-13 Feb-48 S8 Yes roughly in 1999 Before my actual formal retirement for my actual formal retirement and promised bits for the offices. When side of the changes of the c										"I remember being informed that the City of Chicagowould take care of healthcare upon retirement. This was stated at thebeginning of my career in approximately February 1973. It was restated at a refirement seminar lattendal give by the Chy.	
Michaely Sherry, Police Seg-70 Jan-03 Feb-48 68 Yes habititate in wynchroporal, and throughout, was lead to believe by the Michaely Sherry, Police Seg-70 Jan-03 Feb-48 68 Yes habititate in wynchroporal and throughout, was lead to believe by the Michaely Sherry John M. Police Mar-70 Apr-00 Nov-46 66 Yes Through Through the retirement through the residual and and the retirement through the residual and and the retirement through the chy of undergoned may an another through the chy of undergoned may be profited and articles.  Miller Steven W. Police Nati-46 May-46 Go Not-45 71 Yes Shouse:  No Not age 65 Front through the chy i west to my spromised lifetime coverage by Cty healthcare in my retirement. It was three the retirement the safety through the part of the retirement through the safety went to my retirement. It was three the safety was somether than a monded statement, it was three the retirement, it was the return of the safety. When the safety was formed the return of the safety was somether and an endergoned three thr	125	Masalski	Mitchell	Police	Feb-73	Nov-10	Dec-47			roughly in 1999 before my actual formal retirement."	
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Miler Steven W. Police Mar-76 Jul-04 Mar-49 67 Yes virther would be both most benefitial and affordable to retirees."  Miler Steven W. Police Mar-69 May-00 Cot-45 71 Infe." Infe." Inbelieve I was promised lifetime coverage by City healthcare in my retirement seminar I was something that I was to the city I went to my retirement it was something that I was to the laws here I was fired by the city. I was to mised health care for life  Miler Steven W. Police Mar-69 May-00 Cot-45 71 Infe Inbelieve I was promised lifetime coverage by City healthcare in my retirement it was something that I was tolf when I was thred My healthcare in my retirement it was something that I was tolf when I was thred My healthcare in my retirement it was something that I was tolf when I was thred My healthcare in my retirement. It was something that I was tolf when I was thred My healthcare in my retirement it was something that I was tolf when I was thred My healthcare in my retirement. It was something that I was tolf when I was thred My healthcare in my retirement, it was something that I was thred with Herb in special activities and believed that when I retired the City and the board would be loved nor wonly and we does my would help." in an amended statement, it was "herb kordeck nor wonly would help." in an amended statement, it was "herb kordeck nor wonly would help." in an amended statement, it was "herb kordeck nor wonly would help." in an amended statement, it was "herb kordeck nor wonly and the board wonly would help." in an amended statement, it was "herb kordeck nor wonly and the board was made and statement, it was "herb kordeck nor wonly and the board was made and statement, it was "herb kordeck nor wonly and the board was made and statement, it was "herb kordeck nor wonly and was made and when I was herb kordeck nor was made and when I was herb kordeck nor was a much as a much as a made and was	3	INCOINTER	Sieny	ייסוכיי	ao linr		Aug-Sur		INOL ASC DO	Employment package; regiencent seminars	10 >b,uvu.
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Mireles         Rose M.         Police         Dec-91         Mar-45         71         Yes           Mizula         Marik         Police         Sep-54         Jan-81         No         Not age 65	, F	Miller	lamer	Police		Apr		Spouse:			can afford the high premiums and the high deductible and also the loss of conjugations.
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138 Morriery Marie Police June 8 58-95 59-95 71 They gene through calefur family globel conflict training calefur family formed to the	Tab No.	Last Name	First Name	Fund	캶	Retired Birthdate	1	Age Medicare	2 2	I believe I was promised lifetime coverage by Gty health care in my retirement by	
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Niksich Louis Jr. Laborers 00/1983 00/2011 Insufficient "I was promised healthcare for life when I startedThey are qualifying diminishing my benefits that are guaranteed by the quarters constitution."  Noonan Jack Municipal Jul-77 Jun-07 No quarters constitution."  "the City of Chicago in 1987 started to take out Medicare for Insufficient new hires. They would not take tout of my earnings. That lead quarters healthcare."  May-77 Jun-10 Aug-54 62 No quarters healthcare."											"due to a traumatic brain injury I have power of attorney and
Niksich Louis Jr. Laborers 00/1983 00/2011 Insufficient "I was promised healthcare for life when I startedThey are qualifying diminishing my benefits that are guaranteed by the quarters constitution."  Noonan Jack Municipal Jul-77 Jun-07 No quarters constitution."  "the City of Chicago in 1987 started to take out Medicare for Insufficient new hires. They would not take to ut of my earnings. That lead qualifying me to believe that the City of Chicago intended to pay for my quarters healthcare."											handle [Louis'] affairshe has ongoing physical and psychiatric
Niksich Louis Jr. Laborers 00/1983 00/2011 Insufficient "I was promised healthcare for life when I startedThey are qualifying diminishing my benefits that are guaranteed by the quarters constitution."  Noonan Jack Municipal Jul-77 Jun-07 No quarters constitution."  "the City of Chicago in 1987 started to take out Medicare for Insufficient new hites. They would not take it out of my earnings. That lead quarters healthcare."  May-77 Jun-10 Aug-54 62 No quarters healthcare."											shealthrare needs including regular visits and several very
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Noonan Jack Municipal Jul-77 Jun-07 No quarters constitution."    Insufficient 'I was promised healthcare for life when I startedThey are qualifying diminishing my benefits that are guaranteed by the quarters constitution."    Insufficient											him so any changes in coverage orphysicians could be
Niksich Louis Jr. Laborers 00/1983 00/2011  Noonan Jack Municipal Jul-77 Jun-07 Insufficient Insufficient "I was promised healthcare for life when I startedThey are qualifying diminishing my benefits that are guaranteed by the quarters constitution."  "the City of Chicago in 1987 started to take out Medicare for Insufficient new hites. They would not take it out of my earnings. That lead qualifying me to believe that the City of Chicago intended to pay for my quarters healthcare."											extremely disruptiveThis year, his premium cost is about 23%
Noonan Jack Municipal Jul-77 Jun-10 Aug-54 62 No quarters promised healthcare for life when I startedThey are qualifying diminishing my benefits that are guaranteed by the quarters constitution."  "the City of Chicago in 1987 started to take out Medicare for Insufficient new hires. They would not take tout of my earnings. That lead quarters healthcare."	143	Niksich	Louis Jr.		00/1983	10/2011	•••				of his monthly pension gross"
Noonan Jack Municipal Jul-77 Jun-07 No quarters constitution."  "the City of Chicago in 1987 started to take out Medicare for Insufficient new hires. They would not take it out of my earnings. That lead quarters healthcare."  "the City of Chicago in 1987 started to take out Medicare for Insufficient new hires. They would not take it out of my earnings. That lead quarters healthcare."								_	Insufficient	"I was promised healthcare for life when I started They are	
Noonan Jack Municipal Jul-77 Jun-07 No quarters constitution."  "the City of Chicago in 1987 started to take out Medicare for Insufficient new hires. They would not take it out of my earnings. That lead qualifying me to believe that the City of Chicago intended to pay for my output the City of Chicago intended to pay for my quarters healthcare."									qualifying	diminishing my benefits that are guaranteed by the	
Modrati Jach May-77 Jun-10 Aug-54 62 No quarters construction: "Left City of Chicago in 1987 started to take out Medicare for Insufficient new hires. They would not take it out of my earnings. That lead qualifying me to believe that the City of Chicago intended to pay for my quarters healthcare."		PI DOCUMENT	30.0	Mainini	3	7.0		2	Gilortere	constitution "	
"the City of Chicago in 1987 started to take out Medicare for Insufficient new hires. They would not take it out of my earnings. That lead qualifying me to believe that the City of Chicago intended to pay for my Obrzut Raymond Laborers May-77 Jun-10 Aug-54 62 No quarters healthcare."		10000	No.	5	1	3		2			"In 2013 last year of city subsidies my premium was
Insufficient new Junius Carlo Compound Carlo Car						•				and according to a set of hetera 1001 of annual of the other	\$750/month in 2017 my expected premium is at \$2600/month
Insufficient new hires. They would not take it out of my earnings. That lead qualifying me to believe that the City of Chicago intended to pay for my obsorut Raymond Laborers May-77 Jun-10 Aug-54 62 No quarters healthcare."										ייינוב כיול כן לוויקפת ווו דפט פעורכת נס ופער סתר וווילמולים בט	יייי יייי און אייייי און אייייי אייייי אייייי איייייי איייייייי
Obraut Raymond Laborers May-77 Jun-10 Aug-54 62 No quarters healthcare."									Insufficient	new hires. They would not take it out of my earnings. That lead	we can't even think straight anymore. The projected costis
Obrzut Raymond Laborers May-77 Jun-10 Aug-54 62 No quarters healthcare."									qualifying	me to believe that the City of Chicago intended to pay for my	half of my gross pay. I have a mortgage, utility bills, water and
	145	Obrzut	Raymond	Laborers	May-77	Jun-10	Aug-54	62 No	quarters	healthcare."	sewer tax, garbage taxetc."

Tab No.	. Last Name	First Name	Fund	Hire	Retired	Retired Birthdate	Age N	Medicare	Reason Not Medicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
146	O'Connei	Emmett	Police	Oct-73	lun-05	Mar-44	70 %	S. S.		"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 firetime medical coverage - BY THE CITY HEALTHCARE - IN MY RETIREMENTmy wife and I planned for our future we never dreamed the City would want to chance the rules.	"at the age of 72 I find myself in a place where my wife has had two operationsa stroke and open heart surgeryalong with an operationI hadmakes it obvious that medical coverage is necessary no matter what the city says I can affordSo, after 32 years of serviceand being redired for eleven years the City tells nee that I didn't do a good enough planning for the future herause the City can't afford 12".
147	O'Dea	John M.	Police	Dec-69	1	1		, sa		"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."	
148	Oísen	Elizabeth	Police	Vov-77	Nov-77 00/2007		49 2	<u> </u>	insufficient qualifying quarters	. I called the	"I am the mother of two children. One of whom suffers from scoliosiskindly 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."
149	O'Rourke	Kevin M.	Police	Nov-86	Mar-07	Sep-63		Z Q	55	"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."	
150	O'Rourke	James	Police	Dec-67	May-97		72			"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."	"I clear \$3900 a month from my pension. A \$3500 a month premium would leave me with \$4800 clear for a year I had a triple heart bypass in 2009, I take 5 prescription medications a day, and my wifetake 3"
13.5 15.5 15.5	Pantano	Joseph			00/2009		ž	<u> </u>	Insufficient qualifying quarters		"my health insurancehas tripled to \$1840.00 per month 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."
152	Parker	James E.	Police	Feb-73	Aug-07	Aug-47	37 69 8 8 8 8	use:		"it will cost somewhere in excess of \$2,000 per month  because of the higher healthcare cost and taxes we sold our because of the higher healthcare cost and taxes we sold our becovered by the city for life."  home at a loss and moved  in was promised healthcare for life by the Cityat an affordable	"it will cost somewhere in excess of \$2,000 per month because of the higher healthcare cost and taxes we sold our home at a loss and moved
153	Paulnitsky	Roland	Police	Mar-68	Feb-08	Jun-47	97.	, se		"City employees were encouraged to retire with a buyout in 2004, the major incentive being City healthcare with a 55% reimbursement of monthly premiums." "I was told I was entitled to healthcare when I retiredand NEVER DID ANYONE SAY ANYTHING AROUT THE PERMAIN REMEMENT OF THE INSTITUTE.	"My wife was diagnosed withAizheimer's in 2008 I cared for her at home 24/7 until 2015 when I was diagnosed with cancer. I spent months recovering buta large tumor had entered a chamber of my heart I am now on a pill that I need to take for the rest of my life\$10,000 for 120 pills. Layolaand Caremarkmanaged to arrive at a very low copaybut now I will be back to square one. My wife's monthly billruns \$6,500 amonth which is more than my monthly incume so I run in the
154	Pauss	Edward	Municipal	Jun-75	Jan-04	Jun-44	72 Ye	Yes			red each month"

Tab No.	Last Name	First Name	Fund	E E	Retired B	Birthdate	Age Medicare	Reason Not  Medicare	I believe I was promised lifetime coverage by City healthcare in my retirement by	Commonts
155	Perovich	Vladimir	Police	Sep-80	Jan-07	Aug-52	0 N O N	Not age 65	"When I was in the academy! was told that! will receive health care and a pension for the rest of my life. Many times! was reminded not to quit because I would be throwing away my pension and insurance which! Will, receive for the rest of my life. When I went to the retirement seminar I was told that! will be receiving a pension and health insurance for the rest of my life."	"My wife is disabled and unable to work and is not eligible for Social SecurityIprovide health insurance for my [disabled] son as well as child supportbecause he will never be emandipatedfor 2017the premium for PPO or Blue Choice option are more than my entire check"
156	Репу	Marianne	Police	77-ner	Jul-06		8	Insufficient qualifying quarters	"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 bargainI would not have to worry about receiving reasonably-priced health coverage in retirement. The City has reneged on its part" "! believe I was promised lifetime coverage by City healthcare in	"I have multiple serious chronic health problems 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."
157	Pesoli Pilipuř	John J. Cynthia S.	Laborers Police	May-76 Dec-87	Jan-09 Apr-10	Jun-57 Sep-57	59 No 59 No	Not age 65 Not age 65	my retirement bythe document I signed and was told on my date of hire." "When I came on the job we were told we wouldearn a pension and healthcare I decided to retire, foolishly secure in the knowledge that I would have healthcare"	"we are being forced to sell our home of 30 years because the City does not have to fulfill their obligation as promised!"
159	Pochordo Pucinski	Michael A. Wesley S.	Police Municipal	Jan-70 Jun-03	Jun-01	Dec-46 Jun-53	69 Yes 63 No	Insufficient qualifying quarters	"I believe I was promised coverage by the City healthcare in my retirement bythe first Mayor Daley at my graduation at Soldiers Field as well as the Department of Personnel at my academy corientations as the Department of Personnel at my academy "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 for the rest of my life. And I was unable to pay into Medicare even though I wanted to"	
161	Rattano Reiter	Joe Mark	Police Police	Oct-73	Nov-09	Aug 49	67 Yes		"I was promised lifetime coverage by the City healthcare in my retirement by theassurances I received during my career that the city would take care of us in our retirement."sitting in a classroom in the old academy, 720 O'Brian St., and being toldthat if we stayed on the job and retired from the department that we would receive BC/BS major medical to the day we died."	"   am currently a kidney patient and need the best possible medical insurance to cover what might arise in the future."
163	Retzke Rhoden	Gery M. Dawn	Police Police	Mar-91 Jun-82		Oct-61 May-56	SS No 60 No	Not age 65 Insufficient qualifying quarters	"healthcare was promised when I took the job in 1991. No details of this were made at the retirement seminar letter I received from the Pension Board does NOT state that hospitalization coverage would expire"  "During recruitment, working for CPD was 'sold' to us with paid retiree health insurance"	"After federal taxes, my income is down to \$44,651.16my 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. In a nutshell, this new premium will be 70% of my net income When does 'retirement benefits shall not be diminished' turn into 'rates will be 70% of your income'?"  "we had planned and prepared properly for our retirement."

Tab No.	Last Name	First Name	Fund	Hire	Retired	Retired Birthdate	Age Medicare	Reason Not  Medicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
165	Rhoden	Ralph	Police	08-un	Aug-04	Jun-54	02 No	Insufficient qualifying quarters	"working for CPD was 'sold' to us with paid retiree health insurance (same as NYC) as one benefitwhen the 1989 hires were allowed to contribute and one to worry. "The Code of Federal one contribute) and not to worry. "The Code of Federal "we had planned and prepared properly for our retirement not contribute) and not to worry. "The Code of Federal "we had planned and prepared properly for our retirement. Regulations 31.21(b)(7)(f) describes the conditions for not paying The first increasesate up any disposable income in our FICA taxes. You must be a member of a Stateretirement system budget 2016 rates began to eat away at our principal The first has retirement benefits that are at least comparable to 2017 rates. are impossible and I am going to have to drop Social Security Laws section 226 states that if health insurance and part the fine. It is appailing that I lived you have qualified for Social Security benefits at age 62 then you within my means and planned properly yet it is ! who will suffer"	"we had planned and prepared properly for our retirement. The first increasesate up any disposable income in our budget 2015 rates began to eat away at our principal The 2017 ratesare impossibleand I am going to have to drop health insurance and pay thefine. It is appalling that I lived within my means and planned properly yet it is I who will suffer"
166	Ridges Rieck	John W. Jr. Judith	Police Police	May-68 Jan-03 00/1973 00/1995	Jan-03	Jun-47	Yes Spouse: 69 No 72 Yes	Not age 65 (Spouse)	"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." I'believed that I would have lifetime healthcare like my father who was also a police officer."	"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."
168	Roche	Michael James Firemen's	Firemen's	Feb-80	Feb-80 Mar-09	Dec-54	51 No	Not age 65	"Lifetime coverage was a benefit at the time of my hire It was NEVER deemed as temporary or optional when I joined the department, the officials guaranteed it."	"hospitalization and lithotripsy procedures. Without the City healthcare plan I would suffer a huge financial setback in covering these situations."
169	Rooney Rose	Patrick F. Sr. Kenneth C.	Police Police	Oct-71	Jun-11	Jun-46	70 Yes 89 Yes		"I believe that when I was hired I was promised continual lifetime believe that the promises made at hiring regarding healthcare healthcare benefits after retirement."  I attended a seminar at Harold Washington Library. I asked the speaker why the city tid not deduct medicare from my pay, as that the city will provide health care for retirees of all ages.  Whether they had qualified for Medicare or not."	"I am currently undergoing chemotherapythe additional cost for healthcare will become an eventual financial burden. I believe that the promises made at hiring regarding healthcare should be upheld."
170	Ross	John E.	Police	Apr-72	Apr-04	Oct-48	68 Yes		"When we were sworn in on Monday, April 3rd 1972 we were told that we were covered until death."	
171	Rowan Rubin	Karen A. Richard	Police Police	Jul-82	Jul-06 Sep-11	Mar-56 Nov-48	60 NO 68 Yes		"—at every opportunity the Department communicated about health care, including all retirement seminarsgreat care was taken to indicate that as sworn members, we would be entitled to healthcare when we retiredthis was especially true after the changes went into effect which drastically reduced any social security benefitsmembers were strong reassuredwe wouldn't have to worry about additional health care costs because the City would be covering the expenseI relied to my "I am hard-pressed to provide for my familyon a retirement detriment on the sincere promises and numerous guarantees benefit of \$600 more than the new monthly healthcare made by the City of Chicago, Departmentlis was one of the incentives that they used to entice you into joining"	"i am hard-pressed to provide for my familyon a retirement benefit of \$600 more than the new monthly healthcare premium"

1		ı	1				<u> </u>	<u> </u>	I believe I was promised lifetime coverage by Gty healthcare in	
	Test idealic				שכוווכח	District of the second	Age medicale	Eligible	my retirement by	Comments
173	Sandow	James	Police	Jul-65	Jan-00	Feb-46	70 Yes		"Upon entering the police academy was told I would be covered in retirement by the staff. Also told at seminar for people retiring."	
174	Sandow	Catherine	Police	Oct-86	1		51. No	Not age 65	"Attended three separate retirement seminars and was told! would have healthcare in retirement. I was told the city would "The new healthcare pay a percentage of my healthcare for life."	"The new healthcare offered would take up half my pension check before taxes."
175	Sarnowski	Robert W.	Police	00/1971 00/1999	00/1999		67 788		would be provided able premium for the nefit in our of us counted on and nost certainly not	"we already pay \$1197 per month24% of my total GROSS annuitycoverageon the private marketa minimum of \$1800/month (36% of my GROSS annuity)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"
176	Sasso	Kathy	Police	May-81	90-unf	Oct-52	64 No	Not age 65	I believe I was promised lifetime coverage	
177	Savickas	Christ	Police	Jan-70	Apr-08	Mar-48	68 Yes		"numerous retirement seminars - given by City of Chgo. And PBAF."	
178	Scala	Gerald	Police	Jun-70	Aug-01	Aug-47	69 Yes		"I was told that when I was hired I would have lifetime medical coverage I had no reason to believe that the Citywas lying."	
179	Scalise	Charles	Municipal	Jun-72	Feb-04	Aug-53	63 No	Not age 65	"I believe I was promised Ifetime coveragebyMunicipal Employees Retirement Fund."	
180	Schaefer	John A.	Police	99-9e	Sep-01	Aug 46	70 Yes		"Active employment would e followed by a lifetime pension that"wife died on 28 included healthcare coverage; I attended a City sponsored retirement seminar prior to retiring during which lifetime my social security pension and healthcare benefits were addressed; pension and healthcare would offset the mediocre salary"	"wife died on 28 August 2012! was not entitled to receive any benefits from her Isocial security]based on my pensionand my social security benefitsare diminished due to my being a public servant. My expectations of a secure and reasonably funded retirement have been shattered."
181	Schmit	Michael J.	Police	Mar-76	Apr-06	Sep-52	64 0 N	Not age 65	"I attended two pre-retirement seminarsin early 2005 andearly 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 seminarsalso mentioned in the handout package that the City provided at both of these seminars."	
182	Sebastian	Roy D.	Police	Mar-73	E6-int	Jan 43	73 Yes		"When I joined the Chicago Police Department and was assigned to the 0.18th 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 a definite hardship."	"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."

Tab No.	Last Name	First Name	Fund	Hire	Retired F	Retired Birthdate	Age	Medicare	Reason Not Medicare Eligible	i believe I was promised lifetime coverage by City healthcare in my retirement by	Сопитепт
183	Selke	Jerome	Police	Feb-65	Mar-94	Jul-42	74			"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 City HAS spent willy niliywhile knowingly failing to change and told us that as a trade off, the city would continue to coverage of legislative enacted financial (pension) pay its share through our retirement."	"I can't spend willy nilly because of financial responsibilities. The City HAS spent willy nillywhile knowingly failing to provide for coverage of legislative enacted financial (pension) responsibilities."
184	Sepanik	Dorothy	Police	08-uer	Feb-09	Feb-53			Not age 65	"was told when I was hired that I would have medical insurance "After retirement I was diagnosed with cancer and I need good from the City of Chicago for my life."	"After retirement I was diagnosed with cancer and I need good insurance to sustain a healthler life not get kicked to the curb!"
185	Seyferlich	Warren H.	Police	Sep-70	Feb-96	Mar-46	N 02	۰	insufficient qualifying quarters	I believe I was promised lifetime coverage by City healthcare in my retirement bythey never deducted for social security or Medicare."	"My only income is my city pension_net about \$2400 a month."
186	Sheldon	Billy M.	Police	Mar-65	Feb-98	Oct-42	74 Yes	'a		"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 premitums."	"My wife and I have continuing health problems."
187	Shields	Loranne						9	Not age 65	"This was a benefit that was part of my husband's compensation package"	"The cost for the non-subsidized plan would essentially have me 'This was a benefit that was part of my husband's compensation paying the City to participate, as the estimated cost is more than taken."
188	Sivicek	Daniel	Police	Mar-85	. Apr-11	3ui-59	ON 75		Not age 65	"Upon being hired as a police officerthe first days of the police academy were administrative days It was at this time it was explained to us that we had lifetime healthcare and pension benefits upon retirementwe 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."	
189	Skol	Tom and Pat	Police	<del>-</del>	00/2001					"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."	"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."
190	Smith	Charles	Police	Mar-68	86-unf	Apr-42	74 74	Ŋ		at police academy we were told we would be provided healthcare bc/bs for life. Then at Illinois Constitutional Convention in 1972 the Illinois congress passed the law which provided for all benefits granted to policeshall not be altered nor infringed upon in the future."	,
191	Somerville	Luke	Laborers	May-78	Jun-10	09-unF	56 No		Insufficient qualifying quarters		"I have a wife and two children on my current healthcare plan. I switched to the marketplace in 2015 because the City plan was cost prohibitiveabout \$3400 a monthI'm paying \$2300 for less options and a HUGE deductible."

Tab No.	Last Name	First Name	Fund	Hire	Retired B	Birthdate A	Age Medicare	Reason Not  Wedicare Eligible	I believe I was promised lifetime coverage by City healthcare in my retirement by	Comments
192	Soprych	Bob	Municipal	Dec-65	86-unr	*	° Z	Insufficient qualifying quarters	"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 Financeinformed [me] that this was a mistake and returned the contributions that I made. I asked if I could continue in the Medicare fund and [was told] no, the city did not want to pay the employer contribution to the Federal Government and the City Pension Fund Even if we wanted to Join Medicare we could not have done so."	
193	Sosin	Martin	Laborers	May-61	Sep-96	Dec-40	75 Yes		"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 serviceand 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."
194	Sasinski	Fred	Police	Mar-69	Jun-00	Jun-48	68 Yes		"I believe I was promised City healthcare 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 wasassured 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 the City of Chicago would cause me this unnecessary stress"
195	Stankowicz	Ronald	Police	May-65	26-lnt	Apr-40	76 Yes		"I believe I was promised lifetime coverage by City healthcare in my retirement byRichard J. Daley and when entering the police academy."	
196	Star	Merrie D.	Municipal	Jul-91	Jul-12	Jul-52	64 No	Not age 65	"for many years after my hiring date, i assumed if I dedicated at 2012, even though I was not Medicare age. Every year since, I least 20 years of my career in City service, I would be covered, as have also been subjected to ballooning monthly health care well as my spouse, under the City's health plan for retirees for premiums for a partial health plan, which devoured almost has the rest of our lives."	"A variety of health problemsforced my refrement in July 2012, even though I was not Medicare age. Every year since, I have also been subjected to ballooning monthly health care premiums for a partial health plan, which devoored almost have of my annuity."
	Stasinopoulos	Nick	Police				) )		"my wrife and disabled dependent son lost many benefits and I was then charged \$1550 per month for my coverage. This amount is over 30 percent of my monthly pensionwe pay for dental, vision, and my out of pocket expenses The city even charges me a full fee for my dependent son even though he is on benefits included medical coverage provided by the City of Medicaredue to his disability and the city only covers a supplement."	"my wife and disabled dependent son lost many benefits and I was then charged \$1550 per month for my coverage. This amount is over 30 percent of my monthly pensionwe pay for dental, vision, and my out of pocket expenses The city even charges me a full fee for my dependent son even though he is on Medicaredue to his disability and the city only covers a supplement."
	Stribling	Odessa L	Municipal	Nov-72	Mar-04	Aug-53	63 No	Insufficient qualifying quarters	"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 personne!"	Numerous health issues; "My medication alone today cost over \$1,200.00 a month!f I lose this healthcare coverage! will have to make drastic decisions on whether to eat, live in darknesspay for medication We paid our sharewe had no choice it came directly from our pay. It is not our fault the city did not keep their commitment."
199	Sutera	James F.	Firemen's	98-Inf	Dec-11	Dec-48	67 Yes		"I believe I was promised lifetime coverage by City health care in "It is a shame that we were promised this and it was taken my retirement no doubt about that."  away"	"It is a shame that we were promised this and it was taken away"

Tab No.	Last Name	First Name	Fund	Hire	Retired Birthdate	1 1	Age Medicare	Reason Not re Medicare Eligible	I believe I was promised lifetime coverage by Gty healthcare in my retirement by	Соптепт
700	Szoldatits	Alfred	Police	79-ln(	Jul-98	May-48	89		"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 retiredI was told again in September of 1968 when I took the oath to become a Chicago Police Officer."	
201	Vanek	John	Police	99-unf	Nov-00	Dec-36	79 Yes		"From day one at the Police Academy we were informed that we have the best healthcarel attended the City's program to inform retiree's of their benefits. I was to be for and bay our monthly billsMy take home pay has diminished my entire retirement."  "I will be 80 this Decemberalong with my medical issues I an concerned that I will not be able to afford my health insurance to and pay our monthly billsMy take home pay has diminished my entire retirement."	"I will be 80 this Decemberalong with my medical issues I am concerned that I will not be able to afford my health insurance and pay our monthly billsMy take home pay has diminished by hundreds of dollars on a yearly basis since I retired."
202	Vimarco	Dominic C.	Police	Sep-70	Jan-02	Feb-47	97 es		"I believe I was promised lifetime free coverage by the City healthcare plan, while I was an officer I believe it was part of the paper work I signed prior to starting the police academy and in late 1970 or early 1971 Mayor Richard Daley held a meeting " the medicines she takes cost us \$142 for a 3 months supply, with all police officers and recruit officers during this meeting new health care plan could cost us about \$1352 for a 3 month he taiked about, if the officers gave the city 30 good years of new expenses would put a serious strain on our monthly rettiement income."	"the medicines she takes cost us \$142 for a 3 months supplya new health care plancould 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 rettrement income."
203	Vuich Vuich Vukonich	Joseph Frank	Firemen's	Apr-61 Jun-81	Sep-96 Jun-10	Sep-31	85 Yes 65 Yes		"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."  "When I was hired by the CPD, 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."	"difficultto search for a new supplemental health insurance at the age of 85." "During my 29 yearsI was involved in numerous police shootingsI survived two very bad car accidentsI was injured and survived the Dur Lady of Angels fite I was blown up twice and survived two tours in Vietnanmow, I can't even afford to have health care coverage, even though I was promised it my entire career."
205	Weiner	Ben W.	Police	Aug-69	Oct-07	Oct-44	72 Yes		"throughout my employment! had health care coverage and at the 2007 pre-retirement seminar!t was stated that there would be continuation of health care benefits after retirement known as the "Annuitant Healthcare Plan"	"my spousewas diagnosed with MS The drug "Reblf" for MS is working for her. 1 got Reblif from thePrescription Drug plan provided then by the City The cost of Reblif is about \$560,000.00 a year It is so important that we don't lose our Annuitant Healthcare Benefits and Prescription Drug Plan coverage."
506	Westphal	Edward	Police	Dec-85 Nov-14	Nov-14	Jan-51	65 Yes		" I initially worked in the private sector! accepted employment with the City_because of the benefits!t was a truism and a tradition that the City offered a good pension which included lifetime health care. From my understandingthe City cannot make massive cuts in benefits that were offered to employees when they were hired. They can with new hires, but "currently dealing with a stroke and a heart attack! have not with those of us who gave up promising careers in the private substantial co-pays for the numerous medications that I take sector."	"currently dealing with a stroke and a heart attack! have substantial co-pays for the numerous medications that I take daily."

_					-	-	-		Reason Not		
Tab No.	Last Name	First Name	Fund	Hīre	Retired 1	Retired Birthdate	Age	Medicare	Medicare Eligible	l believe I was promised lifetime coverage by Cfty healthcare in my refirement by	Comments
					-						"I have been treated for bladder cancer for the past 8 years with
								-	•	"Attention to what was said at retirement seminars that	the next 3 1/2 years of periodic testing constant monitoring of
202	Weyer	Charles R.	Police	Mar-69	Mar-69 Apr-98	Nov-45	71 /4	Yes		retirement included lifetime healthcare."	COPD and blood work."
208	Weyer	Irma	Police	Mar-73	May-02	Aug-48	68 7€	Yes	-	"Learned from retirement seminar before retiring"	
											"Due to the skyrocketing cost of our healthcare, which is
											currently over \$1,800 per month, I am unable to sustain the
											standard of living This doesn't include the cost of our
								_=_	Insufficient	"i believe I was promised lifetime coverage by the City healthcare deductibles, medication costs, and taxes. Again my wife and I	deductibles, medication costs, and taxes. Again my wife and I
								0	qualifying	in my retirement as stated in the retirement seminars hosted by are not eligible for Medicare there is very little money left for	are not eligible for Medicare there is very little money left for
209	Weyer	Gerald A.	Police	Sep-68	Jan-99	Oct-44	72	ę.	quarters	the Chicago Police Department"	anything else."
										"Was told that lifetime medical, dental and optical was	
										guaranteed to me, in writing by City of Chicago, and Chicago	"was counting on guaranteed lifetime healthcare promised by
										Fraternal Order of Police Agreement, before I put in my	City of Chicago before I made my decision and put in my
210	Witty	Roy	Police	Aug-86	Aug-10	May-52	64 N	No on	Not age 65	retirement papers."	retirement papers, otherwise I would have kept on working"
								=	Insufficient		
									qualifying		
211	Wos	Charles K.	Municipal	Jul-80	90-unr	Feb-58	28 N	No d	quarters	"when I was hired the City promised health care at retirement."	
										"I believe I was promised lifetime coverage by City healthcare in	
										my retirement by the_benefits that were originally promised to	
212	Zic-Schlomas	Virginia M.	Police	Nov-82	Jul-15	Jun-55	61 N	No ON	Not age 65	me"	
								1	Insufficient		"My health care went from 0 to about \$200, nowt's \$1400. I
									qualifying	"I was told during my hiring process that I would receive lifetime	"I was told during my hiring process that I would receive lifetime had a transplantand need health care and meds or ! will die I
213	Zurawik	James	Police	Apr-77	Apr-04	May-53	63 N	No on	quarters	free coverage."	have a choice between eating and insurance."
											"our sole income is my retirementI was diagnosed with
								-=	Insufficient	"Healthcare coverage (with a cost to the employee), was	cancernow I have to worry about how I will be able to afford
								5	qualiffying	promised to me, as part of my retirement benefits, by the City of Itreatmentsbecause the City has failed to keep their	treatmentsbecause the City has failed to keep their
214	Zurawski	Frank	Laborers	Mar-77	Mar-77 Jan-09	Aug-53	ž 29	P ON	quarters	Chicago."	promises"

#### **EXHIBIT A**

#### Michalene

From:

DONNIE ANDERSON < donnie\_andy@msn,com>

Sent:

Tuesday, November 08, 2016 1:59 AM

To:

Michalene

Subject:

Re; Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Donald G. Anderson 3322 N. Bell ave. Chicago, Il 60618

Policemen's annuity and benefit fund

D.O.B. January 2, 1941

75 yrs. old

August 15, 1966

Hired

February 5, 1999

Retired

( on the street 33 years )

I do NOT have sufficient qualifying quarters for Medicare coverage.

I believe that I was promised lifetime coverage by city healthcare in my retirement cause ....

- #1 In our final retirement seminar by The Chicago Police Department we were all assured our Healthcare would be in place and remain for our lifetime.
- #2 | believed that we were assured by the Illinois State Constitution of 1970 that benefits would not be reduced or eliminated .

At my advanced age paying full price for a new Healthcare policy without Medicare would cause financial difficulty and hardship.

My question would be, Why did the city NOT withdraw funds from my pay check to complete enough quarters to cover people like me for Medicare?

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/ Donald G. Anderson

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

Name: Albert Aguilar

Address: 3624 N Osage, Chicago IL 60634

Fund: Laborers

Date of Birth: 09/04/1951 Current Age: 65

Date of Hire: 12/13/1974

Date of Retirement: 02/01/2004

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: City of Chicago and Labors Pension

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 since 02/01/2004 with the promise of annual cost of living raises which I have not received since around 2008. My pension yearly goes down because of the cost the City if charging me for health care and no cost of living raise. I make less now than when I worked for the City and first retired.

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.

#### <u>Albert Aguilar</u>

Michalene			
From: Sent: To: Subject:	Tijwana Baugh <tijwana@sbcglobal.net> Friday, October 21, 2016 10:11 PM Michalene Retiree Update-Filing in the Illinois Supreme Court-Privileged Confidential Attorney Client Communication</tijwana@sbcglobal.net>		
) Provide us with Info evidence. If you wish	ormation about each of your situations, so you're in the database and can provide us with a to provide information about yourself to help us in this regard, please respond with:		
Name:	Tijwana Baugh		
Address:	1136A East 83rd Street		
Fund:	Municipal		
Date of Birth:	September 25, 1945		
Current Age:	71		
Date of Hire:	January 8, 1968		
Date of Retirement:	May 8, 2005		
I am / am not qualifie	d for coverage under the federal Medicare program. I am not qualified because:		
XI do / do NOT have sufficient qualifying quarters for coverage.			
Why I think I should be covered by City healthcare in my retirement: I worked for the city of Chicago for 37/38 years of service never being disciplined aging gracefully with usual senior health issues being told by benefits that the city of Chicago would be responsible for 55% of my health care after I retire.			
describe fully here:	or financial situation is something you wish us to bring to the court's attention, please cronnick ear infection needing special attention.		
And Add:			
the court in this case.	y of perjury, that the foregoing facts are true, and authorize you to use or submit them to  Baugh(type in or sign your name)		

From:

Bigiohn432@aol.com

Sent:

Monday, November 07, 2016 1:00 PM

To:

Michalene

Subject:

Fwd: Retiree Health Care Statement updated statement 3rd

From: <u>Bigjohn432@aol.com</u>
To: <u>Michalene@krislovlaw.com</u>

Sent; 11/7/2016 12:50:09 P.M. Central Standard Time

Subj: Retiree Health Care Statement

John R. Bobko 6155 S Kilbourn Chlcago, Illinoins 60629-5215

Fund: Police
Birth date 8/13/1950
Age 66
Date of Hire As Police Cadet 10/12/1969
Date of Hire As a Police Officer 07/26/1971
Date of Retirement 03/15/2002

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 the City healthcare in my retirement by the following: I received a small handbook from the retirement board saying on page 17 that Non medicare retirees will be subsidized at the amount of \$75.00 a month beginning in January of 1993. I find no date saying that it will end. It also says Health insurance premiums if any less the amount of the fund subsidy will be deducted from the annuitant's Check monthly and remitted to the city.

I have a long history of cardiac problems and take several medications and cannot be without affordable health care. My current premium is a little more than 15% of my gross monthly annuity.

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 R. Bobko

From:

Clint

Sent:

Tuesday, November 08, 2016 3:48 PM

To:

Michalene; Ken

Subject:

FW: CORRECTED Health Reply

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: <a href="www.krislovlaw.com">www.krislovlaw.com</a></a>
Email: <a href="mailto:clint@krislovlaw.com">clint@krislovlaw.com</a>

From: janiceby@aol.com [mailto:janiceby@aol.com]

Sent: Tuesday, November 08, 2016 3:15 PM

To: Clint

Subject: CORRECTED Health Reply

Please disregard the email I just sent. It had incorrect figures for the percentage of my income the new BCBS would cost. (The email I just sent had the BCBS policy = about 25% of my net income. I corrected it below to the 40% it does equal.)

Name: Janice M. Durack Byrne

Address: 2766 Taylor Glen Dr., New Lenox, IL 60451

815-717-6079

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

Date of Birth: 05/14/1949 Current Age: 67

Date of Hire: 02/13/1973

Date of Retirement: 01/31/2003

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

I am not yet age 65?

X - 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 heard it at different meetings with City reps. held while on the job. I think I even heard it during the hiring process back 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:

I've worked since age 16 part-time during high school & college and full-time summers in between, earning a total of 25 SS/Medicare credits by the time I began with the City (CPL - the library) at age 23 in 1973 after graduate school, I remember asking why no FICA was taken from my checks? I remember being told pension & healthcare wasn't from SS/Medicare for government workers but from the City/pension fund, I remember asking if I couldn't have FICA for Medicare at least deducted - I'd pay it voluntarily. I remember the answer was "no,"

I've never married. I always felt so proud to be a CPL librarian and branch manager and worked as a professional - until the job was done regardless of how long it took, and it typically took longer than official quitting time. (My work record shows exemplary ratings, promotions, awards, etc.)

Now, I just feel so betrayed. The BCBS program referenced by the City for 2017 has a \$1800 monthly premium for a single person. That equals about 40% of my net monthly income. Then there will be the co-pays, out of pocket deductibles, cost of flu shots, cost of mammograms, co-pays for medicines, etc. I'll conservatively & roughly estimate that as another 10% of my net income, or about 50% total of my net income for health costs, if I stay relatively healthy.

I learned just yesterday at my Medicare appointment that I can but Medicare, but there are catches: I can apply only starting late December 2016 for Part A for about \$450 monthly. Part A would take effect January, 2017. In late December, I can also apply for Part B for about \$160+ I'll be assessed a PENALTY for not signing up when I was 65. (When I didn't need either as I was under City coverage and paying for that.) But the HORROR is Part B won't take effect until **JULY 1, 2017.** So, I have to find some company to sell me only a Part B for January - June coverage. Heaven Help Me. Plus I have to find a Plan D and a medi-gap plan also; without having a Medicare # as I can't apply for it until late December '16.

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	
/s/ Janice M. Durack Byrne	(type in or sign your name)

Clint Krislov Krislov & Associates, Ltd. Civic Opera Building, Suite 1300 20 North Wacker Drive Chicago, Illinois 60606 Sterphan O. Combes 1211 SW 132<sup>nd</sup> Ln. #421 Burien, WA. 98146-4009 Phone 847-387-2662 socombes293@yahoo.com

October 23, 2016

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

## To Whom It May Concern:

Name: Stephan Owen Combes

Address: 1211 SW 132<sup>nd</sup> Ln., #421, Burien, WA 98146

Fund: Policemen's Annuity & Benefit Fund City of Chicago

Date of Birth: 22 June 1942

Current Age: 74

Date of Hire: 19 September 1966 Date of Retirement: 16 June 2005

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

I think I should be covered by City healthcare in my retirement because I worked for nearly 40 years with the Chicago Police Department under the City's pension plan and without Social Security. I retired from the city believing my wife and I would never have to worry about medical coverage. My wife of nearly 40+ years has neither Social Security nor a pension so we both depend on my benefits. My wife has a cardiac history, has had two back surgeries (including a fusion) to regain the ability to walk and hs had surgery for cancer. I have been diagnosed with macular degeneration early stages of glaucoma, having A-Fib as well as being conversationally deaf.

Navigating new ways in our seventies to find comparable and affordable health insurance has become more difficult and complex. Our retiree health care premium has increased from \$982 in 2014 to \$1812 in 2016. Projected coverage will increase our premium another \$800 which would be about \$2600 a month in 2017. Now if we add out-of-pocket expenses this would mean the majority of my \$3800 monthly pension would go to medical coverage leaving nothing for food and day-to-day living expenses. Once City coverage is taken away we would not be able to afford comparable coverage and our life choices would be extremely limited.

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

From:

Goodlow, Valencia <vgoodlow@oak-park.us>

Sent:

Monday, November 07, 2016 12:45 PM

To:

Michalene

Subject:

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

From: Val [mailto:yalencia60304@yahoo.com]
Sent: Monday, November 07, 2016 12:22 PM

To: Goodlow, Valencia

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

Sent from my iPad

Begin forwarded message:

From: Michalene < Michalene@krislovlaw.com > Date: November 7, 2016 at 10:32:32 AM CST

Ce: 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: Ethel Dockery

Address: 4904 Butterfield Rd

Apt. 201

Hillside, il 60162

Fund: (Police? Fire? Municipal? Laborers?) Municipal Date of Birth: March 6, 1947 Current Age: 69

Date of Hire: April/1984

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?( <u>I DO NOT</u>

**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:

SINCE MY RETIREMENT MY HEALTH HAS DECLINED, I HAVE BACK AND STOMACH PROBLEMS.
I HAVE HIGH BLOOD PRESSURE AND DIABETES ISSUES.
I WAS FORCED OFF THE CITY'S INSURANCE DUE TO THE INCREASING COSTLY PREMIUMS.

And Add: I certify, under penalty of p	erjury, that the foregoing facts are true, and
authorize you to use or submit them to the	
/s/_ETHEL DOCKERY	(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: <a href="www.krislovlaw.com">www.krislovlaw.com</a>
Email: <a href="clint@krislovlaw.com">clint@krislovlaw.com</a>

Name: Alex Kasper

Address: 2504 West Superior St.

Fund: Municipal

Date of Birth: 10/13/1934-

Age: 04

Date of Hire: 11/1975

Date of Retirement: 12/31/10

Name: La Notte 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 Mcdicare. 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 having be 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 caverage for six months unless we purchase the BC/BS plan. When you are 84 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 henefits 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 panelty 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 rothed

for the City and thought we could retire with some sense of security. For thirty-five years, we bolieved that our pensions and health care were guaranteed benefits for as. 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.

Alox Knaper Bey m Cayen

P.1/1

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 My M Conner

La Nette Garcia

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 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 loose 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 it's 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 that the City is offering hrough 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 it's 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 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 heathcare 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 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 Heath 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)

Clandall Kenop

From:

gerry37@comcast.net

Sent:

Tuesday, November 08, 2016 7:34 PM

To:

Michalene

Cc:

gerry37@comcast.net; keyin135@comcast.net

Subject:

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

From: "Michalene" < Michalene@krislovlaw,com>

Cc: "Clint" < Clint@krlslovlaw.com>, "Ken" < Ken@krlslovlaw.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

#### 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 I 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.

Derry L. Maderah

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:

#### 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 I 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.

Serry L. Maderah

From:

Clint

Sent:

Thursday, November 10, 2016 2:20 PM

To:

Michalene

Cci

Ken

Subject:

FW: Retires 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, III. 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, II. 60646 773-463-0759 w.seyferlich@prodigy.net

-->

November 8, 2016

To: Clint Krislov

Krislov & Assolates LTD

Civic Opera Building

20 North Wacker DR

Chicago, IL 60606

RE: Gerald A Weyer

16808 \$ 89<sup>th</sup> 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

Berald A. Weyen

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: 10May 1953

Current Age:63

Date of Hire: & April 1977

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: <u>www.krislovlaw.com</u> Email: <u>clint@krislovlaw.com</u>

## 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 contact we had never paid into the medicare nor were we ever given the opton.

## 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 surgerles 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)

# **EXHIBIT B**

## **Retiree Health Care Statement:**

Name: Tanja Ancrum

Address: 6225 N. Newcastle Ave., Chicago, II 60631

Fund: Municipal

Date of Birth: 8/27/54

Current Age: 62

Date of Hire: 7/16/1976

Date of Retirement: 6/15/2006

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

I did not pay into Medicare during my employment with the City because it was not offered to me nor do I have sufficient qualifying quarters for coverage having only worked part-time for two summers during college. Because I began working for the City immediately following college and ultimately made that employment my lifelong career, I did not have the opportunity to pay into Medicare.

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

Simply by virtue of the fact that I was not given an opportunity to pay into Medicare at any time during my employment makes me believe that the City "promised" to provide healthcare to me in my retirement. Because I was hired before 8/23/89 and did not contribute to Medicare, I believed that my segment of annuitants would be allowed lifetime coverage because no other long-term healthcare provision was made for this group.

When I met with the pension board to sort out the details of my retirement, the pension rep reaffirmed my belief that the City would continue to provide healthcare coverage during my retirement at the same premium as an active employee.

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

My husband is currently unemployed and has been forced to purchase private insurance for himself. He will not be eligible for Medicare until age 67. He is currently 57.

If I am forced to purchase private insurance beginning January 2017, my husband and I will have to spend almost \$30,000 annually on healthcare coverage. This will impact us greatly, especially while my husband is unemployed. I am currently my mother's caregiver which prevents me from getting back into the workforce in an attempt to earn social security quarters for Medicare eligibility.

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.

Janja Anarum (Signature)

11/7/2016 (Date)

From:

eamolsen@gmail.com

Sent:

Sunday, October 09, 2016 5:56 PM

To: Subject:

Michalene 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 scollosis. 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 patroiman, 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

From:

Ismatto@aol.com

Sent:

Tuesday, November 08, 2016 6:15 PM

To:

Michalene

Cc:

ismatto@aol.com

Subject:

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

In a message dated 11/7/2016 10:33:36 A.M. Central Standard Time, Michalene@krislovlaw.com writes:

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: Donna J. Canchola

Address: 7154 West 51st Place, Chicago, IL 60638

Fund: Municipal

Date of Birth: 7-8-57

Current Age: 59

Date of Hire: 4/18/1977

Date of Retirement: 7/31/2007

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

am also one of many city retirees that started their city employment before April 1, 1986. Those that started after their city employment after March 31, 1986 fall under the Consolidated Omnibus Budget Reconciliation Act of 1985, H.R. 3128, making it Public Law 99-272.

This law mandated that as of April 1, 1986, "all newly hired state and local workers must be covered under Medicare. To comply with the law, the City was required to make matching contributions of 1.45 percent of the employees' gross wage to the Medicare system for those new employees hired after March 31, 1986. Seasonal workers were also covered under the law. The tax was sent to the same depository where withheld federal Income taxes are pald."

These city retirees are covered under Medicare. Those like myself are not. I did not and I could not contribute to Medicare even if they had wanted to, and myself and many city employees wanted to, but the City would not allow voluntary contributions from we employees to Medicare. The federal

requirement for the City to match the 1.45% of the employees' gross wage was their reluctance to do so.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: It was something that was always referred to in filling out new hire paperwork. It was also detailed in the New Employee Orientation classes given by the Staff and Organizational Development (SODS), then changed to Consulting and Training Services (CATS) classes, as well as, the Pre-Retirement Planning classes administered by this Division of the Department of Personnel (DOP), later changed to the Department of Human Resources (DHR). The Department of Finance Benefits Management Office also administered Benefit Fairs every year where employees could meet with the representatives of the different insurance plans offered by the City of Chicago.

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 rates are difficult or impossible for me to pay, and cause me great hardship because: I suffer from an illness called Stiff Person Syndrome, which is a debilitating neurological autoimmune disease. It is extremely rare, it occurs once in a million people. I was also forced to retire early from the City because of my illness due to the fact that the City denied paying for my treatment. My illness has no known cure; it can only be treated with very expensive IVIG treatments that I receive every 8 weeks. Even though I receive a decent pension; I have no idea what I may be forced to pay on the open market. With our property taxes being raised, along with the cost of almost everything, where can it end? I will be paying one third of my income for insurance coverage.

My worst fear is that if the City is able to dump our health care coverage, my premiums will be so high that I will be unable to afford them, or even worse, that I will not be able to get any health care insurance coverage at all because of my pre-existing condition. I pray to God that will never happen. I know it is not supposed to happen under Obamacare; but at what cost? Where will It end? Will I have to choose between the insurance plan I need for my illness along with other medicines I take, or paying my utilities, property taxes, water bills, homeowners and car insurance, or food? I am also one of many city retirees that started their city employment before April 1, 1986. Those that started after their city employment after March 31, 1986 fall under the Consolidated Omnibus Budget Reconciliation Act of 1985, H.R. 3128, making it Public Law 99-272.

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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. Donna J. Canchola

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: <a href="www.krislovlaw.com">www.krislovlaw.com</a>
Email: <a href="clint@krislovlaw.com">clint@krislovlaw.com</a>

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 <u>WOULD NOT</u> be retroactive anyway. I was once again assured that my Pension and Health-care Benefits were for <u>LIFE</u> 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 policys 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 of 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

From:

ralph rhoden <rr1873@yahoo.com> Tuesday, November 08, 2016 11:55 AM

Sent: Ta:

Michalene Clint: Ken

Cc; 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 out 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.

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 leaches but cries poor when it comes to honoring commitments to the people who make the city run.

I certify, under penalty of perjury, that the foregoing fac	s are true, and authorize you to use or submit them to the court in this case.
/s/_Ralph Rhoden name)	(type in or sign your .
Clint Krisłov Krislov	

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

www.krisloviaw.com

clint@krislovlaw.com

Email:

2

# HI MICHPLENE :

IN RESPONSE TO YOUR E MAIL, 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 / 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

CONTRETED HE AND I WAS INFORMED TRAT THIS WAS

A MISTAKE (PLEASE NOTE ON MY SOCIAL SECURITY

ERENINGS RECORD; ENCLOSED, THE YEAR OF 1993)

AND RETURNED THE CONTRITOTIONS THAT I MADE TO

THE MEDICARE FUND. I ASKED IF I COULD CONTINUE

IN THE MEDICARE FUND PANTHE VERSON IN FUNDICE

(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 FIND WAS OPEN ONLY TO NOW

EMPLOYEES OF THE CITY, EVEN IF WE WANTED TO

TOIN MEDICARE, WE COULD NOT HAVE DONE SO.

SINCERELY;

# Your Earnings Record

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Note: Currently, you and your employer such pay u. 5.2 percent Social Security that on his to \$118,600 of your extraling and u.1.45° percent Medicare tax on all your capables. If you are self-amployed, you say the combined employed with employer amount. Which is a 12.4 percent Social Security tax on the to \$118,500 of your not springs and a 2.8° percent Medicare tax on your entering and a 2.8° percent Medicare. The your have considered decome of more than \$200,000 (\$250,000 for married complex filling faintly), you apply tax 0.2,000 to married complex filling faintly), you apply tax 0.2,000 to married complex filling faintly), you apply tax 0.2,000 to married complex filling faintly), you apply tax 0.2,000 to married complex filling faintly), you apply tax 0.2,000 to married complex filling faintly).

# Help Us Keep Your Harnings Record Accumate when he become a second secon

You, your employer and Social Security sharefresponsibility. for the accuracy of your earnings record. Since you began working, we recorded your reported earnings under your name and social Scounty number. We have updated your record each time your employer (or you, if you're soll.

amployed) reported your earnings.

Remember, it's your earnings, not the amount of taxes you paid or the number of medita you've carned, that determine your benefit amount. When we figure that shount, we besen it on your average earnings over your lifetime. If our records you're entitled. 国际网络大 不识地说到这事情的原子的时间不开心

Review this chart carofully 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 purnings from last your may not be shown on your Statement. It could be that we still were

processing test year's earnings reports whon sour Statement was propered. Your complete earnings for last year will be shown on next year's Statement Nicke: 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 tegeneral december of the design of the distribution increases. Youdy: Rarnings showeths limit will not appear oneyour damings obert as devid security equings. (For Madicare Since 1994, all of your marnings are taxed for Medicare.)

> Call us right away at 1-800-772-1218 (7 a.m. - 7 p.m. your local time, TTY 1-800-325-0778) if any cornings 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: Sent: Irene Battistella <chaoring@yahoo.com> Thursday, November 10, 2016 4:12 PM

To:

Michalene

Sublect:

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

#### To whom it may concern

My name is Irene C. Battistella. My address is 2100 Admiral's Court, Rochester, IN. My Birth Date is March 22, 1954 and is currently 62 years old.

I was hired by the Chicago Fire Department as a civilian employee and as you can also identify me as a municipal employee for the City of Chicago.

I was hired to work in the Chicago Fire Department, Internal Affairs Division as an Investigator on October 1987 and retired on August 2008.

When I was hired by the Chicago Fire Department, I was told by the Department of Personnel that when and if I worked until I am qualified to retire, not only will I receive a pension I will also receive a life time of health care coverage benefit.

On August 2008 the City of Chicago offered a buy out and I took it. At the time I was not quite 55 years of age. But because of circumstances I took the offer. My husband is a retired Chicago Police Officer and when I took the early retirement package. He went back to his pension board and reinstate his benefit and put me back on his health care benefit until I was qualify to claim my retirement benefit again.

At the time I didn't need to retire early. I believed that with the pension I would be receiving, and the City of Chicago providing me with the medical and health coverage, I could afford to retire early and be able to spend time with my family.

Since my retirement the City of Chicago kept increasing the health insurance rate every year and my pension check kept getting smaller. Now they totally dropped us. I now have to go look for a job to pay for the insurance that I no longer have. That is, if I am lucky enough that anybody will hire a 62 years old woman. My insurance rate will be almost two thirds of my pension. I do not and cannot ever receive Social Security, since I do not have enough quarters. That is because I was paying into a City pension plan, instead of Social Security.

I am now writing this letter hoping there is some justice that can be done. Hoping there is somebody out there can see that the government can just back out of their contract.

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/ Irene C Battistella

#### Michalene

From:

Ismatto@aol.com

Sent:

Tuesday, November 08, 2016 6:15 PM

To:

Michalene

Cc;

Ismatto@aol,com

Subject:

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

in a message dated 11/7/2016 10:33:36 A.M. Central Standard Time, Michalene@krislovlaw.com writes:

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: Donna J. Canchola

Address: 7154 West 51st Place, Chicago, IL 60638

Fund: Municipal

Date of Birth: 7-8-57 Current Age: 59

Date of Hire: 4/18/1977

Date of Retirement: 7/31/2007

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

I am also one of many city retirees that started their city employment before April 1, 1986. Those that started after their city employment after March 31, 1986 fail under the Consolidated Omnibus Budget Reconciliation Act of 1985, H.R. 3128, making it Public Law 99-272.

This law mandated that as of April 1, 1986, "all newly hired state and local workers must be covered under Medicare. To comply with the law, the City was required to make matching contributions of 1.45 percent of the employees' gross wage to the Medicare system for those new employees hired after March 31, 1986. Seasonal workers were also covered under the law. The tax was sent to the same depository where withheld federal income taxes are paid."

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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 rates are difficult or impossible for me to pay, and cause me great hardship because: I suffer from an illness called Stiff Person Syndrome, which is a debilitating neurological autoimmune disease. It is extremely rare, it occurs once in a million people. I was also forced to retire early from the City because of my illness due to the fact that the City denied paying for my treatment. My illness has no known cure; it can only be treated with very expensive IVIG treatments that I receive every 8 weeks. Even though I receive a decent pension; I have no idea what I may be forced to pay on the open market. With our property taxes being raised, along with the cost of almost everything, where can it end? I will be paying one third of my income for insurance coverage.

My worst fear is that if the City is able to dump our health care coverage, my premiums will be so high that I will be unable to afford them, or even worse, that I will not be able to get any health care insurance coverage at all because of my pre-existing condition. I pray to God that will never happen. I know it is not supposed to happen under Obamacare; but at what cost? Where will it end? Will I have to choose between the insurance plan I need for my illness along with other medicines I take, or paying my utilities, property taxes, water bills, homeowners and car insurance, or food? I am also one of many city retirees that started their city employment before April 1, 1986. Those that started after their city employment after March 31, 1986 fall under the Consolidated Omnibus Budget Reconciliation Act of 1985, H.R. 3128, making it Public Law 99-272.

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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. Donna J. Canchola

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: <u>www.krislovlaw.com</u> Email: <u>clint@krislovlaw.com</u>

#### Michalene

From:

Clint

Sent:

Sunday, October 09, 2016 11:42 PM

To:

Michalene; Ken

Subject:

FW: City health benefits

Clint Krislov
Krislov & Associates, Ltd.
Clvic Opera Building, Suite 1300-Note new suite number!
20 North Wacker Drive
Chicago, Illinois 60606
T.312-606-0500

Facsimile: 312-739-1098

Email: <u>clint@krislovlaw.com</u>
Website: www.krislovlaw.com

From: Candace Coglianese [mailto:ccogs73@hotmail.com]

Sent: Sunday, October 09, 2016 1:21 PM

To: Clint

Subject: City health benefits

My name is Candace Coglianese and I am written on behalf of my mother Mary Coglianese. My mother was married to Anthony A Coglianese (passed away 4-18-15). My dad was hired in 1971 and eventually retired in 1999 or 2000 for Streets & Sanitation. He held numerous roles and worked all over the city. My mom doesn't remember the exact dates or years. My mom is 66 and is living with epilepsy since she was 23. Because of her epilepsy she was not able to get hired anywhere because it was before the disabilities act. So my mom has always been a homemaker, volunteered at our schools, and took care of me and my sister. She now only receives half of my dad's pension and already pays a lot of that for her insurance benefits. Her income pays for her mortgage and the numerous medications that she needs. She has seizures and has a lot of hospitalizations, she also has to see numerous specialists. My poor mom will not be able to afford her house, medications, or any other necessities for living. She wouldn't be able to afford an apartment with this insurance increase. My dad did not work enough quarters to earn Medicare but he never worried because he had a pension and he would always have health care. Now he has passed and my mom definitely will not qualify for Medicare. And with her health I am not sure if she will be able to get insurance n her own. I take care of her and pay her utilities and extras but I am on social security disability due to a heart transplant. I will be going back to work but it will be part time. My mom needs help and she really doesn't understand all of this, she has memory loss because of all her seizures. I worry that she will not be able to see the doctors who have been taking care of her for years. I thank you for all the help that your law firm is providing for our city workers who protect our city and keep it clean.

Candace Coglianese ccogs73@hotmail.com 773-450-3005

Get Outlook for iOS

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 <u>pension and health-care benefits that were provided for LIFE</u>: 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, <u>NOT BOTH</u>.

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 <u>MANDATORY</u>

<u>RETIREMENT SEMINAR OUTLINING MY RETIREMENT BENEFITS</u>. At this Seminar it was stressed, more than once, that I would get health-care benefits for <u>LIFE</u>. 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 <u>BENEFIT OF HEALTH-CARE FOR LIFE</u>. 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 policys 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 of 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 IIII** 

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

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.

f 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.

⊲uana J.∯arper

November 8, 2016

#### 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 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 loose 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 it's retirees which would provide healthcare coverage. 1 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 that the City is offering hrough 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 it's 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 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 heathcare 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 Heath 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, I0-24-2016 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)

alandall Kenop

# **EXHIBIT C**

#### Michalene

From:

Clint

Sent:

Tuesday, November 08, 2016 3:48 PM

To:

Michalene; Ken

Subject:

FW: CORRECTED Health Reply

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: <a href="www.krislovlaw.com">www.krislovlaw.com</a>
Email: <a href="mailto:clint@krislovlaw.com">clint@krislovlaw.com</a>

From: janiceby@aol.com [mailto:janiceby@aol.com]

Sent: Tuesday, November 08, 2016 3:15 PM

To: Clint

Subject: CORRECTED Health Reply

Please disregard the email I just sent. It had incorrect figures for the percentage of my income the new BCBS would cost. (The email I just sent had the BCBS policy = about 25% of my net income. I corrected it below to the 40% it does equal.)

Name: Janice M. Durack Byrne

Address: 2766 Taylor Glen Dr., New Lenox, IL 60451

815-717-6079

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

Date of Birth: 05/14/1949 Current Age: 67

Date of Hire: 02/13/1973

Date of Retirement: 01/31/2003

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

I am not yet age 65?

X - 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 heard it at different meetings with City reps. held while on the job. I think I even heard it during the hiring process back in 1973.

ĺ

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 worked since age 16 part-time during high school & college and full-time summers in between, earning a total of 25 SS/Medicare credits by the time I began with the City (CPL - the library) at age 23 in 1973 after graduate school, I remember asking why no FICA was taken from my checks? I remember being told pension & healthcare wasn't from SS/Medicare for government workers but from the City/pension fund. I remember asking If I couldn't have FICA for Medicare at least deducted - I'd pay it voluntarily. I remember the answer was "no."

I've never married. I always felt so proud to be a CPL librarian and branch manager and worked as a professional - until the job was done regardless of how long it took, and it typically took longer than official quitting time. (My work record shows exemplary ratings, promotions, awards, etc.)

Now, I just feel so betrayed. The BCBS program referenced by the City for 2017 has a \$1800 monthly premium for a single person. That equals about 40% of my net monthly income. Then there will be the co-pays, out of pocket deductibles, cost of flu shots, cost of mammograms, co-pays for medicines, etc. I'll conservatively & roughly estimate that as another 10% of my net income, or about 50% total of my net income for health costs, if I stay relatively healthy.

I learned just yesterday at my Medicare appointment that I can but Medicare, but there are catches: I can apply only starting late December 2016 for Part A for about \$450 monthly. Part A would take effect January, 2017. In late December, I can also apply for Part B for about \$160+ I'll be assessed a PENALTY for not signing up when I was 65. (When I didn't need either as I was under City coverage and paying for that.) But the HORROR is Part B won't take effect until **JULY 1, 2017.** So, I have to find some company to sell me only a Part B for January - June coverage. Heaven Help Me. Plus I have to find a Plan D and a medi-gap plan also; without having a Medicare # as I can't apply for it until late December '16.

And Add: I certify, under penalty of perjury, the	nat the foregoing facts are true, and
authorize you to use or submit them to the co	urt in this case.
/s/ Janice M. Durack Byrne	(type in or sign your name)

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

probably be just as high or possibly higher. We did inquire about Medicare for Alex

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 having be going to for years and deductibles and premiums will

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 84 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 henefits 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 Sociality 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 rothed

one 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 bolleved 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.

Alox Kaspor the m Capa

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 My M Congres

La Nette Garcia

#### Michalene

From:

DONNIE ANDERSON < donnie\_andy@msn.com>

Sent:

Tuesday, November 08, 2016 1:59 AM

To:

Michalene

Subject:

Re; Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Donald G. Anderson 3322 N. Bell ave. Chicago, Il 60618

Policemen's annuity and benefit fund

D.O.B. January 2, 1941

75 yrs, old

August 15, 1966

Hired

February 5, 1999

Retired

( on the street 33 years )

I do NOT have sufficient qualifying quarters for Medicare coverage.

I believe that I was promised lifetime coverage by city healthcare in my retirement cause ....

- #1 In our final retirement seminar by The Chicago Police Department we were all assured our Healthcare would be in place and remain for our lifetime.
- #2 | believed that we were assured by the Illinois State Constitution of 1970 that benefits would not be reduced or eliminated .

At my advanced age paying full price for a new Healthcare policy without Medicare would cause financial difficulty and hardship.

My question would be . Why dld the city NOT withdraw funds from my pay check to complete enough quarters to cover people like me for Medicare ?

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/ Donald G. Anderson

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

# EXHIBIT 5



### DEPARTMENT OF FINANCE CITY OF CHICAGO

Amer Ahmad 33 N. LaSalle Street Chicago, Illinois 60602

January 11, 2013

The Honorable Rahm Emanuel 121 N. LaSalle Street Chicago, Illinois 60602

Dear Mr. Mayor:

Per the Korshak Settlement Agreement please find enclosed the Retiree Healthcare Benefits Commission's (RHBC) report to the Mayor's Office on the state of retiree healthcare benefits, their related cost trends, and issues affecting the offering of retiree benefits after July 1, 2013.

Through a very thoughtful and careful process, the commissioners of the RHBC and I have examined industry trends, market conditions, retiree demographics, and financial information to formulate this report. Throughout this deliberative process and in the development of this report the Commission has considered the following set of principles and factors:

- The importance of including stakeholders in the process, such as retirees, pension funds, and their representatives;
- The value of data-driven analysis to facilitate fact-based decisions;
- Demographic shifts since 1987, including changes in longevity, longevity relative to working life, and spousal work force participation;
- The City's ability to fund retiree and/or dependent healthcare benefits into the future; and,
- The RHBC's obligations as defined by the Settlement Agreement.

As the Commission assessed the impact of changing health care benefits on various populations within the annuitant group, it became clear to me that certain subclasses including the Jacobson/Korshak sub class should continue to receive benefits and any changes in their benefits should be cautiously considered. You will note that several options offered in the report provide for continuation of their coverage.

Lastly, I must raise the very serious question of whether the City can continue to fund retiree healthcare benefits at the current levels given its current financial condition. Particular weight must be given to the financial data presented in this report. It is of the utmost importance that the City take a course of action that will safeguard its fiscal well-being.

I believe the report will provide you with the information necessary to support your decision making process. Should you require the RHBC to examine this issue further, please do not hesitate to ask. Thank you for the opportunity to help lead this very important conversation.

Sincerely,

Amer Ahmad Comptroller Retiree Healthcare Benefits Commission, Chair

# Report to the Mayor's Office on the State of Retiree Healthcare

Retiree Healthcare Benefits Commission

January 11, 2013

# I. Executive Summary

The Retiree Health Benefits Commission's charge under the Settlement Agreement is to make recommendations to the City concerning the state of retiree healthcare benefits, their related cost trends, and issues affecting the offering of any retiree benefits after this date June 30, 2013. In order to do so, the RHBC:

- Reviewed the history of litigation related to Annuitant healthcare and the related Settlement Agreement;
- Evaluated current and projected enrollment and spending for Annuitant healthcare coverage if no changes are made;
- · Considered the financial circumstances of the city along with the needs of the retired population;
- Developed a menu of choices with different associated price tags and identified the dimensions along
  which tradeoffs must occur, assuming spending growth needs to be constrained.
- These dimensions include: plan generosity/benefit design; eligibility rules; changes in the city's contributions to retiree health premiums.
- Performed an analysis to project the effects of ceasing coverage for non-Medicare eligible annuitants
  once the Illinois health insurance exchange is operating (for calendar year 2014).

This report does not endorse any particular option as it is the prerogative of the Mayor to determine the City's future course of action on annuitant healthcare benefits.

# II. Background

#### A. The History of the City of Chicago v. Korshak

In 1987, the case of City of Chicago v. Korshak was filed in the Circuit Court of Cook County to resolve the issue of whether the City had an obligation to provide health care benefits to retired City employees. The City claimed that its expenditures for health benefits for annuitants who participated in the City's self-funded health benefit plan, had not been expressly authorized by the City Council. The City also alleged that State law specified the monthly amounts that the City was to contribute to the cost of the annuitants' health care, and the remaining cost was to be covered by the annuitant.

The City sought both an order declaring how much the City was required to pay, as well as recovery of the alleged overpayments already made. The pension funds' trustees filed counterclaims arguing that the City had orally promised that health benefits would be provided to retirees at low cost, implying the city was obligated to continue absorbing the increasing costs of health care.

Certain annuitants who participated in the health benefit plan sought leave to intervene, instead seeking a continuation of the existing plan at the then existing rates for the annuitants' lifetimes.

The trial court dismissed the City's suit with regard to a refund of alleged overpayments, but the court proceeded to adjudicate the City's prospective obligations, In June 1988, the City and the Trustees reached a settlement. The settlement provided that the City and the Trustees agreed to sponsor legislation requiring the City to absorb at least 50% of the health care costs of the annuitants. The pension funds agreed to increase their subsidies to \$45 per month for Medicare annuitants and \$75 per month for non-Medicare annuitants as of January 1, 1998. The settlement and the then pending legislation required the City to bear this obligation through 1997. At that time, if the parties had not reached a permanent agreement, the settlement would terminate. The settlement was approved over the objections of the intervenors. On December 12, 1989, overruling the intervenors' objections, the Court held that the settlement was fair and equitable.

As the original 10-year Korshak settlement agreement was expiring, the City and the Pension Funds worked together to reach what they believed was a "permanent solution," resulting in the Illinois Pension Code being amended IN 1997 and creating a new structure for annuitant healthcare extending the provision of annuitant health care until June 30, 2002. Under that new structure, the City again was required to cover 50% of the health care costs of annuitants.

However, at the same time, the intervenors challenged the City and Pension Funds' 1997 agreement claiming that the parties did not reach a "permanent solution" as required by the original Korshak Agreement. In 2000, the Appellate Court ruled in favor of the intervenors and remanded the case back to the circuit court stating that the 1997 agreement reached by the parties did not satisfy the original Korshak Agreement. Following this ruling, the parties and the intervenors extensively negotiated and finally entered the 2003 Settlement Agreement, with the Court's approval, under which the City continues to provide annuitant health care until June 30, 2013 and the Korshak case was dismissed with prejudice. For more information see exhibits A-1 and A-4 in Appendix A.

#### B. The Korshak Settlement Agreement

In the Settlement Agreement the City agreed to provide various support levels for health care coverage to certain annuitants through June 30, 2013. Annuitants contribute their share of the costs through payment of monthly amounts that are deducted from their pension checks. The Settlement Agreement provides for those rates to be set prospectively based on cost estimates performed by an independent actuary. Each year the rates are re-set.

The City is responsible to pay at least 55% of health care costs for those annuitants who have retired before June 30, 2005. For those annuitants who retire after June 30, 2005, the City's share of costs is determined by the number of years of City service the annuitant had worked. Specifically:

# II. Background

#### B. The Korshak Settlement Agreement (Continued)

- City Service, the City is to pay 50%;
- Annuitants who retire with 15 to 19 years of City Service, the City is to pay 45%;
- Annuitants who retire with 10 to 14 years of City Service, the City is to pay 40%; and
- Annuitants with less than 10 years of City Service, the City will not pay any share of costs, but will allow those annuitants to participate in the plan.

Some groups qualify for exceptions to this structure, such as pre-1989 retirees who are non-Medicare.

Per the settlement agreement the Pension Funds contribute fixed monthly dollar amounts for each annuitant as required by the state statute. The Funds' contributions are as follows:

- July 1, 2003-July 1, 2008. \$85.00 for each annuitant who is ineligible for Medicare, and \$55.00 for each annuitant who is eligible for Medicare.
- July 1, 2008-June 30, 2013. \$95.00 for each annuitant who is ineligible for Medicare, and \$65.00 for each annuitant who is eligible for Medicare.

The Settlement Agreement allows the City to offer additional healthcare plans at its own discretion and modify, amend, or terminate any such additional healthcare plans. The agreement also created an independent commission, the Retiree Health Benefits Commission (RHBC), of unpaid, volunteer members who serve at the request of the City.

The City retained the right to terminate or amend the Settlement Healthcare Plans or to make reasonable plan design changes in response to certain changes in federal or state law.

In addition, the City may amend the Settlement benefits are provided by the Annuitant Settlement Healthcare Plans for reasons other than changes in federal or state law for annuitants retiring after Au-

gust 23, 1989 with the following restrictions: (1) The City will make no plan design changes which do Annuitants who retire with 20 or more years of not arise out of changes in the law for a period of 5 years from July 1, 2003. (2) After July 1, 2008, the city may seek approval of the RHBC to make plan design changes solely under the following circumstances:

- In response to material changes in medicine or technology;
- in response to court rulings or the settlement of other litigation;
- in response to material changes in the structure or methods by which health benefits are contracted for or provided;
- in response to material changes in market conditions that would render the provision of any benefit unreasonably expensive under the circumstances.

For more information see exhibit A-2 in Appendix

#### C. Special Benefits for Police and Fire

#### Early Retiree Free Coverage

Under the terms of the collective bargaining agreements for the Fraternal Order of Police (FOP) and the International Association of Fire Fighters (IAFF), certain employees who retire after attaining age 55 with the required years of service are permitted to enroll in the healthcare benefit program offered to actively employed members. These retirees may enroll their dependents under the same terms as active employees and may keep coverage until they reach the age of Medicare eligibility. They do not pay anything towards the cost of coverage. The Police Pension Fund contributes \$95 per month towards coverage for police officers; the Fire Pension Fund does not contribute. When these early retirees reach the age of Medicare eligibility, their healthcare Health Care Plan. There are approximately 1450 early retirees and 1500 dependents who receive free coverage.

# II. Background

#### C. Special Benefits for Police and Fire (Continued)

#### **Duty Death Continuation of Coverage Benefits**

If a Police Officer or Fire Fighter is killed in the line of duty, the surviving spouse and any dependent children are provided with free health care until the spouse remarries or the children reach the limiting age for coverage. The surviving spouse and children are covered by the active employee plan until the surviving spouse attains age 65 at which time the spouse's coverage is provided by the Annuitant Settlement Health Care Plan. There are approximately 110 duty death surviving spouses in the active benefit plan and an additional 104 in the Annuitant Settlement Plan.

#### Public Safety Employee Benefits Act (PSEBA)

PSEBA requires that an Illinois municipality pay the full cost of the healthcare coverage for a public safety employee (Police Officer or Fire Fighter) and his/her family members if the employee is catastrophically injured in the line of duty while responding to an emergency situation. There are approximately 17 PSEBA approved persons in the Annuitant Settlement Plan

#### D. Retiree Healthcare Benefits Commission

The RHBC is tasked with the responsibility to make decisions based upon recommendations from the City concerning any modifications to Settlement Healthcare In 2011, several of the members of the RHBC voiced Plans and to make recommendations to the City concerning any continued health care benefits provided to annuitants after the expiration of the agreement on June 30, 2012. Before July 1, 2013 the RHBC must make recommendations concerning the state of retiree healthcare benefits, their related cost trends, and issues affecting the offering of any retiree benefits after this date.

The RHBC must take into account industry trends and market conditions existing at the time of it recommendations.

members of the RHBC, with the exception of one City representative and one representative of the Pension damages, which may in any way accrue against them for Funds, have been drawn from various fields of expertise, including municipal finance, business, health care, health duties as members of the RHBC. For the Indemnificainsurance, and academia.

#### Members Include: 1

Amer Ahmad, Comptroller, City of Chicago;

Leemore Dafny, Associate Professor of Management and Strategy, and the Herman Smith Research Professor in Hospital and Health Services, Kellogg School of Management at Northwestern University;

William L. Irving, President-Secretary/Treasurer, LiUNA Local 1001 and LABF Trustee;

Michael Knitter, Executive Director of Compensation and Benefits, University of Chicago.

To prepare this report, the RHBC met regularly between June and December 2012. Appendix A-8 lists our meetings, along with key agenda items. Meetings were public, in accordance with the Open Meetings Act (5 ILCS 120/2) (from Ch. 102, par. 42). We also reviewed correspondence from the Pension Funds and their representatives (included as Exhibit A-7). In addition to the analyses described in this report, we compared sister agency and private sector retiree healthcare benefit practices before arriving at our recommendations. For RHBC meeting topics see exhibit A-8 in Appendix A.

concerns regarding potential liability for their participation in the Commission and sought assurances from the City that they would be provided indemnification. In order to resolve any issues concerning potential liability for decisions and recommendations made by RHBC members, the City passed an ordinance to protect certain members.

The City will indemnify and keep harmless the members of the RHBC, with the exception of any member of the RHBC serving as the representative of the Pension As required by the Korshak Settlement Agreement, Funds, against all liabilities, judgments, costs, and expenses, with the exception of exemplary or punitive any act or omission occurring within the scope of their tion ordinance see exhibit A-5 in Appendix A.

In order to gain an appreciation for the landscape of retiree health care costs, the RHBC examined past, present, and future projections. In this section, we discuss enrollment and estimated spending for calendar year 2012. In the section that follows, we discuss future enrollment and spending, should the city continue its current plan with no material changes.

#### A. Enrollment

Table 1 below presents enrollment for 2012, along with associated total city spending.

Table 1. Enrollment and City Spending

100		Non-Medicare			
	Annuitants	Spouses*	Children	Total (17)	
Number	7495	3470	877	11842	7 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
City Support Monthly	\$476	\$476	\$1401	N/A	
City Support Yearly	\$5.715	\$5,715	\$1,679 Villian	- IN/A	Allen or
Annual City Expense	\$42,835,454	\$19,831,758	\$1,472,229	S64/139/441	
		Medicare			va ve Atge Starty
	Annuitants	Spouses t		Total //a P	
Number	Annuitants 16754	Spouses† 5284		Total	
Number City Support Monthly		THE SHAPE TO THE RESIDENCE AND AND ADDRESS.			
<b>自己的数据的</b> 和第二次	16754	5284		=22 <u>j038</u>	
City Support Monthly	16754 ∳\$1 <u>6</u> 9	5284 \$169	02	22,038 / N/At	
City Support Monthly City Support Yearly	16754 *\$169 *\$2;025	5284 \$169 \$2,025	02	22,038 // N/Ar N/A	
City Support Monthly City Support Yearly	16754 *\$169 *\$2;025	5284 \$169 \$2,025 \$10,702,0	02 People	22,038 // N/Ar N/A	

	Totals
Annuitants Spouses*	Children People Total Spending
\$76,769,140 \$30,533,760	\$1,472,229 33,880 \$108,775,128

<sup>\*</sup>Includes Domestic Partnerships

Source: City of Chicago Department of Finance—Benefits Management

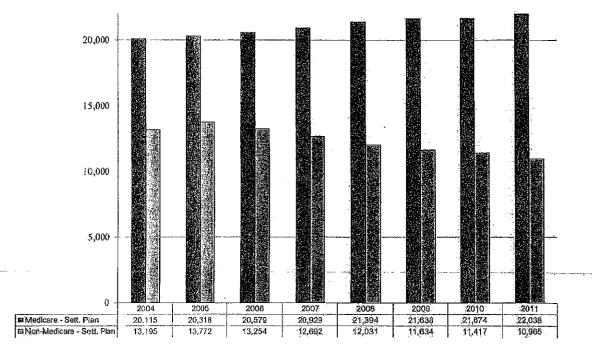
#### B. Total Monthly Cost of Coverage and Annuitants' Monthly Cost

Table 2 shows the annuitants' current monthly cost for coverage and the total monthly cost.

Table 2. Annuitant Contribution Rates \*

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The RHBC also examined past trends in the settlement group to assess changing retiree demographics, as well as medical and drug cost. Graphs 1-3 are taken from a 2012 report prepared by The Segal Company, an actuarial firm that develops rates for the annuitant settlement plan. The graphs detail the growth in plan membership, medical unit cost and prescription drug unit cost from 2004 through 2011. For the full Segal Report see exhibit B-1 in Appendix B.

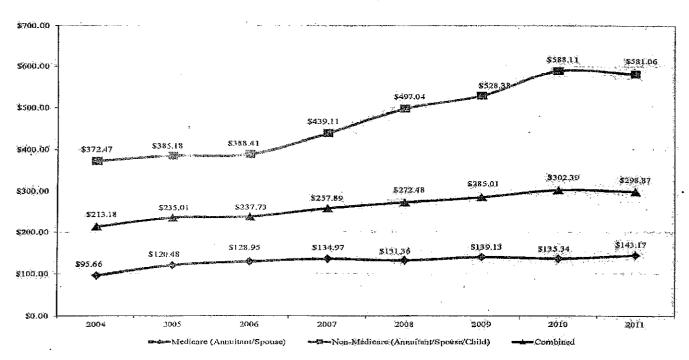


Graph 1. Average Eligibility by Plan 2004-2011\*

Source: Segal Report on Projected Annuitant Plan Costs for July 1, 2012-June 30, 2013

<sup>\*</sup>Note: These totals do not include police officers, firefighters, and their dependents who are eligible for free coverage under the City Active Employee Benefit Plan.

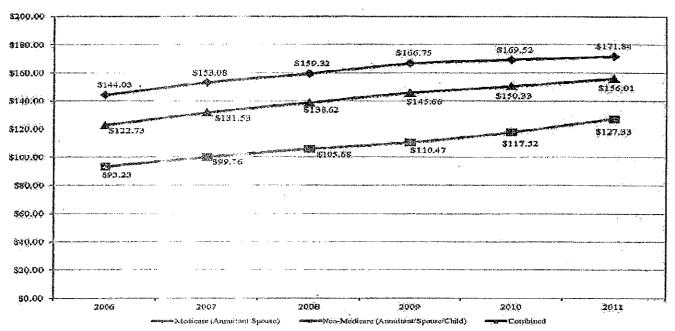
Graph 2 illustrates the average monthly medical claims per participant for Medicare, Non-Medicare, and an average composite cost 2004-2011. It shows that medical cost continues to increase although the cost for the Medicare-eligible members for medical care is substantially lower because Medicare is the primary payer for these persons, and Medicare costs have been growing at a slower pace than private insurance.



Graph 2. Average Monthly Medical Claims

Source: Segal Report on Projected Annuitant Plan Costs for July 1, 2012-June 30, 2013

Graph 3 illustrates the average monthly prescription drug claims per participant for Medicare, Non-Medicare, and an average composite cost 2004-2011. It shows that prescription drug expenses continue to increase, as well. For the period 2004 through 2011, Medical cost per unit has increased 66% for the non-Medicare eligible and 60% for the Medicare eligible. For the same period, prescription drug cost has increased by 19% for Medicare eligible individuals and 37% for non-Medicare individuals. For the combined groups (Medicare and Non-Medicare eligible) the medical cost increase during the period is 40% and drug cost increase is 27%.



Graph 3. Average Monthly Prescription Drug Claims

Source: Segal Report on Projected Annuitant Plan Costs for July 1, 2012-June 30, 2013

Note: Per capita prescription drug claims exclude all prescription drug fees for CustomerCare Rx and Medicare Part D processing. Prescription claims are net of rebates. Due to the change in pricing terms effective January 1, 2009, the Plan receives higher discounts at the point-of-sale in lieu of rebate payments.

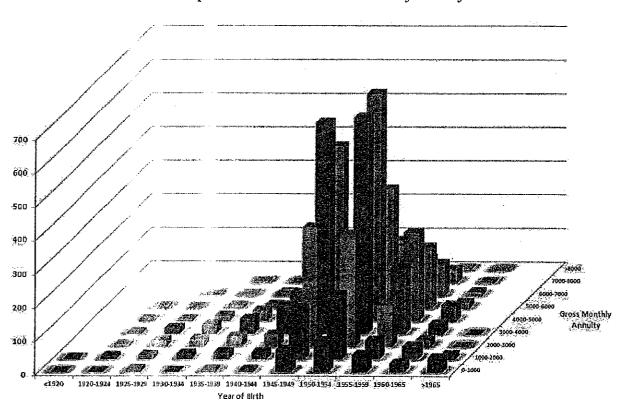
#### III. Current Enrollment and Spending on Retiree Health Benefits

#### C. Active Employees by Age and Service

If the City were to continue to offer coverage on the same basis as today, there is a large cohort of persons who meet the current service requirement for eligibility for a retiree medical contribution by the City. The current minimum service requirement is 10 years. Approximately 24,000 employees have attained ten years of service; of the 24,000 there are 11,525 who have attained age 50; 2,503 have attained age 60. Of that same group (>/=50 and 10 years of service), 7172 have at least 20 years of service.

#### D. Annuity Amounts

Graph 4 below depicts the annuity payments to the non-Medicare-eligible set of retirees. As we discuss in Section VIII, some of these annuitants may benefit from subsidies to purchase insurance through the Illinois insurance exchange, beginning in 2014.



Graph 4. Non-Medicare Annuitants by Annuity Size

Source: City of Chicago Department of Finance—Benefits Management

### IV. Projected Enrollment and Spending on Retiree Health Benefits

#### A. Enrollment

The commission requested and evaluated projections regarding the number of annuitants and dependents expected to participate in the city's plan if the City continues to offer coverage on approximately the same basis as it does today. We also requested estimates of City spending in future years. The results of these analyses are summarized below.

Table 3. Projected Emerging Annuitants and Dependents

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Source: MWM Consulting

Table 3 shows that the number of covered lives is projected to increase from the current monthly census of 36,712 to 47,345 by 2023, a cumulative increase of 29%. The great majority of new covered lives will be adults as very few retirees cover any children. The current ratio of active employees to retiree lives, assuming a base of 34,000 employees, is approximately 1 to 1.08. Within ten years the ratio will fall to 1 to 1.39 assuming the same sized-workforce. For simplicity, Table 3 presents projections based on one possible set of assumptions, and hence does not reflect the range of possible outcomes. Any change in retirement rates will substantially affect the degree to which this illustration reflects the actual changes in census for retiree healthcare.

<sup>&</sup>lt;sup>2</sup>This count includes the Police and Fire Fighters and their dependents who are receiving the Free Early Retiree Coverage described on Page 6.

### IV. Projected Enrollment and Spending on Retiree Health Benefits

#### B. Spending

Table 4 below portrays the projected pattern of growth in annual payouts (cash flow) for retiree health benefits payable by the City assuming full continuation of the Settlement Plan provisions (including early retirements under the Police and Fire agreements) according to one of the illustrations excerpted from study results presented to the RBHC. The results below were based upon assumptions consistent with those presented in other tables presented in this report (11.5% health care trend graded to 7% in 2030). As noted previously, these projections are based upon one possible set of assumptions, and hence do not reflect the entire range of possible outcomes. In particular, the degree to which actual experience differs from the assumed retirement rates and assumed trend rates will substantially affect changes in retiree healthcare payouts.

Table 4. Projected Spending

	Annual		Annual
Year L	. Cash Flow	Year	Cash Flow
2014	124,412,115		
2015			
2016	246 (204) (11)		
2017	144,559,857	. Mil	
2018	307,192,871		

Source: MWM Consulting

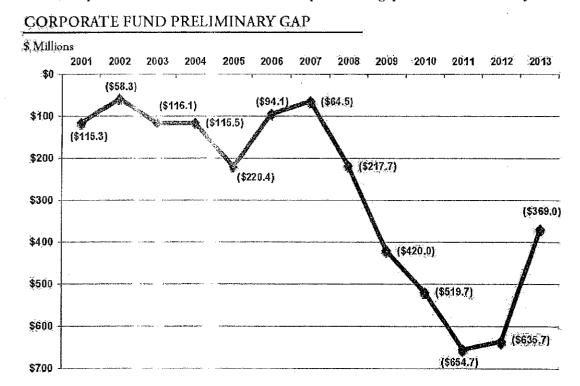
#### V. Financial Circumstances of the City of Chicago Present a Challenge to Continued Retiree Health Funding

#### A. Financial Assessment

As part of its work, the RHBC considered current and projected city budgets. The City's share of retiree healthcare expense comes solely from the City's Corporate Fund. As such, the City's ability to continue to support retiree healthcare is dependent on the financial well-being of that fund. Below we excerpt the assessment of the Corporate Fund which appeared in the City of Chicago Annual Financial Analysis 2012. This assessment heavily influenced the set of options we are presenting to the Mayor. Given the financial circumstances of the Corporate Fund, none of the options proposes an increase in eligibility or city contribution rates to retiree health benefits (although increases in total spending are nonetheless predicted under a number of the options, in part because of rising healthcare costs and aging of the presently insured population).

The difference between revenues and expenditures estimated by the City in its preliminary corporate fund budget estimates each year, has been steadily increasing over time. While the large recession- driven budget shortfalls began in 2008 with an estimated gap of \$217.7 million, the City has been experiencing significant preliminary budget gaps for most of the last decade. The earlier gaps were largely closed by expenditure reductions and tax and fee increases. However, in more recent years, the City relied heavily on one-time revenue sources, the majority of which came from the long-term lease of the City's Skyway and parking meter system, to balance its annual budget. The use of these one-time revenue sources masked the City's structural deficit — each year, the City was spending more than it brought in, and this habit was built into the way City government functioned.

The 2013 corporate fund gap is estimated at \$369 million, approximately half of what it was during the worst recession years, but still a significant shortfall. The decreasing size of this shortfall is representative of the real and lasting changes made as part of the 2012 budget to bring spending in line with revenues. However, the persistent existence of a substantial corporate fund gap makes clear that many of the challeng-



Source: City of Chicago Annual Financial Analysis 2012.

#### V. Financial Circumstances of the City of Chicago Present a Challenge to Continued Retiree Health Funding

#### B. Financial Statement Impact

Since 2007, the City of Chicago, along with other governmental entities, has been required to report on their Comprehensive Annual Financial Report (CAFR) their liability for Other Post Employment Benefits (OPEB) such as retiree health benefits.

The measurement and reporting of these OPEB obligations is promulgated by the Governmental Accounting Standards Board (GASB) under GASB Statement Number 45. The City of Chicago has complied with reporting the liability for the Settlement Plan each year and has reflected the "sunset" termination of the obligation as of June 30, 2013. As of December 31, 2011, the net obligation for the Settlement Plan on the City's financial statement was reported as \$254,345,241. This value assumed that all obligations under the Settlement Plan would end on June 30, 2013 as specified in the Settlement document. GASB 45 requires that an amount be determined to represent the annual cost for the year attributable to the program (Net OPEB Cost) and an amount to represent the accounting liability as of yearend (Net OPEB Liability). In addition to these two OPEB balance sheet accounting values, supplemental disclosure items are required, such as the Entry Age Liability.

As part of the RBHC review, estimates and projections under various actuarial assumptions were developed to illustrate what impact extensions or modifications in the Settlement Plan would have upon the City's financial statements. The projections were meant to illustrate general trends and relative values and not intended to represent exact values. The illustrations also reflected the current GASB accounting standards, although expectations are that the GASB 46 standard which applies to retiree health plans will likely be modified to mirror the new GASB pension accounting standards.

#### Of particular importance are two facts:

- The 2011 financial statements reflected the provisions of the Settlement Plan only and not the additional financial support provided by the City under the Special Benefit for Police and Fire. The projections provided to the RBHC in September of 2012 included the cost of these Special Benefits for Police and Fire, to the degree they would be integrated with modifications to the provisions of the Settlement Plan.
- Caution must be taken in evaluating the accounting values of some of the suggested alternative programs which reflected an "extension" of the sunset to a later date, such as ending the program in 2023, rather than 2013.
- Accounting standards require that the actual program as stated in the plan documents and as communicated to
  the employees and participants be valued. However, if the current sunset of June 2013 is extended significantly, to say 2023, the auditors may not recognize the postponed sunset as operative and require that the program
  be valued without recognition of the sunset provisions.

#### V. Financial Circumstances of the City of Chicago Present a Challenge to Continued Retiree Health Funding

#### B. Financial Statement Impact (Continued)

Table 5. Illustrative Impact

	Accounting hero for 2003 Fiscal Year				
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enterior de la companya de la compan					
ETG of Colverage in 2003. Coverage until 2003 at 40% jumport. Police and Fire Special Repetits at 180% until 2023	20,340,04	45,977,377	727-77341835523		

Source: MWM Consulting 5% Discount Rate

11.5% health care trend graded to 7% in 2030 (excerpted – one of several actuarial assumption sets)

Preliminary Estimates assuming plan changes first recognized in fiscal year 2012

Net OPEB Cost is the amount which is to be expensed for the year.

End of Year OPEB Obligation: Amount to be accrued on the financial statement representing the accumulated OPEB costs which remain unfunded as of the reporting date

Entry Age Liability is the actuarial liability calculated as of the valuation date under the entry age actuarial funding method. This is a method under which the Actuarial Present Value of the Projected Benefits of each individual included in the Actuarial Valuation is allocated on a level basis over the service of the individual between his/her age at date of hire and his/her assumed age at termination or retirement.

#### VI. Comparison of Local Government Agencies' Retiree Healthcare Policies

In order to consider how other local government entities fund and make available retiree medical benefits, the Commission reviewed data from the Chicago Public Schools, Cook County, Chicago Transit Authority, City Colleges of Chicago and the Chicago Park District. Table 6 summarizes key features of those employers' policies as compared to the City of Chicago's policies.

Table 6. Local Government Comparison

		Chicarge ra Tanan hawa	Chicago Park District	Chicago City Colleges	Cook County Possion
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Provide filtencial support to Madicare o little retires	Yes	<b>1447</b>	N.	-7	114-4
the deposit of the Park A	No				
Provide financial sepport or despendent coverage	Yes	4.	Y I	Yes	
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Source: City of Chicago Department of Finance—Benefits Management

<sup>\*</sup>See also Exhibit B-5 in the Appendix with additional data provided by Pension Fund representative.

<sup>\*\*</sup>Chicago Teachers pension also provides support for the purchase of Part A and Part B

#### A. Benefit Level Options

The Commission recognized at the outset that there are many possible ways to respond to the expiration of the Korshak Settlement Agreement. However, the variations essentially can be summarized as: (1) continue current practices and support levels; (2) revise current practices and support levels to reduce the City's expense for retiree benefits; or, (3) eliminate City funding for retiree medical care. The foregoing sections have discussed option (1), and Section VIII. considers option (3) as it relates to non-Medicare-eligible retirees. In this section we discuss some alternative strategies pertaining to option (2). In order to present a manageable number of scenarios, we describe a few alternative methods to reduce the current spending level of \$108 million (this amount does not include Police and Fire early retirees who receive free health care under the active employee benefit plan) to amounts from approximately \$90.5 million to \$12.5 million. All spending options use current enrollment figures and current premium figures.

We note at the outset that some of the plan design changes we considered would reduce financial liability without increasing retiree spending. For example, smaller networks of lower-cost providers would reduce liability and likely decrease retiree cost as well (through reduced copayments and coinsurance); similarly, moving from a Medicare Supplement plan to a more managed type of plan could decrease both City and retiree cost. In addition to plan design changes, the RHBC discussed that reductions in both current expense and future liability could occur through changes in eligibility rules, length of service requirements, and terms of coverage including different support levels for annuitants and their spouses/dependents.

Once a spending level has been selected, there can be a fuller analysis of possible plan design, eligibility and support levels. These recommendations are intended to serve as a framework for that decision rather than as a plan of action. See tables 7-11.

#### B. Spending Frameworks

Table 7. Reduce Spending to \$90.5 Million\*

Savings Required: Approximately \$17.5 Million

Options Method to Achieve Savings	
To achieve savings the City could medify the plants lite for the Part Acceptation of the City of of the C	

Table 8. Reduce Spending to \$80 Million\*

Savings Required: Approximately \$29 Million

Options	Method to Achieve Savings
Reduce city support to 40%.	Reduction of City/Support
Maintain settlement class support at 55% and modify other annuitants' to support to 38%.	Reduction of City Support
Increase support for annultant to 57% and modify plan to seliminate city support for dependents.	Reduction of City/Support
Maintain settlement class support at 55% with dependents and eliminate dependents support for all others with annuitant support at 55%.	Reduce City Support
Leave settlement class at 55% of reduced plan value with dependents; all others (with dependents) supported at 47% of reduced plan value. Non-Medicare plan cost reduced by 20%; Medicare plan reduce by 10%.	Reduction of Gity Support and Plan Support and Plan Support Su
Reduce spending to \$84 million by increasing annuitant pre- miums to the same amount paid by Chicago Teachers plan for Non-Medicare (\$496 per person) and to the same amount paid by the Cook County plan for Medicare eligible annuitants (\$172).	Reduction of City Support

<sup>\*</sup>As previously stated, the above options are possible ways to achieve designated savings. The same savings can also be reached through various permutations of the methods described.

#### B. Spending Frameworks (Continued)

Table 9. Reduce Spending to \$60 Million\*

Options	Method to Achieve Savings
Reduce city support levels to 30%.	Reduction of City Supports
Maintain settlement class coverage at 55% and modify other annuitants to support at 27%,	Reduction of City Support
Decrease support for annuitant to 43% and eliminate support for dependents.	Reduction of City/Support
Leave Settlement class at 55% with dependents; Eliminate dependent support for all others; Annuitant only support for all others at 38%.	Reduction of City Support
Leave Settlement class at 55% of reduced plan values with a dependents; all others (with dependents) supported at 34% Non-Medicare plan cost reduced by 20%; Medicare plan reduced by 10%.	Reduction of City/Support and Plan Modification

Table 10. Reduce Spending to \$40 Million\*

#### Savings Required: Approximately \$69 Million

Options	Method to Achieve Savings
Reduce city support (levels to 20%.	Reduction of City Support
Leave Settlement Class at 55%; reduce all others to 16%.	Reduction of City Support
Eliminate support for Dependents; decrease support level for Annui- tants to 28%.	Reduction of Gity Supports 1888
Maintain settlement class support at 55% with dependents and eliminate dependent support for all others with annuitant support at 22%.	Reduction of City Support
Leave settlement class at 55% of reduced plan value with dependents; all others (with dependents) supported at 20% of reduced plan value. Non-Medicare plan cost reduced by 20%; Medicare plan reduce by 10%.	Reduction of City Support and Plan Modification
Maintain settlement class support at 55% with dependents and eliminate support for Medicare coverage for all others. Modify non-Medicare support to 38%.	Reduction of City Support

<sup>\*</sup>As previously stated, the above options are possible ways to achieve designated savings. The same savings can also be reached through various permutations of the methods described.

#### B. Spending Frameworks (Continued)

Table 11. Reduce Spending to \$12.5\*

Options	
End coverage for Medicare eligible persons at 6-30-2013 (not including the Settlement Class) and arrange for these annui-	Reduction of City Support  Year One City Cost: \$86,4 Million
tants to transition to insurers in the Medicare market. When exchanges under the Affordable Care Act are available in 2014,	Year Two City Cost: \$12.5 Million
end coverage for non-Medicare eligible persons (not included in the Settlement Class). Continue to offer coverage until the	
Settlement group is completed. Maintain coverage levels for public safety workers as required by law.	

<sup>\*</sup>As previously stated, the above options are possible ways to achieve designated savings. The same savings can also be reached through various permutations of the methods described.

#### C. Changes in Annuitant Premiums under Various Support Levels

If the City reduces its support levels for annuitant healthcare coverage, then Annuitants would typically be required to pay more. Tables 12 and 13 illustrate how much more annuitants would have to pay for the current plan of benefits under varying City support levels. Table 12 shows prospective rates if the City continued to provide financial support for both the annuitant and any covered dependents. Table 13 shows the prospective rates if the City stopped providing support for dependents and only provided support for the annuitant.

Currently the City provides additional premium support for annuitants whose total household adjusted gross income is less than 200% of the federal poverty level (FPL) for their family size. Monthly contribution rates are capped at 10% of the total household adjusted gross income (income less than or equal to 100% of FPL); 15% (income greater than 100% up to 150% of FPL); or, 20% (greater than 150% up to 200% of FPL). 119 annuitants have been approved for additional premium support. As we discuss in Section VIII, the Affordable Care Act provides much more generous subsidies to qualified low-income individuals and families who purchase private coverage through the new state insurance exchanges.

Table 12. Premiums at Listed City Support Level for Annuitants and Dependents

					Դել Տարրե	r ler Ano	uitan (Ts. ari	d Dagend	drifts -	
Spouse	Children	Unit Co:	: 55W	50%	40%	38%	374	7.1		11574
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		\$1,159	5427							
		\$1,495	inst.	<b>1711</b>	5911					
		\$1,377 \$1,577								
HCH		\$1,920	\$769	5563	jijusi Sijusi		51,249			
		24 <b>1</b> 8	\$ <b>18</b> 2							
		\$1,064 6,034	\$393 £36							

Source: City of Chicago Department of Finance—Benefits Management

#### NOTES:

- 1. Fund support: \$65 for Medicare; \$95 for Non-Medicare; Annuitant Only
- 2. 2012-2013 Unit Costs (Current Rates as of 11/9/2012)
- 3. Annuitants and dependents supported at same rate by City

C. Changes in Annuitant Premiums under Various Support Levels (Continued)

Table 13. Annuitant Premiums at Listed City Support Level for Annuitants Only

(No City Support for Dependents)

				C.71 <sub>4</sub> .	Support 1	or Amnolta	nt Chill <sub>l</sub>		
Ampuriarit	Spause Children	Unit Silvi	5796	474	38%	2057	2771	77,75	
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i de	CHILD	\$1,000 \$513	\$3 <b>5</b> \$						55:0 N
		\$254 \$15							

Source: City of Chicago Department of Finance—Benefits Management

#### NOTES:

- 1. Fund support: \$65 for Medicare; \$95 for Non-Medicare; Annuitant Only
- 2. 2012-2013 Unit Costs (Current Rates as of 11/9/2012)
- 3. Annuitant only receives City financial support

When the Korshak settlement was negotiated, city employees retiring prior to age 65 (when Medicare coverage ordinarily begins), or who did not qualify for Medicare, faced significant challenges in obtaining high-quality, affordable insurance. Historically, insurers have not been required to offer policies to all comers, and have routinely withheld coverage for "pre-existing conditions" among those offered insurance. In addition, pricing reflected age and health conditions, yielding policies that would have been particularly expensive for Annuitants. The federal Patient Protection and Affordable Care Act (known as the ACA) passed in March 2010 addresses these issues by ensuring that all policies are available to all comers irrespective of their health status ("guaranteed issue"), that these policies cover "essential health benefits" in ten categories specified in the legislation, and that pricing vary only by age (with at most a 3:1 ratio in premiums for the oldest: youngest age categories). The ACA also legislated the creation of insurance exchanges - regulated electronic marketplaces for the purchase of health insurance - in every state. Like all state exchanges, Illinois' exchange is scheduled to be in place in time to facilitate enrollment in health plans for calendar year 2014. Finally, the ACA provides substantial federal subsidies to certain households purchasing insurance on the exchange using a sliding scale based on household income. To qualify for subsidies, these households must not be offered a health plan with at least 60% actuarial value at an affordable price through an employer, and must not be eligible for any public insurance program (e.g., Medicare or Medicaid). The subsidies are pegged to the "silver" plan on the exchange (which corresponds to a plan with 80% actuarial value), and ensure that out-of-pocket premium payments for a silver plan do not exceed a maximum percent of income. This maximum ranges between 2% (for those under 133% FPL), all the way up to 9.5% (for those between 300 and 400% FPL, the highest income eligible for subsidies).

In light of these developments, we conducted an analysis of the financial implications of ending the city's plan for comprehensive medical insurance for non-Medicare-eligible retirees. (Because Medicare-eligible persons do not qualify for exchange subsidies, we did not explore cancellation of supplemental medical insurance for Medicare-eligible persons.) We considered the effects on three stakeholder groups: retirees, the pension funds, and the City. In the case of the latter two groups, annual savings are obviously quite substantial, amounting to total spending for this class of retirees. For retirees, the simulations are more complex, owing to limited information about non-pension sources of household income, as well as uncertainty regarding how the U.S. Department of Health and Human Services (which is tasked with implementing the relevant provisions of the ACA) will calculate household income for households in which one or more members (but not all) are eligible for public or employment-based insurance. Appendix A-9 describes how we address the latter set of issues, and includes other technical details of our analysis. The core conceptual assumptions underpinning our analysis are:

<sup>&</sup>lt;sup>8</sup> See "Explaining Health Care Reform: Questions About Health Insurance Subsidies," by the Kaiser Family Foundation, for an excellent summary of these provisions. Available for download at http://www.kff.org/healthreform/upload/7962-02.pdf.

- All annuitants currently enrolled in the city's comprehensive medical insurance plan will choose to purchase plans (for themselves and their spouses and dependents who are currently insured under the city's plan) on the Illinois state exchange. (To the extent they do not perhaps because they are able to find cheaper coverage outside of the exchange or through a spouse the costs to annuitants will be lower than those we project.)
- Annuitants will purchase a "silver" plan on the exchange, which has an actuarial value of 80% of covered benefits. This corresponds roughly to the plan that is associated with the \$90.5 million price tag in the preceding section. Premiums, which vary by age and family structure, are estimated using the Kaiser Family Foundation's online calculator.
- In the "least conservative" scenario presented below, we assume that household income consists solely of annuity income from the city. In the "most conservative" scenario, we predict non-annuity income for each retiree using data on a large sample of early retirees from a national survey called the Current Population Survey.

  Our methodology is described in Appendix A-9. For reasons described in the Appendix, we believe the predictions of total household income to be on the high side, hence the title for this scenario.
- If an annuitant has a Medicare-eligible spouse or dependent, those dependents are excluded from our analysis (i.e. we attribute no gains or losses to these individuals).

Table 14 below presents the results of our analysis expressed on a "per-policyholder" basis. For example, the table reveals that under the least conservative scenario, 92 percent of married annuitants with dependents would qualify for insurance subsidies. On average, married annuitants with dependents are projected to contribute \$9,159 toward the city plan in 2014, if it is offered, as compared to \$4,862 if the plan is terminated and they enroll for coverage through the Exchange. By contrast, under the most conservative scenario, only 19 percent of these annuitants would qualify for subsidies, and their annual contributions to premiums for plans purchased through the Exchange would average \$15,488.

Table 15 presents the results of our analysis in terms of total figures. Total savings for 2014 are projected to be \$61.5 million for the city and \$8.6 million for the pension funds.

<sup>&</sup>lt;sup>4</sup>In addition, some 1.2% of annuitants are dropped from the analysis owing to incomplete or inconsistent data.

<sup>&</sup>lt;sup>5</sup>These figures are obtained by applying a cost growth factor to the 2012 city costs for the annuitants included in this analysis. We used the annual compound growth rate of 6.5 percent for non-Medicare annuitants and 2.7% for non-Medicare annuitants; these rates reflect the actual annual compound growth rates for these groups over the period 2009-2011.

These savings are generated from three distinct sources: additional payments by annuitants, federal subsidies, and lower costs of exchange plans. Under the least conservative scenario, additional annuitant payments amount to \$4.6 million, while federal subsidies total \$44.1 million. Under the most conservative scenario, additional annuitant payments amount to \$49.5 million, and federal subsidies are \$8 million. Lower costs of exchange plans contribute roughly \$18 million of savings (in both scenarios). This figure reflects at least three distinct forces: purchasing efficiencies (or inefficiencies) associated with the switch from the City to the exchange, limitations imposed by the ACA on age and health-based pricing, and reductions in benefits to enrollees relative to what the City plan offers.

Notably, the total subsidy amounts do not illustrate the progressivity of the federal subsidies. As compared to the city's current subsidy structure, the exchange subsidies are far more progressive, providing greater assistance to annuitants with the greatest need. For example, under the most conservative scenario, 14 percent of annuitants will pay less if the city plan is terminated than if the city plan is continued. This figure increases to 85 percent for those who receive subsidies, and further jumps to 95 percent for those with household incomes under 200 percent of the federal poverty line. Under the least conservative scenario, 58 percent of annuitants will pay less if the city plan is terminated than if the city plan is continued. This figure increases to 93.5 percent for those who receive subsidies, and further jumps to 98.3 percent for those with household incomes under 200 percent of the federal poverty line.

We caution that this analysis is preliminary and based on our collective understanding of exchange regulations. Our main takeaway is that eliminating healthcare benefits for early retirees is likely significantly less onerous on those retirees than was the case prior to the passage of the ACA.

Table 14: Projected Outlays per Non-Medicare Annuitant under 65 in 2014: Status Quo vs. Plan
Termination

Least Conservative Estimate (assumes policyholder income = annuity income).

	II. Status Que	Plan Termination
	Projected 2014 Committees	Prejected 2014 Contributions
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inac, italian piper a piper.	\$4,079	SELECTION STREAM (SELECTION)
Maridad 1902	59,159 \$1,043 510,753	\$17046 91%
	\$35.49°	

Most Conservative Estimate (assumes policyholder income = annuity income + estimated income from other sources, including other household members).

				Status Quo ed 2014 Centr g. per policytio		Projected :	Termination 1014 Contributions is policyholairi 111   1111   1111   1111
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Analysis by RHBC Commission, with support from Molloy Consulting and Professor Christopher Ody of Northwestern University.

Table 15: Projected Total Outlays for Non-Medicare Annuitants under 65 in 2014: Status Quo vs. Plan Termination

Least Conservative Estimate (assumes policyholder income = annuity income).\*

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Most Conservative Estimate (assumes policyholder income = annuity income + estimated income from other sources, including other household members).

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Analysis by RHBC Commission, with support from Molloy Consulting and Professor Christopher Ody of Northwestern University.

<sup>\*</sup>A negative number indicates lower total annuitant contributions than currently projected for 2014.

#### IX. Conclusion

The RHBC believes that at the expiration of the Korshak Settlement Agreement the City has three options: 1) continue current practices and support levels; 2) revise current practices and support levels to reduce the City's expense for retiree benefits; or, 3) eliminate City funding for retiree medical care. We believe that the data and analytics in this report very strongly suggest that continuing the existing financial arrangement is not a viable course of action. With an increasing retiree population, early retirement ages, and longer life spans, the ability of the City to provide benefits to its retirees on the same basis that they are provided today would appear to be untenable. Continued funding on the same basis would also likely result in other financial consequences as the significant change in long-term liability will likely affect both the City's bond rating and its creditworthiness.

We recommend that the Mayor strongly consider this report when evaluating options (2) and (3). The benefit level options presented in Section VII. are designed to be flexible and provide a range of options to reduce spending while maintaining retiree health benefits. Our analysis in Section VIII. on the effect of ceasing coverage for non-Medicare-eligible retirees after 1/2014 discusses the tradeoffs associated with this course of action. Should the city be inclined toward this option, we believe it may be beneficial for the City to consider extending healthcare coverage for a period of time until the exchanges are fully operational.

The RHBC respects the City's retirees and values the many years of service they have provided to the City. It is regrettable that the City's financial situation may not permit continued coverage on the current basis; we understand that this will cause distress to retirees. We urge the Mayor to carefully consider the most financially vulnerable populations within the retirees for whom the elimination or drastic reduction in subsidized healthcare coverage could be particularly difficult.

#### X. Acknowledgements

The RHBC would like to thank all the individuals who participated in this process and provided data, feedback, and commentary. We especially thank those who provided informational sessions including, Joe Gagliardo, Alex Holt, John Kallianis, Kathleen Manning and Lois Scott.

We are equally grateful to the retirees who attended many meetings, as well as the Executive Directors of the City's pension funds: James Capasso, John Gallagher, Kenneth Kaczmarz, James Mohler, Aileen Pecora, and Gina Tuczak. Their perspective and feedback was vital for our discussions.

We would also like to thank Professor Christopher Ody of Northwestern University for his support in data analysis. Additionally, this report would not have been possible without the guidance of Barb Molloy whose expertise was critical throughout this process. Lastly, we would like to thank the staff at the Department of Finance, as well as Jennifer Naber for their work and support.

#### XI. Appendices

#### Appendix A: Supporting Information

Exhibit A-1: City of Chicago vs. Korshak vs. Ryan

Exhibit A-2: Second Amended Order of the Korshak Settlement Agreement

Exhibit A-3: City of Chicago vs. Korshak vs. Ryan Reconciliation Order

Exhibit A-4: Relevant Pension Codes

Exhibit A-5: RHBC Indemnification Ordinance

Exhibit A-6: Department of Treasury Regulations: Final Rule on Premium Credits

Exhibit A-7: Correspondence from Pension Funds and Representatives

Exhibit A-8: RHBC Meeting Listing

Exhibit A-9: Details on the Analysis of Terminating City Benefits for non-Medicare Eligibles under the Affordable Healthcare Act

#### Appendix B: Tables and Figures

Exhibit B-1: Segal Report: City of Chicago Projected Annuitant Plan Costs 12-Month Rates Effective July 1, 2012—June 30, 2013

Exhibit B-2: 2012 Segal Health Plan Cost Trend Survey

Exhibit B-3: Patient Cost Sharing Under the Affordable Healthcare Act

Exhibit B-4: City of Chicago Retiree Health Plan Review Preliminary Projections- 5/13/11

Exhibit B-5: OPEB Comparable for Parity

# EXHIBIT 6

1/13/2016 4:07 PM 2013-CH-17450 PAGE 2 of 149 STATE OF ILLINOIS )

OUNTY OF C O O K )

IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

RETIRED' CHICAGO POLICE ASSOCIATION an Illinois Not-for-profit Corp., individually and on behalf of its members and other individuals who are participants in the City of Chicago's Annuitant Healthcare Plan and whose participation began after 1987, but prior to August 23, 1987,

Plaintiff,

- Vs -

90 C 0407

CITY OF CHICAGO, et al.,

Defendants.

The deposition of HERB KORDECK, taken in the above-entitled cause before CHRISTINE BECHTOLD, C.S.R., Notary Public within and for the County of Cook and State of Illinois at 333 W. Wacker, Suite 2600, Chicago, Illinois on November 22, 1991, at the hour of 10:30 c'clock, pursuant to notice.

107 West Madison Street Chicago, Illinois 60602 (312) 782-8376

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situation at that time?

- Not that I recall.
- When you told the potential retirees that the figure could not change, you were speaking for the police department?
  - Yes, I was.
- You were not speaking or did not purport to speak for the pension fund?
  - No, I did not.
- Did you tell them that the coverage for Q. individuals could not change either -- Strike that. misspoke.

Did you tell them that the premiums for dependents could not change either?

- That's correct.
- Q. So you told the retirees that the premium for the police officer would not change and that the amount of premium for their dependents would not change from the amount that was in affect at that time?
  - That's correct. Α.

MR. FORDE: I have nothing else.

MR. FULLERTON: I have got some more that I realized.

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#### FURTHER EXAMINATION

by Mr. Fullerton

Q. Mr. Kordeck, during the time that you were conducting these pre-retirement seminars, did you believe that you had authority to bind the City to a contract?

MR. KRISLOV: Are you asking for his legal knowledge or his belief?

MR. RODDY: Do you understand that question?

THE WITNESS: A. I do know that I had the support --

MR. FORDE: I'm going to state an objection on that for relevance, but you can go ahead and answer the question.

THE WITNESS: A. I made these statements knowing in my mind that I had the commitment of my employer, the police department, not the City of Chicago, although I'm sure they are one in the same, but the Law Department is my employer currently. The City is, but at the time, I am geared police and police only.

- Q. As part of your job, did you have authority to bind the police department to contracts?
  - A. Yes, I did.
  - Q. What kind of contracts?
  - A. Our section was budgeted, allotted budget

money every year for various expenditures. Purchases ranged from -- When we were involved, at the early part of my tenure, we were involved in some social and athletic programs. We had our police officers competing in sports programs, softball, basketball, and we actually ran the entire league in a centralized location.

We contracted for and signed agreements with and paid umpiring staffs, rental fees for fields, for courts, purchases of balls, jerseys, bats, et cetera. So if that's a contract, I suppose...

Q. You understand that's quite a different thing from binding the City to pay for retiree health care insurance for life; correct?

MR. KRISLOV: Objection.

MR. RODDY: I'm going to have to object on behalf of my client. I don't think he ever said he reached that legal conclusion which seems to be the genesis of your battle. All he is saying is what he did and he thought he had the support of his bosses at the police department.

MR. FULLERTON: You can answer my question.

THE WITNESS: A. Rephrase it.

MR. FULLERTON: Q. What I am trying to understand, Mr. Kordeck, is as a detective assigned to

the Special Activities Section of the police department, did you have the authority to, as you understand it, to bind the City to paying for retiree health care benefits? Strike that.

As a detective assigned to the Special Activities Section of the Chicago Police Department, did you have the authority to commit the City of Chicago to a certain deal with retirees of the City regarding their health care and retirement?

MR. FORDE: Objection on the basis of relevance.

MR. KRISLOV: Same.

MR. RODDY: If you can answer it, go ahead.

THE WITNESS: A. What I am suggesting is that I had authority and exercised that authority in my small capacity to make commitments to certain segments of our membership based on approval from my top superior, who obviously spoke for our department, not for the City of Chicago.

MR. FULLERTON: Q. Which ones were these top superiors who gave you that authority?

A. Deputy Superintendent Samual Nolan, Deputy
Superintendent Harold Thomas, Deputy Superintendent
Rollie Mathis, Deputy Superintendent Ira Harris, Director

### EXHIBIT 7

STATE	OF	ILLINO	IS )	)	
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#### AFFIDAVIT OF HERBERT C. KORDECK

Herbert C. Kordeck being first duly sworn deposes and states the following:

- 1. My name is Herbert C. Kordeck. I reside at 10510 South Millard, Chicago, Illinois 60655.
- 2. I understand that this affidavit is being given in connection with litigation over annuitant healthcare coverage in the lawsuit entitled <u>City v. Korshak</u>, 87 CH 0134 and Ill. App. 1-89-3451, or <u>Retired Police v. City of Chicago</u>, U.S. Dist. Ct. N.D., Ill.Ed. No. 90 C 407.
- 3. In the course of my work for the Chicago Police Department I was assigned to the Special Activities Section of the Public and Internal Information Division ("PIID"), during the periods May 1965 through June 1972 and October 1976 through April of 1986.
- 4. In the course of my assignment to that division, one of my primary responsibilities was to speak for the Police Department at pre-retirement seminar programs regularly given to employees who were nearing an age at which they could elect retirement or early retirement. I personally conducted or spoke at over 30 such programs over the period ending with my reassignment in April 1986.
- 5. Based upon the directions I was given, and routinely heard and discussed with other officers having similar responsibility, I confirm that we routinely told prospective retirees after 1982 that their healthcare premium was paid by the Policemen's Annuity and Benefit Fund as one of the permanent benefits of their service to the City of Chicago, (i.e., that their own post-retirement healthcare coverage would be a lifetime benefit) and that they would have to pay only for spousal and dependent coverage, at the monthly rate of \$21.00 for Medicare-qualified individuals, \$55.00 for non-Medicare, \$150.00 for family (dependent) coverage. The individuals were told that this was their permanent package. There was never any suggestion that these rates might fluctuate in the future.

Further affiant sayeth not.

Dated: February 7, 1990

Herbert C. Kordeck

SUBSCRIBED AND SWORN TO before me this day

of Pebruary, 1950. Welled A. Walle

"OFFICIAL SEAL"
Debra L. Dalloz
Notary Public, State of Illinois
My Commission Expires 4/21/93

# EXHIBIT 8

# court reporter.

STATE OF ILLINOIS)

SS:
COUNTY OF C O O K)

IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

RETIRED CHICAGO POLICE ASSOCIATION, an illinois not-for-profit corporation individually and on behalf of its members and other individuals who are participants in the City of Chicago's annuitant healthcare plan, and whose participation begun after 1987, but prior to August 23, 1987.

Plaintiff,

vs.

No. 90 C 0407

THE CITY OF CHICAGO, et al.,

Defendants.

Discovery deposition of JAMES MCDONOUGH, taken before JENNIFER ANNE SEASTROM, CSR., Notary Public, pursuant to the provision of the Illinois Code of Civil Procedure and the Rules of the Supreme Court thereof, pertaining to the taking of depositions for the purpose of discovery, at 333 West Wacker Drive, Suite 2600, in the City of Chicago, Illinois, commencing at 1:00 p.m., on the 20th day of November A.D., 1991.

101 West Madison Street Chicago, Illinois 60602 (112) 782-8376

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A. Would you repeat it.

(Record read as requested.)

THE WITNESS: My answer would be the same as I did previous that there were certain people in the City not what I consider legal civil government on that, meaning the City Council or the Mayor himself.

#### BY MR. FULLERTON:

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- Q. In your affidavit, City Exhibit 23, you state that you participated in pre-retirement seminars?
  - A. Yes, sir, I did.
- Q. Could you tell me when you did that? Without looking at your affidavit?
- A. When I did it? I did it up until they started approximately in '86 through a couple of months before I retired.
  - Q. Okay.
- A. Like I say, I did most of them unless something unusual came up where I had to attend another function or do something, then another trustee would handle it, Ron Norris, who's also on the Police Board would handle several. In fact, he handles them now. And maybe a fellow by the name of

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And then I would give my program and then the last 10 or 15 minutes we accept questions and answers, go into that at the end of it.

- Q. And how many of these seminars did you go to, approximately?
  - A. : Did I go to?
  - Q. Yes.
  - A. Over that period of time?
  - Q. Yes,
- A. Maybe about 25, I don't know, 20, 25, something like that. Maybe every other month or it depends on how many retirees we had at the time and how many they had lined up, so I would say somewhere in that area.
  - Q. Did you always give the same presentation?
- A. Just about except as the benefits were changing I would notify them. We had improvements in the retirement benefits or any of that nature I would keep them abreast of the latest things that were happening.
- Q. Did you stay for the whole day at these seminars?
  - A. No, no, I didn't.
  - Q. You would go and give your talk and then

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they could find cut what benefits they were entitled to upon retirement. How to go about retiring. What steps to take, what procedures, what they could expect in retirement and how their retirement money was being spent, in what proportions, etcetera, etcetera.

And part of that I might add would be that I would tell them about their health care benefits and what the costs would be.

- Q. I was going to ask you what did you tell them about their health care benefits?
  - ·A. What their cost would be.
  - Q. What did you tell them specifically?
- A. That if they were a retiree, this \$55 cost would be paid by the City. If they were a spouse, her \$55 would be paid by them. And if when was a family plan, it would cost them \$145 and basically these were the numbers that you tell them.
- Q. Did you tell them anything else about the health care benefits?
- A. No, other than, you know, their optical plan, you know, once they retired they wouldn't be covered by anything, you know, their dental or optical program would not be covered.

# EXHIBIT 9

#### RICHARD J. PRENDERGAST, LOD.

RICHARD J. CHENDERGAST SRAMS & C. PICENDERGAST MICHARL T. LAVIDES DERICRE A. CLOSU BICAN C. PHENDERGAST COLLIS M. BRUCK DAVID J. RIVERAL APPORNETS AT LAW

111 WEST WASHINGTON STREET, SELTH 1100

CHICAGO, LLASIOIS 00002

GFB 044-0881 FAX G12104453562

WEDSPER www.splid.com

September 23, 2016

#### VIA ELECTRONIC MAIL

Clinton A. Krislov KRISLOV & ASSOCIATES, LTD. 20 N. Wacker Drive, Suite 1300 Chicago, Illinois 60606

#### Dear Clint:

This letter responds to the issues raised by your letter dated September 19, 2016.

We respectfully disagree with your position that the Funds are obligated to provide retirees with a health care plan or that they have any obligation to subsidize retiree health care. Judge Cohen has dismissed all of the plaintiffs' claims with the limited exception that he denied the motion to dismiss as to plaintiffs' Pension Clause claim based upon the 1983 and 1985 amendments. But to be clear, no relief has been awarded on that sole remaining claim; rather, that claim will be the subject of further litigation before Judge Cohen after your Rule 304(a) appeal is resolved, including without limitation defendants' statute of limitations defense, which Judge Cohen indicated could not be resolved at the motion to dismiss stage.

On a related subject, in order to provide City retirees with additional options beyond what is available in the marketplace (i.e., the Affordable Care Act or otherwise) for their 2017 coverage, the City, on its own initiative, has coordinated with Blue Cross Blue Shield of Illinois to offer a number of group insurance plans. On September 20, representatives of the City met with union representatives to outline these group insurance plans that will be available for retirees for the 2017 year. (Please find enclosed information distributed during the union meetings). As Jennifer Naber advised you on September 19, the City has also met with the Funds'

Clinton A. Krislov September 23, 2016 Page 2

Executive Directors to request that retirees will have the option, if they select coverage under one of these plans, to pay the premiums by deducting such amounts from their monthly pension payments. The Funds' trustees need to vote to approve that process. We understand that the Laborers' Fund Trustees voted to do so on Tuesday and that the other Funds have met or will be meeting in the near future to consider this request.

As to your request for information relating to the rates for members of the Korshak and Window sub-classes, the City expects to provide that information by no later than early October 2016. Consistent with past practice, these rates will be determined by Segal's projections of health care costs for 2017. When available, the City will share Segal's basis for the projections.

Sincerely,

Richard J. Prendergast

RJP/jls

Enclosures

#### Summary of Disc Cross Blue Shield Non-Medicare Insured Plans for 2017

	Drtion'An Blue Cross Blue Shield Illinois PPO	Option B.T.  Silva Cross Blue Shield of Illingit Options
Provider Network	Natwork	Notwork
Moten Chlenge	10,358 Primary Care Doctors	हैं 10,358 Primary Care Doctors combined in है Tiers 1 and 2
Manager wild same		15,023 Specialist Costors combined in Tiers
Metro Chicago State of Illinois	10,028 Specialist Doctors 225 Hospitals	1 and 2 226 Hospitals combined in Tiges 1 and 2
	ELD HOSPINGS	Tee ( 1035) (412 county little 11 Lines 1 unit 1
Single Premium	\$1,466	\$1,295
Couple Premium	52,010	\$2,305
Family Promises	\$3,022	\$3,104
Lifetime Madmun Amount	Unlimited	Unlimited
in-Matyggik inglividual Deductibja	\$427	Tier 1 is \$1545; Tier 2 is 52545
individual Out of Pocket Limit	\$2,407	Tier 1: \$6180; Tier 2: \$7,186
ko-Network Colosuranto	100% diagnostic teats at independent is bs/D0% physician services/80% other services/80%	1004 diagnostic tests at independent labs/Tiar 1; 90% all other services: Tior 2: 75% all other services
Proventive Services covered at \$0 in network		
in Network Primary Care/Specialist	Yes Yes Not Approache: Office waits subject to	Yes Ther 1:520 primary care/545 specialist; Ther
Diffice Visit cu-pay	colinturance and deductible.	2: 580/695
In and Out of Network Emergency Roor		_ +,+
Co-pay	\$0 <b>.</b>	\$250
Emergency Room Co-Insurance	90% after deductible is met	Six after deductible is met
in patient in-network Co-Pay In-network ext-patient surgical co-pay	50	Tiers 1 and 2; \$250 per admit
for facility charges	50	₹ 1 \$200
Out of Network Individual Deductible	5098	\$4,545
Out of Natwork Individual Out of Pocks		
ospense	54,989	\$8, 180
Out of Hetwork co-Insurance rate	70%	50%
Out of network in-patient hespital co-		
DSA	\$0 (S)	\$350
Out of network out-patient surgical co-		
NaA	50	5300
Proscription drug co-pays for ganeric drugs, formajary brigad drugs	10% retails 527 generic/571 formulary brand mall order	2004 retail; \$27 generic/\$71 brand mail order

<sup>\*</sup> Tier 1 Providers are located in Cook, DuPago, Will, Kano, McHenry, Lake, and Kankakee Counties

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# Option 1 Drug Coverage

# City of Chicago

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LIE	Rates are per mamber per month for persons who have Mexicare as primary coverage.
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Description of Senesit	Retail.	Retail	<b>Set</b> 2	* Mail Order	THE OWNER	
	30 day	(50-d2y)	名称もあず	S (30-day)	(69-day)	W-17-04
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1	Part D phase: initial Coverage Limit ftCl.) - The following copays below will apply up to the ICL amount of \$3.746	e following copays b	elow will apply up	to the ICL amount of	5370	
Ten 1 - Preferred Genesic	20%	*22	502	210	923	82
Ter 2 - Non-Preferred Generic	50%	200	30%	365	923	230
Tier 3 - Preferred Brand	Z0%	20%	20%	20%	36%	20%
Ter 4 - Non-preferred Brand	20%	20%	20%	20%	30%	X.10
Ter u - Operially	*502	50%	20%	20%	20%	20%
Part D plasse: Coverage Gap - Tea following coprays will apply for the Coverage Gap until member reaches the Troop amount of \$4,950	e folkowing copays will	apply for the Covera	ge Gap until memb	er reaches the Troop	amount of \$4,950	
Part D phase: Coverage Gap						
Tier 1 - Preferred Generic	29%	*522	岩	516	025	8
Tier 2 - Non-Prefered Generic	7882	*87	30%	age	23	CC.
Tlat 3 - Preferred Brajid	7557	30%	20%	20%	20%	20%
Tler 4 - Non-oreferred Brand	*## <b>*</b> ##	30%	20%	知	\$02	20%
Tler 5 - Specialty	26%	20%	20%	%0Z	20%	20%
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Catastrophic Phase cost sharing amounts		Cats	stropfite Pitase co	Catastrophic Phase cost sharing amounts		
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	54,950 you pay the greater of	<b>19</b> Q.				neid Progr
	. 5% of the cost, or					
	\$3.30 copeay for go	\$3.30 copay for generic (including brand drugs treated as generic) and a	sd drugs treated a	generic) and a		
	\$8.25 copayment for all other drugs	for all other drugs	,			
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All cost-chaing presumes elegible prescriptions filled at a network phaguesy or our preforder vendor. Primalkall

 The Bins Cross Medicarests formulary is reviewed and approved annually by the Centers for Medicare & Cardoss (CMS), but is subject to change as a maintaintee updates are made throughout the year.

Formulary: Expanded Formulary.

Supplemental drug buy up list #2

"Service Mark of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans 9 Registered Service Marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue

Blue Cross MedicareRo(POPY to a Medicare Prescription Dring pain offered by HCSC frisman's Services Company, an independent Licensee of the Blue Cross and Rule Swield Association uniter content H8834 with the Centers for Medicare and Medicard Services.

# Option 2 Drug Coverage

# City of Chicago

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2 Section 17	The second second second		2506			e — emperar en seus en
	Rates	are per member per	month for persons	Rases are per member per month for persons who have Medicare as primary coverage.	is primery coverag	
Specialists on all Books	E-T-O	H-W-C		* *****	4 4 7	
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Part D phase: Deductible			5200 deducible	3		*10-10-10-10-10-10-10-10-10-10-10-10-10-1
Parto	blasse: Initial Coverage Limit (ICL) - The following copays below will apply up to the ICL amount of \$1,700	he following capays	below will apply up	to the ICL amount of	53,700	
	%Q2 1	20%	20%	015	625	063
Ter 2 - Non-Preferred Generic	20%	20%	20%	540	523	230
Ter 3 - Preferred Syand	20%	20%	202	30%	20%	SER.
Ter 4 - Non-preferred Brand	20%	20%		2035	70%	30%
Tier 5 - Specialty	**************************************	20%	20%	20%	30%	28:
Š	erage Sap - The following copays will apply for the Coverage Gap until member reaches the Trop amount of 54,939	apply for the Cover	age Gap until memb	er reaches the Troop	amount of \$4.950	
Part D phase: Coverage Gap						
Tier 1 - Preferred Generic	20%	30%	20%	510	925	B.
Ter 2 - Non-Preferred Generic	20%	20%	20%	\$10	82	BES
ाम ३ - Preferred Brand	20%	20%	20%	20%	28%	2835
Ter 4 - Non-treferred Brand	50%	20%	20%	75R	*8	器兒
Tier 5 - Specialty	\$ 28%	50%	25%	20%	25%	30%
Troop amount that begins Catastrophic phase			867X			
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ingodation. These enquits may be subject to charge in 2017. All cost-sharing presumes eligible prescriptions illed at a nethiorit pharmacy or our mail-order vordor, Primekall. The Bare Choss Medicaridhs formulary is perferred and approved arisuelly by the Centers for Medicare & Medicard Services (CMS), but

s subject in charge as maintenance updates are made throughout the year.

Formulary Seru - Custom

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Bias Cross Medicare Port Pits & Medicare Prescription Drug plan offered by HCSC Insurans Services Company, an Independent Licenses of the Blas Cross and Bias Shalid Association under contract 18634 with the Centers for Medicare and Medicari Services.

STATE PARTY

# Option 3 Drug Coverage

# City of Chicago

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A MANAGE OF THE WORK OF THE PARTY OF THE PAR	Rates	are per member per i	nanth for persons	Rates are per member per month for persons who have Medicare as printary coverage.	S pristary coverag	g <u>i</u>
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Description of Beselft	Retail	Retail	Retail	Half Order	Mail Order	Wall Order
The second secon	(30-day)	(60-tray)	Sep-care	(38-car)	(Ell-day)	(50-day)
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Tier 1 - Preferred Generic	25%	25%	鹅	530	152 <b>5</b>	\$30
Tier 2 - Non-Preferred Generic	****	25%	Ñ	25	22	\$30
Tier 3 - Preferred Brand	× ×	2232	757	<b>港</b> 紀	25%	詢
Tier 4 - Non-preferred Brand	Š	*82	255	\$62	25%	23.55
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Part D phase: Coverage Gap						
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Tier 2 - Nan-Preferred Generic			± 0 € 14			
Tier 3 - Preferred Brand			No dap corredge	afig at		
Tier 4 - Non-preferred Brand	<del>- Mari</del>					
Tier 5 - Specially	<del></del>			:		
Troop amount that begins Catastrophic phase			54,950			
Catastrophic Phase cost sharing amounts		Cata	Catastropisic Phase cost sharing amounts	t sharing emounts		
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execution. These ancusts may be adject to change in 2017.

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• The Sile Cross Medicaraty formulary is reviewed and approved annuality by the Centaris for Medicara & Medicara Services (CAIG), but saking as maintenance updates are made finoughout the year.
• Standard 5 les with Specially formulary.

\* Service Mark of the Dise Cross and Dise Shield Association, an Association of Independent Dise Cross and Dise Shield Plans Or Reported Service Marks of the Dise Cross and Dise Shield Association, an Association of Independent Dise Cross and Dise Shield Plans

Bite Cross MedicareRo(PDP) is a Medicare Prescription Drug plan offered by HCSC Insurance Services Company, an Independent Ucanase of the Blue Cross and Blue States Association under contract HBGS4 With the Centers for Medicare and Medicare Services.