

(40 ILCS 5/11-160.1) (from Ch. 108 1/2, par. 11-160.1)  
Sec. 11-160.1. Payments to city.

(a) For the purposes of this Section, "city annuitant" means a person receiving an age and service annuity, a widow's annuity, a child's annuity, or a minimum annuity under this Article as a direct result of previous employment by the City of Chicago ("the city").

(b) The board shall pay to the city, on behalf of the board's city annuitants who participate in any of the city's health care plans, the following amounts:

(1) From July 1, 2003 through June 30, 2008, \$85 per month for each such annuitant who is not eligible to receive Medicare benefits and \$55 per month for each such annuitant who is eligible to receive Medicare benefits.

(2) Beginning July 1, 2008 and until such time as the city no longer provides a health care plan for such annuitants or December 31, 2016, whichever comes first, \$95 per month for each such annuitant who is not eligible to receive Medicare benefits and \$65 per month for each such annuitant who is eligible to receive Medicare benefits.

The payments described in this subsection shall be paid from the tax levy authorized under Section 11-169; such amounts shall be credited to the reserve for group hospital care and group medical and surgical plan benefits, and all payments to the city required under this subsection shall be charged against it.

(c) The city health care plans referred to in this Section and the board's payments to the city under this Section are not and shall not be construed to be pension or retirement benefits for the purposes of Section 5 of Article XIII of the Illinois Constitution of 1970.

(Source: P.A. 98-43, eff. 6-28-13.)

(c) **EXISTING REDUCTION IN RATES FOR PERIOD AFTER TEMPORARY INCREASE RETAINED.**—So much of subsection (e) of section 4121 (relating to temporary increase in amount of tax) as precedes paragraph (2) is amended to read as follows: 26 USC 4121.

“(e) **REDUCTION IN AMOUNT OF TAX.**—

“(1) **IN GENERAL.**—Effective with respect to sales after the temporary increase termination date, subsection (b) shall be applied—

“(A) by substituting ‘\$.50’ for ‘\$1.10’,

“(B) by substituting ‘\$.25’ for ‘\$.55’, and

“(C) by substituting ‘2 percent’ for ‘4.4 percent’.”.

(d) **EFFECTIVE DATE.**—The amendments made by this section shall apply to sales after March 31, 1986. 26 USC 4121 note.

**SEC. 13204. ONLY RAILROAD RETIREMENT BENEFITS EQUIVALENT TO SOCIAL SECURITY BENEFITS TREATED AS TIER 1 BENEFITS.**

(a) **IN GENERAL.**—Paragraph (4) of section 86(d) (defining Social Security benefits) is amended to read as follows: 26 USC 86.

“(4) **TIER 1 RAILROAD RETIREMENT BENEFIT.**—For purposes of paragraph (1), the term ‘tier 1 railroad retirement benefit’ means—

“(A) the amount of the annuity under the Railroad Retirement Act of 1974 equal to the amount of the benefit to which the taxpayer would have been entitled under the 45 USC 231.

Social Security Act if all of the service after December 31, 1936, of the employee (on whose employment record the annuity is being paid) had been included in the term ‘employment’ as defined in the Social Security Act, and 42 USC 1305 et seq.

“(B) a monthly annuity amount under section 3(f)(3) of the Railroad Retirement Act of 1974.”. 45 USC 231b.

(b) **EFFECTIVE DATE.**—The amendment made by subsection (a) shall apply to any monthly benefit for which the generally applicable payment date is after December 31, 1985. 26 USC 86 note.

**SEC. 13205. MEDICARE COVERAGE OF, AND APPLICATION OF HOSPITAL INSURANCE TAX TO, NEWLY HIRED STATE AND LOCAL GOVERNMENT EMPLOYEES.**

(a) **APPLICATION OF HOSPITAL INSURANCE TAX TO NEWLY HIRED EMPLOYEES OF STATE AND LOCAL GOVERNMENTS.**—

(1) **IN GENERAL.**—Subsection (u) of section 3121 (relating to application of hospital insurance tax to Federal employment) is amended to read as follows: 26 USC 3121.

“(u) **APPLICATION OF HOSPITAL INSURANCE TAX TO FEDERAL, STATE, AND LOCAL EMPLOYMENT.**—

“(1) **FEDERAL EMPLOYMENT.**—For purposes of the taxes imposed by sections 3101(b) and 3111(b), subsection (b) shall be applied without regard to paragraph (5) thereof. 26 USC 3101, 3111.

“(2) **STATE AND LOCAL EMPLOYMENT.**—For purposes of the taxes imposed by sections 3101(b) and 3111(b)—

“(A) **IN GENERAL.**—Except as provided in subparagraphs (B) and (C), subsection (b) shall be applied without regard to paragraph (7) thereof.

“(B) **EXCEPTION FOR CERTAIN SERVICES.**—Service shall not be treated as employment by reason of subparagraph (A) if—

“(i) the service is included under an agreement under section 218 of the Social Security Act, or 42 USC 418.

District of  
Columbia.

“(ii) the service is performed—

“(I) by an individual who is employed by a State or political subdivision thereof to relieve him from unemployment,

“(II) in a hospital, home, or other institution by a patient or inmate thereof as an employee of a State or political subdivision thereof or of the District of Columbia,

“(III) by an individual, as an employee of a State or political subdivision thereof or of the District of Columbia, serving on a temporary basis in case of fire, storm, snow, earthquake, flood or other similar emergency, or

“(IV) by any individual as an employee included under section 5351(2) of title 5, United States Code (relating to certain interns, student nurses, and other student employees of hospitals of the District of Columbia Government), other than as a medical or dental intern or a medical or dental resident in training.

42 USC 418.

As used in this subparagraph, the terms ‘State’ and ‘political subdivision’ have the meanings given those terms in section 218(b) of the Social Security Act.

“(C) EXCEPTION FOR CURRENT EMPLOYMENT WHICH CONTINUES.—Service performed for an employer shall not be treated as employment by reason of subparagraph (A) if—

“(i) such service would be excluded from the term ‘employment’ for purposes of this chapter if subparagraph (A) did not apply;

“(ii) such service is performed by an individual—

“(I) who was performing substantial and regular service for remuneration for that employer before April 1, 1986,

“(II) who is a bona fide employee of that employer on March 31, 1986, and

“(III) whose employment relationship with that employer was not entered into for purposes of meeting the requirements of this subparagraph; and

“(iii) the employment relationship with that employer has not been terminated after March 31, 1986.

District of  
Columbia.

42 USC 418.

“(D) TREATMENT OF AGENCIES AND INSTRUMENTALITIES.—For purposes of subparagraph (C), under regulations—

“(i) All agencies and instrumentalities of a State (as defined in section 218(b) of the Social Security Act) or of the District of Columbia shall be treated as a single employer.

“(ii) All agencies and instrumentalities of a political subdivision of a State (as so defined) shall be treated as a single employer and shall not be treated as described in clause (i).

“(3) MEDICARE QUALIFIED GOVERNMENT EMPLOYMENT.—For purposes of this chapter, the term ‘medicare qualified government employment’ means service which—

“(A) is employment (as defined in subsection (b)) with the application of paragraphs (1) and (2), but

“(B) would not be employment (as so defined) without the application of such paragraphs.”

(2) CONFORMING AMENDMENTS.—

(A)(i) Section 3125 (relating to returns in the case of governmental employees in Guam, American Samoa, and the District of Columbia) is amended by redesignated subsections (a), (b), and (c) as subsections (b), (c), and (d), respectively, and by inserting before subsection (b) (as so redesignated) the following new subsection:

26 USC 3125.  
Guam.  
American  
Samoa.  
District of  
Columbia.

“(a) STATES.—Except as otherwise provided in this section, in the case of the taxes imposed by sections 3101(b) and 3111(b) with respect to service performed in the employ of a State or any political subdivision thereof (or any instrumentality of any one or more of the foregoing which is wholly owned thereby), the return and payment of such taxes may be made by the head of the agency or instrumentality having the control of such service, or by such agents as such head may designate. The person making such return may, for convenience of administration, make payments of the tax imposed under section 3111 with respect to the service of such individuals without regard to the contribution and benefit base limitation in section 3121(a)(1).”

26 USC 3101,  
3111.

(ii) The section heading for such section 3125 is amended by inserting “STATES,” before “GUAM”.

(iii) The item relating to section 3125 in the table of sections for subchapter C of chapter 21 is amended by inserting “States,” before “Guam”.

(B) Subsection (b) of section 1402 is amended by striking out “medicare qualified Federal employment (as defined in section 3121(u)(2))” and inserting in lieu thereof “medicare qualified government employment (as defined in section 3121(u)(3))”.

26 USC 1402.

26 USC 3121.

(C) Section 3122 (relating to Federal service) is amended by striking out “including service which is medicare qualified Federal employment (as defined in section 3121(u)(2))” and inserting in lieu thereof “including such service which is medicare qualified government employment (as defined in section 3121(u)(3))”.

26 USC 3122.

(D) Subsection (a) of section 6205 (relating to special rules applicable to certain employment taxes) is amended by adding at the end thereof the following new paragraph:

26 USC 6205.

“(5) STATES AND POLITICAL SUBDIVISIONS AS EMPLOYER.—For purposes of this subsection, in the case of remuneration received from a State or any political subdivision thereof (or any instrumentality of any one or more of the foregoing which is wholly owned thereby) during any calendar year, each head of an agency or instrumentality, and each agent designated by either, who makes a return pursuant to section 3125 shall be deemed a separate employer.”

26 USC 3125.

(E)(i) Section 6413(a) (relating to adjustment of certain employment taxes) is amended by adding at the end thereof the following new paragraph:

26 USC 6413.

“(5) STATES AND POLITICAL SUBDIVISIONS AS EMPLOYER.—For purposes of this subsection, in the case of remuneration received from a State or any political subdivision thereof (or any instrumentality of any one or more of the foregoing which is wholly owned thereby) during any calendar year, each head of an agency or instrumentality, and each agent designated by

26 USC 3125.

either, who makes a return pursuant to section 3125 shall be deemed a separate employer."

26 USC 6413.

(ii) Section 6413(c)(2) (relating to special refunds of certain employment taxes) is amended—

(I) by striking out "3125(a)", "3125(b)", and "3125(c)" in subparagraphs (D), (E), and (F), respectively, and inserting in lieu thereof "3125(b)", "3125(c)", and "3125(d)", respectively, and

(II) by adding at the end thereof the following new subparagraph:

"(G) EMPLOYEES OF STATES AND POLITICAL SUBDIVISIONS.—

In the case of remuneration received from a State or any political subdivision thereof (or any instrumentality of any one or more of the foregoing which is wholly owned thereby) during any calendar year, each head of an agency or instrumentality, and each agent designated by either, who makes a return pursuant to section 3125(a) shall, for purposes of this subsection, be deemed a separate employer."

(b) ENTITLEMENT TO HOSPITAL INSURANCE BENEFITS.—

(1) REVISION OF DEFINITION OF MEDICARE QUALIFIED GOVERNMENT EMPLOYMENT.—Section 210(p) of the Social Security Act (42 U.S.C. 410(p)) is amended to read as follows:

#### "MEDICARE QUALIFIED GOVERNMENT EMPLOYMENT

State and local  
governments.  
42 USC 426,  
426-1.

"(p)(1) For purposes of sections 226 and 226A, the term 'medicare qualified government employment' means any service which would constitute 'employment' as defined in subsection (a) of this section but for the application of the provisions of—

"(A) subsection (a)(5), or

"(B) subsection (a)(7), except as provided in paragraphs (2) and (3).

"(2) Service shall not be treated as employment by reason of paragraph (1)(B) if the service is performed—

"(A) by an individual who is employed by a State or political subdivision thereof to relieve him from unemployment,

"(B) in a hospital, home, or other institution by a patient or inmate thereof as an employee of a State or political subdivision thereof or of the District of Columbia,

"(C) by an individual, as an employee of a State or political subdivision thereof or of the District of Columbia, serving on a temporary basis in case of fire, storm, snow, earthquake, flood or other similar emergency, or

"(D) by any individual as an employee included under section 5351(2) of title 5, United States Code (relating to certain interns, student nurses, and other student employees of hospitals of the District of Columbia Government), other than as a medical or dental intern or a medical or dental resident in training.

As used in this paragraph, the terms 'State' and 'political subdivision' have the meanings given those terms in section 218(b).

"(3) Service performed for an employer shall not be treated as employment by reason of paragraph (1)(B) if—

"(A) such service would be excluded from the term 'employment' for purposes of this section if paragraph (1)(B) did not apply;

"(B) such service is performed by an individual—

42 USC 418.

"(i) who was performing substantial and regular service for remuneration for that employer before April 1, 1986,

"(ii) who is a bona fide employee of that employer on March 31, 1986, and

"(iii) whose employment relationship with that employer was not entered into for purposes of meeting the requirements of this subparagraph; and

"(C) the employment relationship with that employer has not been terminated after March 31, 1986.

"(4) For purposes of paragraph (3), under regulations (consistent with regulations established under section 3121(u)(2)(D) of the Internal Revenue Code of 1954)—

26 USC 3121.

"(A) all agencies and instrumentalities of a State (as defined in section 218(b)) or of the District of Columbia shall be treated as a single employer, and

42 USC 418.

"(B) all agencies and instrumentalities of a political subdivision of a State (as so defined) shall be treated as a single employer and shall not be treated as described in subparagraph "(A)."

(2) ENTITLEMENT TO HOSPITAL INSURANCE BENEFITS.—

(A) FOR INDIVIDUALS AGE 65 OR OLDER AND FOR DISABLED INDIVIDUALS.—Section 226 of such Act (42 U.S.C. 426) is amended by striking out "medicare qualified Federal employment" in subsections (a)(2)(C)(i) and (b)(2)(C)(ii)(I) and inserting in lieu thereof "medicare qualified government employment".

(B) FOR INDIVIDUALS WITH END-STAGE RENAL DISEASE.—Section 226A(a) of such Act (42 U.S.C. 426-1(a)) is amended by striking out "medicare qualified Federal employment" in paragraphs (1)(A)(ii) and (1)(B)(iii) and inserting in lieu thereof "medicare qualified government employment".

(C) CONFORMING AMENDMENTS.—

(i) Section 1811 of such Act (42 U.S.C. 1395c) is amended by striking out "Federal employment" in clauses (1) and (2) and inserting in lieu thereof "government employment".

(ii) Section 226(g) of such Act (42 U.S.C. 426(g)) is amended by striking out "medicare qualified Federal employment" and inserting in lieu thereof "medicare qualified government employment by virtue of service described in section 210(a)(5)".

42 USC 410.

(c) OPTIONAL MEDICARE COVERAGE OF CURRENT EMPLOYEES.—Section 218 of the Social Security Act (42 U.S.C. 418) is amended by adding at the end the following new subsection:

"(v)(1) The Secretary shall, at the request of any State, enter into or modify an agreement with such State under this section for the purpose of extending the provisions of title XVIII, and sections 226 and 226A, to services performed by employees of such State or any political subdivision thereof who are described in paragraph (2).

State and local governments.  
42 USC 1395,  
426.  
42 USC 426-1.

"(2) This subsection shall apply only with respect to employees—

"(A) whose services are not treated as employment as that term applies under section 210(p) by reason of paragraph (3) of such section; and

Ante, p. 316.

"(B) who are not otherwise covered under the State's agreement under this section.

"(3) Payments by the State required under subsection (e) with respect to employees covered under this subsection shall be limited

to amounts equivalent to the sum of the taxes which would be imposed by sections 3101(b) and 3111(b) of the Internal Revenue Code of 1954 if such services for which wages were paid to such employees constituted 'employment' as defined in section 3121 of such Code.

26 USC 3101,  
3111.

26 USC 3121.

42 USC 426,  
426-1.

"(4) For purposes of sections 226 and 226A of this Act, services covered under an agreement pursuant to this subsection shall be treated as 'medicare qualified government employment'.

"(5) Except as otherwise provided in this subsection, the provisions of this section shall apply with respect to services covered under the agreement pursuant to this subsection.

26 USC 3125,  
6205, 6413.

"(w) Notwithstanding sections 3125(a), 6205(a)(5), 6413(a)(5), and 6413(c)(2)(G) of the Internal Revenue Code of 1954, any State shall make payments of the taxes imposed with respect to services of employees of such State and of a political subdivision thereof under sections 3101(b) and 3111(b) of such Code, and reports of such services, under the same procedures as apply to payments and reports under subsection (e) of this section, but only if any employees of such State or of such political subdivision thereof respectively are covered under an agreement pursuant to this section."

26 USC 3121  
note.

(d) EFFECTIVE DATES.—

(1) HOSPITAL INSURANCE TAXES.—The amendments made by subsection (a) shall apply to services performed after March 31, 1986.

42 USC 410 note.

(2) MEDICARE COVERAGE.—

(A) IN GENERAL.—The amendments made by subsection (b) shall be effective after March 31, 1986, and the amendments made by paragraph (3) of that subsection shall apply to services performed (for medicare qualified government employment) after that date.

42 USC 1395c.

(B) TREATMENT OF CERTAIN DISABILITIES.—For purposes of establishing entitlement to hospital insurance benefits under part A of title XVIII of the Social Security Act pursuant to the amendments made by subsection (b), no individual may be considered to be under a disability for any period beginning before April 1, 1986.

42 USC 418 note.

(3) OPTIONAL COVERAGE OF CURRENT EMPLOYEES.—The amendment made by subsection (c) shall apply to services performed after March 31, 1986.

SEC. 13206. FULL-TIME STUDENTS NOT ELIGIBLE FOR INCOME AVERAGING.

26 USC 1303.

(a) IN GENERAL.—Subsection (d) of section 1303 (defining eligible individuals for income averaging) is amended to read as follows:

"(d) ELIGIBLE INDIVIDUALS NOT TO INCLUDE FULL-TIME STUDENTS.—

"(1) IN GENERAL.—For purposes of this part, an individual shall not be an eligible individual for the computation year if, at any time during any base period year, such individual was a student.

"(2) EXCEPTION FOR MARRIED STUDENTS PROVIDING 25 PERCENT OR LESS OF JOINT INCOME.—Paragraph (1) shall not apply to any individual for any computation year if—

"(A) the individual makes a joint return for the computation year, and

"(B) not more than 25 percent of the aggregate adjusted gross income of such individual and the spouse of such

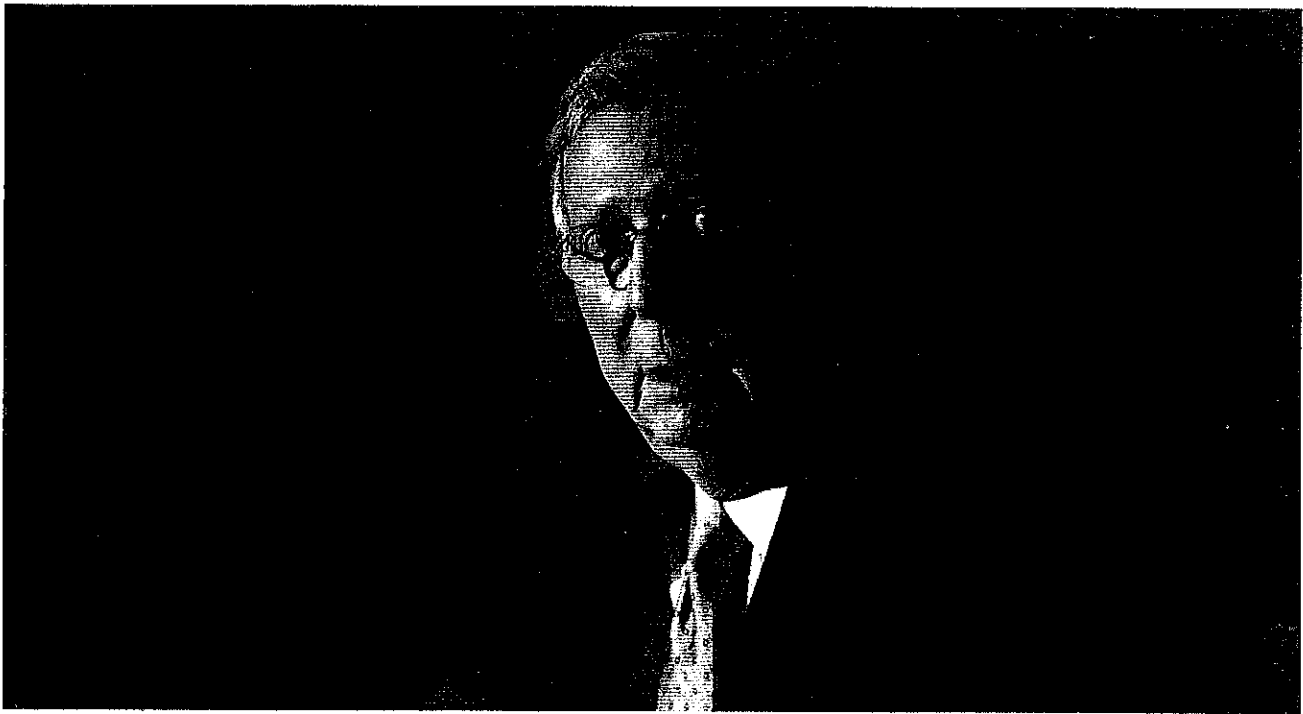
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## ELECTION DAY

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

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS  
COUNTY DEPARTMENT, CHANCERY DIVISION

Michael W. Underwood, et al.,  
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 388 other Named Plaintiffs listed,

Plaintiffs,

v.

CITY OF CHICAGO, a Municipal Corporation,  
Defendant,

and

Trustees of the Policemen's Annuity and Benefit Fund  
of Chicago;  
Trustees of the Firemen's Annuity and Benefit Fund of  
Chicago;  
Trustees of the Municipal Employees' Annuity and  
Benefit Fund of Chicago; and  
Trustees of the Laborers' & Retirement Board  
Employees' Annuity & Benefit Fund of Chicago, et al.  
Defendants.

No. 13-CH-17450  
Calendar No. 5  
Hon. Neil Cohen

DOROTHY BROWN

CLERK

CIRCUIT COURT OF COOK  
COUNTY, ILLINOIS  
CHANCERY DIV.

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**EXHIBIT 9**  
**Vol.1**

to Plaintiffs' Renewed Emergency Motion  
For Preliminary Injunction Preserving the Status Quo:  
To Enjoin City from Changing Terms of Annuitant Healthcare Plan  
During the Litigation

Clinton A. Krislov, Esq.  
Kenneth T. Goldstein, Esq.  
KRISLOV & ASSOCIATES,  
LTD.  
Civic Opera Building  
20 North Wacker Drive, Suite 1300  
Chicago, Illinois 60606  
Phone: 312-606-0500 Fax: 312-739-1098  
Firm No. 91198  
[clint@krislovlaw.com](mailto:clint@krislovlaw.com)  
[ken@krislovlaw.com](mailto:ken@krislovlaw.com)

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS  
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Trustees of the Policemen's Annuity and Benefit Fund  
of Chicago;  
Trustees of the Firemen's Annuity and Benefit Fund of  
Chicago;  
Trustees of the Municipal Employees' Annuity and  
Benefit Fund of Chicago; and  
Trustees of the Laborers' & Retirement Board  
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**EXHIBIT 9**  
**Vol. 2**

to Plaintiffs' Renewed Emergency Motion  
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Clinton A. Krislov, Esq.  
Kenneth T. Goldstein, Esq.  
KRISLOV & ASSOCIATES,  
LTD.  
Civic Opera Building  
20 North Wacker Drive, Suite 1300  
Chicago, Illinois 60606  
Phone: 312-606-0500 Fax: 312-739-1098  
Firm No. 91198  
[clint@krislovlaw.com](mailto:clint@krislovlaw.com)  
[ken@krislovlaw.com](mailto:ken@krislovlaw.com)

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

	A	B	C	D	E	F	G	H	I	J	K	L	M
	Last Name	First Name	Fund	Hire	Retirement	Medicare	Gross Annuity (* Indicates Net Annuity Reported)		2015 Current Monthly Premium	2016 New Monthly Premium	Percent Increase from 2015 to 2016	New Percentage of Annuity	Other Notes
1													
2													
3	Abreu	Ricardo	Police	Oct, 1973	Nov, 2003	Yes	\$ 3,959.28		\$ 897.00	\$ 1,197.00	33%	30%	"...current financial responsibilities...and daily living expenses will be difficult to sustain..."
4	Allan	Percy	Police		Mar, 2014		\$ 5,000.00						"The healthcare increases are a[n] extreme hardship financially."
5	Amelio	Anthony	Police	Jan, 1980	April, 2007		\$ 4,200.00		\$ 438.00	\$ 538.00	23%	13%	
6	Andruzzi	Joseph	Police	Jan, 1969	Mar, 2002	Yes	\$ 4367*						
7	Angarone	Tina	Police	1971	2004	No	\$ 2,485.00		\$ 691.00	\$ 1,027.00	49%	41%	Widow: "will significantly cause great hardship being one person providing financial stability for my son and me." Will be unable to support son as a college student. Update: "Our coverage will be dropped/cancelled as of December 31, 2015 I can no longer afford this insurance premium. I would like for me & my son to go back in and I can afford...the 2013 rates."
8	Angus	Candace	Police	Aug, 1977	Aug, 2006	No	\$ 5,987.00		\$ 496.00	\$ 736.00	48%	12%	"...I am a single mother raising twins who are now only 14 years old. I have not received a cost of living raise in over 9 years which makes it very difficult to keep up with the decrease in benefits that were promised me upon retirement."
9	Archer	Janice	Municipal	June, 1968	Jan, 2010	No	\$ 2,955.00		\$ 653.00	\$ 890.00	36%	30%	No dental, insurance does not cover preventative or routine care. "...not entitled to Social Security benefits and do not have Medicare." "...looking for full time work and have only found a part time job with no benefits to offset some of the health care increases."
10	Banks	Rosalind	Laborers	Jan, 1991	Feb, 2012	No	\$ 3,495.79		\$ 538.00	\$ 775.00	44%	22%	"I have catastrophic illness. The co-pays for Medical Specialist(s) are expensive, along with high co-pays for medications."
11	Barnes	Thomas	Police	Mar, 1970	Apr, 2000	Yes	\$ 5,975.51		\$ 421.00	\$ 529.00	25%	9%	Wife is not eligible for Medicare; "I was a member of the CPD when the 1st Mayor Daley told us 'if you take a no raise year, this year, the city will always provide your health insurance!'"
12	Barry	Kevin	Police	Feb, 1973	June, 2004	Yes	\$ 5043.73*			\$ 1,197.00			Has a donated kidney, Medicare covers Dialysis, but not anti-rejection drugs
13	Barton	Vincent	Police	Feb, 1968	June, 2005	Yes			\$ 271.00	\$ 529.00	95%		Forced to cancel in March 2015; "monthly premium would be over half of my annuity"; "yearly increases of over \$200.00 and diminished benefits make it impossible to pay for healthcare for my wife & myself"
14	Battistella	John	Police										2014 \$1,317/mo. "I had to drop my family (in 2015) because I couldn't afford it"
15	Belak	Gary	Municipal	May, 1990	July, 2013	No	\$ 4,155.00			\$ 2,145.00		57%	Because I couldn't afford premium rate increase for 2015 (from \$865) I switched to...the lowest priced plan...because I couldn't afford the higher rate quoted for my regular plan."
16	Benvenuti	Jamie	Police		Feb, 2009		\$ 4,443.17		\$ 853.00	\$ 644.00	-1%	10%	
17	Blanc	Curtis	Police	April, 1972	April, 2004	Yes	\$ 6,613.00		\$ 629.00		-100%	0%	

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

	A	B	C	D	E	F	G	H	I	J	K	L	M
18	Blanc	Karen		Feb, 1989	Aug, 2011	No	\$ 3,938.36	\$ 653.00	\$ 1,215.00		86%	31%	"When I retired, it was understood that I would have affordable health insurance"
19	Bland	James	Police	Dec, 1979	Nov, 2008	No	\$ 7,187.00	\$ 1,375.00	\$ 1,840.00		34%	26%	"Each increase cause[s] more financial strain." "...I was promised free health insurance." Insurance does not cover preventative care "and all those expenses have to come out of the budget" too.
20	Bobko	John R.	Police	Oct, 1969	March, 2002	No	\$ 5,482.64	\$ 629.00	\$ 876.00		39%	16%	No Medicare
21	Bokowski	Walter	Police	March, 1968	April, 2000	Yes	\$ 6,241.00	\$ 421.00	\$ 529.00		26%	8%	"I am in my seventies....We both worked....We saved ...and planned for our retirement. Because we are the most vulnerable we have no other options other than our vote....All our planning means nothing because increased cost imposed on us by a City Government that has never met it's financial obligations...What is going to happen to us in the future?"
22	Boldia	Dennis J.	Police	March, 1968	March, 1998	Yes	\$ 4,797.00	\$ 183.00	\$ 238.00		30%	5%	"Since 2003, I have had over 250% increase in healthcare, supplement."
23	Bonk	Jim	Police	Nov, 1977	Nov, 2005								"We are unable to budget and plan our family finances from year to year, a critical requirement for retirement fiscal integrity;...we are unable to obtain needed preventive medical care from 2012-2015"
24	Boork	Jack	Police		April, 2006		\$ 6,262.33	\$ 653.00	\$ 890.00		36%	14%	"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 greatly."
25	Borner	Edward	Municipal	July, 1993	Feb, 2015	No	\$ 3,578.00	\$ 428.00	\$ 644.00		50%	18%	"These proposed rates are unimaginable and devastating - taking away expected benefits and lessening my expected annuity."
26	Borner	Marcia	Municipal	Mar, 1991	Aug, 2015	No	\$ 4,116.00	\$ 428.00	\$ 644.00		50%	16%	"[I] can't afford to keep with my bill's that I have to pay..." "I work for the city of Chicago for 29 years...that was the only job I had. ... I have to depend on myself."
27	Bray	Cheryl	Municipal	Sept. 1974	June, 2003	No	\$ 3,336.00	\$ 629.00	\$ 641.00		2%	19%	"16 yr old son is not eligible for benefits; pays son's premium of pocket"
28	Breska	Victor	Police	Dec, 1968	March, 2000	Yes	\$ 5,278.00	\$ 421.00	\$ 529.00		26%	10%	Opted out in 2014; "Yes I would opt in for the 2013 rate."
29	Brown	Michael H.	Police	July, 1968	Nov, 1996	Yes	\$ 3,461.72	\$ 112.00	\$ 238.00		113%	7%	"...will raise our combined family monthly healthcare insurance to \$1537.90 a month or \$18,454.80 a Year. This is nearly twice what our mortgage payment is."
30	Brozynski	Karen	Police		Mar, 2008		\$ 4,488.83						"Caring for a 9 year old granddaughter and the fact that 3% COIA 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 living for me and my family."
31	Brzana	Joseph Stanley	Police	Mar, 1969	Mar, 2000	Yes	\$ 6,032.12	\$ 183.00	\$ 238.00		30%	4%	
32	Brzana	Catherine L.	Police	Oct, 1988	Jan, 2009	No	\$ 3,253.43	\$ 872.00	\$ 1,195.00		37%	37%	

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

	A	B	C	D	E	F	G	H	I	J	K	L	M
33	Budz	Christine L.	Police										Retired early due to sickness in family and own health issues: "It has gotten much harder to 'get by' now that the City is taking such a big chunk of money...for health insurance... I took a part-time job to start to build a bit of a savings...but now I find that nearly all the money I clear from the part-time job goes toward the health insurance!"
34	Bugajski	Thomas E.	Police	July, 1977	Mar, 2007	No	\$ 5,860.00	\$ 653.00	\$ 890.00			15%	"The city arbitrarily imposes huge healthcare rates to people on a fixed income without any remorse whatsoever."
35	Burns	Bill	Police	Mar, 1987	Aug, 2011	No	\$ 4,500.00	\$ 1,150.00	\$ 1,840.00			41%	"I have to work 3-4 jobs to make ends meet."
36	Byrd	Michele	Municipal		April, 2004	No	\$ 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 Management...and was told non-medicare eligible coverage...starting 2017 would no longer be offered."
37	Callendo	June	Police	Feb, 1978	April, 2001	Yes	\$ 3,011.00	\$ 440.00	\$ 529.00			18%	"We have had difficulty paying medical bills"
38	Canchoia	Donna J.	Municipal	Apr, 1977	July, 2007	No	\$ 3,705.84	\$ 629.00	\$ 1,167.00			31%	"I was also forced to retire early from the City because of my illness...my illness has no known cure; it can only be treated with very expensive IVIG treatments that I receive every 8 weeks." "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...or food?"
39	Caputo	Michael V.	Municipal		June, 2010		\$ 4,200.00	\$ 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 if it goes back to 2013 rates."
40	Cascio	Frank T.	Police		Oct, 1999		\$ 5,639.84	\$ 897.00	\$ 1,215.00			22%	"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 hardship to me and my spouse."
41	Casey	Jerome W.	Police	1977	2007				\$ 1,840.00				"My wife [lost] a kidney to cancer and I am a cancer survivor... In 2016, my wife and I will somehow have to figure out how to pay the \$1,840 each month to continue our health insurance with the city. Having never received a COLA increase, my wife and I are struggling to figure out how to pay more than triple the amount we were paying...when I retired."
42	Cerinich	Victoria	Police	July, 1977	Feb, 2004	No	\$ 5,590.94	\$ 867.00	\$ 1,167.00			21%	Husband suffered massive stroke and is paralyzed. "Our medical insurance does not cover the cost of in-home assistance for us and we need help." "...third increase in insurance...is devastating." "This year we may have to use savings to buy food, medications..."

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

	A	B	C	D	E	F	G	I	J	K	L	M
	Cesarlo	Diane J.	Police	Nov, 1969	Jan, 2002	Yes	\$ 2,079.36	\$ 183.00	\$ 238.00	30%	11%	Widow, "I will be totally dropped from the insurance my husband and his family were guaranteed, in 2017. My insurance premiums have more than tripled...taking more of my pension check...my son and I are very frugally living already"; "If things are allowed to continue my son and I will be forced to sell our home."
43												
44	Christakakes	George	Laborers		Jan, 2014		\$ 6,214.97	\$ 653.00	\$ 890.00	36%	14%	"I still have 2 mortgages on my house plus I just had 2 hip surgeries and I can't get around that much, plus taxes, gas, electric, phone, cable, groceries, medication, Dr. visits."
45	Cione	Lawrence	Laborers	Mar, 1973	July, 2012	No	\$ 4,440.32	\$ 653.00	\$ 890.00	36%	20%	
46	Clarke	James	Police	Mar, 1970	Mar, 2005	Yes	\$ 4,594.08	\$ 238.00				
	Cole	Jon	Police	July, 1968	Aug, 1996	Yes	\$ 4,373.00	\$ 897.00	\$ 1,157.00	33%	27%	"These huge raises have been devastating to our family budget and our fixed income, especially since we were unable to plan for their economic impact when I retired, based on promises made by the City at my retirement."
47												
48	Combes	Stephan O.	Police	Sept, 1966	June, 2005	No	\$ 3,887.00	\$ 1,326.00	\$ 1,812.00	37%	47%	"Age 73 and 70; No Medicare or Social Security; consistently penalized by higher insurance rates with no preventative care"; "We don't know how or where to cut our budget anymore"
	Craig	Joseph	Police	Jan, 1970	2001	Yes	\$ 3,988.00	\$ 750.00	\$ 1,187.00	58%	30%	"The police pension fund also gave the impression that the only payment due to the city would be the fund's contribution." "The new rates are excessive...more so in that I had never planned on having to pay anything."
49												
	Curry	Cassandra	Municipal		Jan, 2013	No	\$ 5,160.00	\$ 653.00	\$ 890.00	36%	17%	"Proposed property tax increase; bi-annual increase in water bills; dental and vision cost; new garbage fees; insurance that doesn't pay for mammograms, etc., and additional bills." This is too much of an increase over a short time. Expenses are being met - however, not as much discretionary money..."
50												
51	Cutich	John	Fire	May, 1962	Nov, 1994	Yes	\$ 3,500.00					No medicare; city is going to drop the whole healthcare after 2016.
52	Danz	Gregory	Police	Oct, 1967	July, 2004	No	\$ 6,311.27	\$ 1,326.00	\$ 1,812.00	37%	29%	
53	Dart	Robert	Police	June, 1961	Oct, 1993	Yes	\$ 6,235.00	\$ 421.00	\$ 529.00	26%	8%	
54	Davis	William B.	Police	Dec, 1978	Apr, 2005	No	\$ 3,065.00	\$ 629.00	\$ 876.00	39%	29%	Does not receive COLA so pension is fixed
	DeCesare	Samuel	Municipal	May, 1981	Sept, 2012	No	\$ 5,688.00	\$ 496.00	\$ 750.00	51%	13%	"Living on fixed income and getting these increases is hard to manage."
55												
56	DeCola	Salvatore	Police		Mar, 1999		\$ 5,119.50	\$ 183.00	\$ 238.00	30%	5%	
57	DeCoudreaux	Renee	Police	Oct, 1976	July, 2005	No	\$ 4,047.00	\$ 653.00	\$ 890.00	36%	22%	See full statement
58	Dillon	Rodger J.	Municipal	Nov, 1974	Mar, 2004	No	\$ 629.00	\$ 629.00	\$ 876.00	39%		"Can't afford it!"
59	Dreyer	Robert	Police	Mar, 1980	Mar, 2009	No	\$ 5,437.00	\$ 421.00	\$ 1,200.00	#DIV/0!	22%	Paying [almost] 25% of annuity for health insurance.
60	Dugan	Thomas	Police		Dec, 1996		\$ 4,271.51	\$ 421.00	\$ 529.00	26%	12%	
	Duhr	Phillip A.	Police	May, 1964	Feb, 1996	Yes	\$ 4,321.13	\$ 421.00	\$ 529.00	26%	12%	Takes numerous medications; receives reduced social security because of "Windfall Act"
61												
62	Egan	William	Police	July, 1971	Oct, 2004	Yes	\$ 6,343.00	\$ 897.00	\$ 1,197.00	33%	19%	
63	Eichner	Barry	Police	Nov, 1972	Sept, 2005	Yes	4954*	\$ 438.00				

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

	A	B	C	D	E	F	G	I	J	K	L	M
64	Eldridge	James	Police	Oct, 1972	May, 2007	Yes	\$ 6,926.33	\$ 438.00	\$ 538.00	23%	8%	"...taxes have gone up on my property...I have medical, Dr. and hospital bills that average from \$800 to \$2000.00 a month. My appt. date was 23 Oct., 1972 and at that time I was promised free healthcare for life."
65	Engle	Michael	Municipal	June, 1976	April, 2004	No	\$ 4,464.00	\$ 629.00	\$ 876.00	39%	20%	No chance for Medicare, "I have a lot of medical...out of pocket expenses...and there is not a lot of room for luxuries. These added medical insurance costs were not in my long term planning...and my future medical insurance expenses look to be astronomical."
66	Evans	David	Police	Jan, 1977	Feb, 2007	No	\$ 6,310.00	\$ 1,375.00	\$ 1,840.00	34%	29%	"I worked and gave the city 30 years of my life, saving lives, being shot at several times, being injured several times making arrest[s], and missing time with my family. But every month I made my monthly contribution to the pensions. Now I have to worry about what the city is doing to my family and it's finances."
67	Everett	Daniel	Police	Jan, 1977	Sept, 2006	No	3892*	\$ 1,400.00	\$ 1,840.00	31%	#VALUE!	"In 2016 my premiums will cost me...close to one third of my pension." "Even though I am paying these outrageous premiums, my insurance does not cover anything that is considered preventative."
68	Falbo	Patricia	Laborers	Apr, 1956	June, 1996	Yes	\$ 2,324.95	\$ 183.00	\$ 238.00	30%	10%	"...without even a partial offset by a COLA disposable income is severely reduced."
69	Faust	Robert	Police	June, 1961	1994	Yes	\$ 6,029.00	\$ 421.00	\$ 529.00	26%	9%	"I will have to stop assistance to grandchildren; "With anticipated increase in 2015 health care...this retiree will get a part-time job to make ends meet (at 82 years of age)!!"
70	Ferriter	John T.	Police	Nov, 1972	Aug, 2006	Yes	\$ 6,520.07	\$ 1,521.00				"New rates are difficult or impossible for me...due to the fact that I am in poor health and assisting my last child with schooling."
71	Fields	Robert	Police	Jan, 1961	June, 1986	Yes	\$ 2,690.00	\$ 237.00	\$ 245.00	3%	9%	
72	Fitzgerald	Michael W.	Police	Sept, 1970	Nov, 2005	Yes	\$ 6,319.76	\$ 438.00	\$ 538.00	23%	9%	
73	Frank	Barbara	Labor	July, 1978	June, 2012	No	\$ 5,894.00	\$ 1,594.00	\$ 2,145.00	35%	36%	
74	Freeman	Gary	Municipal	April, 2004	April, 2004		\$ 4,442.54	\$ 1,326.00				
75	Frost	Barbara	Police	Feb, 1974	April, 2002	Yes	\$ 6,480.00	\$ 183.00	\$ 272.00	49%	4%	fixed income
76	Gary	Herman	Police	Mar, 1973	Apr, 2003	Yes	\$ 4,395.34	\$ 192.00	\$ 238.00	24%	5%	"...monthly premium of 1707.00 for my wife and my 14 year old special needs daughter. ...Needless to say, I will owe the City a monthly payment beginning in January 2016. ...I am afraid to leave the City health care coverage because Emmanuel has stated that if we leave we can not go back to the City for health coverage."
77	Gebhart	Joseph	Municipal		May, 2012		\$ 1,846.04	\$ 1,707.00	\$ 2,309.00	35%	125%	Filed Ch. 13 and lost house in 2015 in part due to loss of pension income; "When I was hired, I was promised free retiree healthcare." "In 2016...annual healthcare...is more than 1/3 of my annuity..."
78	Gibbons	Terence	Police	Mar, 1976		No	2900*	\$ 1,335.00	\$ 1,812.00	36%		
79	Gillen	Fred	Police	July, 1967	Aug, 1999	Yes	5158*	\$ 421.00	\$ 529.00	26%		
80	Gillespie	Joseph T.	Police	Jan, 1961	Dec, 2000	Yes	\$ 5,434.00	\$ 421.00	\$ 529.00	26%	10%	

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

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81	Giordano	Joseph	Labor	1980	2009		\$ 3,498.00	\$ 635.00	\$ 890.00	40%	25%	No social security. "So when the insurance goes up next year how am I supposed to live on even less money. "	
82	Golosinski	Casimer	Police	Aug. 1962	Sept. 1992	Yes	\$ 4,684.00	\$ 421.00	\$ 529.00	26%	11%	Cannot get part-time job because of health.	
83	Grano	Joseph	Labor	74-79	July, 2008	No	\$ 4,835.00	\$ 1,060.00	\$ 1,532.00	45%	32%	"...less available to spend on home, family, emergency repairs..."	
84	Greb	Denise	Municipal	1978	Mar, 2008	No	\$ 3,091.32	\$ 653.00	\$ 890.00	36%	29%	"needing half my pension"	
85	Griffin	John	Fire	Feb, 1980	June, 2005	No	\$ 4,616.14	\$ 378.00	\$ 724.00	92%	16%	Widow's pension; "With the new insurance I would get \$1,643 - 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 screwed."	
86	Grubisic	Sylvia	Police	Dec, 1959	Jan, 1996	Yes	\$ 2,668.52	\$ 183.00	\$ 238.00	30%	9%	"I am single dad taking care of four children (ages: 1 month, 23 months, 16 and 23) with my unemployed partner."	
87	Grzybowski	Wayne	Police	June, 1973	Apr, 2004	Yes	\$ 4,200.00	\$ 782.00				Husband Joseph is deceased; "we were told we would have free health insurance when he retired"	
88	Gvozdenovich	Anthony	Police	Feb, 1982	Feb, 2008	No	\$ 5,195.00	\$ 653.00	\$ 890.00	36%	17%	Wife is disabled.	
89	Halko	Mark	Police		Feb, 2011		\$ 6,041.67					"...increases in healthcare have consumed all my raises since my retirement in 2008 and this increase would put me making less than when I retired..."	
90	Hankes	Erwin A.	Police	Oct, 1957	Nov, 1994	Yes	\$ 5,068.26	\$ 421.00	\$ 529.00	26%	10%	"I dropped coverage because I could not afford it in January 2014 when the mayor started to decrease city contributions ending in 2017. I would like to get back in to coverage, at 2013 rates."	
91	Hansen	James R.	Municipal	June, 1978	Jan, 2010	No	\$ 4,782.00	\$ 1,375.00	\$ 1,840.00	34%	38%	"...lifelong Chicago residents and now are being faced with an [unexpected large real estate tax and...garbage collection tax. "...take several medications and routine doctor visits with the ever increasing expenses and elevated deductibles."	
92	Harrington	Patrick	Police		Feb, 2001	Yes	\$ 5,414.00	\$ 421.00	\$ 529.00	26%	10%	"The cost of anything of \$465.00 more a month is obscene!... ..new rate has forced me and my wife to go to a lower rated plan..."	
93	Haugh	John	Police	Feb, 1971	July, 1998	Yes	\$ 4,060.00	\$ 421.00		-100%		"The ever increasing premiums are obliterating the yearly fixed cost of living increases, making it more difficult to meet a monthly budget. As a City of Chicago resident, I also face the impending increase in property taxes, making the challenge more difficult."	
94	Hipp	Kathleen	Police	1967	1995	Yes	\$ 996.00	\$ 183.00	\$ 238.00	30%	24%	"Salary does not keep up with taxation and medical premiums."	
												71-year old widow; "I'm very concerned...and may have to drop dental and vision from my insurance. I'm an old lady with financial concerns."	

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

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95	Holub	Richard	Police	June, 1981	Jan, 2003	No	\$ 3,583.00	\$ 1,092.00	\$ 1,585.00	\$ 1,585.00	45%	44%	"We were promised free health care insurance for life..." Wife is in remission from cancer and needs to see doctors twice a year... "She hasn't seen one yet because we can't afford to pay all the total cost due to the ridiculously high out of pocket deductible." [Called and said if rate increase goes into effect he will have to cancel the insurance.]
96	Horne	Ross	Police	June, 1970	July, 2001	Yes	\$ 5,492.00	\$ 897.00	\$ 1,197.00	\$ 1,197.00	33%	22%	"Since retiring my health care costs have risen over 500%"; New increase "will be 30% of my monthly net retirement monthly annuity...with the...property tax increase will amount to nearly 40%..."
97	Houlihan	Michael	Police	Apr, 1965	Jan, 1998	Yes	3777.72*						fixed income
98	Hovanec	Edward	Labor	Nov, 1980	June, 2009	Yes	\$ 6,405.00	\$ 930.00	\$ 1,215.00	\$ 1,215.00	31%	19%	"...Pension keeps getting smaller. "I have a lot of medical issues and so does my wife. We cannot afford the deductibles on the other plans, or the limited doctors and hospital. When I retired, I was promised excellent health care at a reasonable cost. This is not a reasonable cost."
99	Howe	Patrick	Firemen's		Mar, 2011		\$ 10,039.00	\$ 1,375.00	\$ 1,840.00	\$ 1,840.00	34%	18%	"While my pension is more than many, the impact of the...increase [of] our premiums at a rate of 30 to 40 percent annually...has had a significant effect... Over the course of four years our premiums have increased 120%. Add to that the increases in deductibles and prescription costs and our annual healthcare outlay will surpass \$30,000 in 2016. I write this statement not only for me but also for the more than 30,000 city retirees, most of them with pensions not quite as generous as mine. I can only imagine what it must be like for someone with a much lower income trying to make ends meet after putting out \$30,000 in health care premiums and deductibles that doesn't even cover preventive care due to a loophole in the ACA that the city chose to take advantage of."
100	Hreha	Peter	Laborers	Feb, 1974	Feb, 2004	No	\$ 4,608.24	\$ 1,284.00	\$ 1,585.00	\$ 1,585.00	23%	34%	"If the insurance continues to go up we will not have enough money to keep...afloat from the rising cost of everything else." Social Security is penalized.
101	Hujar	Richard	Police	Feb, 1965	April, 1997	Yes	\$ 5,041.00	\$ 421.00	\$ 529.00	\$ 529.00	26%	10%	Ages 80 and 79; "leaves us with no choice but to see what we cut in our budget to meet this increase."
102	Ippolito	Patricia	Police	Dec, 1993	June, 2004	No	\$ 1,050.00	\$ 629.00	\$ 876.00	\$ 876.00	39%	83%	"After deducting Federal Tax, it is my entire monthly check."
103	Jackson	Cheryl	Police	April, 1985	July, 2006	No	4188*	\$ 698.00	\$ 890.00	\$ 890.00	28%		...great hardship with this insurance increase due to the increase of cost incurred by living in the City of Chicago...
104	Jin	Tony	Police	Jan, 1977	Jan, 2006	No	\$ 3,882.00	\$ 1,329.00	\$ 1,878.00	\$ 1,878.00	41%	48%	"Current annuity barely covers my mortgage payments and leaves very little for living expenses"

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

	A	B	C	D	E	F	G	H	I	J	K	L	M
	Johlic	Edward	Police	June, 1970	Oct, 1998	Yes	\$3,685*	\$ 421.00	\$ 529.00	26%			"Specific hardships and lifestyle restraints...ongoing stress and worry about uncontrollable financial charges...difficulty planning for the unknown...unable to complete necessary home repairs...increase medical conditions, due to age...higher prescription costs...not able to purchase life or long term care ins...Our entire diminishing income goes for the very basics...all we can do is live less, while we still pay for others to freely receive what we also need."
105	Kaines	Robert	Fire	1998	2014	No	\$ 2,200.00						
106	Kalish	Michael	Labor	1979	2003	No	\$ 3,809.00	\$ 867.00	\$ 1,167.00	35%	31%		"Increase will amount to 30% of my pension. I am on a fixed income and not eligible for Social Security or Medicare."
107	Kato	Donald	Fire	Feb, 1980	Mar, 2009	No	\$ 6,036.00	\$ 775.00					"After retiring...they started by taking \$900 a month for health ins. They took [my one son, at 19 years of age] off... I said what happened to the rule of covering them until 26...They said you're retired...but we can put him back on for \$400 more so it will cost you \$1400... we had to get off that City plan and take a higher deductible. Things are difficult."
108	Keane	Carole L	Police		Apr, 1993		\$ 1,078.00	\$ 183.00	\$ 238.00	30%	22%		"I have been a widow since 1993. My husband...was a sergeant in the CPD for 20 years. He died on April 6, 1993. I have been receiving a pension from the City of Chicago since he died. The dollar amount has never changed... I am 69 years old and hope to live a long life but I truly don't know how I will make it with these continuous increases..."
109	Kehoe	James G.	Police	Feb, 1973	April, 2004		\$ 6,571.03	\$ 629.00	\$ 876.00	39%	13%		Health care premiums 2013: \$427; 2014: \$621; 2015: \$629; 2016: \$876
110	Kern	George	Police	April, 1966	May, 1995	Yes	\$ 3,289.00	\$ 421.00	\$ 529.00	26%	16%		"In the end I will basically run out of money"
111	Kimball	William	Police	Mar, 1970	July, 2006	Yes	\$ 6,143.38	\$ 438.00	\$ 538.00	23%	9%		"...believed I would be able to maintain my subsidized health insurance coverage with the City after retirement."
112	King	Walter	Police	Nov, 1972	Apr, 2000	No	\$ 4,823.28	\$ 378.00	\$ 633.00	67%	13%		"I have had four heart procedures since 1990... One primary concern...is whether I will be able to obtain affordable health insurance coverage if the City no longer provides..."
113	Kleidon	Walter	Police	Nov, 1965	May, 2010	Yes	\$ 5,984.24	\$ 930.00					"My health insurance will cost me \$7,596 for the year with an additional \$1,545 deductible and over \$6,180 out of pocket expenses for the least amount of coverage."
114													"Beyond the continuing high increases and no raises, I have had 17 surgeries in the last two years. The medical bills are rising even with insurance. I already have to choose to pay on what bills, what medicine I can buy, and the type of food I can get. This raise will put me further in debt, maybe into bankruptcy, and even have my home foreclosed on."

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

	A	B	C	D	E	F	G	I	J	K	L	M
115	Klodnicki	John H.	Police	July, 1966	Nov, 1992	Yes	\$ 3,302.35	\$ 477.71	\$ 529.00	11%	16%	Age 72 and 74; "...this is my only income." "This additional cost will...allow us no quality of life in your latter days."
116	Knefel	Pierre	Police	June, 1986	May, 2008	Yes	\$ 4,155.00	\$ 930.00	\$ 1,215.00	31%	29%	"My monthly mortgage...and...healthcare...and other deductions equal almost half of my annuity." "The costs we incur for copay and prescriptions are hard to manage."
117	Kooyumjian	Gregory	Police	Feb, 1982	April, 2007	No	\$ 5,183.00					"I cannot afford having my pension reduced over \$1200 a month and will be forced to drop my non-medicare depended wife"
118	Kotowicz	James F.	Police	Jan, 1968	March, 1997	Yes	\$ 4,527.27	\$ 897.00	\$ 1,197.00	33%	26%	"My monthly pension, minus the federal taxes, has placed a burden on us financially. There are the necessary medical expenses that occur to us, as we are both seniors, that cannot be discarded..."
119	Kozak	John	Police	May, 1966	June, 1996	Yes	\$ 5,500.00	\$ 421.00				"The new rates are very difficult for me as our only income is my annuity. We have a mortgage payment, extremely high out of pocket prescriptions and over the counter medications. We are also supplementing the income of my wife's elderly mother."
120	Kulak	Robert	Police	Mar, 1973	Aug, 2003	Yes (Spouse No)	\$ 4,119.00	\$ 897.00	\$ 1,197.00	33%	29%	"City under home rule doesn't pay for mammograms or pap smear, even though this is state law in Illinois."
121	Kwiatkowski	Robert	Police	March, 1966	Jan, 2000		\$ 5,537.00	\$ 739.00	\$ 955.00	29%	17%	"I need my healthcare because I need my 6 medicines that I am on; I need my annuity for everything else, my bills, rent, groceries..."
122	LaBarbera	Joyce	Municipal	Sept, 1980	July, 2003	Yes	\$ 3,398.10	\$ 104.90	\$ 100.00	-5%	3%	"The \$4000 [annual] increase impacts me and my spouse financially. When I became a police officer I was promised health coverage in my retirement years. Instead the City...forces me to pay plus get heavy increases every year. It forces me to continue to seek and work jobs in supposed retirement years."
123	Labbe	Robert	Police		April, 2001	Yes (Not Spouse)		\$ 897.00	\$ 1,197.00	33%		"When it was raised to \$183, it took almost all my COLA. Having been a single mother raising 2 children there wasn't much that could be saved while at the C.P.C...it will be impossible to live out the rest of my life comfortably and not become a pauper."
124	Lambros	Kathleen	Police	Mar, 1976	Apr, 1999	Yes	\$ 4,492.00	\$ 183.00	\$ 238.00	30%	5%	"With all the additional costs and not getting full social security benefits the increase will be a hardship. I also help my daughter with a special needs daughter."
125	Lanning	Diane	Police	Mar, 1982	May, 2011	Yes	\$ 4,633.00	\$ 192.00	\$ 284.00	48%	6%	Both have serious health issues. Wife not able to work but denied disability. "The deductibles, medical cost and medications are so high now that we are barely able to keep our head above water..." "We are going to have to choose between going to doctor or risk even more serious health issues..."
126	Lebron	P	Laborers	June, 1981	July, 2011	No	\$ 6,541.62	\$ 1,375.00	\$ 1,840.00	34%	28%	"...I refinanced my home 2 years ago to pay for this. I will be 92 years old when I finally own my home thanks to these last 2 mayors"
127	Lopresti	Pasqual	Laborers	May, 1967	April, 2004	No	\$ 6,550.00	\$ 1,326.00	\$ 1,812.00	37%	28%	

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

	A	B	C	D	E	F	G	I	J	K	L	M
	Lowery	Frank J.	Labor	July, 1978	June, 2012	No	\$ 5,894.25	\$ 1,594.00	\$ 2,145.00	35%	36%	"I find it more difficult to pay our utilities, keep a roof over our heads, put food on the table..." "Increase makes it very difficult for us to afford to see the doctors and fill prescriptions needed for our asthmatic child..."
128												
	Majeske	Albert	Laborers	1966	1998	No	\$ 3,979.13	\$ 629.00	\$ 876.00	39%	22%	"...my NET income is greatly diminished especially since the core inflation is greatly increased. ...items such as food, real estate taxes, electricity, insurance premiums...have seen dramatic increases and there appears to be no let up."
129												
	Maluchnik	Victoria	Police	Jan, 1988	Aug. 2009	No	\$ 3,452.00	\$ 1,352.00	\$ 1,800.00	33%	52%	"My spouse and I have many medical issues...After having paid my bills and bought my medications, there is barely any money left to afford food. My bills exceed my income...factoring in the rate hike I cannot fathom how I will be able to support my family... My phone is constantly buzzing with calls from creditors, I have exhausted my retirement fund and savings account... ..my wife and I will be living in the streets..."
130												
	Manshreck	Dawn, John	Municipal		June, 2010							"When I was working for the city, it was promised to us about the subsidized health care, so I planned my retirement around those numbers." "He could [have] worked longer and retired later and saved more money, if this was presented years ago."
131												
	Marchese	Claudio	Municipal	Apr, 1981	Jan, 2011	No	\$ 6,144.07	\$ 1,375.00	\$ 1,840.00	34%	30%	"This does not include our medication, co-payments..."
132												
	Marrello	Louis J.	Police	Mar, 1966	Sept, 1997	Yes	2658.86*	\$ 1,414.00	\$ 1,498.00	6%		"A financial plan that I carefully contemplated is being bulldozed by the city of Chicago." "Many of us contributed to social security when we worked secondary employment to support our families and further plan for retirement. That too has been stolen from us with the government "offset." "I have never, ever been in a position to decide which of my monthly bills to pay...and that is where I am now."
133												
	Martino	Diane	Police	Dec, 1989		No	\$ 4,845.00	\$ 1,375.00	\$ 1,840.00	34%	38%	"I will not be able to afford the prescription drugs I need nor will I be able to afford to keep my home"
134												
	Mazur	Thomas B.	Police	Mar, 1973	July, 2005	Yes	\$ 5,843.19	\$ 183.00	\$ 238.00	30%	4%	"I depend solely on my annuity which is slowly becoming less money [in] my pocket after paying the necessary bills to survive."
135												
	McCarrikk	Mary	Police	Feb, 1995	Jan, 2014	No	\$ 4,495.00	\$ 1,329.00	\$ 1,878.00	41%	42%	"As a retiree with a family including an eight year old son...a \$549.00 dollar per month...increase is equivalent to \$6,588 annual decrease in net pay... I believe this is a fraud perpetrated by the City against me and other affected retirees, and am requesting that an audit be conducted by an independent accountant to reveal the actual healthcare costs from 2013 to today's date and future affected dates... And because I am an out of state resident, the only two plans available to me are the most costly plans..."
136												

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

	A	B	C	D	E	F	G	H	I	J	K	L	M
137	McCollom	James	Police	Jan, 1977	Jan, 2005	No	4327*		\$ 1,011.00	\$ 1,509.00	49%		"The new rates are more than my mortgage... When I first retired I was able to enjoy a comfortable level of life... Now I just barely make ends meet... When I was hired... in January 1977, I was told that if I paid into my pension monthly, the City of Chicago promised me that I would have a pension and health benefits."
138	McCullough	Robert	Police	1970	May, 2002	Yes	\$ 3,300.00	\$ 1,200.00	\$ 1,800.00	\$ 1,800.00	50%	55%	"Pension keeps going down making it harder to live the same way"
139	McDevitt	Patrick	Municipal	Mar, 1978	June, 2007	No	\$ 5,158.07	\$ 496.00	\$ 736.00	\$ 736.00	48%	14%	"Do not get social security..." "had a triple bypass...and have many expenses in medication for the rest of my life"
140	McGivney	John	Police	March, 1970	April, 2000	Yes	\$ 5,055.00	\$ 421.00	\$ 529.00	\$ 529.00	26%	10%	
141	McNulty	Robert	Municipal		July, 2011	No	\$ 7,250.00	\$ 1,143.00	\$ 1,609.00	\$ 1,609.00	41%	22%	2013 Premium: \$753; 2014 Premium: \$1051; 2015 Premium: \$1143; 2016 Premium: \$1609; "As you can see our rate has gone up drastically. As a 33 year employee of the City of Chicago, I was also not afforded the chance to pay into Medicare."
142	Meadow	Brandon	Police	Jan, 1977	March, 2006	No	\$ 4,618.00	\$ 685.00	\$ 890.00	\$ 890.00	30%	19%	Per phone conversation: "what we have all in common is the less money in your pocket the harder life is"
143	Mendoza	Corine	Police	Dec, 1978	Jan, 2003	No	\$ 4,708.00	\$ 629.00	\$ 876.00	\$ 876.00	39%	19%	"I have 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 issues."
144	Millam	Mary	Police	Dec, 1978	Jan, 2007	Yes	\$ 5,627.43	\$ 653.00	\$ 890.00	\$ 890.00	36%	13%	"I am really living check to check with very little savings anymore. I lost my money in 2008 that I had saved like many 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 city for almost 30 years of service..." [attached letter to Fund to drop health insurance for 2016]
145	Miller	John	Police	1961	1990	Yes	\$ 2,962.00	\$ 421.00	\$ 529.00	\$ 529.00	26%	18%	"The current and proposed premium now exceeds [ my 1961 salary"
146	Miller	James	Police	1971	May, 2005	Yes	\$ 4,077.20	\$ 897.00	\$ 1,197.00	\$ 1,197.00	33%	29%	Does not include \$96/mo for dental and vision; "James suffered a stroke in 2007. Medical bills pile up..." "Medicare helps but doesn't pay for everything [had] triple bypass surgery on 9-25-15."
147	Mitka!	Victor	Police	Oct, 1976	Jan, 2012	Yes	\$ 7,716.00	\$ 930.00	\$ 1,215.00	\$ 1,215.00	31%	16%	Rate is 20% of net income; social security benefit reduced due to pension participation.
148	Montano	Andrew	Labors	Sept, 1970	June, 2010	No	\$ 5,947.00	\$ 1,375.00	\$ 1,840.00	\$ 1,840.00	34%	31%	"3 cancer operations - 2 lungs, 1 stomach; 1 kidney, 1 lung; mortgage, taxes, etc.; hospital bills from 2012 till present time."
149	Moran	J	Police	1962	1999	Yes	\$ 4,956.00	\$ 450.00	\$ 529.00	\$ 529.00	18%	11%	[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 crazy."
150	Muldoon	Daniel	Police		Feb, 1994		\$ 4,479.67	\$ 629.00	\$ 829.00	\$ 829.00	32%	19%	
151	Murphy	Michael	Police										

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

	A	B	C	D	E	F	G	H	I	J	K	L	M
													"I served the City of Chicago for 32 years...and was promised health care and a pension and now the city wants to hurt us by decreasing one and increasing the other. My insurance and medicare pay for a lot but not all of the expenses. Medication is a huge cost... So with that and all the regular costs for home ownership, taxes, insurance, auto insurance, etc...there is little left over...for groceries and other necessities. As we age medical problems become part of our lives, and the expense can be devastating."
152	Navigato	Robert	Police	Mar, 1973	2005	Yes	\$ 4,483.00	\$ 277.00	\$ 540.00		95%	12%	
													Not yet Medicare eligible; "...we are being forced to take a pension income reduction again in order to have insurance..." "We felt we planned well for our retirement but this is making surviving very difficult, and we find our standard of life diminishing every year."
153	Newton	Jeffery	Fire	Feb, 1980	Mar, 2009	Yes	\$ 7,932.07	\$ 1,375.00	\$ 1,840.00		34%	23%	
													"Increase in healthcare benefits would cause me to begin to go without or cut back; ...ongoing increases in property taxes, utility bills and food prices, are things I have no control over" "I thought my life on the street as a CPD, after 38 years of service [] meant that I had a secure retirement."
154	Nikiewicz	Mitchell	Police	May, 1966	Nov, 2004	Yes	\$ 4,812.84	\$ 421.00	\$ 529.00		26%	11%	
155	Noonan	Jack	Fire	Nov, 1977	June, 2007	No	\$ 4,353.39	\$ 496.00	\$ 736.00		48%	17%	
156	O'Connell	Emmett	Police	1973	2005								
157	O'Flaherty	Patrick J.	Police	July, 1971	Aug, 2003	No	\$ 5,691.50	\$ 1,326.00	\$ 1,812.00		37%	32%	"The rate in 2010 was \$626.00 and with this new increase the rates have almost tripled."
158	Olle	Catherine	Police	May, 1966	Aug, 1994	No	\$ 1,928.33	\$ 629.00	\$ 890.00		41%	45%	Widow, husband dec'd. 6/15/2015
													"I suffered a major stroke...lasting and permanent damage." "While I have Medicare, I rely upon the supplemental health insurance supplied to me from the City of Chicago... Should the City make good on its threat to discontinue the subsidy...I really do not know how I could manage... For this year alone, I am facing bills of over \$100,000."
159	Olsen	Diane	Police			Yes	\$ 4,902.13						"...deduct our mortgage...car...loans...utilities...taxes...food and gas...it does not take a CPA to do the math... An unexpected hardship of a family members terminal illness has increased our outgoing funds considerably and prevents my spouse from seeking employment."
													"Promise of insurance free upon retirement"
160	Panagas	Peter	Police	Apr, 1972	Oct, 2008	Yes (Spouse No)	\$ 3,974.00	\$ 930.00	\$ 1,215.00		31%	31%	"As the costs of helthcare increase the fees associated with this benefit could exceed to a level that would come a financial burden as I progress in years."
161	Panico	Joe	Police	Nov, 1968	Jan, 2010	Yes	\$ 4,900.00	\$ 438.00	\$ 538.00		23%	11%	
													"As the costs of helthcare increase the fees associated with this benefit could exceed to a level that would come a financial burden as I progress in years."
162	Paoletti	James	Police		Nov, 2008	No	\$	\$ 314.00					"As the costs of helthcare increase the fees associated with this benefit could exceed to a level that would come a financial burden as I progress in years."
													"As the costs of helthcare increase the fees associated with this benefit could exceed to a level that would come a financial burden as I progress in years."
163	Paoletti	Grayceanne	Police		Nov, 2008	No	\$	\$ 314.00					"As the costs of helthcare increase the fees associated with this benefit could exceed to a level that would come a financial burden as I progress in years."

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

	A	B	C	D	E	F	G	H	I	J	K	L	M
	Parker	Jim	Police	1973	2007				\$ 793.00	\$ 1,215.00	53%		If the new plan goes into effect, "I will be paying \$1215 a month more than when I 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 in the process of moving to another state...I can no longer afford to live here. ...considering finding hospitalization from another provider [for my wife] and not covering myself. I will just go to the VA."
164	Patterson	Thomas J.	Police	Feb, 1973	Apr, 2005	No	\$ 6,865.89	\$ 1,326.00	\$ 1,812.00	\$ 1,812.00	37%	26%	No Medicare, no Social Security. "No anticipated increases in my annuity come close to 36%."
165	Patzke	Lisa	Police	1986	Dec'd	No	\$ 1,076.00	\$ 1,000.00	\$ 1,195.00	\$ 1,195.00	20%	111%	Widow, 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."
166	Pavone	Sam	Police	Nov, 1977	July, 2008	Yes	\$ 5,992.76	\$ 772.00	\$ 1,062.00	\$ 1,062.00	38%	18%	Wife is not medicare qualified; "...both my wife and myself are retired. We live on a fixed income month-to-month and any new deductions...is always a financial problem."
167	Perovich	Vladimir	Police	Sept, 1980		No	\$ 3,519.00	\$ 1,119.00	\$ 1,491.00	\$ 1,491.00	33%	42%	Detailed explanation to harm to him and his family: acute diabetes, wife disabled, son has "Down Syndrome" and congestive heart failure; healthcare benefits do not pay for preventive care.
168	Petrucci	Joseph	Police	June, 1971	July, 2003	Yes	\$ 4,000.00				#DIV/0!	0%	"...pension...is a fixed amount, and while I must still address the everyday day costs of live...costs of healthcare have, without question, spun completely out of control."
169	Phelps	John	Police	Oct, 1971	Feb, 2004	Yes	\$ 5,695.00	\$ 897.00	\$ 1,197.00	\$ 1,197.00	33%	21%	Thought would see \$300 decrease when reached medicare eligibility, instead will see increase. "We feel we have been let down."
170	Pierce	John	Municipal	Nov, 1973	Feb, 2004	Not yet	\$ 3,923.00	\$ 1,011.00	\$ 1,045.00	\$ 1,045.00	3%	27%	"...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.
171	Pilipuf	Cynthia S.	Police		April, 2010		\$ 5,567.92	\$ 489.00	\$ 775.00	\$ 775.00	58%	14%	"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."
172	Piscitelli	Dorothy	Police	Feb, 1978	May, 2007	No	\$ 5,294.00	\$ 1,375.00	\$ 1,840.00	\$ 1,840.00	34%	35%	"Over a two year time period - an 82% increase." "I live month to month..."
173	Powell	Bruce	Police	Jan, 1961	Aug, 1992	Yes	4570*	\$ 421.00	\$ 529.00	\$ 529.00	26%	-100%	"...so unfair on a fixed income."
174	Praznowski	Edward	Police	Nov, 1986	Dec, 2009	No	\$ 3,019.00	\$ 489.00	\$ 890.00	\$ 890.00	82%	29%	
175	Prybylinski	Robert	Police		May, 2001	Yes	\$ 4,000.00	\$ 300.00	\$ 600.00	\$ 600.00	100%	15%	

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

	A	B	C	D	E	F	G	I	J	K	L	M
177	Quint	Patrick	Municipal	Nov, 1986	July, 2010	No	\$ 4,589.00	\$ 1,375.00	\$ 1,609.00	17%	35%	"We were forced to switch to a less expensive city plan because of the outrageous increase. We are scheduled to pay \$1609 per month in 2016 [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 deductible 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."
178	Ratlidge	Robert	Police	Mar, 1959	Jan, 1995	Yes	\$ 4,690.27	\$ 183.00	\$ 238.00	30%	5%	"...ever increasing rates provides me with less funds in which to live on...with my age I am unable to find any type of employment to...offset this constant increase in the cost of living."
179	Retzke	Gery	Police	Mar, 1991	April, 2011	No	\$ 4,160.00	\$ 1,458.00	\$ 1,840.00	26%	44%	Wife went back to work during retirement, being "pushed into poverty by this mayor"
	Rhoden	Ralph	Police	June, 1981	Aug, 2004	No	2916*	\$ 629.00	\$ 876.00			"We did everything right....lived relatively frugally and saved for a nice retirement, counting on the city's promises... We...treat...with home remedies as well as managing asthma, spinal stenosis and pain from old IODs on our own because even the deductible is a hardship... When I read many of the hardship statements of other retirees from last year, it broke my heart and I realized that we are one health crisis away from being in their shoes."
180	Rhoden	Dawn	Police	June, 1982	Sept, 2006	No	2647*	\$ 653.00	\$ 890.00			
181	Rieck	Judith	Police	May, 1981		Yes	\$ 2,373.00	\$ 221.00	\$ 238.00	8%	10%	
183	Roberts	Edward	Police	Sept, 1970	Jan, 2002	Yes	\$ 5,265.00	\$ 897.00	\$ 529.00	-41%	10%	Cost decreases due to wife becoming Medicare eligible
	Rodriguez	William	Police	Oct, 1973	Sept, 2000	No	\$ 3,950.00	\$ 1,326.00	\$ 1,812.00	37%	46%	"The new rates are apx. 46% of my monthly annuity. This will leave me with apx. \$1724 monthly...to pay out of pocket for any preventive care, prescription costs, deductibles, out of pocket expense[s] and coinsurance...As we age we are more in need of these services that ever before... We cannot afford such an increase."
184	Roscich	Anthony	Police	June, 1966	Nov, 2000	Yes	\$ 5,538.50	\$ 421.00	\$ 529.00	26%	10%	"...increase is too high and cuts into my available funds to pay for doctor and medication costs."
185	Rose	William	Police	Feb, 1991	Mar, 2015	No	\$ 4,661.00	\$ 1,329.00	\$ 1,609.00	21%	35%	"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 daughter from my insurance, as that would have me paying almost \$1,900/month for healthcare."
186	Rowan	Michael	Police	July, 1968	Jan, 1997	Yes	\$ 4,015.00	\$ 421.00	\$ 529.00	26%	13%	"...additional \$100 a month added to the deductibles and fees we must pay, as well as all the other tax increases mae me put off going to the doctor."
187												

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

	A	B	C	D	E	F	G	H	I	J	K	L	M
188	Rowan	Richard	Police	Oct, 1973	Feb, 2004	No	\$ 6,242.00	\$ 629.00	\$ 876.00	\$ 876.00	39%	14%	"I have chronic serious heart condition which requires many doctor visits...some 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."
189	Rowan	Karen	Police	July, 1982	Mar, 2006	No	\$ 5,937.00	\$ 872.00	\$ 1,195.00	\$ 1,195.00	37%	20%	"I am unable to work at this time as I have been caring for my husband due to his serious chronic illness and stroke and I have been raising my grandson...since our son died."
190	Ruback	Charles	Police		May, 2004	Yes	\$ 5,250.00	\$ 226.99	\$ 238.00	\$ 238.00	5%	5%	"...we are penalized for having a pension. Our medicare income is less than everyone else already. Why should we get hit again."
191	Ruhnke	George		March, 1973	Aug, 1997	Yes	\$ 3,559.00	\$ 897.00			-100%	0%	
192	Ruzecki	Norbert T.	Laborers	1968	June, 1988	Yes	\$ 4,800.00	\$ 188.00	\$ 238.00	\$ 238.00	27%	5%	"Does not leave much to enjoy retirement."
193	Ryko	Warren R.	Police	June, 1968	June, 2007	Yes	\$ 4,600.00						
194	Sanders	Kevin	Municipal	1974	2004		\$ 4,373.38	\$ 1,011.00	\$ 1,511.00	\$ 1,511.00	49%	35%	Changed coverage to Blue Choice Standard because could not afford \$300 increase, new increase is now 1/3 of monthly annuity
195	Sandow	James	Police	July, 1965	Jan, 2000	Yes	\$ 6,318.00	\$ 183.00	\$ 238.00	\$ 238.00			"with these large increases...and being the sole supporter...has made it more difficult for me to provide for my family." Update: "The City...offered four plans I chose the second plan for year 2015 because I could not afford the original plan that I had when I first retired...now I am forced to take the lowest health plan for 2015 that will be \$644..."
196	Sarelli	Renee M.	Municipal	Mar, 1975	Feb, 2008	No	\$ 3,911.25	\$ 538.00	\$ 775.00	\$ 775.00	44%	20%	"It is obscene that next year (in 2016) just to keep my wife covered...it will cost me \$1,197/month even though I am on Medicare."
197	Sarnowski	Robert	Police	July, 1971	May, 1999	Yes	\$ 4,782.00	\$ 897.00	\$ 1,197.00	\$ 1,197.00	33%	25%	Disabled; "I need two knees and I have a bad back...I only have limited money coming in..."
198	Scacchitti	Raymond	Laborers	July, 1982	May, 1992	No	\$ 850.00	\$ 659.00	\$ 876.00	\$ 876.00	33%	103%	
199	Schaefer	Russell	Police	March, 1973	April, 2005	Yes	\$ 6,282.00	\$ 421.00	\$ 529.00	\$ 529.00	26%	8%	
200	Schalk	Raymond	Police		July, 2006		\$ 6,022.57	\$ 653.00	\$ 890.00	\$ 890.00	36%	15%	
201	Schalk	Julia	Police		June, 2006		\$ 5,804.89	\$ 653.00	\$ 890.00	\$ 890.00	36%	15%	
202	Schinker	Harley	Police	Sept, 1969	June, 2002	Yes	\$ 7,599.00	\$ 421.00	\$ 529.00	\$ 529.00	26%	7%	
203	Schmit	Michael	Police		May, 2006		\$ 6,871.42	\$ 1,333.75	\$ 1,840.00	\$ 1,840.00	38%	27%	"These new rates will leave us with approximately \$125 for groceries per month."
204	Schraeder	Robert D. Jr.	Laborers	June, 1980	June, 2009	No	\$ 3,930.31	\$ 784.00	\$ 1,070.00	\$ 1,070.00	36%	27%	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."
205	Schultz	Kenneth E.	Police	Oct, 1973	Jan, 2002	No	\$ 4,551.00	\$ 1,326.00	\$ 1,812.00	\$ 1,812.00	37%	40%	"Since I retired my healthcare costs have basically doubled."
206	Sdana	Michael	Fire	Feb, 1980	July, 2009	No	\$ 7,407.77	\$ 1,594.00					"...every cent of reduction in income or increase in expenses means that I must make adjustments...to provide for myself and my spouse." "Each erosion demands more sacrifice."
207	Sells	Richard	Police	Sept, 1956	Sept, 1990	Yes	\$ 3,259.00	\$ 183.00	\$ 238.00	\$ 238.00	30%	7%	
208	Selke	Jerome C.	Police	Feb, 1965	Mar, 1994	Yes	\$ 4,824.63	\$ 421.00	\$ 529.00	\$ 529.00	26%	11%	

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

	A	B	C	D	E	F	G	I	J	K	L	M
209	Senese	Joseph J.	Laborers	1978	June, 2010	No	\$ 5,147.87	\$ 1,375.00	\$ 1,840.00	34%	36%	After taxes and insurance, "My mortgage is \$2,226.00 per month, I now have \$498.82 to pay utilities/food medical - I can't support 2 people on this amount. The insurance is more than 1/3 of my annuity."
210	Seuffer	William	Police		Sept, 2001	Yes	\$ 4,563.92	\$ 421.00	\$ 529.00	26%	12%	
211	Shalbetter	Dennis	Police	March, 1966	March, 2001	Yes	\$ 4,487.00			#DIV/0!	0%	
	Shileymovich	Lyudmila	Municipal	Feb, 1983	Sept, 2012	No	\$ 5,860.00	\$ 1,375.00	\$ 1,840.00	34%	31%	"I live on a fixed income... I may have to make choices between health insurance and food... I believe the system and whoever runs it have failed me and others... miserably."
212												
	Sivcek	Daniel	Police	Mar, 1986	Apr, 2011	No	\$ 4,691.00	\$ 1,375.00	\$ 1,840.00	34%	39%	"After paying the monthly... premium, I will be earning little more than when first hired in 1986. Upon retirement in 2011, the monthly Healthcare premium was \$745."
213												
	Sobczyk	David	Police		June, 2009		\$ 8,833.33	\$ 1,594.00	\$ 2,145.00	35%	24%	"I cannot afford the 2016 rate and will drop out subsequently on January 1, 2016... I left because I could not afford such extreme rates and wished to have the option of rejoining the coverage if and when the City lost its court case..."
214												
215	Sowinski	Ronald	Police		Aug. 1995		\$ 4,698.76	\$ 421.00	\$ 529.00	26%	11%	
216	Stankowicz	Ronald	Police	Apr, 1965	June, 1995	Yes	\$ 5,215.00					
	Star	Merrie	Municipal	July, 1991	July, 2012	No	\$ 4,056.38	\$ 1,143.00	\$ 1,609.00	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: "...monthly premium... is \$539 more each month than it would be... if one of us were eligible for Medicare..."
217												
218	Strazante	Charles M.	Police	Mar, 1970	May, 1998	Yes	\$ 3,930.94	\$ 421.00	\$ 529.00	26%	13%	fixed income
219	Suess	Robert	Police		Feb, 2004	Yes	\$ 6,821.22	\$ 277.00	\$ 421.00	52%	6%	"Any rate would be difficult on me because I retired... with severe health issues and a mortgage payment over \$1,300 a month along with many other bills. A high premium would force me into a sale of my home and no where to go."
	Sullivan	Anne	Police	Dec, 1998	Jan, 2011	No	\$ 3,856.00					
220												
221	Surtill	David	Police	June, 1971	June, 2000	Yes	\$ 5,000.00	\$ 421.00	\$ 529.00	26%	11%	
222	Sutera	James	Fire	July, 1986	Dec, 2011	Yes	\$ 5,111.71	\$ 930.00	\$ 1,215.00	31%	24%	"It is just too expensive for me [e] and my wife..." "It is ridiculous how the city is treating the [r] retirees."
223	Szpakowski	Debra	Police	Aug, 1986	Aug, 2008	No	\$ 4,401.00	\$ 653.00	\$ 890.00	36%	20%	Leukemia
	Terrance	Timothy	Police	Feb, 1978	May, 1999	Yes	\$ 3,243.68	\$ 897.00	\$ 1,197.00	33%	37%	Wife not medicare eligible; "I had to stop taking the prescribed amount 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"
224												
225	Tomson	Thomas	Police	Sept, 1968	May, 2000	Yes	\$ 4,200.00	\$ 183.00	\$ 238.00	30%	6%	fixed income
226	Topczewski	Ronald C.	Police	Aug, 1962	March, 1995	Yes	\$ 4,200.00	\$ 408.00	\$ 529.00	30%	13%	"My Pension not keeping up with these medical increases and house taxes." Diminished benefits.
227	Trevino	Daniel	Police	Feb, 1980	Feb, 2009	No	\$ 4,800.00	\$ 500.00				fixed income
228	Utz	Charles	Police	Feb, 1989	Oct, 2012	No	\$ 2,149.00			#DIV/0!	0%	"I have nothing left."

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

	A	B	C	D	E	F	G	H	I	J	K	L	M
229	Vanek	John	Police	June, 1966	Nov, 2000	Yes	\$ 4,118.00	\$ 897.00	\$ 1,197.00	\$ 1,197.00	33%	29%	wife went back to work
230	Vulich	Joseph	Fire	April, 1961	Nov, 1996	Yes	\$ 4,576.00	\$ 239 (estimated)	\$ 539.00	\$ 539.00	#VALUE!	12%	
231	Walsh	Thomas	Police	April, 1959	April, 1988	Yes	\$ 3,252.00	\$ 197.00	\$ 237.00	\$ 237.00	20%	7%	86 Years Old, serious medical conditions, "The new rates make it extremely difficult for me to honor my responsibilities"
232	Welsandt	Stanley	Municipal	July, 1973	May, 2004	No	\$ 5,526.68	\$ 1,094.00	\$ 1,585.00	\$ 1,585.00	45%	29%	"Upon retirement, I had a budget set... Now, the city is going back on what was agreed to...making it impossible to pay for health coverage when you are not of medicare age."
233	Weyer	Gerald	Police	Sept, 1968	Jan, 1999	No	\$ 4,891.00	\$ 1,326.00	\$ 1,812.00	\$ 1,812.00	37%	37%	Not eligible for medicare. "At age 70...we are crippled by these rising (rapidly) healthcare costs..."
234	Weyer	Charles	Police	March, 1969	April, 1998	Yes	\$ 3,862.00	\$ 183.00	\$ 238.00	\$ 238.00	30%	6%	
235	Weyer	Irma R.	Police	Mar, 1976	May, 2002	Yes	\$ 4,250.00	\$ 183.00	\$ 238.00	\$ 238.00	30%	6%	
236	White	Terry	Laborers	Apr, 1975	Feb, 2004	No	\$ 4,954.00	\$ 709.00	\$ 847.00	\$ 847.00	19%	17%	"In October I paid more out in bills than what I netted. I have to keep it cooler than normal in the house so I don't have my gas bills go up. Same for electricity... To sum it up, with property taxes going up as well as health insurance I will be buried in debt."
237	Woring, III	John	Police	July, 1966	Jan, 2000	Yes	\$ 3,977.18	\$ 503.00	\$ 529.00	\$ 529.00	5%	13%	"cost of living [increase] cannot keep up with the amount taken out of check for medical coverage"
238	Wright	James	Municipal		July, 2011		\$ 5,762.00	\$ 653.00					
239	Yoshimura	Jeff	Police	Mar, 1990	April, 2010	No	\$ 4,072.41	\$ 1,375.00	\$ 1,840.00	\$ 1,840.00	34%	45%	"After only 5 yrs of retirement, my healthcare costs have nearly tripled, I can't afford to live on what's left on my monthly pension."
240	Young	Phillip P.	Police	Feb, 1978	April, 2002	Yes	\$ 4,122.91	\$ 183.00	\$ 238.00	\$ 238.00	30%	6%	fixed income
242													****Multiple complaints that coverage does not cover preventative care, Colonoscopy, Mammograms

# **TAB 8**

**Tab 8**

September 30, 2015

Candyce Angus  
6950 N Ottawa Ave  
Chicago, IL 60631

I participate in the Police Fund.

Date of Hire: 01 August 1977 (for pension purposes)

Date of Retirement: 01 August 2006

Monthly Annuity: \$5987-

Medicare Qualified: NO

Current Healthcare monthly premium rate: \$496

New 2016 announced rate (if I keep my current plan): \$736 UP \$240/month

The new rates are impossible for me and will cause great hardship to me because I am a single mother raising twins who are now only 14 years old. I have not received a cost of living raise in over 9 years which makes it very, very difficult to keep up with the decrease in benefits that were promised me upon retirement.

Thank you.

*Candyce Angus*

# **TAB 12**

**Tab 12**

One of the things we'll need is sworn statements from annuitants in the following form:

Name: KEVIN G. BARRY JR

Address: 11688 S. LAWRENCE AVENUE, CHICAGO, IL 60658

City Employment: JUDICARY, CHICAGO PD, DEPARTMENT  
I participate in the (police, fire, municipal, laborers?) Fund.

Date of Hire: 19 FEB 1973

Date of Retirement: 16 JUNE 2004

Monthly Annuity: \$5,043.73 AFTER DEDUCTIONS

Medicare Qualified? Yes/~~No~~

Current Healthcare monthly premium rate: Early 90s was \$180.00 a year from the Pension Fund  
New 2016 announced rate: \$6,197.00 No security provided by the City.  
My wife is 69/05 (Age 57)

The new rates are difficult or impossible for me and cause me great hardship because: (please put in detailed reasons) SEE NOTE BELOW

Under penalty of perjury, I certify that the above statements are true.  
This statement may be submitted to the court.

Signature: [Signature] Employee Number 929365 Inst # 2176

I WAS A SURVIVING MEMBER OF THE CPD WHEN THE 1<sup>ST</sup> Mayor Daley told us "If you take a 1% raise year, THIS YEAR, THE CITY WILL ALWAYS PROVIDE YOUR HEALTH INSURANCE!"

Well, the CPD, wanted that year without a raise AND NOW THE CITY WANTS TO DROP OUR INSURANCE

# **TAB 15**

**Tab 15**

September 29, 2015

To whom it may Concern,

My name is Gary Scott Belak

6338 S. Leclaire Ave.

Chicago, IL. 60638

773 951-4821

I was employed by the City of Chicago Streets & Sanitation, Bureau of Forestry.

My hire date is – May 1990

My retirement date is – July 2013

My monthly net annuity is \$4155.00

I am not qualified for Medicare because of my age.

My date of birth is           REDACTED

My monthly premium for my wife & myself would be \$2145.00 over half of my annuity.

Because of the unfair maneuvers & price increases regarding Health Care & Pension Benefits by the City of Chicago.

I was forced to cancel my promised Health Benefits from the City in March of 2015.

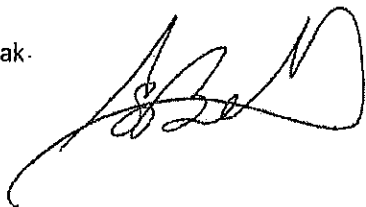
The new rates are difficult or impossible for me and caused me great hardship because:

The yearly increases of over \$200.00 and diminished benefits make it impossible to pay for healthcare for my wife & myself also the stress placed upon myself & family of being told to find other ways to get healthcare by 2017 has been a burden on us.

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

Gary Scott Belak.

A handwritten signature in black ink, appearing to read 'G. Belak', with a large, stylized loop at the end.

# **TAB 19**

**Tab 19**

**Name: James S. BLAND**

Address: 832 N. 2800 Ave

Mendon, IL. 62351

City Employment: I participate in the POLICE Fund.

Date of Hire: 11 DEC 79

Date of Retirement: 15 NOV 08

Monthly Annuity: \$7187.44

Medicare Qualified? NO

Current Healthcare monthly premium rate: \$1375

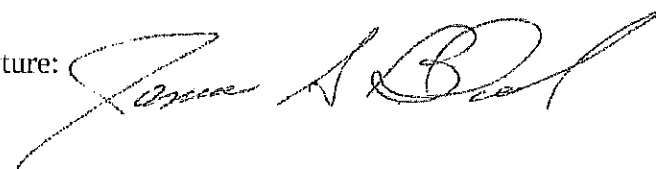
New 2016 announced rate: \$1840

The new rates are difficult or impossible for me and cause me great hardship because: Each increase cause more financial strain. My bills are fixed and go up a little each year, yet my income keeps going down, because of these rate increases. When I came on the job I was promised free health insurance. When I retired it was in the middle of contract negotiations for the contract that gave future retirees free health insurance. The coverage under the city's health insurance covers nothing preventative (contrary to Federal law under the ACA), and all those expenses also have to come out of the budget, besides the monthly premium.

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

Signature:

A handwritten signature in black ink, appearing to read "James S. Bland", written over a horizontal line.

# **TAB 18**

**Tab 18**

Name: Karen Belluomini-Blanc  
Address: 61 Gallatin Rd.  
Cadiz, KY 42211

City Employment:

I participate in the (police, fire, municipal, laborers?) Fund.

Date of Hire: Feb. 14, 1989

Date of Retirement: Aug. 1, 2011

Monthly Annuity: \$3938.36

Medicare Qualified? Yes/no

Current Healthcare monthly premium rate: \$653.00

New 2016 announced rate: \$1215.02

The new rates are difficult or impossible for me and cause me great hardship because: (please put in detailed reasons) When I retired, it was understood that I would have AFFORDABLE health insurance - also, I am not eligible for Obamacare!

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

Signature:

Karen Belluomini-Blanc

9/14/2015

# **TAB 23**

**Tab 23**

## Michalene

---

**From:** Jim Bonk <jjbonk@core.com>  
**Sent:** Thursday, September 17, 2015 11:41 AM  
**To:** Michalene  
**Subject:** Objection to Health Insurance increases

James R. Bonk  
Austin Texas  
Chicago Police Officer from 11/1/77----11/15/05  
773 763-1184

Dear Sir:

The on-going battle for our constitutionally mandated health insurance subsidy from the City of Chicago has impacted our family in the following ways:

1. We have experienced a decrease in the quality of our life due to the uncertainty; 2. This uncertainty has led to anxiety and worry; 3. We are unable to budget and plan our family finances from year to year, a critical requirement for retirement fiscal integrity; 4. We were unable to obtain needed preventive medical care from 2012-2015; 5. In an era of increasing taxes and increases in the cost of living, our financial integrity is even more threatened by the increases in insurance costs.

James Bonk

Sent from my iPad

# **TAB 25**

**Tab 25**

## CITY EMPLOYMENT

I PARTICIPATE IN THE POLICE FIRE MUNICIPAL LABORS FUNDDATE OF HIRE: 7/16/1993DATE OF RETIREMENT: 2/1/2015MONTHLY ANNUITY: GROSS AMOUNT 3575.08 NET AMOUNT 2795.22MEDICARE QUALIFIED: (YES) (NO)CURRENT HEALTHCARE PREMIUM RATE: 428.00NEW 2016 ANNOUNCED RATE: 644.00THE NEW RATES ARE DIFFICULT OR IMPOSSIBLE FOR ME AND CAUSE ME GREAT  
HARDSHIP BECAUSE: PLEASE DESCRIBE IN DETAIL BELOW:

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 pay lower my retirement annuity greatly. When I started with the City I believed my healthcare benefits would be good and not affect my annuity payments so negatively.

UNDER PENALTY OF PERJURY, I CERTIFY THAT THE ABOVE STATEMENTS ARE  
TRUE. THIS STATEMENT MAY BE SUBMITTED TO THE COURT.NAME: EDWARD J. BORNERDATE: 10/9/2015SIGNATURE: Edward J. BornerEMAIL TO: CLINT KRISLOV: [clint@krislovlaw.com](mailto:clint@krislovlaw.com) (OR) fax to 1-312-739-1098

# **TAB 26**

**Tab 26**

## CITY EMPLOYMENT

I PARTICIPATE IN THE ~~POLICE~~ ~~FIRE~~ MUNICIPAL ~~LABORS FUND~~DATE OF HIRE: 3/4/1991DATE OF RETIREMENT: 8/1/2015MONTHLY ANNUITY: GROSS AMOUNT 4116.75 NET AMOUNT 3255.65MEDICARE QUALIFIED: (YES) (NO)CURRENT HEALTHCARE PREMIUM RATE: 428.00NEW 2016 ANNOUNCED RATE: 644.00THE NEW RATES ARE DIFFICULT OR IMPOSSIBLE FOR ME AND CAUSE ME GREAT  
HARDSHIP BECAUSE: PLEASE DESCRIBE IN DETAIL BELOW I

The increase of \$216 per month is in addition to higher deductibles, higher out of pocket expense and less coverage. When I accepted employment with the City, healthcare costs for retirees were reasonable. These proposed rates are unimaginable and devastating - taking away expected benefits and lessening my expected annuity.

UNDER PENALTY OF PERJURY, I CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE. THIS STATEMENT MAY BE SUBMITTED TO THE COURT.

NAME: MARCIA T. BORNERDATE: 10/9/2015SIGNATURE: Marcia T. BornerEMAIL TO: CLINT KRISLOV: [clint@krislovlaw.com](mailto:clint@krislovlaw.com) (OR) fax to 1-312-739-1098

# TAB 32

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Tab 32

Catherine L Brzana

726 County Road 125

Elmendorf, Texas 78112

City Employment; I participate in the Chicago Police Department Annuity and Benefit Fund

Date of hire: 05 Oct 1988

Date of retirement: 15 Jan 2009

Monthly Annuity:	\$3,253.43
Federal tax	\$ 303.18
Blue Cross	\$ 872.00
Dental Insurance	\$ 51.14
NET PAY	\$2,027.11

Medicare qualified: NO.

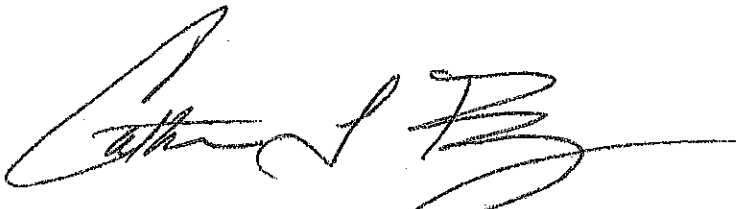
Current Healthcare monthly premium rate: \$872.00

New 2016 announced rate: \$1195.00 (a \$323.00 a month increase).

The new rates are very difficult for me and will cause great hardship because it will further reduce my net income by an additional \$323.00 a month to appx. \$1704.00 a month. Caring for a 9 year old granddaughter and the fact that the 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 living for me and my family. These changes were not on the table when I planned my retirement in 2009, after 20 yrs. With the Chicago Police Department.

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.



CATHERINE L. BRZANA

# **TAB 43**

**Tab 43**

Name: Diane J. Cesario (widow of retired/deceased police officer Nickolas P. Cesario)

Address: 7224 W. Farwell Ave. Chicago, Illinois 60631

City Employment: Chicago Police Department

Date of Hire: November 4, 1969

Date of Retirement: January 16, 2002

Monthly annuity: \$2,079.36

Medicare Qualified: yes

Current Healthcare monthly premium rate: \$183.00

New 2016 announced rate: \$238.00

The new rates are difficult or impossible for me and cause me great hardship because:

I became the widow of a highly decorated, many times over, Chicago police officer in 2013. When my deceased husband became a Chicago Policemen it certainly wasn't for the salary or to put his life on the line every time he went to work. One of the main reasons he became a police officer was because of the promised great pension program he and his family would have for our retirement. He paid into it his whole career and was told that the state or city would be adding their share. Unfortunately, we know what happened and now look where it's left all of us who are depending on our monthly retirement checks, and not living above our means either.

We bought our home and lived our life according to what our pension was and what we could afford. As I knew, when my husband passed away, I would be receiving only half of his pension. He also didn't leave me with any life insurance but plenty of doctor and hospital bills, since he spent the last 14 months of his life in the hospital, which I had to pay off. Since our household bills and daily living expenses were based on my husband's pension, I knew I would have to make some changes and quickly. Even though I was grieving for my husband, I was forced to take immediate action and start making some changes, if I could, to stay in our home with our son.

By re-mortgaging my home, now I'll be paying my mortgage until I'm 80, and cutting out everything I felt I could do without I accomplished my mission. I still have to continually do this on a regular basis

because of the constant increase of the cost of just existing. Increasing our insurance payments doesn't help. I didn't lose my home or have to move from the home we had built so many memories in. A life lived from pension check to pension check, which I'm not complaining about, just stating a fact.

I thought I had everything under control, barely making the payment of my monthly bills, but I was doing it. I am also helping put my son through college, so he won't be repaying his college loans for the rest of his life. Then the city decided to raise my monthly insurance premium. It started at \$73.00 a month, then went up to \$110.00, then \$183.00. Now the most resent information from the city, the premium will be raised to \$238.00, and that I will be totally dropped from the insurance my husband and his family were guaranteed, in 2017. My insurance premiums have more than tripled since my husband passed away 2 1/2 years ago. Each time, taking more of my pension check away, again an amount my son and I are very frugally living on already.

Unfortunately, there's nothing I can do about the constant rise in the everyday cost of living but, to also endure the breaking of all the promises made by the city and state to my husband, and now me and my son, it's getting harder and harder to pay my bills. If things are allowed to continue my son and I will be forced to sell our home. WHY? My husband and now me have held up our side of what was promised when he was hired as a Chicago Policeman, why is the government being allowed to toy with our lives and our futures.

Under penalty of perjury, I certify that the above statements are true. This statement may be submitted to the court.

Signature Diane J. Casaris

# **TAB 47**

**Tab 47**

**S.A. 342**

September 16, 2015

Name: Jon W. Cole (annuitant)  
Patricia D. Cole (annuitant's spouse)

Address: 14405 North Fork Road, Polebridge, MT 59928

City Employment: I participate in the City of Chicago Police Fund

Date of Hire: July 22, 1968

Date of Retirement: August 2, 1996

Monthly Annuity: \$4,373.33 Gross - \$3,044.00 Net

Medicare Qualified: Myself -- Yes  
My Spouse -- No

Current Healthcare Monthly Premium Rate: \$897.00

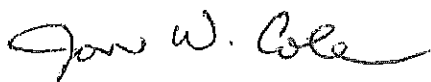
New 2016 Announced Monthly Rate: \$1,197.00

The new rates are difficult or impossible for me and cause me great hardship because it accounts for 39.3% of my net pension for 2015. I am Medicare eligible and receive a monthly social security income of \$180, out of which \$140 is deducted for Medicare. My wife, Patricia Cole, is not Medicare eligible, receives no social security or pension income, and is not employed at this time.

In 2013 we were paying \$476 per month for our City retiree health insurance premium, which was then raised yearly by 42% in 2014, 38% in 2015 and now an additional 33% for 2016. These huge raises have been devastating to our family budget and our fixed income, especially since we were unable to plan for their economic impact when I retired, based on promises made by the City at my retirement.

Furthermore, even if I wanted to opt out of the City's retiree health insurance and pursue supplemental Medicare insurance on my own, I would be subject to insurance underwriting for pre-existing conditions and other health issues if I were to pursue Medigap supplemental insurance now, having missed the open enrollment when I signed up for Medicare, because I was insured with the City. And, although the City is offering other options for my wife, who is not yet Medicare eligible, only one option covers out-of-state residents, and the higher deductible expense for this option would almost wipe out any savings in premiums over the original plan.

Under penalty of perjury, I certify that the above statements are true.  
This statement may be submitted to the court.



---

Jon W. Cole

# **TAB 49**

**Tab 49**

September 14, 2015

Joseph R. Craig  
Retired Lt. Chicago PD  
602 S. Garfield  
Hinsdale, Ill 60521  
630-606-2423  
jcraigpatriot@aol.com

Clint Krislov  
Krislov & Associates, Ltd.  
Civic Opera Building, Suite 1300  
20 North Wacker Drive  
Chicago, Illinois 60606  
T.312-606-0500

Dear Mr. Krislov,

Thank you for your continuing representation of our retiree health care issues. Here are the facts of my personal situation due to the willful failure of the City of Chicago to honor the commitment it previously made to myself and my family.

I was employed by the Chicago Police Department for 31 years beginning in January of 1970. Throughout my employment the city never once indicated that at some future date they would attempt to stop retiree health care as they had historically provided. At the pre-retirement group event I attended, the year before retiring, I left with a confirmation, that the city would in fact honor that commitment to me. The police pension fund also gave the impression that the only payment due to the city would be the fund's contribution.

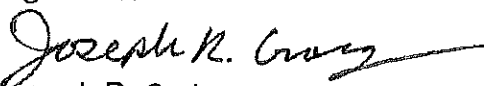
My current annuity net payment is \$3,988. This is after taxes and the current medical coverage deduction of about \$750 per month. Now the city is attempting to raise the monthly deduction to \$1,187 a 37% increase.

I am Medi-care eligible and my wife is not. My city plan pays very little over and above Medicare.

The new rates are excessive and not justified, more so in that I had never planned on having to pay anything.

Under penalty of perjury, I certify that the above statements are true.  
This statement may be submitted to the court.

Signature:

  
Joseph R. Craig

# **TAB 61**

**Tab 61**

September 25, 2015

Clint Krislov  
Civic Opera Bldg. Ste. 1300  
20 N. Wacker Dr.  
Chicago, 60606

Healthcare Annuitant:  
Phillip A. Duhr  
111 Allendale Rd  
Bull Shoals, AR 72619-2724

City Employment: City of Chicago Police Department

I participate in the: Policemen's Annuity and Benefit Fund

Date of Hire: 1/May/1964

Date of Retirement: 16/Feb./1996

Monthly Annuity: \$ 4,321.13

Medicare Qualified: Yes

Current Healthcare Monthly Premium Rate: \$421.00 per month for secondary insurance through the City of Chicago, Blue Cross, Blue Shield of Illinois.

New 2016 Announced Rate: \$529.00 per month, a raise of \$108.00 a month.

The new rates are difficult or impossible for me and cause me great hardship because:

I am a diabetic and take numerous medications to control the diabetics and medications for high blood pressure, heart and other related ailments.

Because of Senator Dan Rostenkowski's "Windfall Act" I only receive about 40% of my monthly Social Security payment. Living outside of Illinois, I pay Arkansas State Tax and Personal Property Tax.

These \$100.00 + rates per month are unreasonable and after 31 years of service with the City of Chicago Police Dept. we deserve what was agreed to by the City of Chicago.

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.



Phillip A. Duhr

# **TAB 64**

**Tab 64**

From: jkunclus@aol.com  
Sent: Thursday, December 10, 2015 7:46 AM  
To: CPD20144@msn.com  
Subject: Fwd: Retiree Update-Urgent request for information!!!-contributions to the war chest are encouraged, as well.

I don't know how many of you receive the e-mails from the lawyer handling the healthcare issue, but if you didn't, here is one that might be of interest to you.

-----Original Message-----  
From: Michalene <Michalene@krislovlaw.com>  
Sent: Wed, Dec 9, 2015 10:39 am  
Subject: FW: Retiree Update-Urgent request for information!!!-contributions to the war chest are encouraged, as well.

From: Clint  
Sent: Wednesday, December 09, 2015 10:03 AM  
Subject: Retiree Update-Urgent request for information!!!-contributions to the war chest are encouraged, as well.

We're working on our renewed preliminary injunction request, and need statements from you all as to why it is so important to block the 2016 increases, and how it affects you.

For those of you who haven't already submitted a statement, we need your:

- Name(s): JAMES R. ELDRIDGE RET. SGT. CPD
- Date of Birth: REDACTED
- Date of Retirement: MAY 23, 2007
- Participant In: Police? Fire? Municipal? Laborers?

- Gross annuity amount (before healthcare deduction and taxes):

83,116.08

- Healthcare Participant category: self, spouse, dependents?

- Healthcare Premium in 2013: ~~\$438.00 MO~~
- Healthcare Premium in 2014:
- Healthcare Premium in 2015: 438.00 MO
- Scheduled Premium for 2016: 538.00 MO.

- If you dropped your coverage because you couldn't afford it, please include that and when you did it, and whether you desire to get back in and can afford it at 2013 rates.

- Any other information you think is relevant for the court to consider.

MY TAXES HAVE GONE UP ON MY PROPERTY \$300. A YEAR.

MY M.O.A. ON MY HOME IS UP \$20.00 A MONTH SINCE 2013

- I HAVE MEDICAL, DR. AND HOSPITAL BILLS THAT AVERAGE FROM \$10.00 TO \$200.00 A MONTH.

and finally, INCLUDE THE FOLLOWING STATEMENT:

MY APT. DATE WAS 23 OCT, 1978 AND AT THAT TIME I WAS PROMISED FREE HEALTH CARE FOR LIFE. SO MUCH FOR THE CITY'S WORD.

I certify that the foregoing information is true and correct, and authorize this statement to be submitted to the court in support of our claim to retiree healthcare coverage.

Name: Isi James Ellridge

You may submit your statement by replying to this email.

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

9 NO LETTER, MORE INFO.

Address: JAMIE S ELDRIDGE  
21229 MONTCLARE LAKE DRIVE, CREST HILL, IL 60403

City Employment: CHICAGO, ILLINOIS

I participate in the (police, fire, municipal, laborers?) Fund.

Date of Hire: 23 OCT, 1972

Date of Retirement: MAY 23, 2007

I MUST ADD THAT I WAS ON DUTY DISABILITY FROM SEPT. 17, 2011 UNTIL MY RETIREMENT DATE OF MAY 23, 2007 MY 63<sup>RD</sup> BIRTH DAY.

Monthly Annuity: \$ 5145.47 A MONTH AFTER TAXES,  
MY MONTHLY MEDICINE BILLS AFTER THE INSURANCE AND  
MEDICARE ARE \$ 600.00 TO \$ 800.00 A MONTH. I OFTEN  
HAVE HOSPITAL BILLS THAT COME TO A COUPLE HUNDRED  
DOLLARS OR MORE A MONTH.

Medicare Qualified? ☒ No I ADDRESSED IN THE ABOVE PARAGRAPH  
THAT MY HOSPITAL, MEDICINE AND HOSPITAL BILLS ARE REALLY  
MAKING IT HARD TO MAKE ENDS MEET.

Current Healthcare monthly premium rate:

\$ 438.00

New 2016 announced rate:

\$ 538.00

The new rates are difficult or impossible for me and cause me great hardship  
because: (please put in detailed reasons) ALONG WITH THE ABOVE FINANCIAL  
BURDEN, MY PROPERTY TAXES HAVE INCREASED \$ 80.00 A MONTH.  
FOOD CONTINUES TO GO UP AND THANK GOD THE GASLINE IS FINALLY  
DOWN FROM CLOSE TO \$ 4.00 A GALLON. WE DO NOT KNOW HOW LONG THIS WILL  
LAST,  
Under penalty of perjury, I certify that the above statements are true.

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

Signature:

James Eldridge Ret. Sgt. C.P.D.

**Clint Krislov**

**Krislov & Associates, Ltd.**

**Civic Opera Building, Suite 1300-Note new suite number!**

**20 North Wacker Drive**

**Chicago, Illinois 60606**

**T.312-606-0500**

**Facsimile: 312-739-1098**

**Email: clint@krislovlaw.com**

**Website: www.krislovlaw.com**

CASE NO. 13 CH 17450  
UNDERWOOD VS. CITY OF CHICAGO,  
ET, AL

**TAB 77**

**Tab 77**

## Michalene

---

**From:** Joseph Gebhart <gebhart5@ameritech.net>  
**Sent:** Wednesday, December 09, 2015 12:54 PM  
**To:** Michalene  
**Subject:** Statement For Preliminary Injunction

Dear Michalene,

My name is Joe Gebhart, DOB [REDACTED] I retired on May 1, 2012 as a participant in the MEABF. I am also a participant in the Cook County Pension Fund as well. The Cook County Board decided to lay me off in 2012 and I was forced to retire.

When I applied for retirement with the MEABF, neither the fund nor the City informed me at that time that they would increase my monthly premium because of their position that they no longer had to subsidize it. I have always believed that they should have informed me of their intentions then, and not for some months after I started paying the premiums that I signed up for.

My gross annuity amount for 2015 is 1846.04 of which I am forced to pay a monthly premium of 1707.00 for my wife and my 14 year old special needs daughter. I currently can not find the paperwork for the 2016 premium but I recall that it will be 2309.00. Needless to say, I will owe the City a monthly payment beginning in January 2016. I am now trying to find other health insurance now but I am afraid to leave the City health care coverage because Emmanuel has stated that if we leave we can not go back to the City for health coverage.

I also want to say that Emmanuel has purposefully made it difficult for the retirees by not allowing us to get physicals, MRIs, Colonoscopies, Mammograms, etc. The cost for a physical for my daughter this year is 800.00 and the doctor is allowing us to pay 100.00 per month until we pay it off. Emmanuel knows that we are the most vulnerable and easiest group to take advantage of and he has successfully done it. I have already told the MEABF that if Emmanuel prefers to pay hundreds of thousands of dollars when I am in an ICU unit because of a heart attack then that is his business even though a 150.00 dollar physical would prove to be a much better investment. My statement fell on deaf ears.

Nevertheless, my premium this year is 1707.00. In 2014 it was 1372.00. In January 2013, the premium was 1053. As you can see from above, the premium has more than doubled from 2013 to 2016. Is he under the impression that we live in luxury?

I pray that the Judge grants the temporary injunction because, as I have said above, I am afraid to leave because I would be blocked from getting back in if something goes wrong. My daughter has had two eye surgeries, is cognitively impaired and at birth had abnormal lymphocytes in her blood, which was explained as a precursor to leukemia but she improved and even though her blood counts are normal, and they must always be checked, she has been left with a not so strong immunity system and needs to be checked every year. Finally, not only are the high rates unaffordable for 2016, but as I stated above, I believe that once I retired and started paying the premium I was told to pay, without any notice from the City at the time I retired, the City should not be able to raise the rates the way that they have been raising them. It has been very very unfair.

Thank you for allowing me to write this e-mail. If you need any further information, please contact me.

I Certify that the foregoing information is true and correct, and authorize this statement to be submitted to the Court in support of our claim to retiree healthcare coverage.

Joe Gebhart  
708-567-7972  
[gebhart5@ameritech.net](mailto:gebhart5@ameritech.net)

# **TAB 78**

**Tab 78**

City Employment

I participate in Police plan

Date of Hire: 8 March 76

Date of Retirement: 15 Mar 03

Monthly Annuity: Current net is 2800.00 per month

Medicare Qualified: No

Current Healthcare Rate: 1335.00pm

New 2016 Announced Rate: 1812.00 pm

The new rates are difficult or impossible for me and cause me great hardship because,

When I was hired I was promised free retiree healthcare. I was originally hired as a cadet in 1970 and that service time was added to my pensionable yrs. In 2013 I was paying for myself and wife, both of us non medicare, around 625.00 pm. In 2014 it went to around 950.00 pm. In 2015 it was raised to 1335.00 pm and now a proposed raise in 2016 to 1812.00. In 2016 that will be an annual healthcare bill of 21,744.00 out of my pension which I believe is more than a 1/3rd of my annuity for something that was supposed to be free.

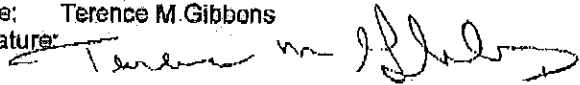
In the last two years we have lost 700.00 pm and with this new increase in 2016 it will be 1200.00 less pm in 3 yrs.

In 2014 we filed chap 13 bankruptcy and lost our house partially due to this lost income. Our plan to relocate to Florida has been postponed because we can't afford the move with this loss to my pension income. I am currently 63 and the wife is 62. We don't want to take SS yet because of our ages and my SS penalty. We honestly thought we were going to be financially okay until all these healthcare increases occurred, now not so sure.

Under penalty of Perjury, I certify that the above statements are true.  
This statement may be submitted to the court.

Date: 14 Sept 2015

Name: Terence M. Gibbons

Signature: 

Tuesday, September 15, 2015 AOL: Racersrow

S.A. 356

**Retiree Healthcare Contribution Rates - 2016**  
 Retired on/after 08/23/89 and Before 07/01/05

PENSION CODE	MEDICARE STATUS *		MEDICARE SUPPLEMENT PLAN (MS)	PPO STANDARD (PS)		RETIREE CONTRIBUTION RATES	RETIREE CONTRIBUTION RATES	RETIREE CONTRIBUTION RATES	RETIREE CONTRIBUTION RATES	Retiree Code E
	ANNUITANT	SPOUSE	CHILD(REN)	RETIREE CONTRIBUTION RATES	RETIREE CONTRIBUTION RATES	RETIREE CONTRIBUTION RATES	RETIREE CONTRIBUTION RATES	RETIREE CONTRIBUTION RATES	RETIREE CONTRIBUTION RATES	
01	MEDICARE	---	---	\$238.00	---	---	---	---	---	---
03	NON-MEDICARE	---	---	---	\$876.00	\$762.00	---	---	\$633.00	---
02	MEDICARE	MEDICARE	---	\$529.00	---	---	---	---	---	---
04	MEDICARE	NON-MEDICARE	---	---	---	---	---	---	---	---
10	NON-MEDICARE	MEDICARE	---	---	\$1,197.00	\$1,083.00	---	---	\$955.00	---
05	NON-MEDICARE	NON-MEDICARE	---	---	\$1,167.00	\$1,053.00	---	---	\$925.00	---
09	MEDICARE	NON-MEDICARE	---	---	\$1,812.00	\$1,585.00	---	---	\$1,327.00	---
07	MEDICARE	MEDICARE	CHILD(REN)	---	\$853.00	\$817.00	---	---	\$776.00	---
15	NON-MEDICARE	NON-MEDICARE	CHILD(REN)	---	\$1,498.00	\$1,348.00	---	---	\$1,179.00	---
06	NON-MEDICARE	MEDICARE	CHILD(REN)	---	\$1,468.00	\$1,318.00	---	---	\$1,149.00	---
11	MEDICARE	NON-MEDICARE	CHILD(REN)	---	\$2,113.00	\$1,850.00	---	---	\$1,551.00	---
17	NON-MEDICARE	---	CHILD(REN)	---	\$562.00	\$526.00	---	---	\$485.00	---
19	---	---	CHILD(REN)	---	\$1,177.00	\$1,027.00	---	---	\$858.00	---
					\$241.00	\$205.00	---	---	\$164.00	---

\* All Medicare eligible retirees will be enrolled into the Medicare Supplement Plan.

WE FILED FOR CHD 13 IN 2014 AND LOST OUR HOUSE IN 2015  
 PART OF THE CAUSE BEING THE SUBSTANTIAL LOSS OF PENSION INCOME  
 I AM 63 YOA NOT MEDICARE ELIGIBLE  
 SPOUSE IS 62 YOA, ALSO MAILED CHECKS FOR TODAY.  
 WE PAID LIKE 625 PM IN 2013, 950 PM IN 2014, 1335 PM 2015  
 08/28/2015

# **TAB 81**

**Tab 81**

SEPT. 14, 2015

Joseph Giordano - Retired Laborer: 29.5 yrs  
Retired 2009 - my Health INS. Premium was \$340.00  
Now in 2015 it is \$635.00 Now I get my new Premium  
for 2016 and it is \$890.00. So I will be paying over  
~~\$10,000~~ thousand dollars next year for Health INS. THAT IS  
Highway robbery. I get \$3,498.72 a month of  
which my ex-wife gets \$978.46 a month,  
then I have to pay taxes \$378.88 a month.  
then I have to pay Health INS. which at this time  
is \$653.00 a month which leaves me with \$1,278.49  
to pay rent, bills, Food, ~~etc.~~ I get NO Social  
Security. So when the insurance goes up next year  
how am I supposed to live on even less money.  
I have Health Problems, Heart, have bouts of Vertigo  
and other issues. I cannot get a parttime job because  
of my health. I Thank You for all the work,  
Hours, and Time you have put in. And all that you  
have done for the Retirees. All I want is what is  
what I was told I would get when I Retire.  
Thank you very much for all that you have done.

Joseph Giordano

# **TAB 86**

**Tab 86**

CITY EMPLOYMENTI PARTICIPATE IN THE: X Police        Fire        Municipal        Laborers FundDATE OF HIRE: 12-16-1959DATE OF RETIREMENT: DECEASED - 1-1-1996MONTHLY ANNUITY: \$ 2668.52MEDICARE QUALIFIED? X (YES)        (NO)CURRENT HEALTHCARE PREMIUM RATE: \$ 183.<sup>00</sup>NEW 2016 ANNOUNCED RATE: \$ 238.<sup>00</sup>

The new rates are difficult or impossible for me and cause me great hardship because  
(Please enter detailed reason below).

WHEN MY HUSBAND, JOSEPH, JOINED THE POLICE DEPT., WE WERE TOLD WE  
WOULD HAVE FREE HEALTH INS. WHEN HE RETIRED. THAT NEVER HAPPENED. WE  
ALWAYS PAID. BUT THEN HE NEVER RETIRED, NEVER GOT THE CHANCE,  
BUT I FEEL THAT I DESERVE THE HEALTH INS. I RAISED  
6 CHILDREN IN THE 37 YRS. HE WORKED ON THE FORCE. DO YOU KNOW  
HOW MANY CHRISTMAS', BIRTHDAYS, GRADUATIONS HE MISSED?  
I NEVER GOT A RAISE AND NOW I AM GETTING LESS MONEY WHEN I  
NEED IT THE MOST. I'M WORKING AND AM 78 YRS. OLD, ISN'T THAT  
A SHAME? BY THE WAY 4 CHILDREN WERE POLICE OFFICERS.  
Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

DATE: 9-27-2015NAME: SYLVIA GRUBISICSIGNATURE: Sylvia GrubisicEmail to: clint@krislovian.com

or

FAX to 312-739-1059.

# **TAB 95**

**Tab 95**

<wnp223@ameritech.net>, "William Seuffer" <lynnseuffer@cfl.rr.com>, "William Zaremba" <zarrlb@centurylink.net>, "Yolanda Rios" <yoyoraquel@yahoo.com>, "Yvonne Steele" <ms.basket0245@sbcglobal.net>, "Yvonne Sutor" <ysutor@comcast.net>  
Cc: "Michalene" <Michalene@krislovlaw.com>  
Sent: Sunday, September 13, 2015 11:26:53 AM  
Subject: Retiree update-New City Rates set out on friday-we need your help

As most of you know, the city has used the weekend to mail out new retiree rates, with an October 6 deadline to select a plan.

We had no advance notice from the City on this, not even the courtesy of copies the same day they went out.

We're working on a response for this week, to seek an injunction against the city from raising the rates or changing the plan at least until the court rules.

One of the things we'll need is sworn statements from annuitants in the following form:

Name: Richard J. Holub

Address: 7141 W.Diversey Ave Chicago, ILL 60707 (773) 439-9309

City Employment:

I participate in the (police, fire, municipal, laborers?) Fund ( Police )

Date of Hire: 08/ June 1981

Date of Retirement: 09/ January 2003

Monthly Annuity: \$ 3583.00 CLEARING \$ 1981.00

Medicare Qualified? Yes/no ( NO)

Current Healthcare monthly premium rate: \$1092.00

New 2016 announced rate: \$ 1585.00

The new rates are difficult or impossible for me and cause me great hardship because: (please put in detailed reasons)

When I first came on the job in 1981 we where promised free Health Care Insurance for life, And since my retirement in 2003 that rate keeps drastically increasing, Where upon my retirement I've taken on four side jobs just to stay afloat and with this insane increase in January 2016 I will have to take on more jobs and work them until I die, Do in fact with this increase I will be making less on my pension then I did six years ago & will be living pay check to pay check. My wife is in remission from cancer & needs to see multiple Doctors twice a year & too date she hasn't seen one yet because we can't afford to pay all the total cost do to the ridiculously high out of pocket deductible. So we are faced with do we stay healthy or eat or pay our bills such as mortgage, water bill, property tax and utility bills or do we live and not have a home or water and live in the dark.

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

Signature: Richard J. Holub

---

Clint Krislov

Krislov & Associates, Ltd.

Civic Opera Building, Suite 1300-Note new suite number!

20 North Wacker Drive

Chicago, Illinois 60606

T.312-606-0500

Facsimile: 312-739-1098

Email: [clint@krislovlaw.com](mailto:clint@krislovlaw.com)

Website: [www.krislovlaw.com](http://www.krislovlaw.com)

# **TAB 98**

**Tab 98**

9/15/2015

Print

**Subject:** Retiree update-New City Rates set out on friday-we need your help  
**From:** Clint (Clint@krislovlaw.com)  
**To:** eddjackhammer@yahoo.com;  
**Date:** Tuesday, September 15, 2015 11:59 AM

As most of you know, the city has used the weekend to mail out new retiree rates, with an October 6 deadline to select a plan.

We had no advance notice from the City on this, not even the courtesy of copies the same day they went out.

We're working on a response for this week, to seek an injunction against the city from raising the rates or changing the plan at least until the court rules.

One of the things we'll need is sworn statements from annuitants in the following form:

Name: EDWARD T. HOVANEC

Address: 5627 S. FAIRFIELD AVE. 60629

PHONE- 773-776-2505

City Employment: RETIRED FROM WATER MANAGEMENT AS A.G.O.E

I participate in the (police, fire, municipal, laborers?) Fund.

Date of Hire: NOV. 1980

Date of Retirement: 6-30-2009

Monthly Annuity: 6,405.36 Gross

Medicare Qualified? ☒ Yes/no - I AM, MY WIFE IS NOT

Current Healthcare monthly premium rate: \$930.00

New 2016 announced rate: 1,215.00

The new rates are difficult or impossible for me and cause me great hardship because: (please put in detailed reasons) SEE SEPERATE SHEET

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

Signature:

*Edward T. Horvath*

---

**Clint Krislov**

**Krislov & Associates, Ltd.**

**Civic Opera Building, Suite 1300- Note new suite number!**

**20 North Wacker Drive**

**Chicago, Illinois 60606**

**T.312-606-0500**

**Facsimile: 312-739-1098**

**Email: [clint@krislovlaw.com](mailto:clint@krislovlaw.com)**

Website: [www.krislovlaw.com](http://www.krislovlaw.com)

This will cause a hardship because my Pension  
Check keeps getting smaller. Last year and  
this year the health insurance premium went up over  
\$500.00. I have a lot of Medical issues and  
so does my wife. We cannot afford the deductibles  
on the other plans, or the limited Doctor &  
Hospital. When I retired I was promised Excellent  
health care at a reasonable cost. This is not  
a reasonable cost. He has to give us our 3%  
COLA raise so he's taking it back in health  
care contributions. This is not right I worked  
29 years with the city and should not be treated  
this way. I hope the courts will roll back  
the health care contribution to what they were  
in 2013. We deserve to a good retirement  
and not on hardship. Thank you for  
listening to me and hope the courts will to.

Sincerely  
Edward T. Horvath

# **TAB 112**

**Tab 112**

Last Name: Kimball  
First Name: William  
Fund: Police  
Hire: March 1970  
Retirement: July 2006  
Medicare: Yes  
Annuity: \$ 6143.38  
2015 Premium: \$ 438  
2016 Premium: \$ 538  
Percent Increase: 23%  
New % of Annuity: 9%

Other Notes: I was employed by the Chicago Police Department for 36 years and believed I would be able to maintain my subsidized health insurance coverage with the City after retirement. I have had four heart procedures since 1990; one procedure in 1990 and another in 1996 while I was still employed by Chicago Police Department as a sworn member. Following each procedure and after a short recovery period I remained employed by the Police Department in a full duty status. I have had two heart procedures since retiring, both in 2008. One primary concern for me is whether I will be able to obtain affordable health insurance coverage if the City no longer provides me with health insurance. As I understand it, under the Affordable Care Act I cannot be denied health insurance because of a pre-existing condition, but I believe my pre-existing condition may most certainly affect my health insurance coverage costs with significantly increased premiums.

William Kimball  
13 Harbor Dr.  
Galena, IL 61036  
815-776-0968

# **TAB 117**

**Tab 117**

22 September 2015

Gregory E Kooyumjian  
2541 Bayview Drive  
Fort Lauderdale, FL 33305

City Employment: Department of Police

Date of Hire : 01 February 1982

Date of Retirement: 17 April 2007

Monthly Annuity: \$5,183.68

Medicare Qualified: NO

2016 Premium: \$1,348.00

The new rates are difficult or impossible for me and cause me great hardship because the cost of living increase, if any, reduces the amount of monies I have to sustain a minimum way of living. When I first started my path in retirement, my monthly premium for health insurance was \$ 769.84 cheaper. The rise in health care premiums out paces the cost of living issued, if any! Additionally the cost of medications have rose from a copay of \$20.00 to now \$65.00 per medication, PLUS a \$100.00 deductible for each year.

The City of Chicago continues chipping away benefits they told us that we were entitled to after retirement. This is the gratefulness they show us for the years of service I and so many of my fellow retirees worked so hard for, and placing our lives on the line each day we worked for the City, and by not abiding by what they told us over the years.

For years now, the City of Chicago has not paid into the pension funds as required by law, and now they want to eliminate the health care for all, or make the premiums so excessive that retirees will abandon the health care all together.

The hardship that the City of Chicago now places on the backs of retirees is excessive. Making us choose whether we pay the excessive amounts of the premiums or cut out food, medications, housing, etc.

Is this the way the City of Chicago treats its employees? When I was hired by the city years ago, it was told to us in our orientation that healthcare was a part of the retirement benefits! Now today all of a sudden the city has lost track of their previous commitment and claim no knowledge of this, placing more and more burden on retiree's ways of life.

It used to be where I had a little extra money to spend each month, after all the bills were paid. Today I have to dip into my savings that I thought I'd use in my seventies or eighties. At this rate I will have to enter the work force again, all because the City fails to live up to what they promised us years ago.

So much for laying your life on the line for the City of Chicago!

Under penalty of perjury, I certify that the above statements are true. This statement may be submitted to the court.

Sincerely,

Gregory E Kooyumjian (retired FTO/PO)

# **TAB 123**

**Tab 123**

## Michalene

---

**From:** R Labbe <rlrwap@sbcglobal.net>  
**Sent:** Wednesday, December 09, 2015 2:25 PM  
**To:** Michalene  
**Subject:** Re: Retiree Update-Urgent request for information!!!-contributions to the war chest are encouraged, as well.

Robert Labbe,  
REDACTED DOB  
30 April 2001 DOR  
Police Pension  
65700

Self and Spouse. Self on medicare, spouse regular healthcare

2013 8330 per year

2014 10706 per year

2015 10764 per year includes self on medicare

2016 14364 per year includes self on medicare

The \$4000 increase impacts me and my spouse financially. When I became a police officer I was promised health coverage in my retirement years. Instead the City of Chicago forces me to pay plus get heavy increases every year. It forces me to continue to seek and work jobs in supposed retirement years. Plus medicare is raising my rate.

I certify that the foregoing information is true and correct and authorized this statement to be submitted to the court in support of our claim to retiree healthcare coverage.

Robert Labbe

On Wednesday, December 9, 2015 8:52 AM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

**From:** Clint  
**Sent:** Wednesday, December 09, 2015 10:03 AM  
**Subject:** Retiree Update-**Urgent request for information!!!-contributions to the war chest are encouraged, as well.**

We're working on our renewed preliminary injunction request, and need statements from you all as to why it is so important to block the 2016 increases, and how it affects you.

For those of you who haven't already submitted a statement, we need your:

- *Name(s):*
- *Date of Birth:*

# **TAB 131**

**Tab 131**

SUBMITTED BY

DAWN LERNER-MANSHRECK

JOHN MANSHRECK

Email : [johndawn4684@comcast.net](mailto:johndawn4684@comcast.net)

773-777-5358 home

It was told to us for generations we had healthcare as a retiree benefit. The pension was ours and wouldn't be changed. For years and years I watched people retire before me and everyone was told the same thing, we will have insurance. My day comes to retire, I go to the pension board and they have two employees working full time to take care of healthcare benefits. As usual, told we have healthcare. We planned for retirement based on these promises. Also, it was told to us from the day we were hired that the benefits were the best and made up for the pay. Out pay in private industry is about 20% less. So my husband and I worked for 32.5 and 32 years of loyal dedication, to have the city now put us in poverty. We were told this would be enough for us to live off of. It was for decades of retirees, but we can't now. I have to shop at Walmart to buy 6 dollar tops for the summer. We eat at McDonalds. Things have gotten that bad. It was the city elected officials who decided not to put us in Medicare. They claimed it would cost the city too much money. I didn't have a choice to go into Medicare, the city made the decision not to put me in Medicare. Those chose this route and must live by their decisions. If they are allowed to raise the rates and cancel the insurance then I want all the back pack for being under paid by 20% for all the years I worked. Private industry makes much more money than its counterparts in public service. After all this needs to be fair and it's not fair. Our life is in the hands of a mayor who goes around collecting millions of dollars for his campaign. He doesn't understand or care to understand what he has done to us little folks. My household it effected with a hardship, as husband and wife both are retiree city employees. We are losing the pension cost of living, which I feel is illegal and the losing healthcare and raises that are astronomical. Then all the everyday bills go up and the retirement check is going down. We are losing over 400 a month and what about the rising property taxes. How is one supposed to live? The city had no mercy on us. We were supposed to retire like middle class citizens. We worked our whole life. Instead we are being put in poverty. I may have to sell the house. We are both responsible individuals, we had no consumer debt when we retired. I don't know how much longer I can say that. We based our savings and spending on this promise a having a subsidized healthcare and pension. To top it off, whatever social security we are entitled to, we only get half. This law needs to be changed. We are being robbed of our money. Our income has gone down and the city doesn't care that we can no longer live on what use to be a good pension. Neither my husband nor I have collected food stamps or unemployment. This is the thanks we get. The city has stolen our money for their personnel agenda. As we are getting older, the medical bills are increasing and so are the cost of scripts, we now take more medication, besides us our house and cars need repairs. The city took middle class people and made them poverty level, the cost of living is just about gone and the increase in premiums took every last cent. These were benefits I earned by coming to work for 32 and 32.5 years.

THIS STATEMENT IS PROVIDED FOR SUBMISSION TO THE COURT UNDER PENALTY OF PERJURY. I CERTIFY THAT THE FACTS, AS STATED ARE TRUE.

**Michalene**

---

**From:** johndawn4684@comcast.net  
**Sent:** Friday, October 02, 2015 2:23 PM  
**To:** Michalene  
**Subject:** Re: Retiree Update-New Date for Argument on Motion to Dismiss November 2, 2015 at 1pm--Still need hardship statements ASAP!!!!

heres another hardship statement from John and Dawn  
we will be paying in January more than 20% in premiums for healthcare at 890 pp per month. this is for both of us. the lower premium has a deductible much higher than the higher premium and pays less. you wind up with more out of the pocket costs. In 2014 my husband and I spent 30,000 on premiums and health care. not a small increase, but a massive increase. we both worked hard and were very dedicated to our jobs and local to whomever was the mayor. we should have to suffer because of someone else poor planning and /or mistakes. my money doesn't grow on a tree.

Dawn Lerner-Manshreck

John Manshreck

retire 06/10

municipal employees pension fund

4265 W Harrington Ln

Chicago, IL 60646

johndawn4684@comcast.net

773-732-7531 cell

---

**From:** johndawn4684@comcast.net  
**To:** "Michalene" <Michalene@krislovlaw.com>  
**Sent:** Tuesday, September 29, 2015 11:04:36 AM  
**Subject:** Re: Retiree Update-New Date for Argument on Motion to Dismiss November 2, 2015 at 1pm--Still need hardship statements ASAP!!!!

this is in addition to the first letter I sent, when requested a few weeks ago. when I retired the premiums were reasonable, still high but doable. I don't have enough money left as both me and my husband have city insurance. also, as not previously stated I take care of my sister who officially lives at the poverty level. she is on property level on social security disability income. she suffers from MS. by me taking care of her, she avoids living in a nursing home. I help her financially. I do not get paid and I am working 25-30 hours average a week. I could not take care of her and work. I am working, just not getting paid. so our income is for 3 people not two. its too late to save more. I need more money just to pay the increase on property taxes, and all other increases to the basic living expense. when I was working for the city, it was promised to us about the subsidized health care, so I planned my retirement around those numbers. this is like a bombshell premiums of 890 a month on a small pension. when you do the math, the cheaper premiums have higher out of pocket expenses. they actually cost you more. as you know the older you get, the more medical bills you run up. if you want to restructure health care do to current employees and give them 10 years notice. my husband is turning 65 and no one will hire him, its called age discrimination. after another

year, he's too old to work. he could of worked longer and retired later and saved more money, if this was presented years ago. but it wasn't , we as retirees are being treated unfairly.

dawnLerner-Manshreck  
John Manshreck  
4265 w Harrington Ln

Chicago, Il 60646

municipal employees pension fund  
retired both of us 06/10

---

**From:** "Michalene" <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)>  
**Cc:** "Clint" <[Clint@krislovlaw.com](mailto:Clint@krislovlaw.com)>, "Ken" <[Ken@krislovlaw.com](mailto:Ken@krislovlaw.com)>  
**Sent:** Monday, September 28, 2015 12:49:28 PM  
**Subject:** FW: Retiree Update-New Date for Argument on Motion to Dismiss November 2, 2015 at 1pm--Still need hardship statements ASAP!!!!

# **TAB 133**

**Tab 133**

Name: Louis J. Marrello

Address: 17033 E. Aloe Drive, Fountain Hills, Arizona 85268

City Employment: Chicago Police Department/Retired

I participate in the Police Officer's Fund.

Date of Hire: March 1966

Date of Retirement: September 1997

Monthly Annuity: \$2,658.86 (net)

Medicare Qualified? Yes

Current Healthcare monthly premium rate: \$1,414

New 2016 announced rate: For myself (Medicare) and my wife and my daughter (non-Medicare) the announced rate is \$1,498.

The new rates are difficult or impossible for me to comprehend. As of December 2013 my monthly insurance premium was \$861 for myself (Medicare) and my wife and dependent daughter (non-Medicare). With the increases to my insurance premiums on January 1, 2014, January 1, 2015, and now January 1, 2016, my monthly insurance premium will be \$1498, an increase of \$637, which is of course a decrease in my annuity by the same amount, \$637 *per month*. How is a retiree supposed to adjust to that? The amount being taken from me is unconscionable and immoral. A financial plan that I carefully contemplated is being bulldozed by the city of Chicago.

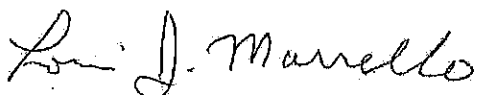
I worked hard even after retirement to insure financial security. The retirees who are so adversely affected by this recklessness and thievery are beyond their income earning years. "Father Time" is not on the side of those of us in our 60's and 70's who have to try to make up the difference. If we had not been lied to and misled at the time of our retirements, we could have planned accordingly and further funded our retirements, including healthcare considerations. But we were misled. And now it's too late. To say it's unfair seems sophomoric. It's borderline criminal to allow the city to do this. It is insulting to hear how "pensions are out of control". What's out of control is the way the city has mismanaged and squandered our money for generations. Does anyone really think that by stealing this from us, the city's grossly botched and bungled financial woes will be under control? Come on.

Before and during employment with the police department, so many of us contributed to social security when we worked secondary employments to support our families and further plan for retirement. That too has been stolen from us with the government "offset". I'm not seeing anything that would give us a higher benefit due to the decrease in our annuities. That "offset" will, of course, remain the same and continue to negatively impact the faithful public servants

who are now suffering and struggling through no fault of our own. Will I be eating out of a dumpster? No, of course not. Is the impact on my daily life significant? Absolutely. I have never, ever been in a position to decide which of my monthly bills to pay in their entirety and which to pay only a portion of, and that is where I am now. I am sickened and disgusted at what this once great city has become.

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

Signature: 

# **TAB 136**

**Tab 136**

## CITY EMPLOYMENT

I PARTICIPATE IN THE ~~---X---POLICE---~~~~---FIRE---~~~~---MUNICIPAL---~~LABORS FUND

5 Feb 1995

DATE OF HIRE:-----

02 Jan 2014

DATE OF RETIREMENT:-----

MONTHLY ANNUITY:---GROSS AMOUNT-----4,495.26-----2,726.35  
---NET AMOUNT-----X

MEDICARE QUALIFIED: (YES)----- (NO)-----

\$1,329.00

CURRENT HEALTHCARE PREMIUM RATE:-----

\$1,878.00

NEW 2016 ANNOUNCED RATE:-----

THE NEW RATES ARE DIFFICULT OR IMPOSSIBLE FOR ME AND CAUSE ME GREAT  
HARDSHIP BECAUSE: PLEASE DESCRIBE IN DETAIL BELOW !

As a retiree with a family including an eight year old son to support, a \$549.00 dollar per month premium health insurance increase is equivalent to \$6,588 annual decrease in net pay. This health insurance premium increase, decreases my net pension annual income to \$26,128.20. It is an extreme hardship to support a family with this decrease. My 2014's annual insurance premium was significantly increased. And now again in 2015, for the second year in a row, my insurance rate is being increased without just cause or explanation. I believe this is a fraud perpetuated by the City against me and other affected retirees, and am requesting that an audit be conducted by an independent accountant to reveal the actual healthcare costs from 2013 to today's date and future affected dates. In addition, all monies overpaid by me for health insurance should be reimbursed to me, by the City of Chicago without undue delay. Furthermore, as an out of state resident, the City of Chicago offers me, only two of the four insurance plans offered to retirees. Retirees living in the Chicagoland area have an additional choice, of choosing from two additional plans, that are less costly. I cannot choose any of these two plans, solely because I live out of state. And because I am, an out of state resident, the only two plans available to me, are the most costly plans. Due to my age, I will not be receiving any additional pension increases for the next eight years and will not be medicare qualified, even longer than that. With inflation, cost of living increases, educational expenses for my young child, I count on every penny of my pension and know that I am stretched to the limit now, and that it will only get worse for me and my family, if the City does not abide by their agreement of paying 55% of my health insurance, they promised me, when I was hired. I pray for relief from this undue and unjust hardship brought against me, my family and fellow retirees, by the City of Chicago.

UNDER PENALTY OF PERJURY, I CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE. THIS  
STATEMENT MAY BE SUBMITTED TO THE COURT.

Mary McCarrick

NAME:-----

02 Oct 2015

DATE:-----

SIGNATURE: -----EMAIL TO: CLINT KRISLOV: [clint@krislovlaw.com](mailto:clint@krislovlaw.com) (OR) fax to 1-312-739-1098

# **TAB 137**

**Tab 137**

Name: James McCollom  
Address: 100 Fieldcrest Court, Minooka, Illinois, 60447

City Employment: I participate in the Police Fund.

Date of Hire: Jan.03, 1977

Date of Retirement: Jan. 14, 2005

Monthly Annuity: \$4327.07 after deductions

Medicare Qualified? not for three years yet.

Current Healthcare monthly premium rate: \$1011.00  
New 2016 announced rate: \$1509.00

The new rates are difficult or impossible for me and cause me great hardship because: The new rates are more than my mortgage. I have several medical problems that will continue to cost me. I have reduced our bills but still struggle to make ends meet. When I retired I was able to pay all my bills and enjoy a comfortable level of life. Now I just barely make ends meet and the new rates - approx.\$500 more a MONTH, will probaly cause my wife and I to sell our modest home. The new medical payment exceeds even our mortgage! When I was hired by The Chicago Police Department in January 1977, I was told that if I paid into my pension monthly, the City of Chicago promised me that I would have a pension and health benefits. Since that time the city has damaged our pensions by not living up to their promised contributions and are charging me more and more every year for health care. This is not what I was promised. In summary, these changes will be an extreme hardship on my wife and I with the probable loss of our home.

Under penalty of perjury, I certify that the above statements are true.  
This statement may be submitted to the court.

Signature: James T. McCollom

# **TAB 149**

**Tab 149**

**S.A. 387**

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☒ New message

Clint

September 13, 2016 PM

to: Clint Michalene Ken

Name: JOE & Ely Moran  
Address: 2508 W 109 PL  
Chicago IL 60655

City Employment:

I participate in the ☒ police, fire, municipal, laborers? Fund.

Date of Hire: 1962

Date of Retirement: 1999

Monthly Annuity: 4956 Net

Medicare Qualified? ☒ Yes/no

Current Healthcare monthly premium rate: 450  
Now 2016 announced rate: \$529

The new rates are difficult or impossible for me and cause me great hardship because: (please put in detailed reasons)

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

Signature: Elizabeth Moran  
Joseph Moran

→ Because it is robbery. We could go on Medicare. You + get cheaper Ins than Medicare Supplement Ins. We were Promised these Benefits when I took the Job. Cut Backs should Start at the Top. We worked a Lifetime, & now we have to worry about this, it's crazy!

# **TAB 152**

**Tab 152**

## CITY EMPLOYMENT

PARTICIPATE IN THE :	POLICE
DATE OF HIRE:	19 MARCH, 1973
MONTHLY ANNUITY:	\$4,483.12
MEDICARE QUALIFIED:	YES
CURRENT HEALTHCARE PREMIUM RATE:	\$277.00
NEW 2016 ANNOUNCED RATE:	\$540.00

The new rates will be very difficult and almost impossible for my wife and I. I served the City of Chicago for 32 years as a police officer and was promised health care and a pension and now the city wants to hurt us by decreasing one and increasing the other.

I suffer from COPD , hypertension and macular degeneration. I see a pulmonologist, a cardiologist, retina specialist and a family doctor to manage my illness. I was hospitalized in intensive care just this year with pneumonia caused by my COPD. My insurance and medicare pay for a lot but not all of the expenses. Medication is a huge cost as I take 10 different medications. So with that and all the regular costs for home ownership, taxes, insurance, auto insurance etc etc.... there is little left over from our monthly pension payment for groceries and other necessities.

Please don't let the city do this to us. It just isn't right. As we age medical problems become part of our lives, and the expense can be devastating.

Under penalty of perjury I certify that the above statements are true.

This statement may be submitted to the court.

Date: Oct 3, 2015  
Name: Robert M. Navigato

# **TAB 156**

**Tab 156**

## Michalene

---

**From:** moc49@aol.com  
**Sent:** Monday, September 28, 2015 7:03 PM  
**To:** Michalene; casncath@msn.com  
**Subject:** Fwd: Retiree Update-New Date for Argument on Motion to Dismiss November 2, 2015 at 1pm--Still need hardship statements ASAP!!!!

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

**From:** moc49 <moc49@aol.com>  
**To:** Michalene <Michalene@krislovlaw.com>; casncath <casncath@msn.com>  
**Sent:** Mon, Sep 28, 2015 6:54 pm  
**Subject:** Re: Retiree Update-New Date for Argument on Motion to Dismiss November 2, 2015 at 1pm--Still need hardship statements ASAP!!!!

To Whom it May Concern,

As a retired Chicago Police Officer I would like to inform the court of the hardship a change in our healthcare plan would mean to my wife and I.

When I joined the department one of the reasons I did so was because of the benefits offered. At the time I was working for Sears as a mechanic. The profit sharing plan there was a very good program but I decided that law enforcement would be a more worthwhile endeavor and so I applied for the job. The benefits offered at the time were what I considered to be very good and my wife and I decided that even though we had two children I would go ahead and make the change.

I retired after thirty-two years of service and felt my future was as secure as it was going to be. Now my wife has been diagnosed with Breast Cancer and I have developed a heart condition. This along with the cost of other maladies such as high blood pressure, Diabetes, the occasional trip to the dentist and eye doctor -for us both- etc., all begin to add up. As the cost of healthcare continues to rise the "City" wants to go back on their word at the cost of many that served to keep the city a better place to live, work and visit. Our government officials make certain their future is safe and secure while they are anxious to cut the benefits of those they (government officials) entered into agreements with (i.e. Social Security reduction for public employees - thank you Dan Rostinkowski).

No one wants to become a burden to their children. But by cutting benefits of the retired - those least able to go out and find a job to supplement their expenses - that is exactly what is happening. And I know people it is happening to *now*. Where can a seventy-two year old male with a heart condition and a seventy-year old female with Diabetes and Breast Cancer find a job? What cost should we cut? Forget having the cataracts removed or shall we do away with the mammogram? Stress test or glasses? Dental work or shoes? The occasional afternoon at the movies or dinner at a decent restaurant will be a thing of the past.

I now ask you to consider the future of those that entered into an agreement - in good faith - and hold both sides accountable for what they are responsible for.

Thank You,  
Emmett O'Connell  
Retired in 2005

-----Original Mesgramsage-----

**From:** casimer golosinski <casncath@att.net>  
**To:** Tom Angelo <ta9082il@gmail.com>; Don Januszyk <januszykd@comcast.net>; Ray Krawczyk <one4lasvegas@yahoo.com>; steve <stevej1650@sbcglobal.net>; Allan May <allanamay@yahoo.com>; Don Nauer

# **TAB 158**

**Tab 158**

October 2, 2015

To whom it may concern,

My husband Richard Olle retired Chicago Police Officer passed away from a traumatic head injury on June 15, 2015. He always said that he joined the CPD because of the retirement package, pension and health insurance. He said that those benefits were advertised by the City of Chicago. Richard's date of hire was May 30, 1966 and retired on August 16, 1994.

My widow's benefit from the City of Chicago is \$1928.33. After deducting taxes and the current cost of health insurance my direct deposit \$1,015.17 monthly I am 60 ½ years old and not Medicare eligible and currently paying \$629.00 monthly for health insurance. I did not receive any communication from the City of Chicago benefits informing me of the new rates for insurance. I had to call and ask. I was told that cost of insurance for 2016 will be \$890.00. That's a \$261.00 increase. If my math I correct, starting in 2016 my direct deposit will be \$754.17.

Since my husband's death I have lost half our income. I keep looking at my budget and I am worried that I will not be able to financially make it. Living expenses keep rising! I do want to eat.

Richard and I moved to Arizona October 30, 2013. Now that Richard passed away I want to return to Illinois, because I want to be with family. If the health insurance increases I may not be able to accomplish that.

Under Penalty of perjury I certify that the above statement is true.

Catherine Olle

# **TAB 164**

**Tab 164**

**S.A. 395**

# CITY EMPLOYMENT

PARTICIPATE IN THE

☒

PUBLIC

STATE

MUNICIPAL

LEADERS FUND

DATE OF HIRE

25 AUG 1968

DATE OF RETIREMENT

17 JAN 2010

MONTHLY ANNUITY

\$ 4100.00 NET

MEDICARE QUALIFIED?

☒

YES

NO

CURRENT HEALTHCARE

PREMIUM RATE

\$ 738.00 PER

NEW 2010 ANNOUNCED RATE

\$ 558.00 PER

The new rates are difficult or impossible for me and cause me great hardship because:  
Please enter detailed reason below:

COME ON TO B WITH PROBLEM OF FINANCIAL PROBLEM  
LIFE AND RETIREMENT

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

DATE 15 SEP 2015

NAME JOE PAVLO

SIGNATURE Joe Pavlo

Email to [hr@cityoflosangeles.com](mailto:hr@cityoflosangeles.com) or FAX to 312-736-1364

## Michalene

---

**From:** detjimp@sbcglobal.net  
**Sent:** Wednesday, September 23, 2015 2:37 AM  
**To:** Michalene  
**Subject:** Re: Retiree Healthcare update-decision date extended to October 20th

Hi Jim Parker here.

I retired in 2007 at age 60. The city paid my hospitalization until I reached 65. My wife is 10 years younger so she is not eligible yet. Since turning 65, my pension had been decreased due to the hospitalization cost. If this new plan goes into effect, I will be paying \$1215 a month more than when I turned 65 3 years ago. Between the raising cost of hospitalization and taxes, I will have to sell my house and move as I will not be able to afford it anymore. When I came on the job in 1973, we were told when we retired our hospitalization would be paid for life. In 1989, that changed. The city claims this does not decrease my benefit? I went to public school and can even figure that out as a lie.

James Parker  
C.P.D. Retired

On Tuesday, September 22, 2015 3:47 PM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

**From:** Clint  
**Sent:** Tuesday, September 22, 2015 3:09 PM  
**Subject:** Retiree Healthcare update-Decision Date Extended to October 20th

I advised the City that the participants' date for selecting a plan needs to be extended beyond the current October 6 deadline, preferably to at least beyond the court's decision on the Complaint, currently set for October 26.

I also inquired of the Funds what they were doing to fulfill their obligation to obtain coverage for annuitants.

The City has responded, that it will extend the decision date, but only to October 20.

Further, the City advises that anyone who opts out of the City plan will have to show insurability to get back in.

This slight additional breathing room is really not sufficient.

We are working on our motion for preliminary injunction.

So, if you haven't already sent it in, we need your statements of your situations.

Your contributions to the war chest during this period are certainly appreciated as well.

## Michalene

---

**From:** detjimp@sbcglobal.net  
**Sent:** Wednesday, December 09, 2015 11:19 AM  
**To:** Michalene  
**Subject:** Re: Retiree Update-Urgent request for information!!!-contributions to the war chest are encouraged, as well.

My information for Clint:

Name: James Parker

Date of Birth : REDACTED

Date of Retirement: August 15, 2007

2013 Premium: \$6362.00

2014 Premium: \$8597.00

2015 Premium: \$9516.00

2016 Projected Premium: \$14,580.00

We have lost so much of my retirement since I turned 65 that our home is on the market and we are in the process of moving to another state. Between the city increasing my hospitalization and the taxes on our home, I can no longer afford to live here. I get an additional \$120 a month each year as a cost of living, however; as you can see it does not cover the increase in hospitalization. I am a veteran and have Medicare. My wife is younger and ineligible for Medicare. I am seriously considering finding hospitalization from another provider, and not covering myself. I will just go to the VA.

I certify that the foregoing information is true and correct, and authorize this statement to be submitted to the court in support of our claim to retiree healthcare coverage  
James E Parker

On Wednesday, December 9, 2015 10:35 AM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

**From:** Clint  
**Sent:** Wednesday, December 09, 2015 10:03 AM  
**Subject:** Retiree Update-Urgent request for information!!!-contributions to the war chest are encouraged, as well.

We're working on our renewed preliminary injunction request, and need statements from you all as to why it is so important to block the 2016 increases, and how it affects you.

For those of you who haven't already submitted a statement, we need your:

# **TAB 168**

**Tab 168**

**S.A. 399**

From: "Vladimir Perovich" <19paul@ozarkmountains.com>  
Subject: 09-17-15 sworn statement for healcare lawsuit to krislov  
Date: Thu, September 17, 2015 12:52 pm  
To: [michalene@krislovlaw.com](mailto:michalene@krislovlaw.com)

---

Vladimir Perovich  
14298 Highway 14 North  
Yellville, AR 72687-8481

City Employment: I participate in the Police Fund

Date of Hire: September 27, 1980

Monthly Annuity: \$3,519.22

Medicare Qualified: NO

Current Health Care Monthly Premium rate: \$1,119.00

New 2016 Announced Rate: \$1,491.00

The new rates are difficult or impossible for me and cause me great hardship because:

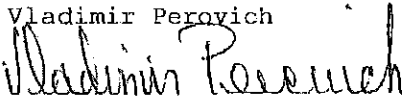
1. I am 63 years old and have acute diabetes and I am unable to work. I live in rural Arkansas and there are no jobs, even if I could work.
2. My wife is unable to work because she is disabled and is not eligible for monetary disability of any kind.
3. My 29 year old son is also disabled because he has "Downs Syndrome" and "Congestive Heart Failure". I am court ordered to pay \$500.00 each month for ongoing child support for the rest of my or his life as well as providing him with my retiree health insurance. The total of this liability is \$1,619.00 out of pension check each month at this time.
4. My wife and I live in a "single wide mobile home" in rural Arkansas and I drive a 1972 Ford Pick up truck, (not restored). I cannot live any cheaper than I am currently living.
5. My medication and my wife's medication is very expensive and consumes a substantial amount of money from my monthly pension check.
6. We shop at Aldi's food store and discount stores for daily essentials. We cannot afford to "EAT OUT" and only cook from scratch at home.
7. We have not taken any VACATIONS since 2002. There is simply no money available to do so.
8. We can only shop at THRIFT STORES for clothing because we cannot afford new clothing.
9. Keep in mind, unlike the State of Illinois, the State of Arkansas taxes "ALL INCOME" (including pension checks). The State of Arkansas taxes our income at approximately 2.5%. It is virtually impossible for us to pay the new 2016 insurance rates based on our monthly income.
10. We have depleted almost ALL of our savings and we were forced to acquire a "HOME EQUITY LOAN" to supplement our monthly expenses. We currently owe "12,000.00 and counting.
11. I lost all of my "DEFERRED COMPENSATION" as a result of my 1st divorce.
12. Our health care benefits do not pay for "PREVENTATIVE CARE", (ie: mammograms, gyne exams, annual physical exams, prostate exams, etc). These services have to be PAID OUT OF OUR OWN POCKET, further depleting our income.
13. When I retired on JANUARY 15, 2007, my contract through the Chicago Police Department (A BINDING LEGAL DOCUMENT) declared that I would have Health insurance benefits and there was no mention of them eliminating these benefits. Because these contracts are LEGAL AND LAWFUL AGREEMENTS the city is obligated to be held accountable of said agreement.
14. When I retired the cost of health care premiums were reasonable. Since then they have doubled and now the city wants to triple them, yet the amount of my

Pension check has remained relatively the same. How can a retiree continue to carry health insurance through the City of Chicago with these OUTRAGES INSURANCE PREMIUMS and a 3% increase in our pension checks once a year? At this rate I will no longer receive a Pension Check because it will all go to pay health care insurance premiums.

15. An increase in my monthly health care premium of \$372.00 will require us to increase withdrawals from our "Home Equity Loan", placing us in a position of never being able to pay back this loan and possibly losing our mobile home.

"I declare, under penalty of perjury, that this information is true" and "you may use my submission to present to the court in support of the preliminary injunction".

Vladimir Perovich



# **TAB 170**

**Tab 170**

**S.A. 402**

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

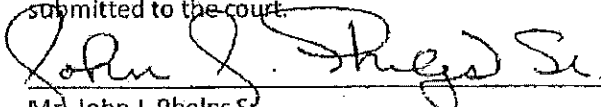
Mr. Krislov:

Here is the information you have requested.

NAME: John J. Phelps Sr.  
ADDRESS: 18121 Autumn Ridge Drive Orland Park, Illinois 60467  
CITY EMPLOYMENT: I participate in the City of Chicago Police Fund  
DATE OF HIRE: 12 October 1971  
DATE OF RETIREMENT: February 2004  
MONTHLY ANNUITY: \$5,695.14 gross amount per month  
MEDICARE QUALIFIED: Yes  
CURRENT HEALTHCARE MONTHLY PREMIUM RATE: \$897.00 monthly, \$10,764.00 yearly for BCBS  
NEW 2016 ANNOUNCED RATES: \$1,197.00 per month. \$14,364.00 per year. This is an INCREASE of \$300.00 per month & a yearly increase of \$3,600.00!

These new rates are difficult or impossible for me, and cause me great hardship. As a retiree, my pension income is a fixed amount, and while I must still address the everyday costs of life, along with the ever increasing amounts associated with these issues, the costs of healthcare have, without question, spun completely out of control. Every BCBS cost increase DECREASES my ability to address and meet my other, never ending financial obligations. In my opinion, it seems the escalating cost of medical coverage, which is GUARANTEED by the City of Chicago, is nothing more than a subtle movement by city officials to force the retirees away from the plan.

Under penalty of perjury, I certify that the above statements are true. I am aware this statement may be submitted to the court.

  
Mr. John J. Phelps Sr.

# **TAB 179**

14 Sep 15

Gery M. Retzke

7145 N. Overhill Ave.

Chicago, Illinois 60631

City Employment: Chicago Police Department.

I participate in the Police Fund.

Date of hire: 27 Mar 1991

Date of retirement: 28 Apr 2011

Monthly Annuity: (Gross) \$4,160.90

Medicare Qualified: No

Current Healthcare monthly premium rate: BLUCROS \$1,375.00 VIS/DEN2 \$83.33 total: \$1,458.33

New 2016 announced rate: \$1,840.00 VIS/DEN : unknown

The new rates are difficult or impossible for me and cause me great hardship because: If this new increase goes into effect, my premium will have more than DOUBLED since my retirement in 2011. In only 4 years my rate will have gone from approximately \$980.00 per month to over \$1,900.00. My monthly income has dropped considerably from my initial retirement due to the cities disregard for their original promise to retirees. This new increase would be an additional \$465 dollars per month! More than 10% of my gross income. My wife went back to work to help us make ends meet. This new increase is more than my wife makes in 2 weeks at her job. More than HALF of her take home pay would be needed to offset this new increase. There is no mention in the packet as to the increase of vision and dental insurance. I am sure that will increase also. When I retired, my wife and I planned for the original figure of net income AS PROMISED. These increases would reduce my monthly income to LESS than \$1,800.00 per month. How are we to survive on this amount? We cannot afford this. Healthcare premiums alone, before taxes will reduce my monthly income by approximately 40%. 40%....!!! After taxes, more than 50% of my pension is taken from me. How can this be acceptable??? We are being pushed into poverty by this mayor. I retired with only 52 ½ % of my pensionable salary after having back surgery. Our fear was that if I went back to work, my health would be jeopardized by the rigors of the job. So I retired EARLY...We planned our retirement on this figure. This figure did not include the city backing out on its' promise to subsidize our healthcare. This is a breach of their promised responsibility. Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.

Sincerely,



# **TAB 181**

**Tab 181**

From: ralph rhoden [mailto:rr1873@yahoo.com]  
Sent: Tuesday, September 29, 2015 9:24 AM  
To: Clint  
Subject: Re: Retiree Healthcare-Form for Annuitant Submissions

Dawn Rhoden  
Ralph Rhoden  
3017 Sheppards Crook Ct  
Holiday FL 34691

We both participate in the police fund

Dawn: date of hire 14Jun82 date of retirement 15Sep06 Monthly annuity direct deposit 2647.93  
Ralph: date of hire 08Jun81 date of retirement 15Aug04 Monthly annuity direct deposit 2916.33

Neither one of us was allowed by the city to participate in Medicare due to date of hire so we are NOT medicare qualified.

Dawn monthly health care premium current: 653	proposed 2016: 890 an increase of 237
Ralph "	629 876 an increase of 247

The new rates are difficult or impossible for us and cause us great hardship because:

Please refer to last year's statement, attached. I would like to point out that retirees may be reluctant to share this information because of old school social stigma of financial embarrassment and/or having been raised not to complain. We did everything right on our end, lived relatively frugally and saved for a nice retirement, counting on the city's promises, which often was the only thing that got us through the bad times on the job and the sacrifice of a normal life. We believe that the right thing is to hold the city to the same honor and integrity standards that we served with. We are thankful for relatively good health, treating our sprains, spider bites, etc with home remedies as well as managing asthma, spinal stenosis and pain from old IODs on our own because even the deductible is a hardship and

would have to come out of the principal of our savings which is a huge no no at this stage in order to not outlive our savings. We have a bad HOA board that needs to be sued, but we cannot afford the legal fees. We could not afford a pool and I did my own landscaping, taking my time, propagating inexpensive plants from local garden club sales. We cut our own lawn in "feels like" temperatures of 100s, to cut expenses. We learn on the Internet how to home repairs that come up. We have only one 7 year old car and 8 year old phones that don't work so well anymore. We don't have any premium TV channels. We have done zero traveling since retiring. Our usual entertainment is to eat out once a week at a \$ or \$\$ restaurant, combined with grocery shopping to save gas and occasionally a movie at senior matinee prices or other free/discounted event. We cannot afford healthy meat and mostly eat factory farmed chicken breast and whole pork loin for \$2 lb at Sam's Club. I even make my own iced tea to save money. An occasional craft beer is my only extravagance. When I read many of the hardship statements of other retirees from last year, it broke my heart and I realized that we are one health crisis away from being in their shoes.

Under penalty of perjury, I certify that the above statements are true. This statement may be submitted to the court.  
Signature: Dawn Rhoden

# **TAB 195**

**Tab 195**

**S.A. 408**

**From:** Clint  
**To:** Ken; Michalene  
**Subject:** FW: Retiree update-New City Rates set out on Friday-we need your help-statement from jim sandow  
**Date:** Tuesday, September 29, 2015 10:12:40 AM

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**From:** Jim Sandow [mailto:jsandow1823@gmail.com]  
**Sent:** Tuesday, September 15, 2015 6:33 PM  
**To:** Clint  
**Subject:** Re: Retiree update-New City Rates set out on Friday-we need your help

Name: James Sandow  
Address: 7081 W Touhy #404  
Niles, IL 60714

City Employment: Police  
I participate in the (police, fire, municipal, laborers?) Fund.

Date of Hire: 5 July 1965

Date of Retirement: 15 January 2000

Monthly Annuity: \$6,318.49 (gross)

Medicare Qualified? Yes/no

Current Healthcare monthly premium rate: \$183.00 ( Medicare supplement only)  
New 2016 announced rate: \$238.00

The new rates are difficult or impossible for me and cause me great hardship because: (please put in detailed reasons)

This is yet another increase in premium that is much more than promised when I retired. I planned my retired life based upon what I was told by the city when I planned retirement. Now, not because of any issue on my part, the city has again decided to raise my premium when I will be turning 70 years of age in a few months. Yes, it is a hardship and not because of any of my doing but because the city has failed to contribute its required share when it came out of every check I received when working.

Under penalty of perjury, I certify that the above statements are true.  
This statement may be submitted to the court.

Signature: James Sandow

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Clint Krislov  
Krislov & Associates, Ltd.  
Civic Opera Building, Suite 1300-Note new suite number!  
20 North Wacker Drive  
Chicago, Illinois 60606  
T.312-606-0500  
Facsimile: 312-739-1098  
Email: [clint@krislovlaw.com](mailto:clint@krislovlaw.com)  
Website: [www.krislovlaw.com](http://www.krislovlaw.com)

# **TAB 197**

**Tab 197**

**S.A. 411**

## City Employment

Robert W. Sarnowski  
794 Abbey Mist Court  
Elgin, Illinois 60124

I participate in the Police Fund

Date of Hire: 16 July 1971

Date of Retirement: 16 May 1999

Monthly Annuity: \$ 4,782.78

Medicare Qualified: Member **Yes** - Spouse **No**

Current Healthcare Premium Rate: \$ 897/month

New 2015 Announced Rate: \$ 1,197/month

The new rates are difficult for me and cause great hardship because:

As a Chicago Police Department retiree on Medicare, because of the "Government Pension Offset" (GPO), after my Medicare monthly premium is deducted from my Social Security, I receive a TOTAL of \$13.00/month (yes, I said \$13/month) in Social Security benefits.

I retired in 1999 with 28 years of service. Recently, with the City phase-out in Healthcare subsidies, each year (even with my 3% non-compounded C.O.L.A.) I make less take-home pension every single year. This year, I went from \$3600/month in 2014 to \$3374/month in 2015. And, next year I will drop to \$ 3182/month (even after the annual C.O.L.A. step up). I am sure that I don't have to mention that the annual cost of living on food, utilities, etc. rises each year as well as Real Estate Taxes.

It is obscene that next year (in 2016) just to keep my wife covered for her medical needs, it will cost me \$ 1,197.00/month even though I (myself) am on Medicare. To say that we have the option of going into "Obamacare" is an insult and a betrayal to all of the retired dedicated First-Responders who obviously made the mistake of TRUSTING that the City of Chicago would honor THEIR obligation that was promised to them.

Besides, anyone who leaves the City of Chicago Healthcare Plan, would be ineligible to return...per city regulation, should the Courts rule that the city HAS in fact, violated the Pension Clause covered by the State Constitution that clearly states retiree benefits "shall NOT be diminished...."

Under penalty of perjury, I certify that the above statements are true.  
This statement may be submitted to the court.

Signature: 

# **TAB 199**

**Tab 199**

Name: Russell O. Schaefer

Address: 12032 S 74<sup>th</sup> Ave.

Palos Heights, IL 60463

I Participate in Chicago Police Annuity and Benefit Fund

Date of Hire: 19 March 1973

Date of Retirement: 15 April 2005

Monthly Annuity: \$ 6,282.00

Medicare Qualified: Yes

Current Healthcare monthly rate: \$ 421.00

New 2016 announced rate: \$ 529.00

This additional increase is **unreasonable** for the following reasons:

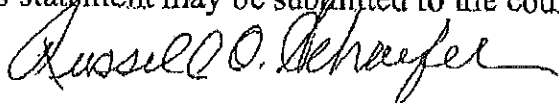
I was forced to leave my residence in the City of Chicago because of threats to my life prior to retirement and I moved into a south suburb city which has greatly increase my costs of living from real estate taxes to general utility costs.

Prior to retirement I attended pre-retirement seminars in which I was told that if I retired prior to July of 2005 the City of Chicago would pay 55% of my retiree health care costs for life. I complied and now the City has reneged on that promise starting after 2016. Furthermore the City has completely refused to provide me with the total cost of my health care coverage so that I can ascertain if I am in fact being properly billed for my 45% of the cost. Additionally the city has failed to provide the Fund with an actuarial review of these health care costs. This would leave one to believe that the city is simply raising costs with no factual basis to push retirees out of the program.

Additionally I am currently going through a second round of treatments for a reoccurrence of cancer in my life. I will also be researching additional treatment options that would most likely not be covered by my current health care providers and would of course mean higher out of pocket expenses.

Under penalty of perjury, I certify that the above statements are true.

This statement may be submitted to the court.



# **TAB 232**

**Tab 232**

## CITY EMPLOYMENT

I PARTICIPATE IN THE ~~POLICE~~ ~~FIRE~~ ☒ MUNICIPAL ~~LABORS FUND~~DATE OF HIRE: 7/1/1973DATE OF RETIREMENT: 5/30/2004MONTHLY ANNUITY: GROSS AMOUNT 5,526.68 NET AMOUNT 3,452.17MEDICARE QUALIFIED: (YES) \_\_\_\_\_ (NO) ☒CURRENT HEALTHCARE PREMIUM RATE: \$1,094.00NEW 2016 ANNOUNCED RATE: \$1,585.00THE NEW RATES ARE DIFFICULT OR IMPOSSIBLE FOR ME AND CAUSE ME GREAT  
HARDSHIP BECAUSE: PLEASE DESCRIBE IN DETAIL BELOW:

Upon retirement, I had a budget set with my retirement income each month. Now, the city is going back on what was agreed to give to retirees for their health plan, making it impossible to pay for health coverage, when you are not of medicare age.

UNDER PENALTY OF PERJURY, I CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE. THIS  
STATEMENT MAY BE SUBMITTED TO THE COURT.NAME: Stanley U. WeisandtDATE: 10/4/15SIGNATURE: Stanley U. Weisandt

PARTICIPANT STATEMENTS

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
2	Abreu	Ricardo	Police	Oct-73	Nov-03	Sep-46	70	Yes		...throughout my 30 year career...I received steadfast assurances...that the city will "make good" on the funding and provision of future healthcare insurance... The city represented that healthcare insurance would continue throughout my lifetime and the lifetime of my spouse... This was a significant consideration and component of the total compensation package offered and presented by the city which I relied upon. ...my 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 income...this 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..."
3	Aguilar	Albert	Laborers	Dec-74	Feb-04	Sep-51	65	No	Insufficient qualifying quarters	"I believe I was promised lifetime coverage by City healthcare in my retirement by the...City 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 City healthcare in my retirement...was 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 City of Chicago."	
5	Allen	Percy J. Jr.	Police	Dec-89	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 attendees were assured that healthcare was a component of our retirement benefits...[and] My decisions regarding retirement were based on the information the City...dispersed during these seminars"	"I relied on the health assurance being there in my retirement my wife has serious health issues that commands quality health care."
6	Ancrum	Tanja	Municipal	Jul-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 Medicare...makes me believe that the City 'promised' to provide healthcare to me in my retirement. ...the pension rep reaffirmed my belief that the City would continue to provide healthcare coverage..."	"...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."
7	Anderson	Arnold	Police	Jun-86	Jul-06	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...80% of my classmates, so I paid particular attention to talks of that nature. I am 100%, beyond a doubt, that I attended two retirement seminars.... ...retirement healthcare was addressed by the city. They pounded into our brains that one should NOT leave the City BDBS plan for any reason.... I firmly believe that this issue was addressed by the City because Retirement healthcare was included in my upcoming retirement plans."	"...I am having [a surgical procedure]... This is a frightening procedure...and has unknown financial implications... The city, by renegeing on it's promises stated on date of employment and at the retirement seminars have...turned my world upside down."

PARTICIPANT STATEMENTS

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
8	Anderson	Donald G.	Police	Aug-66	Feb-99	Jan-41	75	No	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 eliminated. ...Why 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 paying full price for a new healthcare policy without Medicare would cause financial difficulty and hardship."
9	Angel	Garth	Police	Aug-66	Aug-98	Mar-38	78	Yes		"...Mayor Richard J. Daley verbally stated it would happen. ...your word was your bond."	
10	Arendt	Timothy	Municipal	May-71	Jun-03		68	Yes		"Both at the beginning of my career and during retirement 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."	"...my wife and I do have some medical issues. ...The City in recent years has raised our portion toward healthcare to an incredible amount."
11	Ascher	Lester		Jul-70	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	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 \$3,622.00...over 80% of my monthly pension check... My wife died in 2007, leaving me three children to care for... I cannot afford \$43,464.00 annually for medical insurance coverage..."
13	Battistella	Irene C.	Firemen's	Oct-87	Aug-08	Mar-54	62			"When I was hired by the CFD, I was told by...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. ...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..."	"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	Tijwana	Municipal	Jan-68	May-05	Sep-45	71	No	Insufficient qualifying quarters	"...told by benefits that the city...would be responsible for 55% of my health care after I retire."	
15	Bendixon	Richard E.	Police	Mar-65	Apr-94	Feb-43	73	Yes Spouse: No	Not age 65 (Spouse)	"...at the retirement seminar we were promised that our pension and our medical insurance would always continue. ...The Retirement Board of the Policemen's fund had sent booklets out that included information about annuities, widow's annuities, 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 the...marketplace is a very severe restriction on medical choices. There are very few ppo plans and many insurance companies have left the state. The few BCBS ppo plans...are very expensive with very high deductibles and out of pocket costs and the networks are changing... We are not eligible for federal subsidies. We paid approximately \$14,000 last year..."
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."	

PARTICIPANT STATEMENTS

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
17	Blake	Maureen	Police	Nov-86	Mar-07	May-55	61	No	Insufficient qualifying quarters	"I was promised lifetime coverage by City Healthcare in my retirement by City of Chicago personnel"	"...after working [as a typist at the CPD] 13 years as a civilian employee I took the sworn Police Officer test and entered the Police Academy on 17 November 1986. ...I was considered a continuous employee since 1973 [therefore]...I was informed that [it] was not possible [to deduct Medicare]... I cannot afford to pay \$1466.00...on the amount I receive monthly from my pension."
18	Blanc	Curtis E.	Police	Apr-72	Apr-04	Jun-50	66	Yes		"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 instructors...were 'you have the best insurance now and will have the best pension plan out there...'"	
19	Blanc	Karen A.	Police	Feb-89	Aug-11	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 instructors...were '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	66	No	Insufficient qualifying quarters	Received a "handbook from the retirement board saying on page 17 that non-Medicare retirees will be subsidized at the amount of \$75.00 per month beginning in January 1993... I find no date saying that it will end."	"I have a long history of cardiac problems and take several medications and cannot be without affordable healthcare."
21	Bolda	Dennis	Police	Mar-68	Mar-98	Oct-47	69	Yes		I believe I was promised lifetime coverage by City healthcare in my retirement...indicated in paper work distributed by the city in contract and reinforced in content at retirement seminars."	
22	Boock	Jack	Police	Jan-77	Apr-06	Jun-52	64	No	Not age 65	"I believe [healthcare] is part of our retirement guarantee covered by the Illinois State Constitution. Also promised to me at the time I was hired."	"If I sign up with the new BCBS insurance I will [be] paying more for my insurance than the mortgage payment on my home."
23	Borzych	Donna M.	Police	00/1964	00/1995	Feb-44	72			"It was my belief as well as my husband's that we both would have lifetime health coverage. Before [my] husband passed away he assured me I wouldn't have anything to worry about as far as healthcare was concerned."	"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	Morena	Municipal	Apr-86	Jun-15	May-55	61	No	Insufficient qualifying quarters	"I remember how great it was...filling out papers and talking with a benefits representative providing me information regarding my starting salary, vacation...lifetime healthcare benefits that would continue even after retirement... ...in my mind I always knew...I wouldn't have to worry about healthcare in my 'old age'"	"...coverage for myself and my husband to \$1,653.55 a month, excluding out of pocket expenses for co-payments, prescription drugs, etc."
25	Brogan	Joseph O.	Police	Feb-73	Jun-05	Dec-47	68	Yes		"I believe I was promised lifetime healthcare coverage in my retirement by the City of Chicago"	

PARTICIPANT STATEMENTS

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
26	Brown	Scott	Police	Nov-77	Feb-03	Sep-52	64			"From the time we were in the training academy we were told healthcare was provided by the City and that we would have to pay a larger percentage upon retirement but that the City would cover the bulk... We were also told that if you didn't retire until you were 63 the City would cover 100%... Retirement planning <u>recommended by the City</u> made no mention of budgeting 100% for healthcare."	"Since retirement I have been diagnosed with Multiple Sclerosis... am confined to a wheelchair. My wife is my fulltime caregiver... The healthcare premiums offered...will take 65% of my pension."
27	Brown	Norman	Police	Aug-68	Feb-99	Nov-40	75	Yes		...a benefit when I joined the Police Department."	
28	Butvill	Howard		Jan-67	Jan-98	Oct-46	70	Yes		"Two retirement seminars while signing up for retirement at pension board Jan 1998... We were told we would be covered but we would have to pay for our spouse"	
29	Byrne	Janice	Municipal	Feb-73	Jan-03	May-49	67	No	Insufficient qualifying quarters	"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."	"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	Jul-07			No	Insufficient qualifying quarters	"I did not and could not contribute to Medicare...many city employees wanted to, but the City would not allow voluntary contributions... The federal requirement for the City to match the 1.45% of the employees' gross wage was their reluctance to do so."	"My illness 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	Yes		"I believe I was promised lifetime coverage by City healthcare in my retirement...it was something that was always referred to in filling out new paperwork. It was also detailed in the ...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...the Department of Personnel, later changed to the Department of Human Resources."	"I have a variety of health issues...due to my years of working in the Heating and Refrigeration Plant at O'Hare Airport with high pressure generators and boilers."
32	Carr	James V.	Municipal	Aug-71	Jun-05	Sep-44	72	Yes		"Because my wife is on disability and I was concerned about continuous health care coverage for her, 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 MEAB also... explained health care coverage would continue to be provided to us as part of my retirement package and in the 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 skyrocket to over \$30,000/yr....many of my drugs now covered...would not be covered under Medicare's part D...plan seeing that no generic drug is available..."

PARTICIPANT STATEMENTS

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
33	Cerinich	Victoria	Police	Jul-77	Feb-04	Oct-52	64	No	Not age 65	"I believe I was promised lifetime coverage by City healthcare in my retirement...these 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] paralyzed...and unable to speak... His Medigap policy is provided by the City plan and we have not found a policy as complete for him. ...I am in remission. ...I have not found an affordable policy that covers my care and doctors at the University of Chicago... ...I am considering going without health insurance until...I am eligible for Medicare."
34	Christacakos	George	Laborers	Apr-80	Jan-14	Jun-55	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"	"When I retired medical was 460.00 a month next year went up to over 600.00 this year 980.00... [next] year 1480.00... I need my health insurance because of medical issues... These increases have definitely put a huge dent in my life."
35	Cione	Laurence V. Sr.	Laborers	Mar-73	Jul-12	Aug-52		No	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 current...policy, I paid \$65.00 for a 90 day supply. ...the most expensive drug I take is NOT on the drug formulary for any of the...options the City has provided... Nor is it on...the options provided by FOP... ...I 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	66	Yes		"...when I came on the job I was told when I retired I would have healthcare insurance by the City of Chicago"	"...if my healthcare insurance goes up I'm not sure how I will be managing"
38	Clucas	Diane M.	Municipal	Sep-83	Jan-11	Jun-55	61	No	Insufficient qualifying quarters	"...I was not allowed to contribute to...Medicare... 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 sticker...water...garbage bill... property taxes?"
39	Coglianes	Mary	Laborers	00/1971	00/1999		66	No	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."	"My mom is 66 and living with epilepsy...she was not able to get hired anywhere because it was before the disabilities act. ...She now only receives half of my dad's pension and already pays a lot of that for her insurance benefits. ...My poor mom will not be able to afford her house, medications, or any other necessities for living. ...my mom definitely will not qualify for Medicare."
40	Collins	William F.	Municipal	Apr-78	Mar-04	Jul-51	65	Yes		"I 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."	

PARTICIPANT STATEMENTS

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
41	Combes	Stephan	Police	Sep-66	Jun-05	Jun-42	74	No	Insufficient qualifying quarters	"...I worked for nearly 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... My wife...has neither social security or a pension..."	"[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 \$1812 in 2016... Projected coverage will increase our premium another \$800 which would be about \$2600 a month in 2017...if we had out-of-pocket expenses this would mean the majority of my \$3800 monthly pension would go to medical coverage..."
42	Conroy	Thomas E.	Police	Oct-76	Apr-00	Jan-49	67	Yes		"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 indication that either the pension or healthcare benefit earned...was time limited."	
43	Courchene	Gregory R.	Police	Dec-67	Jan-92	Jul-41	75	Yes		"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	Jan-70		Apr-48	68	Yes Spouse: No	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 retired...I did so with the knowledge that the healthcare would be there for myself and my spouse. The city did nothing to indicate that they would go back on these promises..."	"My spouse is 10 years away from Medicare...The city's...taking a large portion of our pension for healthcare was something we never anticipated"
45	Curry	Cassandra	Municipal	Aug-83	Jan-13	Jul-61	55	No	Insufficient qualifying quarters	"I believe I was promised lifetime coverage by City healthcare in my retirement by...A 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."	"The proposed cost for my healthcare...would literally take one half of my pension check!!!
46	Cutich	John	Firemen's	May-62	Nov-94	Aug-33	83	Yes		"...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 tenure...it was always realized that healthcare and a comfortable pension would be provided for my lifetime."	
217	D'Acquisto	Salvatore	Municipal	Jan-93	Jun-03	Jun-40	76	Yes		"I believe I was promised lifetime coverage by City healthcare in my retirement by...assurance by the city that when I retired I would have health insurance."	
47	Dahlberg	Gerald	Police	00/1968	00/2006	Dec-43	72	Yes		"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 2017...a 285% increase"
48	de LaPaz	Pablo	Municipal	Nov-83	Jan-12	Jun-55	61				

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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
49	Decker	Michael	Police	Jul-82	Jul-10	Sep-59	57	No	Insufficient qualifying quarters	"...I was not allowed to contribute to social security when I was hired by the City of Chicago due to the fact I was eligible to contribute to a pension plan offered by the city. ...Upon being hired by the City of Chicago Police...my 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 healthcare...to 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 on. ...Taking 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."
50	DeFrancisco	Peter	Police	Jun-66	Jan-98	Apr-42	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	Dec-89	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."	"I worked hard for my benefits and now they're being diminished."
52	Dicks	Kenneth G.	Police	Jun-64	Apr-92	Apr-29	87	Yes		"I believe I was promised lifetime coverage by City healthcare in my retirement...by the City of Chicago"	"I am 87 years old and have had cancer....At this time in our life to find a new supplemental has been extremely stressful. The cost...would be extremely difficult financially..."
53	Dockery	Ethel	Municipal	Apr-84	Jun-06	Mar-47	69	No	Insufficient qualifying quarters		Health has declined since retirement...forced off the City's insurance due to the increasing costly premiums.
54	Domian	Thomas	Municipal	Dec-82	Jun-12	Jul-59	57	No	Not age 65	"I have paid 8-1/2% of my pay since...I was hired for the sole purpose of my retirement and it's benefits which were to include medical/dental and vision benefits."	"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."
215	Donnelly	Richard L.	Police	May-61	Nov-01	Apr-34	82	Yes		"I believe I was promised lifetime coverage by City healthcare in my retirement by...City Mayor Richard J. Daley (Sr.)"	"Recent large increases...have placed a heavy strain on our income..."
55	Dorng	Keith E.	Police	Jun-70	Jul-01	May-47	69	Yes		"I believe I was promised lifetime coverage by City healthcare in my retirement...when I was hired and when I retired I would be insured."	
56	Dougherty	David	Police	Oct-73	Nov-03	Dec-48	67	Yes		"I...believed that my healthcare would be for life...I...work[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 4...cancer. The BCBS PPO the City has arranged to be offered to non-Medicare eligible persons...is 1466.00 per month...over a \$600 per month increase... To ensure she remains with the current healthcare system...I 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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58	Dreyer	Robert D.	Firemen's	Mar-80	Mar-09	Mar-56	60	No	Not age 65	"In our orientation at Quinn Fire Academy we were promised that it was the practice of the City of Chicago to cover the retiree with healthcare for their remaining years after retiring."	"Now I'm paying 1200.00 - 2016 - Next year I will pay 1800-2100. I can't afford to have healthcare after 2016."
59	Drosos	Charles	Laborers	Mar-49	Dec-96	Dec-31	85	Yes		"...I was under the impression that this was a benefit of my employment."	
60	Duffy	James	Police	Feb-78	Sep-07	Sep-47	69	Yes Spouse: No	Not age 65 (Spouse)	"...read it in a brochure and heard it from speakers at retirement seminar that I attended before I retired"	"...have to pay for spouse...which cost would be over \$14,000 per year"
61	Duhr	Phillip A.	Police	May-64	Feb-96	Jan-40	76	Yes		"At the retirement seminar, we were told lifetime healthcare and some years back (I do not recall what year) but instead of 10% increase in pay, we agree to a 3% increase with the understanding we would have health insurance for life."	"...medications are very expensive. The city's drug plan has helped me. ...The Medicare drug program will cost me out of pocket \$3400 per year..."
62	Dunn	Lawrence J.	Police	Mar-73	Apr-04	Nov-49	67	Yes		"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 in and nothing was better than the city plan."	
63	Durbak	Andres	Police	Aug-00	Nov-12	Sep-48	68	Yes		"Healthcare coverage was one of the cornerstones of retirement benefits during my entire tenure in the Chicago Police Department 1972-2000. Never during my service...were we notified that at some future date the City would cease to fund healthcare. "	
64	Eldridge	James	Police	Oct-72						"This is a benefit that was promised to those of us that started our police careers Oct. 23, 1972."	"This will be devastating to me and my wife. ...Because of these many significant health issues my doctor bills and medicine are stifling. ...police officers only get forty percent of the amount of our social security due to us because of an offset."
65	Enault	Richard E.	Municipal	Mar-81	Jun-11	Nov-57	59	No	Not age 65	"I inquired at the time if I too could pay into Medicare as I was concerned about my medical coverage after 65 and was told that I would be covered for life under the 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 different medical plan and through the life of it I could accrue on and a half million dollars of benefit if needed."	"Presently I am paying full premiums for my wife and myself as neither one of us is close to Medicare eligible. \$2,400.00 per month plus."

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66	Engle	Michael E.	Municipal	Jun-75	Apr-04	May-52	64	No	Insufficient qualifying quarters	"When I was hired by the City in the mid 70's...I was instructed on the conditions and benefits of employment which included <b>pension and healthcare benefits that were provided for LIFE</b> ... I contacted our Department of Personnel about taking out deductions for Social Security and Medicare...I was informed...by law...you were either covered by a State or a Municipal Pension Plan and Healthcare system, or Social Security and Medicare, <b>NOT BOTH</b> ... In the mid 80's I was assured that my pension and healthcare benefits were for LIFE and were as good, if not better, than anything provided by the Federal Government." "At [the Mandatory Retirement] Seminar it was stressed...that I would get healthcare benefits for LIFE... a meeting with the PENSION FUND...spelled out...the BENEFIT OF HEALTHCARE FOR LIFE..."	"I successfully had a liver transplant...diagnosed 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 network...I am out of options to maintain a health existence."
67	Everett	Daniel	Police	Jan-77	Sep-06	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 was...the 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 these...premiums."
68	Flando	Anthony	Laborers	Jul-75	Feb-09	Feb-59	57	No	Insufficient qualifying quarters	"city healthcare...was 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."	"...my medical conditions...are a result of my employment with the City."
1	Flores	Lilia	Police	Nov-86	Feb-14	Jan-63	53	No	Not age 65	"I attended two different retirement seminars, I recall health insurance coverage 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 year...and I have to choose smaller plans...to keep up with the premium increase. The...policy that the city is offering... \$1500 a month for a single person. ...This 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 I...put 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 necessities..."
69	Flowers	Irwin	Laborers	Apr-77	Jun-06	Aug-54	62	No	Insufficient qualifying quarters	"Benefits and pension"	
70	Foley	Janice	Police	Dec-70	1/2004*	Feb-52	64	No	Not age 65	"...I know it was my husband's belief and prior to his death, he told me to always maintain the City retiree health insurance which would not only take me to Medicare but would then also act as my supplement to Medicare."	
71	Garcia	LaNette	Municipal	Apr-78	Mar-11	Jul-57	59	No	Insufficient qualifying quarters	"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."	"We have to purchase the health care plan that the City offered through BC/BS...at \$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 hav[e] 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."

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72	Gaynor	Robert J.	Municipal	Jul-82	Jun-15	Jan-55	61	No	Insufficient qualifying quarters	"When I was hired by the City of Chicago...I was told by personal (sic) that lifetime healthcare was a promised benefit... I also attended several retirement seminars and was told that I would receive lifetime healthcare insurance benefits..."	"This...has put a terrible burden on myself and my spouse! The amount of money that is spent between monthly premiums, deductibles, prescriptions and coinsurance has financially overwhelmed us..."
73	Gebhart	Joseph	Municipal	Dec-78	Apr-12	May-53	63	No	Not age 65	"The subject of the Korshak agreement never came up when I signed up for retirement benefits. The retirement board never said...the City could terminate my healthcare coverage any time they wanted. ...the issue of terminating healthcare coverage was never stated by the City when I retired. If it was I would have changed my plans to retire altogether."	Wife has numerous medical issues; "My fifteen year old daughter who we adopted from DCFS at birth has a diagnosis of Fetal Alcohol Syndrome. ... We need the mental health portion of our policy for her... When I first retired [premium] was \$1,053.00 a month... In 2016 the premium was increased to \$2207.00 per month...a yearly premium of \$26,484.00... the same insurance will cost \$3200.00 in January. ... We can't afford it."
74	Gill	Douglas	Police	Jan-80	Apr-10	Jan-52	64	No	Not age 65	I believe I was promised lifetime coverage by... "30+ years service representing City..."	"Two heart attacks, five angioplasties with stents, acute heart disease (incurable); medicine, quarterly oncologist visits..."
75	Gill	Evelyn	Police	Jan-69	Aug-98	Apr-44	72	Yes		"...the for life health care insurance [-] the policeman were verbally told when they joined the police force. ...was so happy that verbally, he along with other policemen and women, [were told] that health insurance was for life."	
76	Glynn	Kevin M.	Police	Feb-71	Jan-03	Aug-52	64	No	Not age 65	"We were guaranteed that the medical benefit would be provided to us and our families at no deduction from our pay, as long as we served the city and during our retirement years. ...we were given briefings by...Personnel that our benefits included...free health care for officers and their families that would continue until after retirement..."	Numerous medical issues; "I am currently in a payment program with my hospital and doctor's group to pay off my outstanding debt to them from co-pays. I am also using credit cards... Starting January first, my medical insurance premium will have increased three hundred percent in two and one half years. ...the cost is approaching half my pension. ...other plan available...is only a few hundred dollars less but has deductibles that could cost another thousand dollars a month more."
77	Gnacinski	Robert	Municipal	Mar-83	Jan-12	Jan-57	59	No	Insufficient qualifying quarters	"I believe I was promised lifetime coverage by City healthcare...I was not allowed to have SSCI deducted from my pay when the City started the deductions from new employees"	
78	Grano	Joseph R.	Laborers	1974/197	Jun-08	Aug-55	61	No	Not age 65	"...we were promised coverage since we were hired therefore little thought was given to this throughout our career...many of us worked in conditions or with materials that left long term effects on us and our health."	"We should not have to spend from half to all of our pension on insurance to protect ourselves and our spouses."
79	Grant	James C.	Police	Jan-61		Nov-37	78	Yes		"I was promised lifetime coverage by the City of Chicago...after I was hired by the Chicago Police Department and was attending the Police Academy on O'Brien Street. A representative of the City of Chicago addressed groups of rookie Policemen who were in the Academy. The City representative explained the benefits attached to being employed by the City of Chicago. Included...was the promise that I would receive lifetime healthcare. This would continue into retirement."	

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80	Gregorio	Adrian Jr.	Police					No	Not age 65	"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 for...my wife and me."	"On medication that I take...costs approximately \$5,466.00 a month and [another] costs...\$1,056.00 a month. ...We cannot afford these medicines without medical insurance. ...My current health insurance has been increasing in cost to about \$1840.00 a month. ...it will be nearly a decade before we are Medicare eligible. We cannot afford the current plan...and the new policy before offered is well beyond our means."
81	Griffin	John A. II	Firemen's	Feb-80	Jun-05	Jun-54	62	No	Not age 65	"I believe I was promised lifetime coverage by City health care in my retirement by...union contract."	"I had a subdural hematoma and require yearly check ups."
82	Grubisic	Sylvia	Police	Dec-59	Jan-96	Nov-36	79	Yes		"My husband...was told repeatedly from the day he was hired that he would receive free healthcare...on the job and upon his retirement..."	"...my husband was assigned to the Bomb and Arson unit...until he passed away...with leukemia. ...an autopsy...showed that his body was...loaded with the chemical known as benzene...used to make bombs... I believe my husband died...with 37 years on the job...as a direct result of his assignment... My son...died from a heart condition...with 16 years on the job... My daughter...was forced to retire...with 27 years...due to a rare eye disease that she developed on the job... another son on CPD for 16 years now and another son that quit...to join federal law enforcement. ...My family has literally sacrificed their lives for this city...I do not deserve to lose my...health insurance too."
83	Grubisic	Carla	Police	Jun-86	Jun-13	Oct-62	54	No	Not age 65	"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..."	"My disease is permanent and progressive, and there are very few doctors in the country that will treat this... Now the City of Chicago is cancelling my health insurance... The same health insurance that was originally promised to be free for my lifetime."
84	Grubisic	Anna	Police	May-94	7/2010 Dec'd	Dec-58	57	No	Not age 65	"...told us in 1994 that the City of Chicago would provide us with health insurance for the remainder of our lives."	"...my husband passed away suddenly...at the age of 49. I am receiving a pension of \$1800 per month... the city is cancelling my health insurance and offering me a "non sponsored"...plan that costs \$1466.00 per month..."
85	Guzman	Juana	Municipal	00/1983	Jan-15	Dec-54	62	No	Not age 65	"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's healthcare benefit plan in my retirement."	"...decision to cut the...benefits leaves me without...my current health care team. ...I have been informed by...Rush Medical Center...that they will no longer accept Obamacare in any form as of January 1, 2017. ...to secure insurance independently...is prohibitive since it will consume my entire monthly retire check."
86	Gvozdenovich	Anthony	Police	Feb-82	Feb-08	Apr-54	62	No	Not age 65	"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 benefit or up to \$1,500,000."	"...these staggering increases on a fixed income is causing me to use my savings... with the increase of my healthcare to \$1466...along with...property taxes...car payment... leaves me \$1100 to survive on..."

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87	Halko	Mark	Police	Nov-82	Feb-11	Aug-58	58	No	Not age 65	"When my...premiums 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 life if I remained in the city plan."	
88	Hannan	Andrea	Police	Dec-85	May-09	Mar-59	57	No	Insufficient qualifying quarters	"Promised health care for life by City of Chicago and FOP reps when new hires, in 1986 or 1987, were able to pay into Medicare. We were denied the right to back pay into the Medicare system and told "the City is going to take care of you when you retire."	"I am paying \$1609.00 per month for health care. My husband has State IV Mantle Cell Lymphoma and is 3 quarters short to apply for disability..."
89	Harper	Juana	Police	Jun-82	Aug-02	Dec-53	62	No	Insufficient qualifying quarters	"During my 20+ years...the City never allowed me the option of contributing to Social Security or Medicare through payroll tax deductions. ...I was mandated to make contributions to the City of Chicago PABF. ...I attended two different retirement seminars... I do not recall being advised or forewarned...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... I was also told that enrolling...would also allow me to have continued automatic eligibility in the future so long as I did not stop participating. 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...healthcare insurance coverage amounted to approximately 25% of my gross annual pension... The 2017 Blue Cross...option most comparable to my current plan...will amount to almost 40%..."
90	Hodges	Terrance	Police	Feb-73	Mar-03	Nov-50	65			"I was promised lifetime coverage by City healthcare in my retirement from the time of my appointment as a police officer in 1973."	"Because I am denied Social Security benefits...this will considerably alter my...planned retirement"
91	Hogan	Terese	Municipal	Sep-74	Aug-07	Jul-56	60	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?"	"...I currently pay \$890 a month... and the mailing I just received...raises...to \$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	Jun-77	Mar-11	Jan-54	62	No	Not age 65	"I was injured while at work, and ...I 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."	

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94	Janusz	Roger E.	Police	Feb-68	Jan-98	Sep-47	69	Yes		"...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 Rates...was for...\$190...it further explained that the most you will pay if not eligible 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	Jun-70	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 I attended the retirement seminars, I went to two of them...we were advised that there would be no issues with our medical insurance."	"...I am worried about my wife when I pass. The City of Chicago has sold us down the drain and what would prevent them from do[ing] us more harm."
96	Jarosh	Fred	Municipal	Jun-81	Jun-10	May-56	60	No	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 years...I was never told I'd be without healthcare..."	"...we are depleting our savings at an alarming rate every month."
97	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 I was told that if I complete at least 20 years of service and reach the age of at least 50 years I would have my medical care covered."	"...I have suffered many injuries in the performance of my duties. ...a broken right hand...that required a screw to hold my thumb in place ...torn left Achilles...while chasing an offender ...and a torn left quadriceps. These are life long injuries...that will only get worse as I get older. ...I'm a single dad with one child in college and another entering... Will be forced to choose health care, food...and other living expenses?"
98	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 injuries...that required surgery prior to my retirement and additional surgery after my retirement."
99	Johnston	Marie	Police	Feb-80	May-05	Feb-50	65	Yes		"When I came on the job I learned about the...medical benefits...I didn't give medical benefits much thought thinking they would keep their word...until Korshak came up...[Korshak] was not a permanent agreement...Since they were already paying the medical to retirees, by limiting their newly stated policy to those who retired after 1989, they are violating the Illinois State Pension which protects our rights..."	
100	Joyce	Dorothy	Police	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	Jun-08	Jan-58	58	No	Insufficient qualifying quarters	"I believe I was promised lifetime healthcare coverage by...city held retirement seminars...the information which benefits supplied us with...the 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."

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102	Kachka	John	Police	Oct-66	Mar-98	Aug-43	73	Yes		"I was promised lifetime coverage...by the...City 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	"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."	"We have to purchase the health care plan that the City offered through BC/BS...at \$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 hav[e] 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."
104	Keim	Kenneth J.	Municipal	Apr-77	Jun-98	Jun-42	74	Yes		"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 I was reminded that I would be taken care of by staying with the city. The pension and health insurance coverage for life were always a part of these discussions to encourage me to remain at the city."	
105	Kendzior	Edward S.	Police	Jun-68	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	Kern	George S. Jr.	Police	Apr-66	Jun-95	Apr-42	74	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..."	"By being duped by the city the retirees have less and less money to live on."
107	Klauba	Bennet	Police	Jun-71	Jun-03	Jun-40	76	Yes		"...the city promised such"	
108	Klein	John	Police	Feb-73	Mar-02	Feb-51	65	Yes Spouse: No	Not age 65 (Spouse)	"Pre-retirement seminar and written materials provided to my by the City and discussion with the Pension Board at the time of my retirement...it was and is my understanding that the City and/or Pension Fund would either provide or subsidize...healthcare costs while providing access to the City's group plan"	"...the cost of my City provided/subsidized healthcare has skyrocketed to...\$1,500 per month...before the costs of any medication or co-pays or deductibles... Even with...Medicare...the 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"
109	Komorowski	Cyro S.	Police	Nov-82	Jun-12	Jul-52	64	No	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 monthly...pension"
110	Konop	Randall	Firemen's	Apr-86	Nov-11	Mar-50	66	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 matter...because 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."

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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
111	Kooyumjian	Gregory E.	Police	Feb-82	Apr-07	Aug-53	63	No	Not age 65	"...when we were hired it was stated during our filling out of the paperwork for the employ with the city that healthcare after retirement was told to us and would be provided for by the city..."	"A huge portion of my retiree benefits is paid for health care, currently \$22,030.00 a year...it is a shame that what the city promised us they now back out of..."
112	Krupa	Geraldine	Municipal	Mar-68	Jun-00	Aug-37	79	No	Insufficient qualifying quarters	"...I received a brochure of the benefits that I was to receive. ...I 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. ...I took the position...in good faith that the city would continue to provide these benefits into my retirement years. I had no knowledge that the City...had the capability of ending these benefits."	"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. ...BCBS is offering me continued coverage into 2017 for \$1466.00 per month. I certainly cannot afford this."
113	Kulak	Robert J.	Police	Mar-71	Aug-03	Apr-50	66	Yes Spouse: No	Not age 65 (Spouse)	"...I was promised lifetime coverage...when I was first hired in 1971. At that time plumbers, electricians...were all making more than \$16,000 per year, while a police officer...was making \$9,000 to \$10,000. We were told to not worry; we will always cover you and your wife at retirement time."	"Because of multiple injuries on the job...I have had a total knee replacement & currently a cervical spinal fusion because of a spinal stenosis from a police car accident in 1995. I am on a huge amount of medications...all this is very expensive and we pay a lot out of pocket."
114	Kurelic	Cynthia	Municipal	00/1976	Oct-97	Jun-57	59	No	Not age 65	"When my husband died in 1997 I was told by the MEAB that I should continue as his widow with the city's insurance [because]...I would always have the city's insurance unless I remarried."	"My husband was killed in Oct 1997 piloting a helicopter for the Ill. State Police Air One (a side job)...as his widow...I only receive \$800 per month...I currently pay \$876 per month for my BCBS PPO plan so I have to write MEABF a check every month... I am retired due to my health issues... I have...colon cancer... I need a PPO plan with similar coverage as one chemo treatment can be over \$10,000... my surgery in March was \$137,000."
115	LaPaglia	David J.	Municipal	Jun-72	Nov-11			No	Insufficient qualifying quarters	"I was told that I would have free or affordable...health insurance subsidized for life. ...I don't have 40 quarters for social security and are not able to obtain it, we were never given the chance to pay...for it or Medicare"	"Pretty soon I will be a burden on the state because the city promised me free insurance for Life and I'm spending my life savings trying to keep my house and pay my bills!"
116	Laurino	Phyllis M.	Municipal		00/2003			No	Insufficient qualifying quarters	"My late husband...never paid into Social Security or Medicare because he was told he did not need it, he had a pension and health insurance for life."	"My husband passed away...so I only receive half of his pension with no cola increases. I have been paying \$868.00 per month for insurance and now I am being told it will go up to \$1,600 plus... There will be little left after paying the insurance premium and taxes."
117	Laxner	Michael	Laborers	Jan-79	Mar-04	Jun-53	63	No	Insufficient qualifying quarters	"I believe I was promised lifetime coverage...at the time of hire when the benefits of employment were explained. ...When the question came up at the retirement meetings we were told the city had never not offered health care coverage. ...I think the implication was that we have coverage throughout retirement."	"The health care being offered on the...exchange or from the city's prearranged future coverage...with BCBS...is cost prohibitive and would eat up about 50% of my pension."

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118	Legittino	Mary J.	Police	Nov-88	Jan-13	Nov-62	53	No	Not age 65	"I worked ...25 years...with the understanding I would 'have to' retire before June 15, 2013 in order to have health insurance. I was told this year after year...by the union...and 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. ...I will never be able to make what is necessary to survive financially..."
119	Maderak	Terry L.	Police	Mar-87	Apr-10	Sep-50	66	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 paychecks... ..now 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	"...I was denied the opportunity to contribute to the Medicare program. ...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: ...Commander John Corliss...I 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 (I believe he was from Personnel) and he assured me not to worry because the City has an excellent Plan for the Retirees."	"The present premiums are already taking 25% of my Annuity... Imagine working...with 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	60	No	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 year...around 35 thousand next year more than half my salary... I never paid into social security because the city would not allow us to start in 1986...saying we [would] be covered by the existing policies of the city."
122	Malec	Marilyn	Police	Nov-72	Sep-00	7/1/1950	66	Yes		"I believe he was promised lifetime coverage by City healthcare... ...someone...can make the choice to give us what was promised."	"John died on April 19, 2016. I had to give up our home and rehomed my dog because I no longer had the money to make mortgage payments or take care of my pet... ..my finances have dropped so much it scares me..."
123	Manning	Donna L.	Firemen's		00/1996	Sep-37	79	Yes		"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 thinking I would be covered."	"I am struggling living on half his pension..."
124	March	David M.	Police	Jun-82	Aug-16	Jul-58	58	No	Not age 65	"During my first week of training...supervisors explained the conditions of our employment. This included our obligations to the City of Chicago and the Chicago Police Department, as well as the obligations...to us, as employees. In no uncertain terms it was explained to us that as a condition of our employment, one of the benefits we would receive was "FREE HEALTHCARE FOR LIFE. ...While the healthcare provided as a benefit by the city changed from being free...NEVER...did the city inform me that the promised retirement healthcare would not be provided. ...I...absolutely believed that I was entitled to lifetime healthcare, and in planning for my retirement, absolutely relied on this benefit..."	"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..."

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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
125	Masalski	Mitchell	Police	Feb-73	Nov-10	Dec-47	68	Yes		"I remember being informed that the City of Chicago...would take care of healthcare upon retirement. This was stated at the...beginning of my career in approximately February 1973. It was restated at a retirement seminar I attended give by the City roughly in 1999 before my actual formal retirement."	
126	Masonick	Gregory J.	Police	Sep-70	Jan-03	Feb-48	68	Yes		"I was a sworn member of the Chicago Police Department for thirty-two years...and throughout... was lead to believe by the City of Chicago that I would have lifetime coverage by City healthcare in my retirement."	
127	McCracken	Robert J.		Feb-66	Oct-03	Oct-42	74	Yes		"...city healthcare and subsidized...payments...[were] a condition of my employment and promised to us."	"I am currently in poor health..."
128	McGivney	John M.	Police	Mar-70	Apr-00	Nov-46	69	Yes		"...Mayor Jane Byrne promised this to the city retiree's when she was in office. ... When I signed...to retire...the woman handling it told me that this was included in the retirement through the Pension plan."	"My wife is a heart patient...and she has to take numerous prescription drugs which are available with the current plan. At this time it would be very difficult to find a plan with all the benefits..."
129	McGivney	Sherry	Police	Jun-86	Jul-06	Aug-53	63	No	Not age 65	"Employment package; retirement seminars"	"I will have to purchase an Obamacare policy in January 2017... premiums are very high... If I get sick, my deductible will be close to \$6,000."
130	McGowan	Bennett L.	Police	Mar-76	Jul-04	Mar-49	67	Yes		"I was promised lifetime coverage by City healthcare in my retirement by...any healthcare offered by the City of Chicago which would be both most beneficial and affordable to retirees."	"My wife is not yet Medicare eligible and I had to take her off my insurance due to the high cost. I am a liver transplant recipient and the cost of my transplant medication is quite expensive. This along with the increased cost of coverage...significantly affects my retirement award."
131	Milam	Mary J.	Police	Dec-78	Jan-07	Mar-53	63	No	Not age 65	From the day I came on the job to the day I went to my retirement seminar...I was promised lifetime healthcare.	Premiums grew from "\$224...when I retired...to \$953.00... I could no longer afford that, so I am now without any insurance."
132	Miller	Steven W.	Police	Mar-69	May-00	Oct-45	71			"When I was hired by the city, I was promised health care for life."	Various health issues; "Getting old is challenging - the city is not helping."
133	Miller	James	Police		Apr-05			Yes Spouse: No			"Jim...suffered a stroke in May 2007." ...he has the city's insurance as secondary and also for his prescriptions which he takes on a daily basis. We also have the city's insurance because I do not receive healthcare benefits from my employer. After looking on the healthcare marketplace...there is no way that we can afford the high premiums and the high deductible and also the loss of services."
134	Mireles	Rose M.	Police	Dec-91	Mar-08	Mar-45	71	Yes		"I believe I was promised lifetime coverage by City healthcare in my retirement...it was something that I was told when I was hired by the City. Healthcare for life."	Various health issues; "I must take my meds for the rest of my life."
135	Mizula	Mark	Police	Sep-54	Jan-81			No	Not age 65	"...when I was hired in 1981, the benefit package was as much as an enticement than salary. I worked with Herb ...in special activities and believed that when I retired the City and the Board would help." In an amended statement, it was "Herb Kordeck not Korshak."	

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136	Molyneaux	Thomas	Police	Jun-63	Sep-95	Sep-45	71			"I have gone through cadet training school, police officer training school, sergeant training school, pre-retirement seminar and have been assured over all of those years that upon retirement that an equitable medical insurance plan was in place and would remain in place."	"There are thousands of individual cases that the retirees face; some that are medically and financially horrendous. ...in my own case my wife has just been diagnosed with a lifelong debilitating illness."
137	Morrissey	Mark	Police	Jun-70	Jul-04	Jun-48	68	Yes		"When hired by the city in 1970, all officers were promised health insurance while working and when retired."	
138	Mortimer	Randall	Police	Jun-86		Aug-64	52	No	Not age 65	"Thirty years ago while in the Chicago Police Academy as a police recruit, fellow police cadets were inform[ed] that we would be provided with free healthcare upon retirement."	
139	Mrozowski	Stanley	Police	Sep-67	Jun-98	Dec-43	72	Yes Spouse: No	Not age 65 (Spouse)	"I believe I was promised lifetime coverage by City healthcare in my retirement by Major Richard J. Daley, as well as healthcare for my wife."	"...the cost of healthcare for [my wife] will result in paying approximately 1/4 of my pension check per month for her health insurance..."
140	Murphy	Marie I.	Police	Feb-74	Feb-02	Nov-51	65	Yes		"...in 1974 at the Chicago Police Academy at 720 O'Brien Street, I took the job on the promise that when I did retire, I was assured I would always have a lifetime of health insurance. ... Later on, knowing that I would not receive Social Security payment after the...(Windfall Elimination Provision), I was relieved that at least I would have health care coverage."	
141	Nauer	Donald B.	Police	Sep-70	Apr-99	Sep-43	73	Yes		"At the time of hire, we were told the health care was a lifetime benefit that would continue even after retirement by the then Mayor...Richard J. Daley."	
142	Nieminski	Henry V.	Police	Dec-67	Oct-97	Sep-42	74	Yes		"I was promised lifetime coverage by City healthcare in my retirement at the time of my hiring."	
143	Niksich	Louis Jr.	Laborers	00/1983	00/2011						"...due to a traumatic brain injury I have power of attorney and handle [Louis'] affairs. ...he has ongoing physical and psychiatric healthcare needs, including regular visits and several very expensive medications. Continuity of care is very important for him so any changes in coverage or...physicians could be extremely disruptive. ...This year, his premium cost is about 23% of his monthly pension gross..."
144	Noonan	Jack	Municipal	Jul-77	Jun-07			No	Insufficient qualifying quarters	"I was promised healthcare for life when I started. ...They are diminishing my benefits that are guaranteed by the constitution."	
145	Obrzut	Raymond	Laborers	May-77	Jun-10	Aug-54	62	No	Insufficient qualifying quarters	"...the City of Chicago in 1987 started to take out Medicare for new hires. They would not take it out of my earnings. That lead me to believe that the City of Chicago intended to pay for my healthcare."	"In 2013, last year of city subsidies, my premium was \$750/month. In 2017 my expected premium is at \$2600/month. ...we can't even think straight anymore. The projected cost...is half of my gross pay. I have a mortgage, utility bills, water and sewer tax, garbage tax...etc."

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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
146	O'Connell	Emmett	Police	Oct-73	Jun-05	Mar-44	72	Yes		"When I joined the Chicago Police Department part of my reasoning was job security along with other good benefits. One benefit I considered to be very important was lifetime medical coverage - BY THE CITY HEALTHCARE - IN MY RETIREMENT. ...my wife and I planned for our future we never dreamed the City would want to change the rules..."	"...at the age of 72 I find myself in a place where my wife has had two operations...a stroke and open heart surgery... along with an operation...I had...makes it obvious that medical coverage is necessary no matter what the city says I can afford. ...So, after 32 years of service...and being retired for eleven years the City tells me that I didn't do a good enough planning for the future because the City can't afford it?"
147	O'Dea	John M.	Police	Dec-69	Mar-97	Dec-46	69	Yes		"I always believed from day one until the day I retired that my health insurance was one of the important benefits that we were assured would be there in our years of retirement."	
148	Olsen	Elizabeth	Police	Nov-77	00/2007		64	No	Insufficient qualifying quarters	"...the city never allowed to put [me] into Medicare... I called the finance division twice and requested monies toward Medicare...was told no both times."	"...I am the mother of two children. One of whom suffers from scoliosis... 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."
149	O'Rourke	Kevin M.	Police	Nov-86	Mar-07	Sep-63	53	No	Not age 65	"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 wife...take 3..."
151	Pantano	Joseph			00/2009			No	Insufficient qualifying quarters		"...my health insurance...has 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	69	Yes Spouse: No		"When I was hired back in 1973 I was told...my healthcare would be covered by the city for life."	"...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	69	Yes		"...I was promised healthcare for life by the City...at an affordable rate."	
154	Pauss	Edward	Municipal	Jun-75	Jan-04	Jun-44	72	Yes		"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 retired...and NEVER DID ANYONE SAY ANYTHING ABOUT THE REIMBURSEMENT OR THE INSURANCE BEING TEMPORARY..."	"My wife was diagnosed with...Alzheimer's in 2008... I cared for her at home 24/7 until 2015 when I was diagnosed with cancer. I spent months recovering but...a 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. Loyola...and Caremark...managed to arrive at a very low copay...but now I will be back to square one. My wife's monthly bill...runs \$6,500 a month which is more than my monthly income so I run in the red each month..."

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155	Perovich	Vladimir	Police	Sep-80	Jan-07	Aug-52	64	No	Not age 65	"When I was in the academy I was told that I will receive health care and a pension for the rest of my life. Many times...I was reminded not to quit because I would be throwing away my pension and insurance which I WILL receive for the rest of my life. When I went to the retirement seminar I was told that I will be receiving a pension and health insurance for the rest of my life."	"My wife is disabled and unable to work and is not eligible for Social Security...I...provide health insurance for my [disabled] son as well as child support...because he will never be emancipated. ...for 2017...the premium for PPO or Blue Choice option are more than my entire check..."
156	Perry	Marianne	Police	Jan-77	Jul-06			No	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 bargain...I would not have to worry about receiving reasonably-priced health coverage in retirement. The City has reneged on its part..."	"I have multiple serious chronic health problems... I am unable to take many of the generic medications that would normally be used to treat my illnesses. This means I spend a lot more for medication."
157	Pesoli	John J.	Laborers	May-76	Jan-09	Jun-57	59	No	Not age 65	"I believe I was promised lifetime coverage by City healthcare in my retirement by...the document I signed and was told on my date of hire."	"...we are being forced to sell our home of 30 years because the City does not have to fulfill their obligation as promised!"
158	Pilipuf	Cynthia S.	Police	Dec-87	Apr-10	Sep-57	59	No	Not age 65	"When I came on the job we were told we would ...earn a pension and healthcare... I decided to retire, foolishly secure in the knowledge that I would have healthcare..."	
159	Pochordo	Michael A.	Police	Jan-70	Jun-01	Dec-46	69	Yes		"I believe I was promised coverage by the City healthcare in my retirement by...the first Mayor Daley at my graduation at Soldiers Field as well as the Department of Personnel at my academy orientation."	
160	Pucinski	Wesley S.	Municipal	00/1973	00/2003	Jun-53	63	No	Insufficient qualifying quarters	"When I was hired in 1973 I was told at the time that I have signed all my paperwork that I would have a pension and health care for the rest of my life. And I was unable to pay into Medicare even though I wanted to..."	
161	Raitano	Joe	Police	Oct-73	Nov-09	Aug-49	67	Yes		"...I was promised lifetime coverage by the City healthcare in my retirement by the...assurances I received during my career that the city would take care of us in our retirement"	"
162	Reiter	Mark	Police	Mar-73	Aug-02	Aug-50	66			"...sitting in a classroom in the old academy, 720 O'Brian St., and being told...that if we stayed on the job and retired from the department that we would receive BC/BS major medical to the day we died."	"I am currently a kidney patient and need the best possible medical insurance to cover what might arise in the future."
163	Retzke	Gery M.	Police	Mar-91	Apr-11	Oct-61	55	No	Not age 65	"...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..."	"After federal taxes, my income is down to \$44,651.16. ...my PREMIUMS will be approximately \$31,200. That leaves me and my wife \$13,451.16. After real estate taxes, we are down to approx. \$7,700. 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'?"
164	Rhoden	Dawn	Police	Jun-82	Sep-06	May-56	60	No	Insufficient qualifying quarters	"During recruitment, working for CPD was 'sold' to us with paid retiree health insurance..."	"...we had planned and prepared properly for our retirement."

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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
165	Rhoden	Ralph	Police	Jun-80	Aug-04	Jun-54	62	No	Insufficient qualifying quarters	"...working for CPD was 'sold' to us with paid retiree health insurance (same as NYC) as one benefit. ... when the 1989 hires were allowed to contribute to Medicare...I...was told NO [I could not contribute] 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...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 benefits at age 65."	"...we had planned and prepared properly for our retirement. The first increases...ate up any disposable income in our budget... 2016 rates began to eat away at our principal... The 2017 rates...are impossible...and I am going to have to drop health insurance and pay the...fine. It is appalling that I lived within my means and planned properly yet it is I who will suffer..."
166	Ridges	John W. Jr.	Police	May-68	Jan-03	Jun-47	69	Yes Spouse: No	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."	"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."
167	Rieck	Judith	Police	00/1973	00/1995		72	Yes		"I believed that I would have lifetime healthcare like my father who was also a police officer."	
168	Roche	Michael James	Firemen's	Feb-80	Mar-09	Dec-54	61	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	Patrick F. Sr.	Police	Oct-71	Jun-11	Jun-46	70	Yes		"I believe that when I was hired I was promised continual lifetime healthcare benefits after retirement."	"I am currently undergoing chemotherapy...the additional cost for healthcare will become an eventual financial burden. I believe that the promises made at hiring regarding healthcare should be upheld."
216	Rose	Kenneth C.	Police	Jun-70	Jul-01	Sep-47	69	Yes		"I attended a seminar at Harold Washington Library. I asked the speaker why the city did not deduct medicare from my pay, as they were doing for new hires for many years. His answer was that the city will provide health care for retirees of all ages. Whether they had qualified for Medicare or not."	
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	Karen A.	Police	Jul-82	Jul-06	Mar-56	60	No	Not age 65	"...at every opportunity the Department communicated about health care, including all retirement seminars...great care was taken to indicate that as sworn members, we would be entitled to healthcare when we retired. ...this was especially true after the...changes went into effect which drastically reduced any social security benefits... ..members were strong reassured...we wouldn't have to worry about additional health care costs because the City would be covering the expense. ...I relied to my detriment on the sincere promises and numerous guarantees made by the City of Chicago, Department of Police."	"I am hard-pressed to provide for my family...on a retirement benefit of \$600 more than the new monthly healthcare premium..."
172	Rubin	Richard	Police	Mar-82	Sep-11	Nov-48	68	Yes		"...at the time I joined the department...this was one of the incentives that they used to entice you into joining..."	

PARTICIPANT STATEMENTS

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
173	Sadow	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	Sadow	Catherine	Police	Oct-86	Jan-07	Mar-65	51	No	Not age 65	"Attended three separate retirement seminars and was told I would have healthcare in retirement. I was told the city would 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		67	Yes		"I always thought...that we and our spouses would be provided with group healthcare coverage at a reasonable premium for the rest of our lives. ...This group healthcare benefit in our retirement was part of a package that many of us counted on and trusted that would NOT be diminished and most certainly not eliminated"	"we already pay \$1197 per month...24% of my total GROSS annuity. ...coverage...on the private market...a 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	Jun-09	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 City...was lying."	
179	Scalise	Charles	Municipal	Jun-72	Feb-04	Aug-53	63	No	Not age 65	"I believe I was promised lifetime coverage...by...Municipal Employees Retirement Fund."	
180	Schaefer	John A.	Police	Dec-66	Sep-01	Aug-46	70	Yes		"Active employment would e followed by a lifetime pension that included healthcare coverage; I attended a City sponsored retirement seminar prior to retiring during which lifetime pension and healthcare benefits were addressed; pension and healthcare would offset the mediocre salary..."	"...wife died on 28 August 2012...I was not entitled to receive any benefits from her [social security]...based on my pension...and my social security benefits...are 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	No	Not age 65	"I attended two pre-retirement seminars. ...in early 2005 and...early 2006. I distinctly recall that the topic of fully funded City provided health care insurance coverage was addressed by representatives from the City's Department of Personnel in each of these seminars. ...also mentioned in the handout package that the City provided at both of these seminars."	
182	Sebastian	Roy D.	Police	Mar-73	Jul-93	Jan-43	73	Yes		"When I joined the Chicago Police Department and was assigned to the 018th District, the thing that everybody knew by word of mouth was that then Mayor Richard J. Daley had a "handshake agreement" with the police department that upon retirement Officers would receive "free" health insurance and each of their dependents would be charged "\$50.00" a month each for theirs. There were no written documents because until Mayor Jane Burn took office Police and Fire were not allowed to have bargaining units or contracts involving our employment or retirement benefits."	"If 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."

PARTICIPANT STATEMENTS

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
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 change and told us that as a trade off, the city would continue to pay its share through our retirement."	"I can't spend willy nilly because of financial responsibilities. The City HAS spent willy nilly...while knowingly failing to provide for coverage of legislative enacted financial (pension) responsibilities."
184	Sepanik	Dorothy	Police	Jan-80	Feb-09	Feb-53	63	No	Not age 65	"I was told when I was hired that I would have medical insurance from the City of Chicago for my life."	"After retirement I was diagnosed with cancer and I need good insurance to sustain a healthier life not get kicked to the curb!"
185	Seyferlich	Warren H.	Police	Sep-70	Feb-96	Mar-46	70	No	Insufficient qualifying quarters	I believe I was promised lifetime coverage by City healthcare in my retirement by...they 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		"When I retired in 1998 I believed the city would continue to cover my family and me as long as I continued to pay my premiums."	"My wife and I have continuing health problems."
187	Shields	Loranne						No	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 paying the City to participate, as the estimated cost is more than twice my entire monthly stipend from the City."
188	Sivcek	Daniel	Police	Mar-86	Apr-11	Jul-59	57	No	Not age 65	"...Upon being hired as a police officer...the 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 retirement. ...we did not have the option to contribute to social security and would not have that benefit to fall back on. This information was also discussed at the two retirement seminars that I attended."	"After spending my entire adult life working for the city as a police officer, our benefits are now being pulled out from under us. Our healthcare costs have nearly tripled in five years. It is too late for me and thousands of others to start over. We were LIED to by the city..."
189	Skol	Tom and Pat	Police		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	Jun-98	Apr-42	74	Yes		"...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 police...shall not be altered nor infringed upon in the future."	
191	Somerville	Luke	Laborers	May-78	Jun-10	Jun-60	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 prohibitive...about \$3400 a month...I'm paying \$2300 for less options and a HUGE deductible."

PARTICIPANT STATEMENTS

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
192	Soprych	Bob	Municipal	Dec-65	Jun-98			No	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 Finance...informed [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] <b>no, the city did not want to pay the employer contribution to the Federal Government and the City Pension Fund...</b> 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 service...and because I was a salaried employee, I worked many hours without being compensated. I have had a heart attack in the last year in which I am still recovering."
194	Sosinski	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 was...assured 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	Jul-95	Apr-40	76	Yes		"I believe I was promised lifetime coverage by City healthcare in my retirement by...Richard 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 least 20 years of my career in City service, I would be covered, as well as my spouse, under the City's health plan for retirees for the rest of our lives."	"A variety of health problems...forced my retirement 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 devoured almost half of my annuity."
197	Stasinopoulos	Nick	Police					Yes		"I was always told thru out my 38 year career that my retirement benefits included medical coverage provided by the City of Chicago."	"...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 pension. ...we 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 Medicare...due to his disability and the city only covers a supplement."
198	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 Personnel."	Numerous health issues; "My medication alone today cost over \$1,200.00 a month. ...If I lose this healthcare coverage...I will have to make drastic decisions on whether to eat, live in darkness...pay for medication... We paid our share...we 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	Jul-86	Dec-11	Dec-48	67	Yes		"I believe I was promised lifetime coverage by City health care in my retirement... no doubt about that."	"It is a shame that we were promised this and it was taken away..."

PARTICIPANT STATEMENTS

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
200	Szoldatits	Alfred	Police	Jul-67	Jul-98	May-48	68			"When I went on as a cadet, I was told that when and if I decide to stay on as a Police Officer, that one of the things that I would never have to worry about was that I would have a pension and that the city would cover our Healthcare when I retired. ...I was told again in September of 1968 when I took the oath to become a Chicago Police Officer."	
201	Vanek	John	Police	Jun-66	Nov-00	Dec-36	79	Yes		"...From day one at the Police Academy we were informed that we have the best healthcare. ...I attended the City's program to inform retiree's of their benefits. I was told at that time that I would be provided healthcare from the City. At no time was I told that this was a limited time benefit to me. This was to be for my entire retirement."	"I will be 80 this December. ...along with my medical issues I am concerned that I will not be able to afford my health insurance and pay our monthly bills. ...My 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	69	Yes		"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 with all police officers and recruit officers... ..during this meeting he talked about, if the officers gave the city 30 good years of service and retired, the city would take care of the retired officers the rest of their lives."	"...the medicines she takes cost us \$142 for a 3 months supply...a new health care plan...could cost us about \$1352 for a 3 month supply. Add the added cost of a new health care plan and these new expenses would put a serious strain on our monthly retirement income."
203	Vuich	Joseph	Firemen's	Apr-61	Sep-96	Sep-31	85	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."	"...difficult...to search for a new supplemental health insurance at the age of 85."
204	Vukonich	Frank	Police	Jun-81	Jun-10	Dec-50	65	Yes		"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."	"During my 29 years...I was involved in numerous police shootings...I survived two very bad car accidents... I was injured and survived the Our Lady of Angels fire... I was blown up twice... and survived two tours in Vietnam... ..now, 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...I had health care coverage and at the 2007 pre-retirement seminar...it was stated that there would be continuation of health care benefits after retirement known as the "Annuitant Healthcare Plan"...	"...my spouse...was diagnosed with MS... The drug "Rebif" for MS... is working for her. I got Rebif from the ...Prescription Drug plan provided then by the City... The cost of Rebif is about \$60,000.00 a year... it is so important that we don't lose our Annuitant Healthcare Benefits and Prescription Drug Plan coverage."
206	Westphal	Edward	Police	Dec-85	Nov-14	Jan-51	65	Yes		"...I initially worked in the private sector. ...I accepted employment with the City...because of the benefits. ...It was a truism and a tradition that the City offered a good pension which included lifetime health care. From my understanding...the City cannot make massive cuts in benefits that were offered to employees when they were hired. They can with new hires, but not with those of us who gave up promising careers in the private sector."	"...currently dealing with a stroke and a heart attack. ...I have substantial co-pays for the numerous medications that I take daily."

PARTICIPANT STATEMENTS

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
207	Weyer	Charles R.	Police	Mar-69	Apr-98	Nov-45	71	Yes		"Attention to what was said at retirement seminars that retirement included lifetime healthcare."	"I have been treated for bladder cancer for the past 8 years with the next 3 1/2 years of periodic testing... constant monitoring of COPD and blood work."
208	Weyer	Irma	Police	Mar-73	May-02	Aug-48	68	Yes		"Learned from retirement seminar before retiring"	
209	Weyer	Gerald A.	Police	Sep-68	Jan-99	Oct-44	72	No	Insufficient qualifying quarters	"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..."	"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 deductibles, medication costs, and taxes. Again my wife and I are not eligible for Medicare... there is very little money left for anything else."
210	Witty	Roy	Police	Aug-86	Aug-10	May-52	64	No	Not age 65	"Was told that lifetime medical, dental and optical was guaranteed to me, in writing by City of Chicago, and Chicago Fraternal Order of Police Agreement, before I put in my retirement papers."	"...was counting on guaranteed lifetime healthcare promised by City of Chicago before I made my decision and put in my retirement papers, otherwise I would have kept on working..."
211	Wos	Charles K.	Municipal	Jul-80	Jun-09	Feb-58	58	No	Insufficient qualifying quarters	"...when I was hired the City promised health care at retirement."	
212	Zic-Schlomas	Virginia M.	Police	Nov-82	Jul-15	Jun-55	61	No	Not age 65	"I believe I was promised lifetime coverage by City healthcare in my retirement by the...benefits that were originally promised to me..."	
213	Zurawik	James	Police	Apr-77	Apr-04	May-53	63	No	Insufficient qualifying quarters	"I was told during my hiring process that I would receive lifetime free coverage."	"My health care went from 0 to about \$200, now...it's \$1400. I had a transplant...and need health care and meds or I will die... I have a choice between eating and insurance."
214	Zurawski	Frank	Laborers	Mar-77	Jan-09	Aug-53	63	No	Insufficient qualifying quarters	"Healthcare coverage (with a cost to the employee), was promised to me, as part of my retirement benefits, by the City of Chicago."	"...our sole income is my retirement...I was diagnosed with cancer...now I have to worry about how I will be able to afford treatments...because the City has failed to keep their promises..."

**Please respond with:**

Name: Lilia Flores

Address: 5149 S. Parkside  
Chicago IL 60638

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

Date of Birth: 20 January 1963      Current Age: 53

Date of Hire: 17 November 1986

Date of Retirement: 15 February 2014

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

(X) I am not yet age 65?

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

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : I attended two different retirement seminars, I recall health insurance coverage after retirement was guaranteed according to the representative covering that topic.

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

I am a single woman who worked as a police officer for the city of Chicago for over 27 years. 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 year after my retirement and I have had to choose smaller plans each year to keep up with the premium increase. Now the city is going back on their commitment to provide health insurance for us. The health insurance policy that the city is offering comes with a premium that is beyond shameful! Almost \$1500 a month for a single person like myself. This is almost half my monthly pension check amount. I am beyond worried that I will not be able to cover my monthly health insurance premium and pay my mortgage, therefore I felt I had no other choice but to put my house of 30 years 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 necessities such as food and utilities.

**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/ Lilia Flores (type in or sign your name)

**City of Chicago Police Department Retiree Statement**

Name: Ricardo Abreu  
Address: 7708 W. Thorndale Avenue  
Chicago, IL 60631

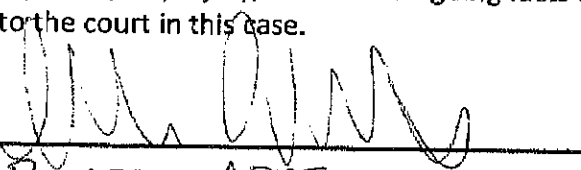
Fund: Police  
Date of Birth: 09/29/46  
Current Age: 70  
Date of Hire: October 1973  
Date of Retirement: November 2003

I am qualified for coverage under the federal Medicare program. I was promised lifetime coverage by City healthcare in my retirement by the following:

Prior to retirement, throughout my 30 year career as a police officer, I received steadfast assurances at retirement meetings hosted by the city and discussions with various police department supervisors that the city will "make good" on the funding and provision of future healthcare insurance needs for myself and for my dependents, which at the time of my retirement was my spouse. The city represented that our healthcare insurance would continue throughout my lifetime and the lifetime of my spouse. This was a significant consideration and component of the total compensation package offered and presented by the city which I relied upon. Most importantly, my reliance on the promised healthcare insurance benefits affected my decision regarding the timing of my retirement. Had I been informed the city retirement healthcare insurance benefits would be cancelled, I would have waited to retire, providing an opportunity to amass financial assets adequate to sustain the financial burden of crucial healthcare costs and healthcare insurance for myself and my spouse in our older age and throughout our lifetimes. Now that I'm retired, older, in need of medical care and relying on my retirement income for sustaining my household financially, this additional, UNEXPECTED healthcare cost has provided great angst and concern for the financial and medical well-being of me and my wife. I have worked hard during my 30 years of service, having put my life on the line during my career, *believing* the city valued my work and contribution as a city servant providing the citizens of Chicago a safer place to live. It is an enormous injustice to the city retirees if the city is allowed to renege on its retirement healthcare promises at this late stage in our lives.

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

Signed: /s/

  
RICARDO ABREU

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 is 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.

Albert Aguilar

From: Michalene Michalene@krislovlaw.com  
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098  
Date: November 7, 2016 at 10:33 AM  
To:  
Cc: Clint Clint@krislovlaw.com, Ken Ken@krislovlaw.com

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

The next court filing is due Wednesday.

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

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

And we need your statements in the following form.

Please respond with:

Name: RICHARD J. AGUIRAGA  
Address: 5801 S. MONITOR AVE  
CHICAGO, IL 60638

Fund: (Police? Fire? Municipal? Laborers?) Police  
Date of Birth: 2/28/50 Current Age: 66  
Date of Hire: 25- OCT-1971  
Date of Retirement: 2- JUNE - 2012

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

~~I am not yet age 65?~~

I do / ~~do not~~ have sufficient qualifying quarters for coverage?

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

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.

Richard J. Aguiraga

Percy J. Allen Jr.  
11427 S. Western Ave.  
Chicago, IL. 60643  
773-881-8709 (Home)  
773-438-0535 (24-Hour Service)

November, 7 2016

The Appellate Court of Illinois

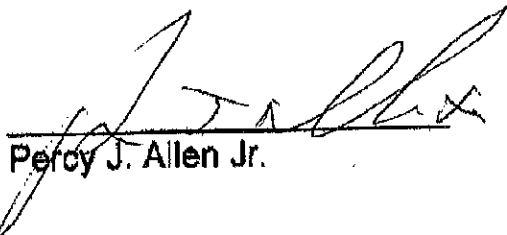
Name: Percy J Allen Jr.  
Address: 11427 S. Western Ave. Chicago, IL. 60643  
Fund: Police  
Date of Birth: November 10, 1962  
Date of Hire: December 26, 1989  
Date of Retirement: March 15, 2014

I am a retired Chicago Police Officer. For information purposes I do not qualify for Federal Medicare because I am not 65 years of age.

I attended two City of Chicago sponsored retirement seminars, the first in my 15<sup>th</sup> year of service the second in my 20<sup>th</sup> year of service.

During these retirement seminars the attendees were assured that health care was a component of our retirement benefits. My decision's regarding retirement were based on the information the City of Chicago dispersed during these seminars. I relied on the health assurance being there in my retirement my wife has serious health issues that commands quality health care.

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



Percy J. Allen Jr.

## **Retiree Health Care Statement:**

Name: Tanja Ancrum

Address: 6225 N. Newcastle Ave., Chicago, IL 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.

Tanja Ancrum (Signature)

11/7/2016 (Date)

TO: KRISLOV AND ASSOCIATES LTD .

---

Name: Arnold Anderson

Address: 32-1 N 600 W, Valparaiso, In. 46385

Fund: Retired Police Officer

DOB: 06/16/1948

Hire date: 06/16.1986 Not a typo. Hired on my birthday.

Retirement date: July 15 Or 16/ 2006

I am qualified for Medicare.

I believe I am entitled to lifetime City healthcare in my retirement by the following:

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 , conservatively, 80% of my classmates, so I paid particular attention to talks of that nature.

I am 100% certain, beyond a doubt, that I attended two retirement seminars. I'm 85% certain I went to a third one as well.

In each of the retirement seminars held by the City of Chicago Police Department, retirement healthcare was addressed by the City. They pounded into our brains that one should NOT leave the City BCBS plan for any reason because, once you opted out of the plan, you would forever be denied access to the plan again. This was addressed by a speaker on the stage and also re-iterated by one on one talks with City retirement agents at tables set up outside of the auditorium.

I firmly believed that this issue was addressed by the City because Retirement healthcare was included in my upcoming retirement plans.

My 2015 City Police Department pension was \$45,095.48

My mortgage , taxes, and medical expenses in that calendar year totaled, when rounded out, were \$32,510.00

No need for me to do the simple math involved to demonstrate that the loss of the City healthcare plan promised me would be a hardship.

On November 28th of this year, 2016, I am having cervical vertebrae C-4 though C-7, fused with a metallic plate on the front side and spacing pins implanted through the rear of my neck. This is a frightening procedure to me for health reasons and has unknown financial implications going forward.

The City, by reneging on it's promises stated on date of employment and at the retirement seminars have emotional turned my world upside down.

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

ARNOLD L ANDERSON / 

## Michalene

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**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 I 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

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**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

**Michalene**

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**From:** Garth Angel <captgarthangel@yahoo.com>  
**Sent:** Monday, November 07, 2016 7:45 PM  
**To:** Michalene  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name Garth Angel  
Address: 9212 S. Mozart  
Evergreen Park, IL 60805

Fund: Police

D.O.B. 4 Mar. 1938  
Date of Hire 15 Aug. 1966

Date of Retirement 19 Aug. 1998

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

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: Mayor Richard J. Daley verbally stated it would happen. It unfortunately it

was never put in writing. It was a time when your word was your bond.

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.

Garth Angel

On Monday, November 7, 2016 10:33 AM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

**From:** Clint

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

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

The next court filing is due Wednesday.

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

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

And we need your statements in the following form.

**Please respond with:**

**Name:**

**Address:**

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

**Date of Birth:**            **Current Age:**

**Date of Hire:**

**Date of Retirement:**

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

**I am not yet age 65?**

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

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

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

11/07/2016

RE: Retirement Healthcare  
Name: Timothy E. Arendt  
Address: 9315 S. Claremont Ave., Chicago, IL, 60643  
Fund: Municipal  
Age: 68  
Hired: May of 1971  
Retired: June 2, 2003

Dear Mr. Krislov,

My healthcare situation is different from many of my fellow retirees in that I am Medicare eligible. After my time with the City I worked in private industry mainly for the purpose of securing both SSN and Medicare. All during this post-City employment period I paid for retiree healthcare through the Benefits Management Office. I was told that if I ever dropped the City insurance that I would never be able to get back in. My private industry employer provided full healthcare insurance and in that time I never once used the City insurance.

Over a 10 year period I paid roughly \$42,000 to maintain my City insurance even though I never needed to use it. The only reason for me to do this was to not lose the supplemental to Medicare insurance that was promised. Both at the beginning of my career and during retirement 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.

Like many seniors, my wife and I do have some medical issues. Working in the trade as an electrical worker for over 33 years is hard on the body. The ability to maintain insurance for our retirement years has always been a priority for me. Unlike others I am fortunate in that hopefully I will be able to secure Medigap supplemental insurance for my wife and myself at an affordable rate. The City in recent years, has raised our portion toward healthcare to an incredible amount.

If the City is allowed to terminate their promise for healthcare I am hoping to recoup some of the money I spent to maintain their promise.

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

Respectfully

Timothy Arendt

MUNICIPAL EMPLOYEES'  
ANNUITY AND BENEFIT  
FUND  
OF CHICAGO

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Booklet of Information on the Law  
governing the Fund—including  
Amendatory Provisions to  
July 18, 1985

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OFFICE OF FUND:  
221 North LaSalle Street, Room 400  
Chicago, Illinois 60601 (312) 744-3785



XV. Deductions from Annuity for the Purpose of Health Insurance .....	Page 41
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XVI. In Conclusion.....	Page 42
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Also Included:

*Table*

Life Expectancy; for use in computing expected return in the case of ordinary life annuities—one life—for Federal income tax purposes.

*Table*

showing % of final average salary payable in annuity under 20-year-service minimum annuity formula at indicated ages of retirement.

*An Exhibit*

included because of probable interest to participants—showing the number of persons at indicated ages, on the annuity rolls of the Municipal Employees' Annuity and Benefit Fund of Chicago, as of December 31, 1984.

## I. INTRODUCTION

July, 1985

### *To the participants in the Municipal Employees' Annuity and Benefit Fund of Chicago*

The information contained in this booklet has been prepared by the Retirement Board to provide members of this system, together with the survivors of deceased employee participants, with data relating to their rightful benefits.

This booklet is not intended to contain, nor does it, a synopsis of all provisions of the law governing the Municipal Employees' Annuity and Benefit Fund of Chicago. There may be exceptions and modifications in the case of statements, explanations, and answers given herein. A detailed and complete coverage of all the applicable law would defeat the purpose of this intended general outline. The full text of the law governing the Fund may be found in Article 8, Chapter 108½ of the Illinois Revised Statutes and supersedes anything stated or implied in this booklet.

Recently the Illinois State Legislature amended certain sections of this System's Act, and we are pleased to apprise you of the changes that might affect benefit rights. Possibly, amendments of greatest significance are the enlargement of maximum benefits payable to the spouse of a deceased employee participant, the automatic annual increase in annuity after retirement, a new benefit accrual rate, a reduced discount for retirement before age 60, changes in the disability provisions, and a health insurance supplement up to \$25 per month under certain conditions. Other amendments will be pointed out, or commented on, in this booklet.

The Retirement Board annually provides all members with individual employee statements showing credits that they have accumulated. In addition thereto, the Retirement Board publishes an annual report that summarizes the financial operations for the year, which may be obtained by personally calling at this office, or it will be forwarded to an individual upon written request.

We would like to point out that many persons employed by the trustees of the Municipal Employees' Annuity and Benefit Fund are actuarially trained personnel, and you may be assured that they are able and eager to assist you whenever possible.

The statistics shown in the concluding pages of this booklet, pertaining to annuitants of the Fund, are as of December 31, 1984.

The trustees of your Fund reiterate their previous expression of grateful appreciation to the Mayor and other officials of the City of Chicago, and to the Governor and members of the Illinois State Legislature, for their steadfast support of legislative amendments for the betterment and strengthening of the Fund.

The Retirement Board,  
Municipal Employees' Annuity and Benefit Fund of Chicago  
By: James W. McGurn, *President*

Schedule R Form 1040 must be filled in if you claim this credit. It is suggested that each widow, widower, or employee annuitant familiarize himself or herself with income tax law pertaining to this credit and with the meaning of retirement income and the various limitations on the credit as outlined in Schedule R.

Eligibility for this credit depends on (1) your past earnings or the past earnings of your spouse, (2) the type and amount of income received, and (3) your age.

Your local income tax office is always glad to advise and assist you on any tax matter.

#### (5) Refunds, IRA rollovers

If you receive a refund, that part of the refund that represents interest credits together with salary deductions that were deferred beginning January 1, 1982, or pick-up by the Board of Education beginning September, 1981, will be subject to federal income tax.

The office of the Fund will furnish you with this information when the refund is granted.

The taxable portion of a refund may be "rolled over" tax free into an IRA account within 60 days. Please consult your tax advisor or IRS publication 590 on *Individual Retirement Arrangements*.

#### (6) Federal income tax withholding on refunds, annuities, and disability benefits

Federal legislation effective January 1, 1983, requires that the Fund withhold federal income tax, according to stated guidelines, from monthly benefit payments and refunds *unless* the recipient of such payments elects *not* to have such taxes withheld.

Withholding of taxes will only apply to the portion of your benefit payments that is included in your income subject to federal income tax. Therefore, if it is determined that your annuity, or other benefit payments, are not subject to federal income tax, there will be no withholding of tax unless you direct otherwise.

Benefit payments must be treated as wages in calculating the amount of federal income tax to be withheld. Unless instructions are otherwise received, it will then be necessary that such calculation be based on that of a married individual claiming three withholding allowances. If withholding on the basis of a married individual with three withholding allowances, no federal income tax will be withheld unless the taxable portion of your annual benefit payments exceeds \$5,400.

You may also elect to have withheld tax calculated at rates other than that of a married individual claiming three allowances, as well as electing not to have any withholding made by completing the form given to you at the time you apply for benefits. If such information is not immediately returned to the office of the Fund, it will be necessary that tax withholding be calculated as aforementioned.

All applicants for annuity or disability benefit complete the

above-mentioned form before the requested benefit will be granted. Kindly do so, and make certain the amount withheld is sufficient to equal your tax liability. You may otherwise be subject to tax penalties. Your election will remain in effect until you revoke it. Changes or revocation may be made at any time by requesting a new election form and returning it to the office of the Fund.

If you elect *not* to have tax withheld, you might incur penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

NOTE: Since the Internal Revenue Code is frequently amended, and the regulations, rulings, and decisions of the Tax and other Federal courts from time to time alter or modify present procedures, the foregoing may not be applicable in its entirety at a future date.

If there are any questions or doubts in your mind about your income tax liability in relation to your annuity or other benefits from the Municipal Fund, consult your own tax advisor, IRS Publication 575—*Pension and Annuity Income*, or the district director of your local income tax office.

#### (B) STATE OF ILLINOIS INCOME TAX

Annuity and refund payable by this Fund and by other pension plans from the State of Illinois are presently exempt in full from payment of an Illinois State income tax.

It might be pointed out, however, that if you file a state income tax return and claim an exemption for the amount of annuity paid by this Fund, it is advisable that you include a certain page of the tax return form filed by you with the Federal Internal Revenue Service as such proof. See Illinois Form IL-1040, "Specific Instructions for Subtractions," for page number of U.S. Form 1040 to be included with your Illinois income tax return.

#### XV. DEDUCTIONS FROM ANNUITY FOR THE PURPOSE OF HEALTH INSURANCE

Legislation enacted in the year 1963 permits the trustees to make deductions from employee participant's annuity checks upon retirement of the premiums for coverage in any nonprofit group hospital or medical surgical plan, if the employee elects to have such deductions made for such purpose.

This does not mean that the Retirement Board will set up a plan. It merely gives the Board the right to make the premium deduction at the employee's request, and nothing else.

At the present time, Blue Cross/Blue Shield and Bankers Insurance have arranged to continue like coverage equal to that provided the employee prior to date of retirement. The retiring employee must, however, under Blue Cross/Blue Shield rules and Bankers Insurance rules, have been a group participant im-

diately prior to retirement to be continued in coverage after retirement on annuity.

We might also point out that spouses of deceased employees have the right to participate in the group coverage plans, provided that their deceased husband or wife was a participant in such plan immediately prior to death.

Participation in the group coverage plans is not possible unless the amount of monthly annuity being paid by this Fund is sufficient to permit withholding the entire monthly premium.

The employee or spouse must make the election, to have group coverage continued by means of deductions from his or her monthly annuity at the time of application for such annuity.

At the present time the City of Chicago is establishing an Annuitant Medical Benefits plan to be administered through the City of Chicago Benefits Management Office. All inquiries should be directed to the Retiree Unit, Department of Finance, Risk and Benefit Management Office, 510 North Peshtigo Ct., 7th Floor, Kraft Building, Chicago, Illinois 60611, telephone (312)744-0777.

The 1985 amendments contain a provision for a health insurance supplement up to \$25 per month (paid to the underwriting organization) for employee annuitants if the employee is age 65 or older with at least 15 years of service. This supplement is available to any employee annuitant in receipt of annuity or for any employee who retires on annuity in the future.

## XVI. IN CONCLUSION

This booklet is not intended to contain, and does not contain, a synopsis of all provisions of the law governing the Municipal Employees' Annuity and Benefit Fund of Chicago. There may be exceptions and modifications in the case of statements, explanations, and answers given herein. A detailed and complete coverage of all applicable law would defeat the purpose of this intended general outline. The full text of the law governing the Fund may be found in Chapter 108½ of the Illinois Revised Statutes, and supersedes anything stated or implied in this booklet.

## LIFE EXPECTANCY

### ORDINARY LIFE ANNUITIES—ONE LIFE—EXPECTED RETURN MULTIPLES

(Use Age Nearest Birthday)

Ages			Ages			Ages		
Male	Female	Multiples	Male	Female	Multiples	Male	Female	Multiples
6	11	65.0	41	46	33.0	76	81	9.1
7	12	64.1	42	47	32.1	77	82	8.7
8	13	63.2	43	48	31.2	78	83	8.3
9	14	62.3	44	49	30.4	79	84	7.8
10	15	61.4	45	50	29.6	80	85	7.5
11	16	60.4	46	51	28.7	81	86	7.1
12	17	59.5	47	52	27.9	82	87	6.7
13	18	58.6	48	53	27.1	83	88	6.3
14	19	57.7	49	54	26.3	84	89	6.0
15	20	56.7	50	55	25.5	85	90	5.7
16	21	55.8	51	56	24.7	86	91	5.4
17	22	54.9	52	57	24.0	87	92	5.1
18	23	53.9	53	58	23.2	88	93	4.8
19	24	53.0	54	59	22.4	89	94	4.5
20	25	52.1	55	60	21.7	90	95	4.2
21	26	51.1	56	61	21.0	91	96	4.0
22	27	50.2	57	62	20.3	92	97	3.7
23	28	49.3	58	63	19.6	93	98	3.5
24	29	48.3	59	64	18.9	94	99	3.3
25	30	47.4	60	65	18.2	95	100	3.1
26	31	46.5	61	66	17.5	96	101	2.9
27	32	45.6	62	67	16.9	97	102	2.7
28	33	44.6	63	68	16.2	98	103	2.5
29	34	43.7	64	69	15.6	99	104	2.3
30	35	42.8	65	70	15.0	100	105	2.1
31	36	41.9	66	71	14.4	101	106	1.9
32	37	41.0	67	72	13.8	102	107	1.7
33	38	40.0	68	73	13.2	103	108	1.5
34	39	39.1	69	74	12.6	104	109	1.3
35	40	38.2	70	75	12.1	105	110	1.2
36	41	37.3	71	76	11.6	106	111	1.0
37	42	36.5	72	77	11.0	107	112	.8
38	43	35.6	73	78	10.5	108	113	.7
39	44	34.7	74	79	10.1	109	114	.6
40	45	33.8	75	80	9.6	110	115	.5
						111	116	0

**Lester Ascher**

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**From:** Sheldon Hurovitz <srhuro@sbcglobal.net>  
**Sent:** Monday, November 07, 2016 2:50 PM  
**To:** Ann Nakaguchi; Robert Joyce; Mila Shleymovich; Les Ascher; Donna Canchola  
**Subject:** Fw: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

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

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

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

And we need your statements in the following form.

**Please respond with:**

**Name:** LESTER ASCHER  
**Address:** 6245 N. TRIPP  
CHICAGO, IL 60646

**Fund:** (Police? Fire? Municipal? Laborers?)  
**Date of Birth:** 10/25/45 **Current Age:** 71  
**Date of Hire:** 7/1970  
**Date of Retirement:** 2/2014

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

I believe I was promised lifetime coverage by City healthcare in my retirement by the following:  
At hiring, the pension program was explained, and we were given  
A booklet indicating group insurance availability throughout retirement  
If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: under care for cancer, high blood pressure

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

/s/  (type in or sign your name)

*Clint Krislov*

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

Date: 24 Oct 2016  
Name: Michael Allen Barone  
Address: 6315 N Olcott, Chicago, IL 60631  
Fund: Chicago Police  
Date of Birth: 09/16/1954  
Current Age: 62  
Date of Hire: 1 Nov 1977  
Date of Retirement: 1 Jan 2005

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

XX I am not yet age 65.

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

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

**I was promised healthcare by the city during retirement, how can they abandon me at such a crucial stage of mine and my family's life. I won't be eligible for Medicare for three more years.**


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 monthly premium for the family coverage is \$3,622.00. This is over 80% of my monthly pension check. This is an extreme increase. My wife died in 2007, leaving me with three children to care for. I have two daughters still at home, with one leaving for college next year. I cannot afford to pay \$43,464.00 annually for medical insurance coverage. I am an insulin dependent diabetic and have to take four injections daily along with other medications.**

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.*

Michael A. Barone



24 Oct 2016, baroncop@aol.com

## Michalene

---

**From:** Irene Battistella <chaoring@yahoo.com>  
**Sent:** Thursday, November 10, 2016 4:12 PM  
**To:** Michalene  
**Subject:** 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:** Tijwana Baugh <tijwana@sbcglobal.net>  
**Sent:** Friday, October 21, 2016 10:11 PM  
**To:** Michalene  
**Subject:** Retiree Update-Filing in the Illinois Supreme Court-Privileged Confidential Attorney Client Communication

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

☐ I am not yet age 65.

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

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

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

Recently developed cronnick ear infection needing special attention.

### 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/ Tijwana Baugh (type in or sign your name)

Name: Richard E. Bendixon  
Address: 7024 N. Monon  
Chicago, Ill. 60646

Fund: Police

Date of Birth: Feb. 16, 1943      Current Age 73

Date of Hire: March 1, 1965

Date of Retirement: April 15, 1994

I, Richard E. Bendixon am qualified under the Federal Medicare program.

My wife, Ulana Bendixon, is not qualified under the Federal Medicare program because she has not yet turned 65. (her date of birth 10-29-57)

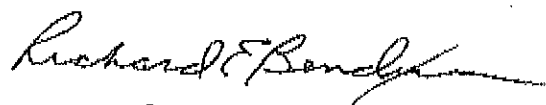
I believe that I was promised lifetime coverage by City healthcare in retirement because at the retirement seminar we were promised that our pension and our medical insurance would always continue. Also, The Retirement Board of the Policemen's fund had sent booklets out that included information about annuities, widow's annuities, disability benefits, death benefits, and group health insurance benefits. I understood that this was all one package.

At 73, my health situation is such that I need to remain with my current doctors. Medicare is primary for me with the city paying the balance. For me to buy a Medicare supplement plan at 73 years old would be expensive and they might not sell me a good plan because of my medical condition. And to send me to a Medicare Advantage plan is also a problem because Medicare advantage Plans are complicated set-ups. It is not traditional Medicare and providers are not so knowledgeable on the Advantage plans that providers sign contracts with the insurance company. I called my hospital Loyola (most of my doctors are there- cancer, RA, lung doctor...) and they told me that they do not have a contract with BC/BS Advantage.

My wife, Ulana Bendixon, is 59 years old and the city plan is her only insurance. Going to the insurance market place is a very severe restriction on medical choices. There are very few ppo plans and many insurance companies have left the state. The few BCBS ppo plans (individual) are very expensive with very high deductibles and out of pocket costs and the networks are changing. The whole market place with individual plans looks like it is "dying." We are not eligible for federal subsidies.

We paid approximately \$14,000.00 last year and it is very hard to pay more. I think that our payment of \$14,000.00 for a group policy (one Medicare/one non-Medicare) should be enough for the city and funds to pay for a benefit that we were promised.

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

  
7 Nov 16

## Michalene

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**From:** Clint  
**Sent:** Wednesday, November 09, 2016 3:52 PM  
**To:** Michalene; Ken  
**Subject:** FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

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

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**From:** Ted Raab [<mailto:von.raab@sbcglobal.net>]  
**Sent:** Monday, November 07, 2016 6:18 PM  
**To:** Clint  
**Subject:** Fwd: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

**From:** Lawrence Beyer <[addonii@earthlink.net](mailto:addonii@earthlink.net)>  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098  
**Date:** November 7, 2016 at 2:51:40 PM CST

Begin forwarded message:

**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: Lawrence D Beyer  
Address: 6115 S Massasoit Ave

Chicago, IL 60638

Fund: (Police)

Date of Birth: 06 March 1949

Current Age: 67

Date of Hire: 01 Feb 1972

Date of Retirement: 01 Sept 2004

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

I had made sure I had 40 quarters

In my case a supplement to my Medicare would be most welcome.

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

I was on the 5th fl 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 Mayors office as we were told outlined various benefits we would get for working for the City of Chicago including lifetime medical coverage if we worked to retirement.

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

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

/s/ \_\_\_Lawrence D Beyer\_\_\_\_\_ (type in or sign your name)

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

----- Forwarded Message -----

From: moerose@comcast.net

To: Clint@krislovlaw.com

Sent: Mon, 07 Nov 2016 21:21:58 -0000 (UTC)

Subject: Police Retiree

To Whom It May Concern

Name - Maureen Blake

Date of Birth - 1 May 1955

Date of Hire - 17 November 1986

Date of Retirement - 15 March 2007

I am not qualified for coverage under Federal Medicare program because, I am not yet age 65 and I do not have sufficient quarters for coverage.

I believe I was promised lifetime coverage by City Healthcare in my retirement by City of Chicago personnel. For this reason, I was originally hired by the Chicago Police Department on 13 July 1973 as a civilian typist, working at 1121 S. State. After working 13 years as a civilian employee, I took the sworn Police Officer test and entered the Police Academy on 17 November 1986.

Upon entering the academy I was informed they were deducting Medicare from the payroll checks of my fellow

classmates but not mine. When I questioned this with the Department of Finance, I was informed I was considered a continuous employee since 1973, because there was no break in employment. I requested that Medicare be deducted from my check I was informed that was not possible because I had the same employee number since 1973.

I cannot afford to pay \$1466.00 a month for Healthcare on the amount I receive monthly from my pension.

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.

Maureen Blake

December 11, 2015

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

FROM: Curtis E. & Karen A. (Belluomini) Blanc  
61 Gallatin Road  
Cadiz, Kentucky 42211-7848

SUBJECT: Michael W. Underwood vs. City of Chicago  
13-CH-17450 Calendar No: 5  
Honorable Judge Neil Cohen

This correspondence is in response to information being requested to further a renewed preliminary injunction request by our attorney Clint Krislov.

Name(s): Curtis E. Blanc ~ June 30<sup>th</sup>, 1950  
Karen A. (Belluomini) Blanc ~ May 4<sup>th</sup>, 1963

Date(s) of Retirement(s): Curtis ~ April 15<sup>th</sup>, 2004  
Karen ~ August 2<sup>nd</sup>, 2011

Participant/Employee(s): City of Chicago, Department of Police ~ (Both)

Gross Annuity Amount(s): Curtis ~ \$5055.71 monthly  
Karen ~ \$3938.36 monthly

Healthcare Participant(s): Curtis ~ self  
Karen ~ self

**\*Note: Due to City regulations, NO two retired individuals (married or not) can have insurance coverage on the same policy. Each has to maintain their own healthcare.**

Healthcare Premium in 2013:	Curtis: \$6131.76 (BC/BS & Dental/Vision for both, Karen & myself)
	Karen: \$3193.00 (BC/BS)
Healthcare Premium in 2014:	Curtis: \$6131.76 (BC/BS & Dental/Vision for both, Karen & myself)
	Karen: \$3193.00 (BC/BS)
Healthcare Premium in 2015:	Curtis: \$6568.32 (BC/BS & Dental/Vision for Karen & myself)
	Karen: \$6032.00 (BC/BS) <b>Karen sole coverage, increase of \$2839.00</b>
Healthcare Premium in 2016:	Curtis: Medicare Eligible ~ Part A ~ \$2232.60 (BC/BS)
<b>(Projection)</b>	Part B ~ \$3800.40 (BC/BS)
	Vision/Dental ~ \$945.32 (both)
	Karen: \$6814.92 (BC/BS) <b>***After Opting Out/Improved plan</b>
	<b>Projection as suggested by the City ~ \$14,580.00</b>
	<b>A loss of yearly income by: \$7765.08</b>

In order to clarify certain aspects of the above, we need to explain further. It will be noted that we decided it would be to our benefit to "opt out" of the health insurance coverage provided by the City of Chicago. As noted above, the projected cost at the City of Chicago's proposal is an increase for Karen of \$7765.00 per year. Unless you were independently wealthy, no one could afford these insurance premiums. Please keep in mind that since we are receiving a government sponsored pension, we are not entitled to full assistance from Social Security or signing up for Obamacare. Upon receiving Medicare benefits, our already reduced benefits from Social Security are additionally depleted.

In taking the position of "opting out", we are able to keep the same if not a little better coverage than that provided by the City, at a reasonable rate. If we had not, Karen would have had to go to a policy with limited coverage, such as, Blue Choice Value as offered by Blue Cross/Blue Shield through the City.

When we took this job and worked holidays, weekends, midnights, missing family events, etc., we understood healthcare would be a provided benefit at retirement. It is truly a shame that at this stage of our lives, we cannot truly enjoy our retirement without worrying. That we have to constantly worry about where the next increase regarding health care is coming from. This should be an enjoyable, restful, carefree time of our waning years. Instead, it is anything but!

I certify that the foregoing information is true and correct, and authorize this statement to be submitted to the court in support of our claim to retiree healthcare coverage.

Name: /s/ Curtis E. Blanc

/s/ Karen A. Blanc

Karen A. (Belluomini) Blanc

November 7, 2016

Name(s): Curtis E. Blanc  
Karen A. (Belluomini) Blanc

Address: 61 Gallatin Road Cadiz, Kentucky 42211-7848

Fund: Police ~ Both

Date of Birth: Curtis ~ June 30, 1950 Age: 66  
Karen ~ May 4, 1963 Age: 53

Date(s) of Hire: Curtis ~ April 3, 1972  
Karen ~ February 14, 1989

Date(s) of Retirement: Curtis ~ April 15, 2004 (32 years & 14 days of service)  
Karen ~ August 2, 2011 (22 years & 6 months of service)

Curtis is qualified for Medicare because I am 66 years of age.

Karen is not qualified for Medicare because she has not reached the age of 65.

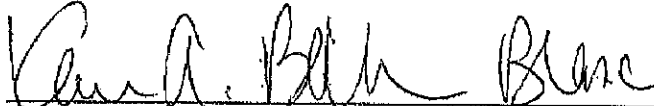
We both believe (and still do) that lifetime healthcare coverage was a guaranteed benefit for successfully completing a career with the City of Chicago, Department of Police. There were numerous statements during both of our tenures that enforced the belief that lifetime health coverage was a benefit. The usual comment by benefit management personnel over the years and officers that were instructors at the Chicago Police Academy were, "you have the best insurance now and will have the best pension plan out there kid." Over the years, the city offered life insurance programs, additional healthcare options (eye, ear, etc.). *(It was and is still common knowledge that employment with a municipality is one of the most sought after means of employment/career).*

This page is a supplement to correspondence dated December 11, 2015 addressed to our attorney, Mr. Clint Krislov.

**\*\*\*We are well aware that the Justices/Appellate Court realize that the City of Chicago elected officials have failed to maintain the funds over the years that was meant to make these benefits self-funded.**

We 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/  Curtis E. Blanc

 Karen A. (Belluomini) Blanc

## Michalene

---

**From:** Bigjohn432@aol.com  
**Sent:** Monday, November 07, 2016 1:00 PM  
**To:** Michalene  
**Subject:** Fwd: Retiree Health Care Statement updated statement 3rd

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From: [Bigjohn432@aol.com](mailto:Bigjohn432@aol.com)  
To: [Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)  
Sent: 11/7/2016 12:50:09 P.M. Central Standard Time  
Subj: Retiree Health Care Statement

John R. Bobko  
6155 S Kilbourn  
Chicago, Illinois 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

## Michalene

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**From:** Dennis Bolda <discod13@gmail.com>  
**Sent:** Monday, November 07, 2016 2:07 PM  
**To:** Michalene  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Sent from my iPad

On Nov 7, 2016, at 13:04, Dennis Bolda <[discod13@gmail.com](mailto:discod13@gmail.com)> wrote:

Sent from my iPad

On Nov 7, 2016, at 09:32, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

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

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

And we need your statements in the following form.

### Please respond with:

**Name:** Dennis Bolda  
**Address:** 7820 E. Camelback Rd. #307

**Fund:** ( Police  
**Date of Birth:** 10/20/1947      **Current Age:** 69  
**Date of Hire:** 03/04/1968  
**Date of Retirement:** 03/16/1998

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

I do have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : Blue Cross/Blue Shield of Illinois. This indicated in paper work distributed by the city in contract and reinforced in content at retirement seminars

That I attended.

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: My retirement income has been budgeted to what the city offered me when I RETIRED! At the age of 65, when I was eligible for Medicare, I was only to pay \$79.00 per month for my healthcare supplement with the city for life! It seems that after serving for thirty years and promised a safe and secure healthcare is the least the second city could do for it'

Retiree's. I served the city and loved my job and my city, but apparently times

Have changed as no one seems to respect law enforcement officers and lack of caring

For seniors in the entire country. We paid with losing time from our loved ones to

Protect neighborhoods that did not love us, until they needed us. We were spit on, swore

At and physically assaulted, but we made a promise when sworn in to serve and protect. I

just wish the once greatest city on earth would respond by thanking us for my service and

realize one day they will be retired seniors on fixed income and resources. Dennis Bolda--- retired detective.

**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.

Mr. /s/ \_\_\_\_Dennis J. Bolda\_\_\_\_\_(type in or sign your name)

**Clint Krislov**

**Krislov & Associates, Ltd.**

**Civic Opera Building, Suite 1300**

**20 North Wacker Drive**

**Chicago, Illinois 60606**

**Telephone: 312-606-0500**

**Facsimile: 312-739-1098**

**Website: [www.krislovlaw.com](http://www.krislovlaw.com)**

**Email: [clint@krislovlaw.com](mailto:clint@krislovlaw.com)**

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: Jack Boock  
Address: 2704 Alvin Sperry Pass Mt Juliet, Tn 37122  
Fund: Chicago Police Pension Fund  
Date of Birth: June 1 1952  
Current Age: 64  
Date of Hire: 3 Jan 1977  
Date of Retirement: 15 Apr 2006

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

☒ X I am not yet age 65.

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

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

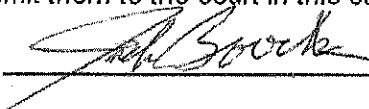
I believe it is part of our retirement guarantee covered by the Illinois State Constitution. Also promised to me at the time I was hired

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

If I sign up with the new BCBS insurance I will paying more for my insurance than the mortgage payment on my home

**And Add:**

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

/s/  (type in or sign your name)

## Michalene

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**From:** donna borzych <borzychdonna@att.net>  
**Sent:** Monday, November 07, 2016 2:03 PM  
**To:** Michalene  
**Cc:** Clint; Ken  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

DONNA M.BORZYCH  
6245 BARBARA AVE  
TINLEY PARK IL 60477 POLICE FUND  
DOB 2/2/1944  
1964 DATE OF HIRE  
1995 DATE OF RETIREMENT

IT WAS MY BELIEF AS WELL AS MY HUSBAND'S THAT WE BOTH WOULD HAVE LIFETIME HEALTH COVERAGE. BEFORE MU HUSBAND PASSED AWAY HE ASSURED ME I WOULDN'T HAVE ANYTHING TO WORRY ABOUT AS FAR AS HEALTHCARE WAS CONCERNED. ONE OF THE CONSIDERATIONS OF JOINING THE POLICE DEPT WAS THE EXCELLENT HEALTHCARE PLAN.HE PUT HIS LIFE ON THE LINE EVERY DAY AND THIS IS HOW THEY SHOW GRATITUDE.

NOW THAT I AM IN NEED OF GOOD QUALITY HEALTHCARE IT IS TAKEN AWAY. I HAVE A CHRONIC ILLNESS AND AM TERRIFIED AS TO WHAT IS GOING TO HAPPEN TO ME, HEALTHCARE-WISE.I HAVE A KNOT IN MY STOMACH EVERY DAY AND DIFFICULTY SLEEPING JUST THINKING ABOUT THIS.IT IS A CONFUSING MESS AND I'M DEVASTATED. LOOKING INTO OTHER INSURANCE OPTIONS IS CONFUSING FINANCIALLY WILL BE AN ADDED BURDEN.

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.

DONNA M. BORZYCH

On Monday, November 7, 2016 10:33 AM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

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

Name: Morena L. Bright

Address: 1317 E. 88<sup>th</sup> Place Chicago, Illinois 60619

Fund: Municipal

Date of Birth: 05/25/1955

Current Age: 61

Date of Hire: April 21, 1986

Date of Retirement: June 30, 2015

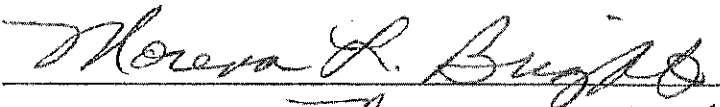
Subj: City of Chicago Healthcare Coverage for Retirees

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

When I was hired by the City in 1986, I began my career in the Mayor's office. I remember how great it was; working in Harold Washington's administration, filing out papers and talking with a benefits representative providing me information regarding my starting salary (smile on my face), vacation and sick days (smile on my face), life insurance and lifetime healthcare benefits that would continue even after retirement (okay that's fine -- long way off for me, but great to know). So, in my mind I always knew given I stayed that long, I wouldn't have to worry about healthcare in my "old age". I didn't start hearing that this may be an issue until recent years leading up to my retirement, but then I was told I was grandfathered in by my union and wouldn't be affected by it. Imagine my surprise when I went to the pension board and find out otherwise.

My current financial situation is that of a struggling middle class person because of the continuous increases in health care every year. For the year 2017, my health care coverage increased by \$522.60 monthly. This is absurd. That brings coverage for myself and my husband to \$\$1,653.55 a month, excluding out of pocket expenses for co-payments, prescription drugs, etc. Who can afford that? We make too much for any assistance, but too little to keep up with the increasing costs. We are constantly eliminating certain coverages to cover just the basics. Thus; no vision or dental, among other items. At the time of my retirement, what the city was offering for health care coverage was more than the private industry -- go figure -- so I opted out. It wasn't until the middle of August when I got literature in the mail for continuous city coverage; which by the way was a few hundred dollars less than what I was shown in the benefits office just a few months earlier. However, I would have had to pay back coverage for July, August and then add September for the city's coverage. I had already paid over \$2,300 for uninterrupted coverage beginning July 1<sup>st</sup> with a private insurance company. I was under the belief, and mentioned this in my meeting with the city's healthcare representative that the city provided continuous coverage, at no cost for employees hired prior to 1989 and was told the city stopped that a long time ago. So, in other words, the city has once again reneged on yet another promise to its employees -- without notice. I/we need the courts to hold the City to its promise; or at the very least, provide its retirees hired prior to 1989 realistic affordable healthcare coverage. If we can't get free, I and I'm sure many would go along with paying what current employees pay for healthcare coverage -- same benefits.

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.

  
Nov. 07, 2016

## Michalene

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**From:** Joe Brogan <brogie2@aol.com>  
**Sent:** Tuesday, November 08, 2016 8:46 AM  
**To:** Michalene  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

08 Nov. 2016

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

Joseph O. Brogan  
6900 N. Osceola Ave.  
Chicago Illinois 60631

**Fund:** Chicago Police Fund  
**Date of Birth:** 06 Dec. 1947. 68 Years Old  
**Date of Hire:** 19 Feb. 1973  
**Date of Retirement:** 15 Jun. 2005

I am qualified for coverage under the federal Medicare program.

I believe I was promised lifetime healthcare coverage in my retirement by the City of Chicago.

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

Signed. Joseph O. Brogan

On Nov 7, 2016, at 10:32 AM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

Name: Scott Brown

Address: 7605 Ash Dr, PO Box 485, Wonder Lake, IL 60097

Fund: Police

Date of Birth: 09/03/1952      Current Age: 64

Date of Hire: 1 November 1977

Date of Retirement: 3 February 2003

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 : From the time we were in the Training Academy we were told healthcare was provided by the City and that we would have to pay a larger percentage upon retirement but that the City would cover the bulk of the premium. We are also told that if you didn't retire until you were 63 the City would cover 100% of the premium. Retirement planning recommended by the City made no mention of budgeting for 100% payment of healthcare. No mention of increased responsibility of healthcare premiums was mentioned in retirement package. No mention was made in yearly healthcare insurance notices – only the fact the premiums all around had gone up so, with our agreed upon percentage, our cost would go up as would the City's cost. We budgeted and planned for our share of the healthcare premiums. We were shocked, devastated, and incredulous when we received notice from the City that they were phasing out our healthcare benefits.

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

Since retirement I have been diagnosed with Multiple Sclerosis. I currently am confined to a wheelchair. My wife is my fulltime caregiver, thus limiting her earning potential to supplement our pension. The healthcare premiums offered by continuing on our own will take 65% of my pension.

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.

Scott Brown

## **Michalene**

---

**From:** Norm and Janet Brown <brown634@embarqmail.com>  
**Sent:** Monday, November 07, 2016 3:12 PM  
**To:** Michalene  
**Subject:** Health Insurance

**Name:** Norman Brown  
**Address:** 634 Cadena Cir  
The Villages, Florida 32159

**Fund:** Police  
**Date of Birth:** 11/09/40      **Current Age:** 75  
**Date of Hire:** 8/28/68  
**Date of Retirement:** 2/16/99

I am qualified for coverage under the federal Medicare program.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: a benefit when I joined the Police Department.

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

Norman T Brown

**Please respond with:**

Name: *HOWARD P BUTVILL*  
Address: *6124 S. Keeler Ave*  
*Chgo IL 60629*

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

Date of Birth: *10-19-46* Current Age: *70*

Date of Hire: *9 JAN 1967*

Date of Retirement: *15 JAN 1998*

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

I am not yet age 65?

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

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

*while signing up for retirement AT PENSION BOARD*  
*JAN 1998*

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

*We were told we would be covered but we would have to pay for our spouse.*

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

*1st Howard P Butvill* (type in or sign your name)

## 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: [www.krislovlaw.com](http://www.krislovlaw.com)**  
**Email: [clint@krislovlaw.com](mailto:clint@krislovlaw.com)**

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

## 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 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 paid."*

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.

*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."*

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.

**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: [www.krislovlaw.com](http://www.krislovlaw.com)  
Email: [clint@krislovlaw.com](mailto:clint@krislovlaw.com)

## Michalene

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**From:** Ismatto@aol.com  
**Sent:** Tuesday, November 08, 2016 7:22 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](mailto: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:** Robert A. Canchola  
**Address:** 7154 W. 51st Place, Chicago, IL 60638-1030

**Fund:** Municipal  
**Date of Birth:** 4/27/1950      **Current Age:** 66  
**Date of Hire:** 4/1/85  
**Date of Retirement:** 7/31/2010

I am qualified for coverage under the federal Medicare program because: I am over 65 and had enough credits from employment other than the City of Chicago. If I did not have enough quarters; I would also be 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 paid."* These city retirees are covered under Medicare. I did not and I could not contribute to Medicare even if I 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:

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:

I have a variety of health issues. I suffer from chronic tinnitus and hearing loss in my left ear due to my years of working in the Heating and Refrigeration Plant at O'Hare Airport with high pressure generators and boilers. I also have pain from arthritis in my back, neck and ankle. I suffer from GERD, and high cholesterol.

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

Mr. Robert A. 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: [www.krislovlaw.com](http://www.krislovlaw.com)  
Email: [clint@krislovlaw.com](mailto:clint@krislovlaw.com)

## **Michalene**

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**From:** Clint  
**Sent:** Tuesday, November 08, 2016 5:04 PM  
**To:** Michalene; Ken  
**Subject:** FW: Letter pertaining to City of Chicago health insurance case

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

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**From:** Rusty Carr [<mailto:rustycarr@aol.com>]  
**Sent:** Tuesday, November 08, 2016 4:22 PM  
**To:** Clint  
**Subject:** Letter pertaining to City of Chicago health insurance case

**Name : James V. Carr**

**Address:** 5346 N. Ludlam Ave  
Chicago, IL. 60630

**Fund:** Municipal

**Date of Birth:** 09/04/1944

**Current Age:** 72

**Date of Hire:** 08/01/1971

**Date of Retirement:** 06/30/2005

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

I do have sufficient qualifying quarters for coverage.

I believe I was promised lifetime coverage by the City of Chicago healthcare In my retirement by the following:

Because my wife is on disability & I was concerned about continuous health care coverage for her, I had asked the personnel from the Dept. of Aviation prior to my retirement about healthcare coverage at least 3 times and was told that yes continuous health care coverage for myself & my spouse would be provided as part of my retirement package.

While signing my retirement documents, the representative From MEAB (Municipal Employees Annuity and Benefit fund) also discussed health care coverage with my wife & I. The representative explained Health care coverage would Continue to be provided to us as part of my retirement package and in the event of my death would continue to be provided for my spouse. Costs pertaining to this Health care provision were also discussed with us at this time.

Also, when discussing my pending retirement with my union representative, (Local 399) my retirement benefits including continuous health care coverage for myself & my spouse were were explained.

If your current health or financial is something you wish us to bring To the courts attention please describe fully here:

Due to my on going health issues, if the city is allowed to discontinue our health insurance, my out of pocket Prescription drug cost would skyrocket to over \$30,000/yr as compared to about \$3,000/yr on the city's plan As many of my drugs now covered under the city's insurance plan would not be covered under medicares part D's Prescription plan seeing that no generic drug is available or no substitute available. Due to this cost, I would not be able to Continue taking my medications as prescribed.

I cannot take the Medicare advantage plan as all of my Doctors and specialists (heart drs, diabetic drs, COPD drs asthma drs, orthopedic drs, neurologists,) are not in any of the advantage plans. It's not possible to find an Advantage plan that offers access to all these specialists. My continued health depends on seeing these specialists Several times during the year.

My wife, who has been on disability since 2001 (prior to my retirement, would also be penalized seeing that she is Not yet 65, but is on Medicare disability, causing her Premium to double from the normal premium. Also increasing her out of pocket drug cost to Additional \$17,000/yr. There is no way we would be able to Afford her drugs either. Going from \$5,000. out of pocket costs to over \$ 52,000. Is ridiculous. I can't understand how the city can do this to us.

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

JAMES V. CARR

Clint Krislov  
Krislov and AssociatCivic Opera Building, suite 1300  
20 North Wacker Drive  
Chicago, IL. 60606  
Telephone: 312-606-0500  
Facsimile: 312-739-1098

## Michalene

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**From:** Victoria Cerinich <wyce@comcast.net>  
**Sent:** Monday, November 07, 2016 2:56 PM  
**To:** Michalene  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Hello Michalene, I completed the form below. I do not have access to my laptop so I cannot provide copies of my previous correspondence. But of course you may submit them too.  
Victoria

Victoria L. Cerinich & Peter L. Wyatt  
1315 Ashbury Circle  
Lemont, IL. 60439-8433  
920-559-7337

Sent from my iPad

On Nov 7, 2016, at 10:32, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

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

The next court filing is due Wednesday.

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

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

And we need your statements in the following form.

### Please respond with:

**Name:** Victoria L Cerinich  
**Address:** 1315 Ashbury Circle  
Lemont, IL 60439-8433

**Fund:** POLICE  
**Date of Birth:** 01 Oct 1952      **Current Age:** 64  
**Date of Hire:** 18 Jul 1977  
**Date of Retirement:** 13 Feb 2004

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

I am not yet age 65?

I do have sufficient qualifying quarters for coverage.

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

These 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.

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

My 79 yr old spouse had his second heart attack in 1998 and a severe stroke in 2014 which has left him paralyzed on his right side and unable to speak or write more than print his name. His Medigap policy is provided by the City plan and we have not found a policy as complete for him.

I was diagnosed with non-hodgkins lymphoma in 2006 and was treated with chemo in 2007 and 2008. I am in remission. Do to my preexisting conditions, I have not found an affordable policy that covers my care and doctors at the University of Chicago Medical Center. As a result, I am considering going without health insurance until 01 Oct 2017, when I am eligible for Medicare.

**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/ \_\_\_\_Victoria L. Cerinich \_\_\_\_ (type in or sign your name)

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

## Michalene

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**From:** George Christacakos <p74christy@gmail.com>  
**Sent:** Thursday, November 10, 2016 12:37 PM  
**To:** Michalene  
**Subject:** Fwd: Re: healthcare form

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

From: "George Christacakos" <p74christy@gmail.com>  
Date: Nov 10, 2016 12:32 PM  
Subject: Re: healthcare form  
To: "Myles" <champanalismo@aol.com>  
Cc:

George Christacakos  
13342 S Houston Ave  
Chicago Illinois 60633

Laborers fund!  
06/30/1955 61yo

April 1980 hired

January 2014 retired

I am not qualified for Medicare i am not 65

I do have sufficient quarters for Medicare

When I hired in at the interview also at the pre retirement seminars

When i retired medical was for 460.00 a month next year went up to over 600.00 this year 980.00 cost of living increase don't put a dent toward benefits. This year 1480.00 for benefits. I need my health insurance because of medical issues i have. These increases have definitely put a huge dent in my life. If i have to pay the rate they are planning to charge retirees i will be eating cat food because I will not be able to afford anything else.

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/ George Christacakos

On Nov 10, 2016 12:07 PM, "Myles" <champanalismo@aol.com> wrote:  
From: Clint  
Sent: Monday, November 07, 2016 10:11 AM  
Subject: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

The next court filing is due Wednesday.

TO CLINT KRISLOV & ASSOCIATES LTD

PAGE 1

NAME - LAWRENCE V. CIONE SR

ADDRESS - 5845 W CORNELIA AVE CHICAGO 60634, ILL

FUND - LABORERS ANNUITY & BENEFIT FD

DATE OF BIRTH - AUGUST 30, 1952

CURRENT AGE - 64

DATE OF HIRE - MARCH 16, 1973

DATE OF RETIREMENT - JULY 1, 2012

I AM NOT QUALIFIED FOR COVERAGE  
UNDER FEDERAL MEDICARE PROGRAM.

I AM NOT QUALIFIED BECAUSE I AM  
NOT YET AGE 65.

I DO NOT HAVE SUFFICIENT QUALIFYING  
QUARTERS FOR COVERAGE.

WHY I SHOULD BE COVERED BY CITY  
HEALTHCARE IN MY RETIREMENT BECAUSE.

I CANNOT AFFORD HEALTH INSURANCE  
BECAUSE OF MY FINANCIAL POSITION  
AND MY CURRENT HEALTH, 2 HIP  
REPLACEMENTS, AND DIABETES, THAT  
I AM ON MEDICATION FOR.

MY CURRENT HEALTH + FINANCIAL  
 SITUATION IS I STILL HAVE TWO MORTGAGES  
 MY TAXS WENT UP OVER 500<sup>00</sup> THE  
 SECOND HAVE. GAS, ELECTRIC, PHONE,  
 MEDICATION, DR. VISITS, CREDIT CARDS,  
 CAR. PAYMENT, AND OF COARSE 890<sup>00</sup>  
 I PAY FOR HEALTH INSURANCE,  
 PLUS ALSO LIFE INSURANCE. PER MONTH.

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. THANK YOU.

Mr. Laurence V. Cione SR.

AMOUNT OF PENSION \$ 4,447.71

MORTGAGES \$ 1,402.21 + 864.04

## Michalene

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**From:** Jeanne Clark <jeannebclark@hotmail.com>  
**Sent:** Tuesday, November 08, 2016 9:18 AM  
**To:** Michalene  
**Subject:** Re: Retiree Update

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**From:** Jeanne Clark <jeannebclark@hotmail.com>  
**Sent:** Tuesday, November 8, 2016 10:15 a.m.  
**To:** Michalene; Jeanne Clark  
**Subject:** Re: Retiree Update

You asked for hardship stories caused by the cessation of the current BC/BS medical coverage for CPD and CFD retirees. I'm not sure it will help the cause, but here is mine.

I am a Medicare eligible retired City of Chicago police officer. Among other auto-immune diseases, I have rheumatoid arthritis. I am currently taking Xeljanz 5 mg tabs twice per day. According to the record that Caremark sent to me, the total net cost of the drug for a 90 day supply is \$10,360.89. The total gross cost for a 90 day supply is \$10,425.89. Under my current BC/BS policy, I paid \$65.00 for a 90 day supply.

According to Caremark records for all of the drugs I took from 11-09-2015 through 10-16-2016, my cost was \$1,459.60. The annual net cost was \$47,525.82. The annual gross cost was \$50,985.42. Annual total amount applied to deductible was \$100.00.

The problem arises in that Xeljanz, the most expensive drug I take, is NOT on the drug formulary for any of the BC/BS Medicare Advantage options the City has provided (verified per Larry Citron of BC/BS on 11/4/2016 on recorded phone call). Nor is it on the drug formulary for any of the options provided by FOP (per personal interview with "Madeline" at FOP Hqtr on 11/3/2016).

I was told that if I signed up for any of the options, on January 1, 2017 I could request a formulary exception which would entail my doctor writing a letter stating why this particular drug, Xeljanz, is medically necessary for me. (Regardless of whether I went with BC/BS or FOP, I could not request the approval until after I was enrolled in the option and not before 1/1/2017.) If the exception were granted (no guarantee), Xeljanz would be treated the same as any other approved highest tiered drug. If the formulary exception were denied, I had a right to appeal. Therein lies the rub. If the exception were denied, I would be solely responsible for the full retail cost of the drug for the rest of the year and even if I wanted to leave the program because of the lack of drug coverage, I would only be able to go to a different Advantage plan. By having signed up for an Advantage plan, I would have forfeited my right to unconditional acceptance by a Supplemental plus drug plan because I would no longer be coming off an employer Supplemental program. In the event of an appeal denial, my first 90 day supply of Xeljanz (Jan-Mar) would cost me \$10,425.89 (assuming no change in drug price). Total cost for me for the year would be \$41,703.56. Cost for any of the other drugs I take would be a separate cost. If I do not choose FOP's Advantage plan, remaining options are to go with the BC/BS plan or a completely different Supplemental plus D plan. All of these Drug plans involve the "donut hole." Given all the drugs I take, including Xeljanz, I figure I would be in and out of the donut hole and reach catastrophic coverage by March, 2017, having reached and surpassed the \$3,700 and \$4,950 benchmark amounts. At that point, regardless of what policy I have, I would be paying varying percentages of each drug's cost for the rest of the

year. Assuming I could get Xeljanz at a 5% cost every 90 days, my bill would be \$500.00 and that is just one drug.

No matter what I do, I will be spending an exorbitant amount of money for medical coverage. The way I see things, I have no good options available to me once the City's current BC/BS policy no longer exists.

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/ Jeanne B Clark

Jeanne Clark  
2805 Redbud Trl.  
Niles, MI 49120  
269-697-4229 (home)  
574-339-9029 (cell/text)

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**From:** Michalene <Michalene@krislovlaw.com>  
**Sent:** Friday, October 7, 2016 6:47 PM  
**Cc:** Clint; Ken; Ro  
**Subject:** Retiree Update

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

Dear Participants,

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

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

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

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

serious to your lives than baseball, we're in the last innings here, and we still need your help and support. Your contributions have helped us keep this battle alive to this point. If you're interested, now is a good time to contribute, again or for the first time. For those who have called us for information, we've answered all the calls and most of the emails, but free-riding just uses the resources that others are helping to support.

4. So what can you do?

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

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

Name: Patricia S. Clarke

Address: 14045 Mystic Seaport Way – Ft. Myers, FL. 33919

Fund: Chicago Police Department

Date of Birth: March 17, 1950

Current Age: 66

Date of Hire: November 29, 1982 – (Due to a class action suit my date of hire was changed to October 22, 1973)

Date of Retirement: February 16, 2004

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

\_\_\_\_\_ I am not yet age 65.

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

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

Because when I came on the job I was told when I retired I would have Health Care Insurance 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:

My current health isn't bad, I am on three (3) medications that I take daily, and one, Crestor is rather expensive.

As for my current financial situation, I get by.

I haven't been able to save very much since retiring, but as I said, right now get by.

But, if my Health Care Insurance goes up I'm not sure how I will be managing.

And now to add insult to injury, the City of Chicago is also trying to do away with our pensions.

If that happens I will be in major financial ruin.

**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/ Patricia S. Clarke type in or sign your name)

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

**Michalene**

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**From:** Dan and Diane <dgclucas@aol.com>  
**Sent:** Monday, November 07, 2016 1:23 PM  
**To:** Michalene  
**Cc:** Clint; Ken  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Michalene,

I apologize for the delay, but the stress from worrying about my healthcare has my Rheumatoid Arthritis flaring.

Diane Clucas  
5942 N Hermitage Av  
Chicago, IL 60660

Fund: Municipal PensionFund  
DOB: 06/22/1955.  
Current Age: 61  
Date of hire: 09/01/1983  
Date of retirement: January 31, 2011

I am not qualified for Medicare because I was not allowed to contribute to Social Security or Medicare because of my hire date. 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 do not remember the name of the person I spoke with.

I took an early retirement because of my health. I cannot file for SS disability because I did not contribute. I suffer from 2 chronic diseases and am infused every 4 weeks. I also take a regiment of medications to try and control the progression of my chronic illnesses. The new insurance rates will lower my "net" pay to \$1242 per month. How do I pay a mortgage and medical expenses? My utility bills? What about food? My City Sticker, my water and garbage bill? My property taxes?

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

Diane M. Clucas

Sent from my iPad

On Nov 7, 2016, at 10:32 AM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

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

The next court filing is due Wednesday.

## Michalene

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**From:** Clint  
**Sent:** Sunday, October 09, 2016 11:42 PM  
**To:** Michalene; Ken  
**Subject:** FW: City health benefits

Clint Krislov  
Krislov & Associates, Ltd.  
Civic Opera Building, Suite 1300-Note new suite number!  
20 North Wacker Drive  
Chicago, Illinois 60606  
T.312-606-0500  
Facsimile: 312-739-1098  
Email: [clint@krislovlaw.com](mailto:clint@krislovlaw.com)  
Website: [www.krislovlaw.com](http://www.krislovlaw.com)

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**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](mailto:ccogs73@hotmail.com)  
773-450-3005

Get Outlook for iOS

## Michalene

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**From:** Bill Collins <wcollins717@wowway.com>  
**Sent:** Tuesday, November 08, 2016 3:52 PM  
**To:** Michalene  
**Subject:** Promised healthcare

William f. Collins  
10948 s Lawndale

Fund: Municipal

Date of birth:7/17/1951.                      Age:65  
Hired:April of 1978  
retired:March of 2004

I am qualified for coverage under the federal Medicare program because I do have Sufficient qualifying quarters for coverage.I believe I Was promised lifetime coverage By city healthcare in my retirement : Because back around 1986 when new people Were hired they were told they could pay into Medicare. We were told we did not Have an option to pay in 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.

William f. Collins

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 Building, 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

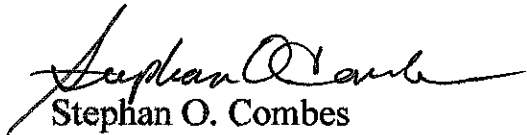
I am not qualified for coverage under the federal Medicare program. I am not qualified because I do NOT have sufficient qualifying quarters for coverage.

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 has 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 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.



Stephan O. Combes

## Michalene

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**From:** Clint  
**Sent:** Tuesday, November 08, 2016 3:47 PM  
**To:** Michalene; Ken  
**Subject:** FW: Statement of Understanding Regarding Retirement Healthcare

**From:** [tconr9@aol.com](mailto:tconr9@aol.com) [mailto:[tconr9@aol.com](mailto:tconr9@aol.com)]  
**Sent:** Tuesday, November 08, 2016 3:45 PM  
**To:** Clint  
**Subject:** Statement of Understanding Regarding Retirement Healthcare

Thomas E. Conroy  
5729 W 63rd Street 2M  
Chicago, Illinois 60638  
D.O.B. Jan 31, 1949  
67 Y.O.

Annuitant: Chicago Police Pension Fund  
Hired by the City of Chicago Police Department on Oct 18, 1976  
Retired April 2000

I'm qualified for Medicare (The result of being responsible by working jobs that collected Social Security Taxes during days off, vacations in order to earn the Medicare benefit.

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 indication that either the pension or healthcare benefit earned through employment was time limited.

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

Thomas E. Conroy

## Michalene

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**From:** Greg Courchene <tsgt1857@yahoo.com>  
**Sent:** Monday, October 24, 2016 8:34 PM  
**To:** Michalene  
**Subject:** Response to your 21 Oct "Retiree Update"

**Name:** Gregory R. Courchene  
**Address:** 4056 Apple Lane, Oshkosh, Wisc. 54902  
**Fund:** Police  
**Date of Birth:** 22 July 1941  
**Current Age:** 75  
**Date of Hire:** 6 December 67 (recalculated due to 'lost time')  
**Date of Retirement:** 15 January 1992

I am qualified for coverage under the federal Medicare program.

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

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

My wife, Shirley Courchene, has Wet Macular Degeneration in her left eye and Dry Macular Degeneration in the other. This was discovered during post operative care upon removal of cataracts in both eyes. The treatment for WMD is a periodic injection into the affected eyeball, at approximately 6 to 8 week intervals. There is currently NO treatment for DMD. Additionally, she is currently being treated for Subclavian Steal Syndrome which is an effect of Breast Cancer Surgery (Mastectomy) in 1987 and contributes mightily to hardening of the Carotid arteries. She has been diagnosed with and treated for Osteoporosis and drug therapy has been interrupted temporarily due to adverse reaction to medication, a not uncommon experience.

I have likewise experienced a few health issues. After about 8 years of treatment for Diabetes Mellitus, and attendant high blood pressure, and Benign Prostatic Hypertrophy it was discovered this April 6th past, that I also had an aggressive, malignant tumor in my right colon. This was surgically removed and I am currently in cycle 5 of an 8 cycle regimen of chemo therapy.

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/ \_Gregory R. Courchene Sr.

Email@ [tsqt1857@yahoo.com](mailto:tsqt1857@yahoo.com) Landline: 920-236-8767 (NO cell #)

Blessed be the LORD, my Rock, who trains my hands for battle, my fingers for war. Ps.143,1

## Michalene

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**From:** JCRAIGPATRIOT@aol.com  
**Sent:** Monday, November 07, 2016 12:26 PM  
**To:** Michalene  
**Cc:** Clint; Ken  
**Subject:** Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

**Name:** Joseph R. Craig  
**Address:** 602 S. Garfield Hinsdale Illinois 60521

**Fund:** (Police)  
**Date of Birth:** April 12, 1948      **Current Age:** 68  
**Date of Hire:** Jan 19, 1970  
**Date of Retirement:**

**I am qualified for coverage under the federal Medicare program but my wife is not qualified for coverage under the federal Medicare program because: She is not yet age 65.**

**I believe we were promised lifetime coverage by City healthcare in my retirement by the following :**

1. When I took the police test while on leave from the Marine Corps I did so as my father was a CPD Officer and the discussion was from him and his peers that the job would provide future security including health care. I had an opportunity to join the electrician's union or stay in electronics sales where I was employed while waiting for the police position. I would have made much more money in these fields but I chose the police based on security of which health care was an important consideration.
2. While on the job many who were retiring mentioned that they felt secure even retiring early because the healthcare was guaranteed.
3. Attending two retirement seminars offered by the city it was implied that the health care coverage would always be provided for both officer and family.
4. When I retired at 53 I did so with the knowledge that the health care would be there for myself and my spouse. The city did nothing to indicate that they would go back on these promises in the future. Otherwise I would have stayed on the job much longer, in spite of some physical issues that made working difficult.
5. My spouse is ten years away from medicare. The city's unprecedented and heartless and inappropriate gouging us and taking a large portion of our pension for health care was something we never anticipated and violated the spirit and what we thought was the contract of employment we had with the city.

My spouse has no health care coverage through her employment. She has some physical issues now which will likely limit her ability to perform her job in the future, but she continues to work full time even if painful to do so. I am still recovering from multiple leg/hip surgeries over the past 18 months.

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

**/s/ \_Joseph R. Craig- CPD Lt. Retired**

In a message dated 11/7/2016 10:33:48 A.M. Central Standard Time, [Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com) writes:

**Name:**

**Address:**

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

**Date of Birth:           Current Age:**

**Date of Hire:**

**Date of Retirement:**

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

**I am not yet age 65?**

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

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

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

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

**/s/ \_\_\_\_\_(type in or sign your name)**

Fund: Municipal Employees Annuity and Benefits Fund

Date of Birth: July 8, 1961

Current Age: 55

Date of Hire: August 22, 1983

Date of Retirement: January 31, 2013

I am NOT qualified for coverage under the Federal Medicare Program because:

- I am NOT yet 65
- I DO NOT have sufficient quarters for coverage

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

A 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.

The proposed cost for my healthcare from the city would literally take one half of my pension check a month!!! This is unacceptable. I have other living expenses to pay such as Water bill, Property taxes, Garbage fees (all of which will more than likely increase dramatically each year). It seems no cares that city retirees who live in the City of Chicago are being double taxed on their pensions! This pension issue could be easily solved if the City would institute mandatory retirement at age 63 and cap salaries at \$100,000. The pension funds would return to being fully funded if the City would stop laying off employees and making bad financial investments with OUR money. The more employees, the more money being paid into the funds which would help offset the pensions.

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.

Cassandra R. Curry

November 7, 2016

Name: John J. Cutich

Address: 1904 Freedom Lane Princeton, Illinois 61356

Fund: Fire

Date of Birth: August 10, 1933 Age: 83


Date of Hire: May 16, 1962

Date of Retirement: November 23, 1994 (32 years of service)

I am qualified for coverage under the federal Medicare program because I am 83 years of age.

If my recollection serves me correctly 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 tenure on the Fire Department it was always realized that healthcare and a comfortable pension would be provided for my lifetime.

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

/s/  John J. Cutich

From: Michalene [mailto:michalene@visiontek.com]  
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098  
Date: Today at 10:32 AM  
To: Clint [mailto:clint@deloitte.com], Ken [mailto:ken@visiontek.com]

**From:** Clint

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

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

The next court filing is due Wednesday.

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

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

And we need your statements in the following form.

**Please respond with:**

Name: GERALD E. DAHLBEN?

Address: 7754 Joliet Dr. So

TINLEY PARK IL 60477

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

Date of Birth: 12-04-43 Current Age: 72

Date of Hire: 1968

Date of Retirement: 2006

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

I am not yet age 65?

I do / do NOT have sufficient qualifying quarters

for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : *IT WAS TOLD OUR MEDICAL COVERAGE WAS GUARANTEED FOR THE REST OF MY LIFE.*

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

*MY HEALTHCARE COVERAGE WAS FROM \$8800 PER MONTH IN 2008 TO A PROPOSED \$339 IN 2017 - 2016-2017 A 285% INCREASE.*

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

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

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

From: Frankiez frankiez83@comcast.net  
Subject: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098  
Date: November 7, 2016 at 11:44 AM  
To: Bob&Bonnie bonni1221@comcast.net, Frank Repondi repomn5@gmail.com, fs208@aol.com, gserussi@sbcglobal.net, Hank Spingola hspn99@aol.com, jc4821@comcast.net, Mike Elam michaelalam53@gmail.com, Mike Sakaskasa 123-321@sbcglobal.net, Pablo pablo.dolapaz@gmail.com

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

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

The next court filing is due Wednesday.

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

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

And we need your statements in the following form.

**Please respond with:**

Name: *PABLO de LA PAZ*  
Address: *13419 S BURLEY AVE, CHICAGO IL 60633*

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

Date of Birth: Current Age: *06/28/55 = 61 YR*

Date of Hire: *NOV/1983*

Date of Retirement: *01/31/2012*

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

I am not yet age 65?

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

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

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

attention, please describe fully here.

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

Is PABLO de LA PAZ (type in or sign your name)



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

Michael Decker

5405 N Lowell Ave.

Chicago, IL 60630

Fund: Police

DOB 09/03/1959 Age 57

Date of Hire: 19 July 1982

Date of Retirement : 23 July 2010

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

I also do not have sufficient qualifying quarters for coverage because I was not allowed to contribute to Social Security when I was hired by the City of Chicago Police Department due to the fact I was eligible to contribute to a pension plan offered by the city.

I believe I was promised lifetime coverage of City Healthcare in my retirement because of the following :

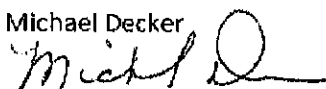
Upon being hired by the City of Chicago Police and during my indoctrination my entire class of fellow police hires were told that upon retirement we would receive a pension and lifetime healthcare at no cost to us. Also at the time of my hire, I enjoyed healthcare benefits at no cost to me paid entirely by the City of Chicago. Because of my age at hiring, 22 years old, I did not have sufficient time in the workforce to contribute to Social Security and qualify for any type of benefits at retirement.

Since I retired in 2010, my pension benefit has steadily declined due to rising healthcare costs. I will not receive any cost of living increases for several more years. I am currently receiving a pension benefit totaling \$5,268.95 per month minus taxes, \$1,185.00 per month deducted for Blue Cross coverage and \$ 95.87 to cover Vision and Dental coverage. My current take home benefit is \$ 3,070.11 per month.

I have done limited research in pricing similar healthcare costs to 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 on. I am currently a resident of the City of Chicago and my property taxes continue to increase with less city services being offered for my tax dollars. The city has also instituted additional fees such as garbage removal which used to be covered by the property taxes. As I have pointed out previously, my pay for 28 years of service to the City of Chicago continues to decline at an alarming rate while my expenses continue to increase. Taking 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.

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

Michael Decker



## Michalene

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**From:** Peter DeFrancisco <Pete460@msn.com>  
**Sent:** Tuesday, November 08, 2016 9:57 AM  
**To:** Clint; Michalene  
**Subject:** Retiree Statements Needed-ASAP -by email or fax 312-739-1098

**Name:** Peter J. De Francisco  
**Address:** 5625 N. Osage Avenue  
Chicago, Illinois 60631

**Fund:** *Chicago Police Pension Fund*  
**Date of Birth:** 04/04/1942      **Current Age:** 74  
**Date of Hire:** 20 June 1966  
**Date of Retirement:** 03 January 1998

*I am qualified for coverage under the federal Medicare program.*

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

*While In attendance at two Police/City of Chicago sponsored retirement seminars, one I recall in 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.*

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.

*Peter J. De Francisco*

Name: RAY B. DEXTER  
Address: 100 HUDSON COURT #204  
Wheeling IL, 60090

07 NOV 2016

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

Date of Birth: 15 May 1961 Current Age: 55

Date of Hire: 26 Dec 1989

Date of Retirement: 15 May 2013

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

I am not yet age 65?

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

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

If your current health or financial situation is something you wish us to bring to the court's attention, please describe fully here: I would like to state since my retirement from the City of Chicago, there have been two increases of my premiums. I worked hard for my benefits and now they're being diminished.

**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/ Ray B. Dexter (type in or sign your name)

## Michalene

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**From:** KENNETH DICKS <kennethdicks4051@comcast.net>  
**Sent:** Tuesday, November 08, 2016 2:31 PM  
**To:** Michalene  
**Subject:** Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

On November 7, 2016 at 10:32 AM Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

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

The next court filing is due Wednesday.

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

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

And we need your statements in the following form.

### **Please respond with:**

**Name:** Kenneth G. Dicks  
**Address:** 13273 W. Stonebridge Lane, Huntley, IL 60142

**Fund:** Police  
**Date of Birth:** April 4, 1929      **Current Age:** 87  
**Date of Hire:** June 22, 1964  
**Date of Retirement:** April 4, 1992

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

I believe I was promised lifetime coverage by City healthcare in my retirement by the following :  
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: I am 87 years old and have had cancer of the prostate, colon and ear. Fortunately all surgeries have been successful. The insurance we have had has through the police department has covered most of my medical bills.

At this time in our life to find a new supplemental, has been extremely stressful. The cost we would be incurring would be extremely difficult financially.. Since my retirement in 1992, my annuity in comparison to the retirees of today, is much less. After all deduction my annuity is less than \$3,000 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/ Kenneth G. Dicks\_\_\_\_(type in or sign your name)

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

## Michalene

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**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

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**From:** Val [<mailto:valencia60304@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](mailto:Michalene@krislovlaw.com)>  
**Date:** November 7, 2016 at 10:32:32 AM CST  
**Cc:** Clint <[Clint@krislovlaw.com](mailto:Clint@krislovlaw.com)>, Ken <[Ken@krislovlaw.com](mailto: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?( 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 :

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

/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: www.krislovlaw.com  
Email: clint@krislovlaw.com

## Michalene

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**From:** Janet Domian <janet.domian@sbcglobal.net>  
**Sent:** Saturday, November 12, 2016 12:45 PM  
**To:** Michalene  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Sent from my iPad

On Nov 7, 2016, at 10:32 AM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

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

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

And we need your statements in the following form.

### Please respond with:

**Name:** Thomas S Domian  
**Address:** 6243 N Newark Ave, Chicago. 60631

**Fund:** (Police? Fire? Municipal? Laborers?). Municipal  
**Date of Birth:** 07-19-1959    **Current Age:** 57  
**Date of Hire:** December 1982  
**Date of Retirement:** 6-30-2012

**I am/am not qualified for coverage under the federal Medicare program because:**  
I am Only 57 years old

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

I have paid 8 1/2% of my pay since 1982 when I was hired for the sole purpose of my retirement and it's benefits which were to include medical/dental & vision benefits. Every year end a "statement of participants accumulated annuity contributions" was provided by the MEABF. At retirement, I found that vision was not covered, and dental while I paid the premium went away after 1 year.

**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 several serious health issues, and retired when I did as I was concerned that the current administration would be changing up retirement eligibility. In hindsight, I should have either stayed with the city in order to have health, dental, & vision benefits at a reasonable premium. My monthly medications cost me a fortune as well, how will I be able to survive financially if/when I no longer have medical/prescription coverage.

**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/ Thomas Domian (type in or sign your name)

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

**Michalene**

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**From:** Clint  
**Sent:** Wednesday, November 09, 2016 10:10 AM  
**To:** Michalene; Ken  
**Subject:** FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

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

**From:** Keith Dorng [<mailto:dorngo1@icloud.com>]  
**Sent:** Wednesday, November 09, 2016 10:14 AM  
**To:** Clint  
**Subject:** Fwd: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

**Please respond with:**

**Name:** Keith E Dorng

**Address:** 47690 Lakeview Drive

Lawrence, MI 49064

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

**Date of Birth:** 5/30/1947      **Current Age:** 69

**Date of Hire:** June 1970

**Date of Retirement:** July 2001

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

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

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

WHEN I WAS HIRED AND WHEN I RETIRED I WOULD BE INSURED

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

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

/s/ \_Keith E. Dorng\_\_\_\_\_ (type in or sign your  
name)

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

## Michalene

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**From:** David Dougherty <commander\_dougherty@hotmail.com>  
**Sent:** Monday, November 07, 2016 11:55 AM  
**To:** Michalene  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: David Dougherty

DOB 19 Dec 1948

Age 67

17851 S Marley Creek Blvd

Police Pension Fund

Date of Hire : 22 Oct 1973

Date of Retirement 03 Nov 2003

I am qualified for And Am currently under Medicare.

I certainly believed that my healthcare would be for life from the City Chicago.

I am glad I had the foresight to work a second job to obtain sufficient quarters for Medicare coverage.

My biggest expense and issue now is sufficient health care coverage for my spouse of 43 years. My spouse Barbara Dougherty. DOB 09 Apr 1953 is not yet Medicare eligible. My wife has been diagnosed with Stage 4 Cholangiocarcinoma, bile duct cancer, since Jan 2016. She is being treated by the University of Chicago Cancer Center. We are currently using a BCBS P.P.O.+ paid for through my pension deductions and supplemented by the City. The cost for her alone through that plan is in the area and of 860.00 per month for her coverage.

The BCBS P.P.O. The city has arranged to be offered to non medicare eligible persons ( this is my spouse ) the Cost for this coverage which she needs to maintain the University of Chicago Cancer Treatment is 1466.00 per month just for her. This is over a 600.00 per month increase just for her coverage. To ensure she remains with the current healthcare system of Dr.s and hospital at the University of Chicago Iam forced to use this plan. The plans available through the Affordable Health Care exchange while less expensive are not accepted by the University of Chicago system.

My wife's care under the current plan had a 1.5 Million Dollar cap on it. I have inquired as to how much she has spent so far and it's almost 500,000 dollars so far.

Although no person certainly hopes to utilize health care for such a devastating Cancer it is something we must deal with. The out of pockets for drugs she requires already exceed 3000.00 per year in addition to the Insurance out of pocket amount of 2497.00. This financial cost to us is a heavy burden.

We have had to sell one of our cars to eliminate that expense, and have not planned or been on a vacation for a year and a half , with none in the future.

I know vacations and two cars are not part of the expected benefit of being a lifetime police office to the City of Chicago, but Health Care coverage until Medicare is available was an expectation.

Thank You  
David Dougherty  
708-479-9079

Sent from my iPad

## Michalene

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**From:** David Dougherty <commander\_dougherty@hotmail.com>  
**Sent:** Monday, November 07, 2016 12:00 PM  
**To:** Michalene  
**Subject:** Affirmation Statement,I forgot this on my statement. Just sent you

I swear the referenced statement regarding the health care coverage for retiree David Dougherty is true and accurate under penalty of perjury.

David Dougherty

Sent from my iPad

## Michalene

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**From:** Di and Mickey <tripledranch@centurytel.net>  
**Sent:** Monday, November 07, 2016 1:39 PM  
**To:** Michalene  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

**From:** Michalene  
**Sent:** Monday, November 07, 2016 10:32 AM  
**Cc:** Clint ; Ken  
**Subject:** FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

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

The next court filing is due Wednesday.

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

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

And we need your statements in the following form.

### Please respond with:

**Name:** Michael J. Doyle  
**Address:** 86 Pleasant Valley Pl., Gamaliel, Arkansas, 72537

**Fund:** (Police? Fire? Municipal? Laborers?) police  
**Date of Birth:** 10/12/43      **Current Age:** 73 **Date of Hire:**  
**Date of Retirement:** 16 Aug. 1997

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

I am not yet age 65?

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

I believe I was promised lifetime coverage by City healthcare in my retirement by the following : 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" The first day at the acad. please correct the startt of this message.

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

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

/s/ Michael J. Doyle (type in or sign your name)

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

NAME- ROBERT D. DREYER  
 ADDRESS 11 Yorkville Rd.  
 Yorkville IL 60560

FUND. FIRE

D.O.B 3-24-56 - AGE 60

DATE OF HIRE 3-5-80

" " RETIRE 3-17-09

IM NOT QUALIFIED FOR FEDERAL MEDICARE  
 BECAUSE IM NOT 65.

IN OUR ORIENTATION AT QUINN FIRE  
 ACADEMY WE WERE PROMISED THAT  
 IT WAS THE PRACTICE OF THE  
 CITY OF CHICAGO TO COVER THE  
 RETIREE W/HEALTH CARE FOR THEIR  
 REMAINING YEARS. AFTER RETIREING.

IN MY FIRST YEAR OF RETIREMENT 2009  
 I WAS PAYING 575<sup>00</sup> 600 - PER MONTH.  
 AND WENT UP STEADILY EVERY YR. NOW  
 IM PAYING 1200<sup>00</sup> - 2016 - NEXT YR  
 I WILL PAY - 1800 - 2100, I CANT  
 AFFORD TO HAVE HEALTH CARE AFTE  
 2016.

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

Robert D. Dreyer 11-8-16

## Michalene

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**From:** CHARMAINE MALACHINSKI <cmalachinski@yahoo.com>  
**Sent:** Tuesday, November 01, 2016 9:17 AM  
**To:** Michalene  
**Cc:** Clint  
**Subject:** Fw: City of Chicago Retiree member losing his retiree health coverage

Good morning.

Last week you forwarded my note back to me, and you asked for this additional information .

**Name:** Charles Drosos Jr.  
**Address:** 13246 S. Avenue M.  
Chicago, IL 60633  
**Fund:** Laborer's Fund  
**Date of Birth :** 12/10/1931  
**Current Age:** 85  
**Date of Hire :** 3/31/1949  
**Date of Retirement :** 12/23/1996

I am qualified for coverage under the federal Medicare program.

I feel I should be covered by City healthcare in my retirement, as I was under the impression that this was a benefit of my employment .

I have had several health issues, and my supplemental insurance through the city has covered the bills that were due after Medicare's payment . I was under the impression this coverage would continue throughout my retirement.

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

/s/ Charles Drosos Jr.

On Wednesday, October 26, 2016 12:18 PM, CHARMAINE MALACHINSKI <cmalachinski@yahoo.com> wrote:

## Michalene

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**From:** james6209@comcast.net  
**Sent:** Monday, November 07, 2016 11:10 AM  
**To:** Michalene  
**Subject:** Re: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

James Duffy  
6209 s nagle Chi Ill 60638

Police  
09-11-1947  
69  
02-15-1978  
09-15-2007

I believe I was promised lifetime coverage by the city healthcare in my retirement by the following :read it in a brochure & heard it from speakers at retirement seminar that I attended before I retired

have to pay for spouse sufficient healthcare under 65Yrs which would be cost over \$14,000.00 per year

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

---

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

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

The next court filing is due Wednesday.

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

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

And we need your statements in the following form.

### Please respond with:

**Name:**

Name: Phillip A. Duhr  
 Address: 111 Allendale Dr  
 Bull Shoals, AR 72619

Fund: (Police? Fire? Municipal? Laborers?) Police  
 Date of Birth: 1/24/1940 Current Age: 76  
 Date of Hire: 1/May/1964  
 Date of Retirement: 16/Feb/1996

I am/ qualified for coverage under the federal Medicare program because:  
 I am age 76  
 I do have sufficient qualifying quarters for coverage?

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: At the retirement seminar, we were told lifetime healthcare and some years back (do not recall what year) but instead of a 10% increase in pay, we agree to a 3% increase with the understanding we would have Health Insurance for life.

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

I am a diabetic and take numerous medications to control the diabetics and medications for high blood pressure, heart and other related ailments. Some medications are very expensive. The city's drug plan has helped me in paying for my medications, ex: Yearly Cost for my medications: \$8200, City's plan paid \$ 6400. My out of pocket was \$1800. The Medicare drug program will cost me out of pocket \$3400.00 per year mail order service, with a deductible of \$400.00. This does not include other deductibles such as Dr's visit, hospital, etc.etc. I will also be placed in the "Donut Hole" for 4 mos. I am retired, a Police Sergeant with 32 years of service to the City of Chicago and this is so prejudiced against Police Officers, Firemen, Women and other City laborers who worked so hard for the City of Chicago to take away our Health Insurance.

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

/s/ Phillip A. Duhr  (type in or sign your name)

Name: Lawrence J. Dunn  
Address: 11313 S. St. Louis Ave.  
Chicago IL 60655

Fund: Police

Date of Birth: 16 Nov 1949

Date of Hire: 19 Mar 73

Date of Retirement: 15 Apr 2004

I am qualified for coverage under the federal Medicare program.

I believe I was promised lifetime coverage by City healthcare in my retirement by the following: It was a benefit when I decided to become a policeman (one which I considered prior to signing on). During my employment it was reiterated 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 in and nothing was better than the city plan.

Now that I am older I have some conditions that would be considered preexisting and may cause problems for enrollments in other plans.

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

Lawrence J. Dunn

## Michalene

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**From:** Andres Durbak <andresdurbak1@gmail.com>  
**Sent:** Tuesday, November 15, 2016 3:26 PM  
**To:** Michalene  
**Subject:** Re: FW: Retiree Statements Needed-ASAP -by email or fax 312-739-1098

Name: Andres Durbak  
Address: 5700 W. Roscoe St., Chicago, Il. 60634  
Fund: Police Pension  
Date of Birth: 09/21/1948  
Current Age: 68  
Date of Hire: 11/20/2012  
Date of Retirement: 8/15/2000

I am covered under Medicare.

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

Healthcare coverage was one of the cornerstones of retirement benefits during my entire tenure in the Chicago Police Department.

The fact that the City neglected to contribute to our retirement system, and squandered funds to the benefit of powerful interests, instead, should not penalize those of us who've dedicated our most productive years for the benefit of the people of Chicago.

The City forced working policemen to adhere to onerous work schedules and shift changes, long proven to be detrimental to the long term health of policemen.

Now, when the consequences of those practices are affecting the health of retired police officers and shortening their lives, the City government which caused this won't support our healthcare needs.

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

Healthcare coverage was one of the cornerstones of retirement benefits during my entire tenure in the Chicago Police Department, 1972-2000. Never during my service to the City of Chicago were we notified that at some future date the City would cease to fund healthcare coverage.

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

Both of my parents suffered from and eventually died from heart disease, and they never worked midnights or had their work hours and days off changed. I know what awaits me. Currently and as long as I can, I will be working full-time, mainly to ensure health care coverage for myself and my wife. I shouldn't have to do that.

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

**/s/ \_Andres Durbak\_(type in or sign your name)**

On Mon, Nov 7, 2016 at 10:32 AM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

**From:** Clint

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

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

The next court filing is due Wednesday.

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

## Michalene

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**From:** Jim <milkmansgt@netscape.net>  
**Sent:** Saturday, October 08, 2016 2:23 PM  
**To:** Michalene  
**Subject:** Re: Retiree Update

To: Clint Krislov  
Attorney at Law

I have been reading my options for health care after the city stops subsidizing our plan. This will be devastating to me and my wife. This is a benefit that was promised to those of us that started our police careers Oct. 23, 1972. I have a serious heart condition in which my heart has gone into Atrialfibration on two occasions I have had open heart surgery and ten angioplasty with seven stents. I also am a diabetic and because of my Afib. I have had pneumonia, Congestive Heart Failure and I now have fibrosis of my lungs. Also due to the Diabetes my kidneys now operate at eighty percent.

Because of these many significant health issues my doctor bills and medicine are stifling. My wife also has recently had a heart attack. She also has five different autoimmune diseases including fibromyalgia, Lupus, Rheumatoid, and degenerative Arthritis, as well as degenerative connective tissue disease.

Between my wife and myself we take around forty five pills and shots a day.

Furthermore since I have lived in my current house my taxes have gone up approximately fifteen hundred dollars a year. My Home Owners Association is going up again to \$200 a month. With all this heavy medical expenses now the city plans to throw us to the wolves.

Clint please, get the stories out about Those of us that are getting slammed and now the city is dropping us. Also I just want to also let the judge know that we police officers only get forty percent of the amount of our social security due to us because an offset. That is further upsetting because we have had no Social Security raises in the last three years.

James Eldridge, Retired Sergeant CPD  
815-267-6495

Sent from my iPhone

On Oct 7, 2016, at 6:47 PM, Michalene <[Michalene@krislovlaw.com](mailto:Michalene@krislovlaw.com)> wrote:

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

Dear Participants,

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

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

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