



# Illinois Pensions Newsletter

A PUBLICATION OF IPPFA

December 2025

## A Message from IPPFA President, James McNamee

### Remind Your Police and Fire Retirees About the HELPS Insurance Credit



With the end of the tax year approaching, it's a good time to remind retirees that they may reduce their taxable earnings by up to \$3,000 for medical and long-term-care insurance premiums paid during a calendar year. This is allowable under the Healthcare Enhancement for Local Public Safety Retirees Act, or the "HELPS" Retiree Act. Police, fire and EMS retirees are eligible.

The \$3,000 reduction does not appear on the annual 1099R form that is sent out by the pension fund. The retiree must claim the reduction on his or her personal 1040 tax form on Line 5B or similar adjustment. Instructions on claiming the reduction are included in IRS Publication 575 (page 7 with an update on page 2). As this is not a totally simple matter, pensioners may want to consult with their tax preparer to properly claim the reduction.

IPPFA has more information on this subject under the "Bulletins" tab at our website [IPPFA.org](http://IPPFA.org).

Note that married couples where both the parties are retired police/fire/EMS may take a reduction in income of up to \$6,000.

Let's do what we can to ensure that our retired members can take advantage of this tax break for retiree medical and long-term-care insurance. If you are the retiree member on your Board of Trustees, please make a special effort to reach out to your fellow retirees.

Sincerely,  
James McNamee  
*IPPFA President*



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[HEROES FAMILY FUND](#)

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## UPCOMING EVENTS

[2025 Certified Trustee Program 25-2](#)

## ONLINE TRAINING

[16 Hour Online CTP Course](#)

[8 Hour Online Seminar \(2025\)](#)

## NEWS LINKS

[FPIF Rule Making Update](#)

[Judge rules Cook County's tax sale system unconstitutional: report](#)

[Rural Revolt Over Data Centers Threatens AI Expansion — and Trump Goals](#)

[On the Rise: Medicare Costs and Complexities](#)

[Poor health is the primary driver of involuntary retirement, researchers report](#)

[Americans Remain Hazy on Social Security Benefit Details](#)

[Effective Tariff Rates and Revenues \(Updated November 24, 2025\)](#)

[Illinois Supreme Court reverses disability pension for Chicago cop](#)

[3 ways near-retirees can close a retirement savings gap](#)

[New Research Finds Social Security Has a Strong Economic Impact](#)

[University of Illinois Foundation CIO looks beyond 3.3% return with portfolio overhaul planting the seeds for future improvements](#)

## UPCOMING PENSION TRUSTEE TRAININGS

2025 Certified Trustee Program 25-2

*December 16 - 17, 2025*



NIU Outreach Campus

1120 E. Diehl Rd., Ste 107, Room 266

Naperville, IL 60563

REGISTER  
NOW

## HEROES FAMILY FUND

Heroes Spotlight: Officer Casey Kohlmeier & K9 Draco



### **Pontiac Police Department End of Watch: October 30, 2013**

On a stormy evening in October 2013, Pontiac Police Officer Casey Kohlmeier and his K9 partner, Draco, made the ultimate sacrifice. At approximately 9:30 p.m., while positioned in a median turnaround on I-55 near mile marker 201, their patrol vehicle was struck by a drunk driver whose car veered out of the northbound lanes during heavy rain. Both Officer Kohlmeier and Draco sustained fatal injuries. Casey was 29 years old. The driver survived and was later charged with and pleaded guilty to aggravated DUI, receiving a 12-year prison sentence.

Officer Kohlmeier's life was defined by service. Before joining the Pontiac Police Department in 2007, he served in the United States Air Force from 2002–2006 at Offutt Air Force Base in Omaha, Nebraska. During his military career, he earned numerous honors, including the Air Force Commendation Medal, National Defense Service Medal, Meritorious Unit Award, and the Global War on Terrorism Service Medal. He was named Airman of the Year in 2005, a testament to his dedication and leadership.

As a member of the Pontiac Police Department's K9 Unit, Officer Kohlmeier excelled in his role as a handler and detective. He also served with the Livingston County Proactive Unit, contributing to proactive policing efforts throughout the region. Draco, his loyal partner, served faithfully by his side.

*Officer Kohlmeier and K9 Draco are remembered for their commitment, bravery, and unwavering service to their community and country. Their legacy continues to inspire, and we honor their sacrifice in this month's Heroes Spotlight.*

### **Join Us in Supporting the Heroes Family Fund**

Help us honor Casey and others like him by contributing to the Heroes Family Fund. Your generosity ensures that we can continue supporting the families of our fallen heroes in their time of need.

**Guardian Sponsor: \$10,000+**

**Protector Sponsor: \$5,000–\$9,999**

**Courage Sponsor: \$2,500–\$4,999**

**Bravery Sponsor: \$1,000–\$2,499**

**Honor Sponsor: \$500–\$999**

**Community Sponsor: \$250–\$499**

**Supporter Sponsor: \$10–\$249**

Scan or click the QR code below to make your donation today.



Support our Silent Auctions & Raffles!  
Explore our Amazon Wishlist and contribute today.



Amazon  
Wishlist

*All proceeds go to the Heroes Family Fund.*

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**FUNDRAISER RECAP:**  
**Heroes Holiday Gala: A Season of Giving**  
*December 4, 2025*



This year's Heroes Holiday Gala was a powerful reminder of the strength and compassion within our community. To everyone who attended, thank you. Your contributions allow the Heroes Family Fund to continue providing critical support to the families of police officers and firefighters who have been severely injured or lost their lives in the line of duty.

We look forward to sharing new opportunities to get involved in early 2026. In the meantime, we invite you to enjoy and share the photo album from the Gala.

View Photo



## Introducing Our New Feature: Trustee Tribute

We're excited to introduce a new section in our newsletter - **Trustee Tribute**, created to honor the long-serving pension trustees who have dedicated years of service, leadership, and commitment to their pension fund.

Each edition, Trustee Tribute will spotlight one trustee whose exceptional service and accomplishments deserve recognition.

**Do you know someone who should be featured? We invite you to submit a nomination including the following:**

- Trustee's name
- A photo (high-resolution preferred)
- Years of service on the board
- A few highlights or stories that make this trustee stand out

Please send nominations to Julie Guy at [Julie.guy@ippfa.org](mailto:Julie.guy@ippfa.org)

## EXPERT INSIGHTS

Each month in *Expert Insights*, IPPFA features timely tools, commentary, and resources from our trusted network of corporate members, attorneys, and subject-matter experts. These contributions reflect their deep commitment to strengthening Illinois' public pension community.

**Are you a corporate member or legal professional with insights to share?**

Share your expertise in a future Expert Insights feature and connect with the IPPFA community.

Contribute Now

## ORDER THE IPPFA RETIREMENT GUIDE!

### The IPPFA Retirement Guide – 3rd Edition

The best source of information on the newly expanded Social Security benefits is the **3rd Edition of the IPPFA Retirement Guide**.

The Social Security chapter has been **totally rewritten**. In addition, the book has been updated with the latest information on:

- Article 3 police pensions
- Article 4 fire pensions
- Public employee deferred compensation
- Retirement healthcare funding

**Order Your Copy Today!**

The **IPPFA Retirement Guide – 3rd Edition** is now available:

- On **Amazon**: \$9.99

- From the **IPPFA Office**: \$7.50 per book for bulk sales of 10 books or more
- When the books are sold in bulk from our office, **IPPFA avoids the Amazon royalty charge and passes the savings on to you.**

For the earlier editions, IPPFA sold thousands of copies via bulk sale to police and fire pension funds, cities and fire districts and foreign fire insurance tax boards. Some entities bought 10 books and distributed them to the pension board, fire stations, police station libraries and alike. Other pension funds bought hundreds of books and supplied one to each active member.

**Order on Amazon (Under 10 Books)**

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### **Get the Word Out!**

Whatever the method, let's get the word out to our active and retired members on their new Social Security benefits.

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