

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Monday, January 26, 2026

9:00 a.m. held virtually and via conference call because the BeneSys, Inc. office in Troy, MI was closed due to inclement weather.

Trustees:

Chet Opolski *(via Teams)*
Tracy Shippy *(via Teams)*
Richard Kosmack *(via Teams)*
Dan Bojalad *(via phone)*
Greg Trozak *(via Teams)*
Brian Roehl *(via Teams)*
Floyd Allen *(via phone)*

Role:

Chairman
Vice-Chairperson
Trustee
Trustee
Trustee
Trustee
Trustee

Others present: **Rob Roberts & Kelly Lahr, Priority Health** *(via Teams)*
Brian Green, Mariner *(via Teams)*
Louis Sinagra *(via phone)*

Legal Representation: **Aaron Castle and Angelica Brown, VMT Law** *(via Teams)*

BeneSys Representation: **Violet Gjorgjevski and Jennifer Crosby** *(via Teams)*

The meeting was held Virtually and via Conference Call because the BeneSys, Inc. office in Troy, MI was closed due to inclement weather.

The meeting was called to order by Chairman Opolski at 9:30 am.

Motion – To accept the agenda for January 26, 2026: **By T. Shippy, seconded by G. Trozak**

- Motion Carried – Unanimously

Public Comment – None

Kelly Lahr joined the meeting at 9:36 a.m.

Dan Bojalad joined the meeting at 9:38 a.m.

Priority Health – Rob Roberts & Kelly Lahr

Mr. Roberts stated that he did not have a formal report for the Board. He has been working with Chairman Opolski to assist a member who was charged \$250 for his hearing aid.

Chairman Opolski asked Mr. Roberts when discussions regarding the 2027 benefit year could begin. Mr. Roberts responded that discussions could begin whenever the Board is ready.

Regular Minutes

Motion – To approve the Regular Meeting Minutes from December 15, 2025: ***By R. Kosmack, seconded by G. Trozak***

- Motion Carried – Unanimously

Financial Consultant – Brian Green, Mariner

Mr. Green provided a market update and asset/manager summary as of December 31, 2025. He informed the Board that the Total Fund currently sits at \$226.3M an increase of \$3.6M from September 2025. The Total Fund is up 1.6% for the Quarter which is slightly above the policy index and for the year was up 10.2% which is slightly below the policy index.

Chairman Opolski pointed out that beginning discussions regarding future benefits is important because the fund is doing very well. The intent is to not have too much money left over when the last man is standing when members can use the benefits now.

Financial Reports

BeneSys provided the December 2025 Fifth Third Statement, the Financial Statements for October and the Financial Statements for October and November 2025. Outstanding invoices were presented by BeneSys to the Board for approval. Ms. Crosby provided an invoice for Reinhart that she requested to be added to the outstanding invoices for approval.

Motion - pay the Bills as provided with the addition of the invoice for Reinhart: ***By D. Bojalad, seconded by R. Kosmack***

- Motion Carried – Unanimously

Administrative Reports

A. BeneSys Telephone Response Time Report 4th Quarter 2025

Ms. Gjorgjevski reviewed the fourth quarter of 2025 telephone response time report with the Board. She informed the Board that BeneSys did meet the performance guarantee for telephone response time for the fourth quarter of 2025.

B. BeneSys Claims Performance Report 4th Quarter 2025

Ms. Gjorgjevski reviewed the fourth quarter of 2025 claims performance report with the Board. She informed the Board that BeneSys did meet the performance guarantee for claims performance for the fourth quarter of 2025.

C. Appeal 2690863466

Ms. Gjorgjevski presented the Level 2 Appeal to the Board.

Motion – to approve Appeal 2690863466 to allow member to have his 2024 HRA Claim paid after the March 31, 2025, deadline: ***By R. Kosmack, seconded by B. Roehl***

- Motion Carried – Unanimously

Discussion took place regarding utilizing the Teams conference call information for the public meeting notices rather than the Executive Conferencing information. The Teams conference call option has no charge to the Trust whereas Executive Conferencing costs the Trust approximately \$400 per year. Also, although it rarely happens, if the BeneSys office is closed the Virtual meeting information is already posted to the public.

Legal Report

A. Service Provider Review Schedule

Mr. Castle provided the Service Provider Review Schedule for the Board. This schedule provides when each service provider was last reviewed and when it should be reviewed again. For 2026 VMT Law is due for review. Chairman Opolski stated that the Board can discuss at the February Board meeting when they are together in person.

B. VEBA Grant Funds

No information to share currently.

Business Agent Report

Mr. Opolski updated the Board that he has been quite busy working with Ms. Crosby to assist members with submitting their 2026 HRA Claim Forms. He has also been working with Priority Health regarding Hearing Aid benefit issues. He said he was given a copy of correspondence by the Post Bankruptcy P&F VEBA to their members that he will provide at the next Board meeting.

Mr. Opolski requested that the Board Meeting scheduled for October 26, 2026, be moved to October 19, 2026.

Mr. Opolski requested that the Admin Committee Meeting scheduled for November 9, 2026, be moved to November 16, 2026, because the RDPFFA Meeting at Firekeepers is scheduled for November 7, 2026, to November 9, 2026. It was agreed that the change would be made.

New Business

A. Summary Annual Report December 31, 2024

Mr. Castle had provided a draft of the Summary Annual Report for December 31, 2024.

Motion – to approve the Summary Annual Report for December 31, 2024, as presented: **By B. Roehl, seconded by T. Shippy**

- Motion Carried – Unanimously

Unfinished Business - None

Correspondence

- A. BeneSys DOL Cybersecurity Program Response Q4-2025
- B. IFEBP Healthcare Survey Results

Trustee Comment/Open Forum

Motion – Since there is an Opt Call scheduled for 2/5/2025 for the City of Detroit Bonds @ 100.0 to put out a GTC order to buy up to \$4M units at 80.0 or less: **By B. Roehl, seconded by R. Kosmack**

- Motion Carried - Unanimously

Adjournment

Motion – to adjourn: **by G. Trozak, seconded by D. Bojalad**

- Motion Carried - Unanimously

Meeting adjourned at 10:19 a.m.