

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Wednesday, June 24, 2026

9:30 a.m. at BeneSys Office, Troy, MI via In-Person and via Microsoft Teams

Trustees:

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

Role:

Chairman
Vice-Chairperson
Trustee
Trustee
Trustee
Trustee

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

Legal Representation: Aaron Castle and Angelica Brown, VMT Law

BeneSys Representation: Violet Gjorgjevski and Jennifer Crosby

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

Motion – To accept the agenda for June 24, 2026: ***By D. Bojalad, seconded by T. Shippy***

- Motion Carried – Unanimously

Trustee Floyd Allen joined the meeting at 9:31 a.m.

Louse Sinagra joined the meeting at 9:32 a.m.

Public Comment – None

Regular Minutes

A. Approval of May 27, 2026, Regular Meeting Minutes

Motion – To approve the Regular Meeting Minutes from May 27, 2026, as presented : ***By R. Kosmack, seconded by B. Roehl***

- Motion Carried – Unanimously

Priority Health – Rob Roberts and Kelly Lahr

Mr. Roberts had no formal report or updates for the Board. He updated the Board that he enjoyed attending the RDPFFA Picnic. He stated that participants approached him with questions regarding the OTC Cards and the Healthy Rewards. There is confusion now that the Healthy Rewards are being added to the OTC Cards rather than members choosing gift cards. Discussion took place regarding this because the Board feels it is a source of confusion for participants as well. It was determined that Mr. Roberts will research communication materials to provide to participants to mitigate confusion. It will also be discussed at membership meetings and Open Enrollment meetings as well.

Mr. Robert's reported that he received a lot of compliments from participants at the picnic regarding the Priority Health Member Services Team and the service provided.

Additionally, Mr. Robert's said that they are finalizing the final rate sheets for 2027. He will also be working with fund Legal Counsel regarding the possibility of a lifetime rate cap that had been previously discussed by Mr. Robert's predecessor.

Financial Consultant – Brian Green, Mariner

A. Asset Manager Summary as of June 18, 2026

Mr. Green provided a market update as of June 18, 2026. The portfolio is up 5.82% for the Quarter, above the policy index. Year to date the portfolio is up 5.87%, also above the policy index.

Motion – to approve, per recommendation, the redemption of \$3.5M from ABS Emerging Markets to adjust the current overallocation and move those funds to cash for future benefit payments: ***By D. Bojalad, seconded by R. Kosmack***

- Motion Carried – Unanimously

Financial Reports

BeneSys provided the May 2026 Fifth Third Statement, the Financial Statements for April 2026. Outstanding invoices were presented by BeneSys to the Board for approval.

Motion – to approve payment of the Bills as provided: ***By D. Bojalad, seconded by T. Shippy***

- Motion Carried – Unanimously

Administrative Reports

A. Appeals

Ms. Gjorgjevski presented the Appeal to the Board. The Board reviewed and discussed the Level 2 Appeal with BeneSys and legal counsel.

a. 2713536389

Motion – to approve Appeal 2713536389 to allow participant to be enrolled in Non-Medicare Pre-65 HRA effective July 2025 and to have 2025 HRA claims paid after the March 31, 2026, deadline: ***By B. Roehl, seconded by D. Bojalad***

- Motion Carried – Unanimously

B. BeneSys Outstanding Check Report 2026

Ms. Crosby reviewed the required annual outstanding check report for the Board in detail.

Legal Report - None

Business Agent Report

Mr. Opolski thanked Priority Health and BeneSys for attending the RDPFFA picnic.

Mr. Opolski informed the Board that registration has opened for MAPERS Fall 2026 conference.

Mr. Opolski reiterated that Mr. Castle and Mr. Roberts are working on wording and memorializing the previously promised lifetime 5% annual max rate increase with Priority Health.

New Business

A. COPS Trust Delta Dental Renewal Quote

Mr. Schneider with COPS Trust provided the Board with the contract renewal rates for 2027 for Delta Dental. There will be an increase in premiums for 2027. The Board would like to wait until they receive the Humana Dental/Vision Quote before planning a potential renewal with COPS Trust.

B. COPS Trust VSP Renewal

Mr. Schneider with COPS Trust also provided the Board with the 2027 contract renewal for VSP. There would be no premium increase.

C. Humana Dental/Vision Quote

This item is currently in progress.

D. Trustee Education & Travel Policy Review

Ms. Crosby provided the current Trustee Education & Travel Policy for the Board to review. Mr. Castle is going to provide updates to allow a Trustee to either submit receipts for meals or take the Federal Per Diem rate.

Unfinished Business

A. Self-Payment “Direct Billing” Termination/Reinstatement Standard

The current policy regarding direct billing/self-payment, was provided for the Board. Mr. Castle provided a draft of the policy that provides updates that were needed since BeneSys is the Third-Party Administrator of the fund and gives the parameters/direction that BeneSys requested. Discussion took place.

Motion – to accept and approve the updated Direct Billing Policy as amended: ***By T. Shippy, seconded by B. Roehl***

- Motion Carried – Unanimously

B. Appeal Approval Standard for Previous Year HRA Reimbursement

This matter is in progress by Legal counsel.

C. FOIA Request Document Update

Mr. Castle provided an updated Summary of FOIA Policy and Procedures for the Board. The suggested changes to the FOIA Forms were reviewed and discussed.

Motion – to accept and approve the revised FOIA Forms as presented:
By D. Bojalad, seconded by R. Kosmack

- Motion Carried – Unanimously

C. Actuarial Valuation December 31, 2025

Ms. Crosby updated the Board saying that Gabriel Roeder & Smith informed her that their actuarial valuation report for December 31, 2025, is not completed. The Board stated they would like to have it presented at the July 13, 2026, Admin Committee meeting.

Correspondence

A. Member Thank You Card

B. BeneSys Response to DOL Cybersecurity Guidelines Q2 2026

C. ADA News – Dentists File Class Action Against Delta Dental

Trustee Comment/Open Forum

Trustee Shippy updated the Board that the spouse who was determined to not be eligible and benefits were being terminated on July 1, 2026, has been assisted by her firm and enrolled in other coverage.

Adjournment

Motion – to adjourn: *by B. Roehl, seconded by R. Kosmack*

- Motion Carried - Unanimously

Meeting adjourned at 10:51 a.m.