

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Admin Committee Meeting Minutes

Monday, September 14, 2026

9:30 am at BeneSys Office, Troy, MI via In-Person and via Conference Call

Trustees:

Chet Opolski
Tracy Shippy (*via Teams*)
Dan Bojalad
Brian Roehl
Rick Kosmack
Greg Trozak (*via Teams*)

Role:

Chair
Vice-Chair
Trustee
Trustee
Trustee
Trustee

Members of the Public: *Louis Sinagra (via Teams)*

Legal Representation: Aaron Castle and Angelica Brown, VMT Law

BeneSys Representation: Jennifer Crosby

Others Present: Brian Green, Mariner

The meeting was called to order at 9:33 am.

Motion – To accept the agenda dated September 14, 2026: By D. Bojalad, seconded by B. Roehl.

- Motion Carried – Unanimously

Public Comment – None

Financial Consultant – Brian Green, Mariner

Mr. Green had no formal report.

Legal Report

A. Appeal Approval Standard for Previous Year HRA Reimbursement

Mr. Castle presented a draft revised Administrative Appeals Procedure to the Admin Committee. His recommended revisions, per the Boards request, references Health Reimbursement Accounts (HRA's). The revision states that effective January 1, 2027, HRA

accounts shall be subject to a percentage reduction to the account balance available for reimbursement depending on the date the Level 2 Appeal is filed with the Board. Discussion took place. Mr. Castle will add information regarding submission date being the postmark date. He will also prepare a corresponding amendment to the plan document for the Board's review.

Motion – To recommend to the Board that the revised Administrative Appeals Procedure as amended be approved : By B. Roehl, seconded by D. Bojalad.

- Motion Carried – Unanimously

Trustee Richard Kosmack joined the meeting at 9:40 a.m.

Administrator Report

A. Fifth Third - Fraudulent Checks Issue

Ms. Crosby informed the Admin Committee that there have been four checks presented for payment against the benefit account that were found to be fraudulent. About a year ago the Board directed BeneSys to put a "Positive Pay" protection in place in partnership with Fifth Third. BeneSys received the Positive Pay alerts for these checks, denied payment and reported them as fraud. In addition, Ms. Crosby reached out to Mr. Pavlick at Fifth Third to make him aware of this issue and see if there was anything else that needed to be done. Mr. Pavlick stated that the Trust did not suffer a loss thanks to the Positive Pay process so nothing more needs to happen. He has raised awareness for his team and BeneSys will continue to be vigilant.

B. COPS Trust Retiree Pension Deduction Issue/Eligibility Issue

Ms. Crosby stated to the Admin Committee that she received communication from the pension system that Blue Water (who also utilized COPS Trust for benefits) staff identified two members (2802020540 & 2768651673) whose payments, they felt, have been mistakenly sent to BeneSys since October 2025, although the payments should have gone to Blue Water. They reached out to Pension to have the deductions changed and to attempt to recoup funds from the VEBA via BeneSys. Pension asked BeneSys to confirm whether the next BeneSys payroll payment should be reduced by the amount owed and redirected to Blue Water or advise on the preferred method to recover the funds. BeneSys informed Pension that they will not be issuing any payments to Blue Water.

Ms. Crosby went on to explain that the pension deduction issue led to an eligibility issue when Pension reached back out and stated that based on the information provided, 2768651673 does not appear eligible for P&F VEBA benefits due to being retired after January 1, 2015. Ms. Crosby acknowledged the issue and stated she would present it to the Board at its September 28, 2026, meeting. Ms. Crosby then conducted an audit and found that there were other retirees receiving benefits who retired after January 1, 2015. She investigated these retirees with RSCD and confirmed they are not eligible for the P&F VEBA. She also investigated when these members were enrolled in benefits and determined that the previous TPA had enrolled them.

Ms. Crosby informed the Admin Committee of what action she has taken so far to correct the ineligibility of these retirees. There are two retirees that will need the Board to provide direction regarding termination of medical, dental and/or vision coverage currently in place. Discussion took place.

Motion – To recommend to the Board that the dental benefits for retiree 2700057252 be terminated effective October 1, 2026. For retiree 2768651673 medical benefits be terminated effective November 1, 2026, and dental and vision benefits be terminated effective October 1, 2026, and letters be generated by legal counsel to inform of ineligibility for VEBA and termination of coverage: By R. Kosmack, seconded by B. Roehl.

Motion Carried – Unanimously

Business Agent Report

Mr. Opolski updated the Admin Committee that he has had very few calls after the Dental and Vision change to Humana post card went out. He had one member who reached out and was upset about the change because his dental provider took issue. He reached out to Mr. Witherspoon at CBA who had a quick and reassuring response. Mr. Witherspoon stated that his office has only received 10 or so calls as well.

Mr. Opolski went on to inform the Admin Committee that he met with Mark Mueller at TMR and Associates regarding the potential of offering a life insurance policy to members in 2028. There are more details that would need to be worked out and considered. Discussion took place.

Lastly, Mr. Opolski stated that in taking over the role of President for the RDPFFA he came across some information regarding conversion dates that he is confirming with Pension. Once confirmed he will distribute.

New Business - None

Unfinished Business

A. 2027 Open Enrollment Letter and Packets Mail Out

Ms. Crosby informed the Admin Committee that the Open Enrollment letters are scheduled to be mailed out on Friday September 18, 2026. The Open Enrollment packets are scheduled to be mailed out Friday, September 25, 2026.

Correspondence

A. BeneSys Response to DOL Cybersecurity Guidelines Q3 2026

Trustee Comment/Open Forum

Adjournment

Motion – To adjourn the Administrative Committee Meeting: By D. Bojalad, seconded by R. Kosmack

Motion Carried – Unanimously

Meeting adjourned at 10:17 a.m.