

# CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



## Admin Committee Meeting Minutes

Monday, July 13, 2026

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

### Trustees:

Chet Opolski  
Tracy Shippy  
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:** Violet Gjorgjevski and Jennifer Crosby

**Others Present:** Abra Hill and James Taylor (*via Teams*), Gabriel Roeder; Spencer Witherspoon and Ken Harbin, Contemporary Benefit Advisors; Brian Green, Mariner

The meeting was called to order at 9:31 am.

**Motion** – To accept the agenda dated July 13, 2026: By D. Bojalad, seconded by B. Roehl.

- Motion Carried – Unanimously

### Public Comment – None

### Gabriel, Roeder, Smith & Company – Abra Hill and James Taylor

Ms. Hill stated that Gabriel, Roeder, Smith & Company (“GRS”) has performed an actuarial valuation of the City of Detroit Police and Fire Retiree Health Care Trust as of December 31, 2025. The purpose of this actuarial valuation is to evaluate the financial status of the program as of December 31, 2025, and model the estimated solvency under benefit levels set by the Board for calendar year 2026. As of December 31, 2025, the funded ratio of the Healthcare Trust is 117.8%. Discussion took place. This will be presented to the full Board for review and approval.

## **Contemporary Business Advisors – Humana Dental/Vision – Spencer Witherspoon and Ken Harbin**

Mr. Witherspoon and Mr. Harbin addressed the Board. They provided an analysis of current dental/vision benefits being offered to participants through COPS Trust and what Humana would be able to offer as an alternative. Extensive discussion took place. Mr. Witherspoon and Mr. Harbin were asked to, with additional information provided by BeneSys, update their proposal with the best and final offer to be presented to the full Board.

*Trustee Greg Trozak left the meeting at 11:30 a.m.*

## **Financial Consultant – Brian Green, Mariner**

Mr. Green provided a market update as of June 30, 2026. The portfolio is up 6.24% for the Quarter, above the policy index. Year to date the portfolio is up 6.29%, also above the policy index.

## **Legal Report**

Mr. Castle stated that he did not have a formal legal report. He is currently working on the Direct Billing (self-pay) Standard, Appeal Approval Standard for previous year HRA and Trustee Education & Travel Policy update as listed under Unfinished Business.

## **Administrator Report**

### **A. Statement of Work – Dental/Vision Vendor Change**

Ms. Gjorgjevski provided a Statement of Work to the Admin Committee should the decision be made to change the dental/vision providers for the 2027 benefit year. This would be the cost and time related to making the necessary changes to their systems and for setting up electronic eligibility file transfers to/from the new vendor.

### **B. Outstanding Check Report 2026 Update**

Ms. Crosby had previously presented a list of uncashed HRA checks to the Board at the last Board meeting as part of the Outstanding Check Policy. She updated the Admin Committee that BeneSys has had contact from the one participant who lives outside of the country and the matter has been resolved.

## **Business Agent Report**

### **A. Priority Health OTC Food Benefit**

Mr. Opolski stated that he had a participant inquire about having healthy food purchases as an option through the OTC program. He discussed this with Mr. Robert's at Priority Health. Mr. Roberts is going to investigate this option for the 2028 benefit year. Discussion took place.

Mr. Opolski informed the Admin. Committee that he came across a participant whose marriage date is very close to the Weiler Class date and BeneSys had requested a copy of the Marriage Certificate to verify eligibility of spouse.

Also, Mr. Opolski updated the Admin Committee that Ms. Crosby has sent out invitations to all current providers for the Open Enrollment Meeting in October.

### **New Business**

#### **A. Eligibility of Non-Duty Widow - 2679882188**

Ms. Crosby informed the Admin Committee that she was working on communication to Surviving Spouses who have not been listed by the retirees prior to their death and in doing so came across a participant who is listed as a Non-Duty Widow. She reached out to Mr. Opolski if he was familiar with this Retirement Type and he was not, so she reached out to RSCD. She discovered that this participant was the Widow of a Fire Fighter or Police Officer who passed away while active but not in the line of duty. After his passing the Widow was given a pension. Ms. Crosby wanted to verify her eligibility. Mr. Castle will review and report back regarding eligibility for non-duty widows.

### **Unfinished Business**

#### **A. COPS Trust Delta Dental Renewal Quote**

This item was provided for informational purposes, so the Admin Committee had the rates while meeting with Contemporary Business Advisors for the Humana Dental/Vision proposal.

#### **B. Self-Payment Termination/Reinstatement Standard**

This item is in progress by Legal Counsel.

#### **C. Appeal Approval Standard for Previous Year HRA Reimbursement**

This item is in progress by Legal Counsel.

#### **D. Trustee Education & Travel Policy Review**

This item is in progress by Legal Counsel.

### **Correspondence - None**

### **Trustee Comment/Open Forum**

Discussion took place regarding how the Board may be able to continue to increase benefits for members going forward. Ms. Gjorgjevski is going to run reporting on HRA usage as the monthly rate has increased year over year to answer the question of whether members are using their full HRA benefit annually. Discussions will continue to take place.

### **Adjournment**

**Motion** – To adjourn the Administrative Committee Meeting: By T. Shippy, seconded by R. Kosmack

Motion Carried – Unanimously

Meeting adjourned at 12:29 p.m.