

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Monday, October 27, 2025

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

Trustees:

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

Role:

Chairman
Vice-Chair
Trustee
Trustee
Trustee
Trustee
Trustee

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

Legal Representation: Aaron Castle and Angelica Brown, VMT Law

BeneSys Representation: Jennifer Crosby

The meeting was held In-Person at the BeneSys Office, Troy, MI

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

Motion – To accept the agenda for July 30, 2025: *By D. Bojalad, seconded by T. Shippy*

- Motion Carried – Unanimously

Public Comment – None

Priority Health – Rob Roberts and Kelly Lahr

Mr. Roberts informed the Board that the Open Enrollment meeting held on October 22, 2025, was very successful. His presentation lasted about an hour and a half with lots of good questions being asked. He has been following up with a few members that requested assistance. A matter regarding Hearing Aid molds for in-ear hearing aids came up. Under the current plan, hearing aid molds are not covered currently because in-ear hearing aids are considered an upgrade as are rechargeable batteries. For the 2026 plan they were able to add

the molds as a covered benefit. He agrees that the TruHearing communications are still confusing for members and will continue to work with them.

Ms. Lahr agreed that the Open Enrollment meeting was very successful and stated she is also following up with members to make sure they have all the assistance they need.

Regular Minutes

Motion – To approve the Regular Meeting Minutes from September 22, 2025 and the Admin Committee Meeting Minutes from October 13, 2025: ***By B. Roehl, seconded by T. Shippy***

- Motion Carried – Unanimously

Financial Consultant – Brian Green, Mariner

Mr. Green updated the Board that for the quarter the fund is up 3.28% and year to date is up 8%. It was a very difficult quarter for Small Cap funds but his firm is still working on the search for an additional manager.

Motion – To sell \$1M each from Fidelity S&P 500, Hamlin Equity Income, Reinhart Partners Genesis and Fidelity Small Cap Index to raise \$4M for upcoming benefit expenses: ***By B. Roehl, seconded by D. Bojalad***

- Motion Carried – Unanimously

Financial Reports

BeneSys provided the September 2025 Fifth Third Statement and the Financial Statement for August 2025. Outstanding invoices were presented by BeneSys to the Board for approval.

Motion - pay the Bills as provided: ***By B. Roehl, seconded by D. Bojalad***

- Motion Carried – Unanimously

Administrative Reports

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

A. Appeal 2753540192

Motion – to approve Appeal 2753540192 to allow member and spouse to enroll in HRA effective January 1, 2024 per recommendation of the Admin Committee: ***By T. Shippy, seconded by B. Roehl***

- Motion Carried – Unanimously

B. Appeal 2796368180

Motion – to approve Appeal 2796368180 to allow member to add and enroll spouse who was determined eligible per recommendation of the Admin Committee: ***By B. Roehl, seconded by R. Kosmack***

- Motion Carried – Unanimously

C. Appeal 1972249199

Motion – to approve Appeal 1972249199 to allow submission of 2024 HRA claims after the March 31st deadline: ***By D. Bojalad, seconded by B. Roehl***

- Motion Carried – Unanimously

D. Appeal 2773313547

Motion – to approve Appeal 2773313547 to allow submission of 2024 HRA claims after the March 31st deadline: ***By G. Trozak, seconded by B. Roehl***

- Motion Carried – Unanimously

E. Appeal 2712644498

Motion – to approve Appeal 2712644498 to allow submission of 2024 HRA claims after the March 31st deadline: ***By G. Trozak, seconded by B. Roehl***

- Motion Carried – Unanimously

Legal Report

A. VEBA Grant Funds

Mr. Castle stated there was not an update from the court at this time.

Correspondence

A. FIO 2025 Annual Meeting Invite

Business Agent Report

A. Letter to COPS Trust re Open Enrollment Cost Sharing

Mr. Opolski's letter to COPS Trust was shared with the Board. Mr. Opolski spoke with Tom Schneider and Karen Ramos regarding the matter. Mr. Schneider has stated to send him an invoice and he will see what he can do.

B. Hearing Aid Benefit Issue

This matter was discussed earlier in the meeting by Priority Health.

C. Trustee Appointments

Mr. Opolski updated the Board that the RDPFFA has renewed the appointments of himself and Trustee Trozak for another term.

Mr. Opolski stated that he provided an updated list of Important Phone numbers to Ms. Crosby who formalized the list and posted it on the Member Website.

Mr. Opolski informed the Board that he was very pleased with the Open Enrollment Meeting. The venue was very nice, and the staff was very attentive. He reported that he estimates 80 people attended and 50-60 stayed for the Priority Health presentation. He said that there were a lot of retirees he has never seen at a meeting before which was excellent.

New Business

A. Government Shut Down – HRA Documents

Mr. Opolski and Ms. Crosby stated that they had both spoken with participants who were concerned about obtaining needed documentation from SSA office with the current government shut down. Ms. Crosby suggested that those participants currently in an HRA class that requires documentation from the SSA office to continue receiving additional funds be allowed to stay in their HRA class until the government shut down has ended. Mr. Castle stated that if there is verified documentation on record for these members it is reasonable to assume that they still qualify and to allow them the extra time to submit the required documentation on account of the shut down.

Ms. Crosby went on to say she also spoke to a member that applied to their Medicare Part A&B a few weeks prior to the shutdown and hasn't received their confirmation of enrollment for ID Card. Ms. Crosby was able to reach out to Priority Health for assistance, and they will be able to provide the participants with the MBI number if it is processed so he can be enrolled. Ms. Brown provided information from SSA about what SSA Services are available online during the shutdown, which will be very helpful.

B. Total Open Enrollment Costs

Ms. Crosby provided the Board with a breakdown and invoicing for the total Open Enrollment Costs for printing and mailing. Discussion took place regarding the cost share with Priority Health and Cops Trust.

Motion – that the VEBA will pay for the mailing costs associated with Open Enrollment and the balance will be split based on percentage of monthly benefit cost to the VEBA and invoiced to Priority Health and COPS Trust accordingly: ***By T. Shippy, seconded by B. Roehl***

- Motion Carried – Unanimously

C. 2026 HRA Form

Ms. Crosby provided the Board with the 2026 HRA Claim Form which will be available to participants beginning at the December Membership Meeting.

D. 2026 IFEFP Renewal

The IFEFP Membership renewal for 2026 was presented to the Board by Ms. Crosby.

Motion – to renew the VEBA Trustees membership with the International Foundation of Employee Benefit Plans for 2026: *By T. Shippy, seconded by R. Kosmack*

6 – Yea 0 – Nay 1 – Abstain (B. Roehl)

- Motion Carried

Unfinished Business

A. Open Enrollment Cost Sharing

This matter was discussed under New Business.

B. MAPERS Fall Conference Reimbursement – Opolski

Motion – to approve reimbursement to Chairman Opolski's for expenses from the MAPERS Fall Conference: *By R. Kosmack, seconded by D. Bojalad*

- Motion Carried – Unanimously

Trustee Comment/Open Forum

Adjournment

Motion – to adjourn: *by B. Roehl, seconded by G. Trozak*

- Motion Carried - Unanimously

Meeting adjourned at 10:49 a.m.