

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Admin Committee Meeting Minutes

Monday, May 11, 2026

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

<u>Trustees:</u>	<u>Role:</u>
Chet Opolski	Chair
Tracy Shippy	Vice-Chair
Dan Bojalad	Trustee
Brian Roehl	Trustee
Rick Kosmack	Trustee
Greg Trozak (<i>via Teams</i>)	Trustee

Members of the Public: None

Legal Representation: Aaron Castle and Angelica Brown, VMT Law

BeneSys Representation: Violet Gjorgjevski and Jennifer Crosby

Others Present: Rob Roberts and Kelly Lahr, Priority Health; Brian Green, Mariner

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

Motion – To accept the agenda dated May 11, 2026: By T. Shippy, seconded by B. Roehl.

- Motion Carried – Unanimously

Public Comment – None

Priority Health – Rob Roberts and Kelly Lahr

Mr. Roberts addressed the Committee regarding the current Urgent Care and Emergency Room Care co-pay amounts. He stated that in 2025 the participants had 1,000 ER Visits and 700 Urgent Care Visits. If the Board reduced the co-pay for Urgent Care Visits, it would encourage members to choose Urgent Care over Emergency Room Care for emergent illnesses that don't require ER intervention. He went on to explain that the 2027 renewal will have a 3% increase over 2026 rates and can include a reduction in the Urgent Care co-pay from \$25 to \$10. Discussion took place.

Ms. Lahr informed the Committee that Priority Health has handouts and materials that can be shared with participants, “Vue your Care”, that helps participants determine if their medical concern can be handled with Virtual Care, Urgent Care or Emergency Care. She will provide these materials for review.

Financial Consultant – Brian Green, Mariner

Mr. Green addressed the current concerns regarding private credit that centers on valuation uncertainty, high exposure to AI-vulnerable technology sectors, and systemic risk. He assured the Committee that the trust portfolio has limited exposure to those sectors.

Administrator Report

A. Self-Payment Termination/Reinstatement Standard

Ms. Gjorgjevski addressed the committee to express concern regarding members who submit payment directly to BeneSys for their dental and vision premiums because either they don't receive a pension or their pension isn't enough to cover these premiums. Payment invoices are mailed to members on/around the 15th of the month with payment due on the 1st of the month for that month's eligibility. If payment is not received by the 1st of the month BeneSys can override their system to keep a member eligible until payment is received. On occasion a member goes into another month with no payment having been received, which would require the decision to either terminate coverage or override for an additional month. If benefits are terminated and a payment is later received, coverage can potentially be reinstated. BeneSys is looking for parameters that the Board would feel comfortable with to determine at what point a member is terminated from coverage and if reinstatement will be allowed. BeneSys does not want to allow multiple instances of termination and reinstatement within the same benefit year. Discussion took place and this matter will remain on the agenda for the Board meeting.

Business Agent Report

A. Appeal Approval Standard for Previous Year HRA Reimbursement

Mr. Opolski had opened discussion at the Board meeting regarding the continued Appeals received every year from members who missed the March 31st deadline for previous year HRA submissions. The Board historically has been very tolerant and allowed submission upon Appeal. However, he felt that the HRA has been in place for over 10 years now and participants should be able to submit their HRA requests timely. He wanted to adjust the trust agreement to limit the amount of HRA funds available to participants upon Appeal when the March 31st deadline is missed.

Motion – To recommend to the Board to develop an adjustment to the trust agreement limiting the amount of HRA funds available to participants upon Appeal when the March 31st deadline has been missed: By C. Opolski, seconded by B. Roehl

Motion Carried – Unanimously

New Business

A. Actuarial Valuation Draft Model

Ms. Crosby requested that GRS provide draft actuarial models for the Committee to be used in discussion for the Medicare Part B buyback to be offered for the 2027 plan year. The final actuarial valuation won't be presented until the June 2026 Board Meeting, but Priority Health needs a decision on any increase by May 20th to submit to CMS.

Motion – To recommend to the Board a \$50 per month Medicare Part B buyback increase and a \$50 per month HRA increase, with exception of those HRA benefits capped at \$400, for the 2027 benefit: By D. Bojalad, seconded by T. Shippy

Motion Carried – Unanimously

Unfinished Business

A. Actuarial Valuation December 31, 2025

Ms. Crosby has provided all the requested information to Gabriel, Roeder, Smith & Company. They are performing their analysis and will be ready to present at the June meeting.

Correspondence

A. FIO Fund I Letter

Legal Report

Motion – To enter into closed session at 10:51 am to discuss ongoing litigation subject to the attorney-client privilege: By R. Kosmack, seconded by T. Shippy

- Roll call vote: Opolski – yes
Shippy - yes
Kosmack – yes
Bojalad – yes
Roehl – yes
Trozak – yes

Trustee Dan Bojalad left the meeting at 11:00 a.m.

The Board returned to open session at 11:13 am.

Trustee Comment/Open Forum

Adjournment

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

Motion Carried – Unanimously

Meeting adjourned at 11:13 a.m.