

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Wednesday, July 29, 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 and Lindsey Walton, Priority Health
Brian Green, Mariner
Louis Sinagra (*via Teams*)

Legal Representation: 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 July 29, 2026: ***By D. Bojalad, seconded by R. Kosmack***

- Motion Carried – Unanimously

Public Comment – None

Priority Health – Rob Roberts and Lindsey Walton

Mr. Roberts introduced Lindsey Walton to the Board. Lindsey is stepping into the role left by Ms. Lahr's retirement.

Mr. Roberts confirmed the 2027 renewal with a 3.5% increase which includes the reduction of Urgent Care copays from \$25 to \$10. Also, the increase of the Medicare Part B Buy Back from \$125 to \$175 per member/per month. He went on to inform the Board that he was able to solidify the annual rate cap of 5% each year.

Mr. Roberts also discussed the difference between a participant being admitted to the hospital for observation versus being admitted for in-patient care. If a participant goes to the emergency room and is “admitted for observation” they will still be responsible for the ER copay. The copay is only waived if a participant is admitted to the hospital for inpatient care. This is a CMS regulation even if you stay in a hospital bed overnight. Inpatient requires a formal doctor’s order and is generally meant for care expected to last 2 or more midnights. Observation is short-term treatment and monitoring used while a doctor decides whether to admit you or discharge you, typically lasting under 48 hours.

Motion – To approve and execute the Priority Health 2027 HMO and PPO renewals, as presented:
By T. Shippy, seconded by B. Roehl

- Motion Carried – Unanimously

Regular Minutes

A. Approval of June 24, 2026, Regular Meeting Minutes

B. Approval of July 13, 2026, Admin Committee Meeting Minutes

Motion – To approve the Regular Meeting Minutes from June 24, 2026, and the Admin Committee Meeting Minutes from July 13, 2026, as presented : ***By B. Roehl, seconded by D. Bojalad***

- Motion Carried – Unanimously

Financial Consultant – Brian Green, Mariner

Mr. Green stated he had no formal report at this time.

Trustee Floyd Allen joined the meeting at 9:51 a.m.

Financial Reports

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

Motion – to approve payment of the Bills as provided: ***By B. Roehl, 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. 2686188621

Motion – to approve Appeal 2686188621 to allow participant to submit HRA Claims for 2025 after the March 31, 2026, deadline: ***By B. Roehl, seconded by T. Shippy***

- Motion Carried – Unanimously

b. 2735231475

Motion – to approve Appeal 2735231475 to allow participant and spouse to be enrolled in Non-Medicare Pre-65 HRA effective January 2025 and to have 2025 HRA claims paid after the March 31, 2026, deadline: ***By B. Roehl, seconded by R. Kosmack***

- Motion Carried – Unanimously

Contemporary Business Advisors – Humana Dental/Vision – Spencer Witherspoon

Mr. Witherspoon addressed the Board and provided the final confirmed dental and vision plan design.

Humana proposed three dental plan options for the VEBA with a two-year rate guarantee. The \$1,000 and \$1,500 plans meet and exceed the VEBA's current dental plan designs with Delta Dental. The \$2,500 plan would be new option for retirees. Humana also made available an optional rider that removes preventative services from the member's annual maximum benefit.

Humana proposed vision coverage matching what is provided by the VEBA's current vision provider VSP.

Administrative Reports - continued

B. BeneSys Claims Performance Report 2nd Q 2026

Ms. Gjorgjevski reviewed the second quarter of 2026 claims performance report with the Board. She informed the Board that BeneSys did meet the performance guarantee for claims performance for the second quarter of 2026.

C. BeneSys Telephone Response Time Report 2nd Q 2026

Ms. Gjorgjevski reviewed the second quarter of 2026 telephone response time report with the Board. She informed the Board that BeneSys did meet the performance guarantee for telephone response time for the second quarter of 2026.

D. BeneSys Claims Accuracy Report 2nd Q 2026

Ms. Gjorgjevski reviewed the second quarter of 2026 claims accuracy report with the Board. She informed the Board that BeneSys did meet the performance guarantee for claims accuracy for the second quarter of 2026.

E. Statement of Work – Dental/Vision Vendor Change

Ms. Gjorgjevski presented the Statement of Work to implement the vendor change for Dental/Vision should the Board decide to make the change from Delta Dental/VSP to Humana.

Legal Report – Angelica Brown

Ms. Brown addressed the following items from Unfinished Business:

C. Self-Payment Termination/Reinstatement Standard

Ms. Brown presented the finalized policy resolution for the Direct (Self-Pay) Billing Policy that was originally adopted May 25, 2016, and revised June 24, 2026, for the Boards approval.

Motion – to approve and execute the revised June 24, 2026, Direct Billing Policy, as presented: ***By T. Shippy, seconded by B. Roehl***

- Motion Carried – Unanimously

E. Trustee Education & Travel Policy Review

Ms. Brown presented the updated draft of the Trustee Education & Travel Policy, originally adopted January 24, 2022, for review and approval.

Motion – to approve and execute the Trustee Education & Travel Policy, as presented: ***By B. Roehl, seconded by T. Shippy***

- Motion Carried – Unanimously

Business Agent Report

Mr. Opolski informed the Board that RDPFFA President Don Taylor has resigned his position, and he has stepped in to take over the position effective August 1, 2026.

New Business

A. Actuarial Valuation December 31, 2025

The final Actuarial Valuation Report as of December 31, 2025, was presented to the Administrative Committee at their July 13, 2026 meeting and was provided today for the full Board.

Motion – per recommendation of the Administrative Committee to approve the Actuarial Valuation Report as of December 31, 2025, as presented: ***By T. Shippy, seconded by D. Bojalad***

- Motion Carried – Unanimously

B. Priority Health 2027 HMO Summary of Benefits & Rate Sheet

This matter was addressed earlier in the meeting with Priority Health.

C. Priority Health 2027 PPO Summary of Benefits & Rate Sheet

This matter was addressed earlier in the meeting with Priority Health.

Unfinished Business

A. COPS Trust Delta Dental Renewal Quote

The COPS Trust Delta Dental Renewal quote was provided to the Board previously. COPS Trust has previously informed the Board that there would be no change in premiums for Vision in 2027. Discussion took place regarding renewing with COPS Trust for Dental/Vision and the plan design offered by Humana Dental/Vision.

Motion – to accept the plan design offered by Humana for Dental Coverage with the rider that waives preventative care for the 2027 & 2028 benefit year: ***By R. Kosmack, seconded by B. Roehl***

Motion – to accept the plan design offered by Humana for Vision Coverage at a Flat Rate for the 2027 & 2028 benefit year: ***By R. Kosmack, seconded by D. Bojalad***

- Motion Carried
- 4 - yea 1- nay (Chet Opolski)

Motion – to accept and execute the BeneSys Statement of Work for Humana Vendor Implementation, as provided: ***By D. Bojalad, seconded by B. Roehl***

B. Eligibility of Non-Duty Widow - 2679882188

This matter is in progress by Legal counsel.

C. Self-Payment Termination/Reinstatement Standard

This matter was discussed during the legal report.

D. Appeal Approval Standard for Previous Year HRA Reimbursement

This matter is in progress by Legal counsel.

E. Trustee Education & Travel Policy Renewal

This matter was discussed during the legal report.

Correspondence – None

Trustee Comment/Open Forum

Adjournment

Motion – to adjourn: *by D. Bojalad, seconded by T. Shippy*

- Motion Carried - Unanimously

Meeting adjourned at 11:11 a.m.