

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Admin Committee Meeting Minutes

Monday, August 10, 2026

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

Trustees:

Chet Opolski
Tracy Shippy
Dan Bojalad
Rick Kosmack

Role:

Chair
Vice-Chair
Trustee
Trustee

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

Legal Representation: Aaron Castle *(via Teams)* and Angelica Brown, VMT Law

BeneSys Representation: Violet Gjorgjevski and Jennifer Crosby

Others Present: Brian Green, Mariner

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

Motion – To accept the agenda dated August 10, 2026: By D. Bojalad, seconded by T. Shippy.

- Motion Carried – Unanimously

Public Comment – None

Financial Consultant – Brian Green, Mariner

Mr. Green had no formal report.

Business Agent Report

A. Delta Dental Response to Not Renewing Contract

Mr. Opolski informed the Committee that he informed Tom Schneider with COPS Trust that the VEBA will not be renewing their contract after December 31, 2026. Shortly after he received communication from Dawn Hanks with Delta Dental expressing her concerns about the VEBA not renewing with Delta Dental. She expressed a series of concerns about the Board choosing Humana as their new Dental provider. Mr. Opolski took those concerns to Mr. Witherspoon at CBA and provided the responses to the Committee.

B. CBA Response to Questions Raised by Delta Dental

Mr. Witherspoon from CBA provided responses to Mr. Opolski's concerns from his communication with Ms. Hanks. The first concern was regarding network size differences between Humana and Delta Dental resulting in participants having to make upfront payments for services by non-participating providers. Mr. Witherspoon stated that that is not the case, participants will not have to make upfront payments for services outside of the network. Humana has out of network providers file claims electronically as if they were in network.

Mr. Opolski asked for a comparison of 2025 claims, both in network and out of network between Humana and Delta Dental. Mr. Witherspoon stated they would be happy to provide this comparison but would need Delta Dental to release specific claims data to do so.

The committee discussed the matter.

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 Eligibility of Non-Duty Widow 2679882188 as listed under Unfinished Business.

Administrator Report

A. Suggestions for Communication of Dental/Vision Change

Ms. Crosby recommended additional communication to participants regarding the Dental and Vision changes for 2027. She recommended communication to go out via mail to participants currently enrolled in Delta Dental and/or VSP explaining the upcoming change at the beginning of September separate from Open Enrollment. In addition, she recommended a Humana flyer be added to the Open Enrollment packets pointing out the change and detailing the benefits. Discussion took place. It was determined that a postcard from the Board of Trustees mailed out the first week of September to those currently enrolled in Dental and/or Vision would be of benefit. Also, the postcard and flyers can be put in the Newsletter that Mr. Opolski sends out and posted on the website.

B. 2027 Pre-Open Enrollment Letter

C. 2027 Open Enrollment Meeting Sheet

D. 2027 Open Enrollment Checklist

E. 2027 Open Enrollment Form

F. 2027 Open Enrollment Book

Ms. Crosby presented all the updated Open Enrollment materials for the Committee to review and provide feedback on. Discussion took place.

New Business - None

Unfinished Business

A. Appeal Approval Standard for Previous Year HRA Reimbursement

This item is in progress by Legal Counsel.

B. Eligibility of Non-Duty Widow - 2679882188

This item is in progress by Legal Counsel.

Correspondence

A. Foundation Infrastructure Debt Fund Quarterly Letter Q2 2026

B. Monroe Capital Day and Reception Invitation

Trustee Comment/Open Forum

Ms. Shippy recommended a FAQs be generated regarding the Dental & Vision changes for 2027 to be used at the Open Enrollment Meeting.

Adjournment

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

Motion Carried – Unanimously

Meeting adjourned at 10:33 a.m.