

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Monday, April 27, 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
Greg Trozak
Floyd Allen (via Teams)

Role:

Chairman
Vice-Chairperson
Trustee
Trustee
Trustee
Trustee
Trustee

Others present: **Rob Roberts & Kelly Lahr, Priority Health (via Teams)**
Jean Young & Philip Femminineo, Plante Moran (via Teams)
Brian Green, Mariner
Louis Sinagra (via Teams)

Legal Representation: Aaron Castle and 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 April 27, 2026: *By D. Bojalad, seconded by T. Shippy*

- Motion Carried – Unanimously

Public Comment – None

Priority Health – Rob Roberts and Kelly Lahr

Mr. Roberts had no formal report or updates for the Board. He said they are ready to begin discussing the 2027 renewal whenever the Board is ready.

Regular Minutes

Motion – To approve the Regular Meeting Minutes from March 23, 2026, and the Admin Committee Meeting Minutes from April 13, 2026 as presented : **By R. Kosmack, seconded by B. Roehl**

- Motion Carried – Unanimously

Financial Consultant – Brian Green, Mariner

A. Asset Manager Summary as of April 24, 2026

Mr. Green provided a market update as of April 24, 2026. He pointed out that after a difficult month in March 2026, April showed improvements. The portfolio is up 3.59% for the Quarter, above the policy index. Year to date the portfolio is up 3.64%, also above the policy index.

Trustee Floyd Allen joined the meeting at 9:36 a.m.

Financial Reports

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

Motion – to approve payment of the Bills as provided adding COPS Trust invoices for Delta Dental presented separately: **By T. Shippy, seconded by D. Bojalad**

- Motion Carried – Unanimously

Business Agent Report

Mr. Opolski shared with the Board that there are changes in the Board for the RDPFFA. Mr. Trozak informed the Board that he has stepped down at Vice-President with Mr. Kosmack taking his place. Mr. Trozak will remain on that Board as the Sargeant in Arms.

Mr. Opolski also stated that, with the increase in the number of Appeals being received asking that exception be given to the March 31st HRA deadline, perhaps the Board should put a change in procedure in place that would allow for this exception but with a penalty. He gave the example that if an Appeal came in during April the Board could approve the Appeal but the participant would only receive 75% of their annual HRA contribution, Appeals received in May would only be allowed 50% of their annual HRA contribution, those received in June would only be allowed 25% and any received from July on would not be approved. This would not include those that are new enrollments. Discussion took place and this matter will remain on the agenda for further discussion.

Plante Moran – Jean Young and Philip Femminino

Mr. Femminino reviewed the Financial Statements for December 31, 2025, with the Board. He stated that Plante Moran has given an Unmodified Opinion and that the financial statements present fairly, in all material respects, the fiduciary net position of the City of Detroit Police and Fire Retiree Healthcare Trust as of December 31, 2025. The Net Position restricted for retiree health care as of December 31, 2025, was \$225M which is net increase of \$6M from 2024. Total deductions for premium payments, administrative expenses and health reimbursement account reimbursements were \$16.5M. There were no material or significant deficiencies found and no recommendations made.

Motion – to approve the Financial Statements for December 31, 2025, with requested adjustments to Note 2 – Deposits and Investments and Note 3 – Other Postemployment Benefit Plan, Benefits Provided: ***By G. Trozak, seconded by B. Roehl***

- 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. 2690419141

Motion – per recommendation of the Admin Committee, to approve Appeal 2690419141 to allow member to be enrolled into the Over 65 Non-Medicare Eligible Retiree HRA effective January 1, 2025: ***By D. Bojalad, seconded by T. Shippy***

- Motion Carried – Unanimously

b. 2717684911

Motion – per recommendation of the Admin Committee, to approve Appeal 2717684911 to allow member to be enrolled into the Over 65 Non-Medicare Eligible Retiree HRA effective January 1, 2025: ***By R. Kosmack, seconded by T. Shippy***

- Motion Carried – Unanimously

c. 2761425559

Motion – per recommendation of the Admin Committee, to approve Appeal 2761425559 to allow member to submit 2025 HRA claims after the March 31, 2026, deadline, 2024 HRA claim submission was denied as being untimely: ***By R. Kosmack, seconded by T. Shippy***

- Motion Carried – Unanimously

d. 2782962900

Motion – per recommendation of the Admin Committee, to approve Appeal 2782962900, allowing member to be enrolled in the Non-Medicare (65+) HRA effective January 1, 2025, as he has now provided documentation showing he doesn't qualify for Medicare due to lack of work credits: **By B. Roehl, seconded by D. Bojalad**

- Motion Carried – Unanimously

e. 2684845083

Motion – to approve Appeal 2684845083, to allow member to submit 2025 HRA claims after the March 31, 2026, deadline: **By D. Bojalad, seconded by B. Roehl**

- Motion Carried – Unanimously

f. 2678260568

Motion – to approve Appeal 2678260568, to allow member to submit 2025 HRA claims after the March 31, 2026, deadline: **By C. Opolski, seconded by R. Kosmack**

- Motion Carried – Unanimously

g. 2795528313

Motion – to approve Appeal 2795528313, to allow member to submit 2025 HRA claims after the March 31, 2026, deadline: **By C. Opolski, seconded by B. Roehl**

- Motion Carried – Unanimously

B. BeneSys Claims Performance Reports 1Q 2026

Ms. Gjorgjevski reviewed the first 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 first quarter of 2026.

C. BeneSys Telephone Response Time Report 1Q 2026

Ms. Gjorgjevski reviewed the first 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 first quarter of 2026.

Legal Report

A. VEBA Grant Funds

Mr. Castle informed the Board that on April 22, 2026, the court issued a decision and granted the defendant's motion to dismiss. He stated that Butzel Long and VMT Law will review the full Opinion and provide an analysis along with potential next steps, if any.

New Business

A. Spouse Eligibility

Mr. Opolski stated that during the Admin Committee meeting held on April 13, 2026, it was determined that an audit of all spouse eligibility would be arduous and costly with the outcome potentially being unrewarding. They do not wish to move forward with an audit at this time.

B. Fiduciary Liability Policy Renewal

Motion – per recommendation by the Admin Committee, to approve the Fiduciary Liability Policy renewal as provided: ***By T. Shippy, seconded by B. Roehl***

- Motion Carried – Unanimously

Unfinished Business

A. Requested Updates to HRA Form

Ms. Crosby provided the updated HRA Form with the additional request made by the Admin Committee. The Board approved the HRA Form to be used for the 2027 benefit year.

B. 2810088698 – Ineligible Spouse

No response has been received from the participant regarding this matter. It was determined it can be removed from the agenda at this time.

C. Actuarial Valuation December 31, 2025

Ms. Crosby updated the Board that she has provided the requested information for the Actuarial Valuation and now that the Financial Statements have been approved the report should be available in time for the June Board Meeting.

Correspondence

A. BeneSys Navigator Q1 2026

Trustee Comment/Open Forum

Adjournment

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

- Motion Carried - Unanimously

Meeting adjourned at 10:27 a.m.