

HIGHWAY PATROL RETIREMENT SYSTEM

April 2025 Newsletter

Contact Us: 614.431.0781



"Our History Is Our Pride"

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Message From the Executive Director

Effective communication is crucial for building trust, ensuring transparency, and effectively engaging stakeholders. HPRS strives to demonstrate best practices in all communication and remain transparent. Committee meetings and board meetings are open to all to attend in person. Since 2020, board meetings have been available for all to access via Zoom. The meeting link is at the bottom of the board meeting agenda, which is posted to our website one week prior to the meeting.

Additionally, the materials for the meetings are posted in advance and can be accessed after logging into our website. The link is in the dropdown menu for Board, at the top of the website homepage. Board Meeting Highlights are also posted in the same area as the meeting materials. This document outlines the decisions made at the board meeting and reports them in a timely manner, since the meeting minutes are not available until reviewed and approved by the board at the following meeting.

A dashboard will soon be added to the newsletter and posted to our website to illustrate relevant data and experience. Members are encouraged to stay informed of the decisions of the HPRS board and communicate any questions or concerns they have.



2025 Member Survey Report

To ensure we are meeting the needs and expectations of our members, a survey was conducted earlier this year. The survey addressed active members, retirees, and surviving spouses, and was designed to gather feedback for the following

dimensions: communication, customer service, member benefits, and retirement planning. Our goal is to listen to our members' needs and provide them with the most effective pension services possible. The services must be fiscally responsible, prudently administered, and delivered with understanding and responsiveness to all members and beneficiaries. The survey results summary can be found at www.ohprs.org.

HPRS Board/Staff Member: Spotlight of the Month

Elected Employee Member Representative Sergeant Derek Malone

Sergeant Derek Malone was first elected to the Highway Patrol Retirement System Board in 2021. Seeking to use his education and experience for the betterment of the OSHP family, he saw this as an opportunity to provide personal insight as a member from the active ranks. Derek has quickly gained valuable



knowledge and provides helpful insights using his real-world experience. He is thoughtful when discussing the needs of active and retired members and offers substantive feedback as a board member.

Derek graduated from the 159th Academy class in 2016 and has spent his entire career serving the men and women of District 9. He currently holds the position of assistant post commander at the

Ironton Post and has recently been sworn in on the Board of Directors for the State Highway Patrol Federal Credit Union. Derek has served as a post union steward, overseen the Lawrence County Shop with a Cop program, and is a five-time Criminal Patrol Award and two-time District Chiaramonte Award recipient. Prior to joining the Patrol, he was an office administrator for E.L. Robinson Engineering and worked as a college intern while obtaining his secondary education.

Derek holds a Bachelor of Science degree in Business Administration from Ohio University, where he took coursework in corporate and personal finance, accounting, and financial planning.

Residing in Pedro with his wife Bridgette and their three children, Claire, Rex, and Luke, Derek enjoys spending time with his family on their farm. He enjoys the outdoors by hunting and fishing with the kids, raising cattle, and traveling with their camper.

HRA: Personal Information Update



It is important to contact Via Benefits if you have any personal information changes or updates. Updating your information with HPRS will not automatically update Via Benefits records. You can make changes through the Via Benefits website or by calling the numbers below.

Via Benefits (**Medicare**) - 833.431.1358 Via Benefits (**Pre-Medicare**) - 800.667.2184

Does a Decline in the Stock Market Affect My HPRS Pension?

HPRS members can rest assured that their benefits are not directly affected by stock market declines. Pension payments continue to be processed as usual. Under current Ohio law, HPRS must provide a lifetime pension and this amount cannot be reduced. This is the extraordinary advantage that defined benefit (DB) pension plans like HPRS have over defined contribution (DC) plans such as 401(k)s and IRAs.

The reason DB plans like HPRS can provide a lifetime pension is because our investment strategy takes a long-term approach to investing. HPRS does not have to reduce exposure to certain types of investments as a member gets closer to retirement age like DC plans do. In addition, HPRS' assets are diversified among many different types of investments, so a major change in one is unlikely to affect the others.

Myths and Misconceptions

This is a new area that was added to the newsletter, to help address misinformation and misconceptions. We have two for this month:



Misconception 1: Death Notifications come from HPRS.

Death notifications are sent by the Ohio State Highway Patrol Retirees Association (OSHPRA). If you are a member of OSHPRA and are not receiving notifications or have questions, you can email them at Trooper@gmail.com. Additional information can be found on their website at https://www.oshpretiree.org/.

Misconception 2: Health Reimbursement Arrangement (HRA) accounts are not rollover accounts and zero out at the end of the year.

HPRS Medicare and Pre-Medicare HRA accounts do not zero out at the end of the year. Unused funds roll over automatically from year to year. Moreover, the balance for someone with a pre-Medicare HRA rolls over into their Medicare HRA and is not lost.



Connecting Diabetes and Oral Health

More than 34 million children and adults in the United States have diabetes. Of those, 7 million are actually unaware of their condition. To top it off, an estimated 88 million people have prediabetes, a condition

that increases the risk of developing Type 2 diabetes in the future.

What do these statistics and diabetes have to do with oral health?

Research has found a strong connection between periodontal (gum) disease and diabetes. People with diabetes are not only more likely to have gum disease, but can have a more advanced stage of the condition than those without diabetes. It's important to know that anyone is at risk, especially pregnant women who are at an increased risk for both gum disease and gestational diabetes due to a change in hormone levels.

Unlike gum disease, diabetes is not always preventable. That's why regular dental visits are necessary in helping those at risk for diabetes to become more aware of the risks and importance of maintaining good oral health. Proper care of the mouth, including treatment of gum disease, may even help people with diabetes achieve better blood sugar control.

Understanding the connection between diabetes and gum disease will help keep your oral and overall health in check.

People with diabetes can better manage their oral and overall health with these tips:

- Schedule regular dental cleanings at a frequency recommended by your dentist to help eliminate the source of bacteria associated with gum disease.
- Tell your dentist you have diabetes, and remind him or her of the status of your condition at each visit.
- Share your doctor's and dentist's contact information so they can discuss proper treatment, should an issue arise.
- Practice good oral health habits, such as brushing and flossing regularly and using a daily mouthwash.



Job Opportunities for Retirees

As a reminder, job opportunities are listed in the secure area of our website (<u>www.ohprs.org</u>) Please check this periodically to ensure you are aware of any new postings.

May 2025 HPRS Meetings

Currently, there are no meetings scheduled for May.

Some committee meetings may be canceled from time to time. Please refer to the HPRS website at www.ohprs.org for the most current meeting dates and times.

Save the Date!

- OSP Memorial Ceremony Friday, May 9, 2025 10:00 a.m. Academy
 - Retiree Cookout Friday, June 6, 2025 11:00 a.m. Academy





Our office will be closed:

~ Monday, May 26th - Memorial Day

Retiree Qualification

The Academy Range will be hosting annual retiree qualifications in 2025. As a reminder, your qualification under the LEOSA rules is only good for one year from the date of qualification. This can be found in 18 USC 926C: Carrying of concealed firearms by qualified retired law enforcement officers. For example, if you qualified on May 1, 2024, then you must qualify on or prior to May 1, 2025.

Upcoming scheduled retiree qualifications at the Academy for 2025 are:

- Friday, June 6, 2025, from 9 a.m. 10:30 a.m. (Annual Retiree Cookout)
- Wednesday, August 6, 2025, at 1300 hours
- Wednesday, October 8, 2025, at 1300 hours



Additionally, all retirees may also reach out to their local District Headquarters for local weapons qualification availability.

You must complete a Weapons Qualifications Record (HP-15C), that includes your personal weapon information, and submit to Melissa Fellure at mjfellure@dps.ohio.gov no less than 14 days prior to the qualification date. Retirees must bring their Division-issued ID Card with them to the qualification, and the retiree must supply weapon(s) and ammunition. If you have any questions, please contact Lieutenant Brian Nelson of the Academy Range at bwnelson@dps.ohio.gov or 614.644.4325.

Important Numbers For You To Have On Hand

HPRS - 614.431.0781 Via Benefits (**Medicare**) - 833.431.1358 Via Benefits (**Pre-Medicare**) - 800.667.2184 Medicare - 800.633.4227 Aetna Vision - 877.973.3238

Delta Dental of Ohio - 800.524.0149

Social Security - 800.772.1213

Ohio Def. Comp. - 877.644.6457

HPRS Staff Email Directory

Carl Roark, Ph.D., Executive Director - c.roark@ohprs.org
Michael Press, CIO/General Counsel - mpress@ohprs.org
Anthony Bradshaw, Chief Operations Officer - a.bradshaw@ohprs.org
Holly Carr, Executive Assistant - hcarr@ohprs.org
Renee Young, Benefits Specialist - ryoung@ohprs.org
Charmaine Carter, System Accountant - ccarter@ohprs.org
Jackie Huntzinger-Detter, Project Manager - j.detter@ohprs.org
Krystal Tennant, Administrative Assistant - k.tennant@ohprs.org

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Ohio Highway Patrol Retirement System

1900 Polaris Parkway, Suite 201 Columbus, Ohio 43240-4037 614.431.0781 www.ohprs.org

Highway Patrol Retirement System | 1900 Polaris Parkway Suite 201 | Columbus, OH 43240-4037 US

