



# HIGHWAY PATROL RETIREMENT SYSTEM

## December 2025 Newsletter

Contact Us: 614.431.0781



### *"Our History Is Our Pride"*



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## Message From the Executive Director

In 2025, HPRS experienced a rise in member complaints regarding their interactions with Via Benefits, particularly during the open enrollment period. We are actively engaging with Via Benefits' leadership to understand the factors that contributed to this decline in service quality. Ensuring that our members receive timely, personalized support from licensed benefits advisors remains a top priority for HPRS.



## ACA Tax Credits Set to Expire

Several key federal tax credits are set to expire at the end of 2025, most notably the Affordable Care Act (ACA) Enhanced Premium Tax Credits. Recent discussions at the federal level have been focused on the extension of Enhanced PTCs, however, they were not extended under the economic package passed earlier this year. If you have opted out of receiving the HPRS Pre-Medicare Health Reimbursement Arrangement (HRA) in favor of a PTC, you are encouraged to evaluate closely how the expiration of enhanced PTCs may impact you. In the event you no longer qualify for the PTC or if the amount is reduced, you can opt into the HRA at any point – even outside of open enrollment.

## Holiday Scams to Watch out for this Season

From fake ads to phony pet sales, here are some seasonal scams you need to know about.



**Misleading social media ads** - Many holiday shoppers find gifts through social media, but scammers know that too. Fake ads can lead to websites that look legitimate but never send what you ordered or send cheap knockoffs instead. Some ads also push subscription traps disguised as free trials.

**Holiday apps** - Holiday-themed apps, like those offering calls from Santa or fun countdowns, can be a hit with kids and families, but the BBB cautions users to be careful. Some free apps may come bundled with heavy advertising, invasive data collection or even malware. Before downloading, read the app's privacy policy and user reviews. If it asks for excessive permissions or seems suspicious, skip it.

**Fake toll collection texts** - This scam has surged nationwide, targeting drivers with texts claiming they owe a toll fee or face penalties. The messages often include a link to what looks like a toll payment site, but it's a phishing page designed to steal your financial information. Even people who rarely drive on toll roads are receiving these messages. If you are unsure, delete the text and verify any real charges through your state's official tolling agency.

**Free gift card offers** - Scammers send emails, texts and pop-ups promising free gift cards in exchange for completing a survey or clicking a link. These offers often impersonate well-known retailers to appear more legitimate, but the goal is to steal your personal information or install malware on your device. The BBB says to ignore unsolicited gift-card offers and never share sensitive information to claim one.

**Temporary holiday job scams** - Seasonal work is in high demand, and scammers take advantage by creating fake job listings. These ads may ask applicants to pay upfront fees, purchase equipment or hand over personal information before an interview. Some even request bank details under the guise of "setting up direct deposit." Officials say to apply only through a company's official website and be wary of job offers that come too quickly.

**Imposter scams** - Scammers imitate legitimate businesses, creating fake, look-alike websites to trick shoppers into downloading malware, sharing personal information or making purchases that go nowhere. They also set up bogus customer-service accounts on social media and respond to people seeking help. These impostors aim to redirect you away from real support channels. When in doubt, visit the company's official website to confirm its contact information and social media handles.

**Fake charities** - Scammers frequently mimic legitimate charities during the holidays, hoping to exploit people's generosity. They may use names that sound like real organizations or share emotional stories to push for immediate donations. To protect yourself, research charities through trusted sites like [Give.org](https://www.give.org) before donating.

**Fake shipping notifications** - With so many people sending and receiving packages, scammers send texts or emails claiming you have missed a delivery or need to pay a fee. The link typically leads to a phishing site that collects personal or financial information. The BBB says to avoid clicking on unexpected delivery links and track packages only through official retailer confirmations.

**Holiday wish list items** - From luxury purses to gaming consoles, scammers target high-demand items with fake listings and unbelievably low prices. These products are often counterfeits or never shipped at all. Shoppers who fall for the deals have little recourse and may also expose their financial information. The BBB says to stick with reputable retailers, especially for popular or pricey gifts.

### 1099-R Information:



We are in the process of preparing 1099 for 2025 and plan to have them mailed by the middle of January 2026. 1099s will also be available on our secure website. Simply log in and print at your convenience. Remember to update your address with HPRS if you have moved so your 1099 will be mailed to your most current address. **The post office will not forward 1099s.**



### Why did my monthly pension amount change?

**Taxes** - You may have made adjustments to your taxes. Also, federal, state, and/or school district tax tables may have changed.

**Dental/Vision coverage changes made by retiree** - You may have added or deleted a dependent, or changed coverage.

Please note that beginning in January 2026, tax tables will change, which may affect your pension check's net pay amount.

### HPRS Board/Staff Member: Spotlight of the Month

#### **Elected Employee Member Representative Major Matthew Them**

Major Matthew Them was elected to the Highway Patrol Retirement System (HPRS) Board in 2016. Since then, he has emerged as a trusted leader, representing both active and retired members with thoughtful, well-informed decisions that prioritize the long-term health of the system. Drawing on his extensive background in banking, investments,





finance, and accounting, Major Them brings a valuable perspective to ensure the system remains strong and sustainable for years to come. His commitment to service and dedication to giving back to our members is evident in his passion for safeguarding the retirement system.

Matt, a graduate of the 142nd Academy class in 2004, has served the Ohio State Highway Patrol in various capacities, including trooper, sergeant, and post commander, before moving to General Headquarters. He currently holds the rank of Major and serves as Finance & Logistics Commander, overseeing the Division's biennial operating and capital budgets. In addition to his leadership role, he chairs the HPRS board and has previously served as vice-chair, while also leading committees such as Administration, Audit, and Special Funding. Since 2005, he has been a director on the State Highway Patrol Federal Credit Union board and has chaired its Asset/Liability & Investment Committee since 2009. Before joining the Patrol, Matt worked in banking as a Banking Center Manager, Assistant Vice President, and Investment Representative at Bank One.

He earned a Bachelor of Science in Business Administration from Ashland University, with a dual concentration in finance and accounting.

Major Them resides in Bellville, Ohio with his wife Ivy. They are proud parents of 5 daughters, 1 daughter-in-law, and 2 sons. His oldest son Seth also serves on the Highway Patrol as a trooper at the Mount Gilead Post. In his free time, Major Them enjoys spending time with family, attending church, and various outdoor activities.

## Myths and Misconceptions

**Misconception: The HPRS HRA monthly allowance is expected to cover all health care expenses.**



The health care benefits offered through HPRS were never designed to eliminate all out-of-pocket costs for members. When HPRS previously provided health coverage directly, members were still responsible for premiums, co-pays, and coinsurance.

Since transitioning to a Health Reimbursement Arrangement (HRA), our goal has remained the same: helping with the overall health care expense burden. We understand that health care costs continue to rise, and the Board is committed to increasing the HRA allowance whenever possible while ensuring the long-term sustainability of the benefit.



## Job Opportunities for Retirees

Job opportunities are listed in the secure area of our website ([www.ohprs.org](http://www.ohprs.org)). Please check this periodically to ensure you are aware of any new postings.

## January 2026 HPRS Meetings

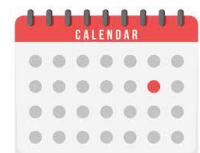
On Wednesday, January 21, 2026, the Health, Wellness, & Disability Committee meeting will begin at 1300 hours.

Some committee meetings may be canceled from time to time. Please refer to the HPRS website at [www.ohprs.org](http://www.ohprs.org) for the most current meeting dates and times.

## Save the Date!

- 2026 Snowbird Reunion, March 5-7, 2026 - Lake Mary, Florida

Please visit our website for more details and for RSVP information, <https://www.ohprs.org/ohprs/RetireeEventsCalendar.jsp>





## Our office will be closed:

~ Thursday, January 1st - New Year's Day  
~ Monday, January 19th - Martin Luther King Junior Day

## Retiree Qualification

The Academy Range will be hosting annual retiree qualifications in 2026. 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.*

Upcoming scheduled retiree qualifications at the Academy for 2026 are:

- Wednesday, January 14, 2026, at 1300 hours
- Wednesday, April 1, 2026, at 1300 hours
- Friday, June 5, 2026, from 0900-1030 hours (Annual Retiree Cookout)
- Wednesday, August 12, 2026, at 1300 hours
- Wednesday, October 7, 2026, 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](mailto: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](mailto: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

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## HPRS Board of Trustees

Major Matthew Them, *Chair*  
Major (ret.) Darryl Anderson, *Vice-Chair*  
Colonel Charles Jones  
Sergeant (ret.) Michael Kasler  
Sergeant Derek Malone  
Lieutenant Christian Niemeyer  
Lieutenant Brice Nihiser  
Trooper Cynthia Wilt  
Major (ret.) JP Allen, *Appointed Investment Expert*  
Craig Warnimont, *Appointed Investment Expert*

## **Ohio Highway Patrol Retirement System**

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