



# HIGHWAY PATROL RETIREMENT SYSTEM

February 2026 Newsletter

Contact Us: 614.431.0781



*"Our History Is Our Pride"*

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**February**

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## Message From the Executive Director

I'd like to provide an update on our continued efforts to support our retirees. As many of you know, a special COLA (cost-of-living adjustment) committee has been in place since 2024 and played a key role in the approval of the 2.7% COLA for 2026. In addition to that work, the committee has reviewed other ways to offer meaningful financial relief. As a result, we are now pursuing authority for two additional tools: a supplement, and a limited-benefit COLA.

A **supplement** is a one-time check designed to offer some inflationary assistance, particularly in years when a traditional COLA cannot be granted. The amount—determined annually by the board—does not increase future pension payments and is not guaranteed in subsequent years. Because it does not create ongoing benefit obligations, its long-term cost to the system is significantly lower than a COLA.

A **limited-benefit COLA** is an adjustment that increases retiree benefits only up to a capped dollar amount or applied to a limited portion of the benefit. This structure provides some protection against inflation while helping manage overall plan costs.

Both tools require legislative authorization, and we are working closely with key stakeholders to communicate the system's financial position, the needs of our retirees, and the importance of offering targeted support without compromising long-term fund stability.

HPRS remains committed to advocating responsibly and transparently as this process moves forward. We will continue to monitor developments and share updates as they become available. Thank you for your continued trust in HPRS—supporting the long-term security and well-being of our members remains our highest priority.



### Delta Dental: Pre-Treatment Estimate

With pre-treatment estimates, Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay and the difference you will be responsible for.

A pre-treatment estimate is a voluntary, optional procedure where Delta Dental issues a written estimate of benefits that may be available under your plan for your proposed dental treatment. Your dentist submits the proposed dental treatment to Delta Dental in advance of providing the treatment. This service is free for Delta Dental members.

You can request a pre-treatment estimate at any time; however, specific instances when you may want to request one include:

- If your dentist is recommending extensive treatment
- If you need information on benefit coverage and plan limitations
- If you would like an estimate of how much you may have to pay

If all information is received with the initial request for pre-treatment estimate, please allow 10-14 business days for processing. To receive a pre-treatment estimate even faster, have your dentist submit the request online.

## How to Identify a Fake Text Message

Scam texts could fool you into revealing personal information or installing malware, putting you at risk of identity theft. Scammers behind fake texts often impersonate legitimate businesses, automated systems, and even people you know to fool you into revealing sensitive information or sending money. In 2024 alone, victims reported around \$470 million in losses from text scams, a five-time jump since 2020.



**Check the sender's information:** If you receive an odd text from a friend or company that feels out of character, double-check the number the text is coming from. Tap the profile picture in your messaging app to review the sender's details - just keep in mind that scammers can spoof real phone numbers, so a message might still be fake even if it looks like it came from someone you know. You can use built-in features in messaging apps, like Google messages and Apple iMessage, to check basic sender info and flag potential spam.

**Analyze the message content:** Fake text messages use fear or threats to pressure you into taking action before thinking. You may also spot grammatical errors not typically found in messages from companies, or notice that your "friend" isn't writing in their normal style or tone. To make their messages sound more natural, scammers now use advanced AI chat-bots, which make fake texts harder to detect. Fortunately, AI can also work in your favor. AI-powered scam detection, which draws on a vast database of known scams to recognize patterns that might fool the human eye, helps identify suspicious texts and websites, while also protecting your device.

**Inspect links and attachments:** Fake texts can include links to unsafe websites or attachments that install malicious software on your device. You can review URLs by using link previews at the bottom of each text or by holding your thumb on the link until the URL appears.

**Evaluate their request:** Fake texts often contain unusual requests, such as a streaming service asking for your Social Security number, or a relative asking you to urgently send money because they're "stuck in India."

**Use AI-powered scam detection:** AI-powered scam detectors give you extra confidence when identifying fake texts. Combined with your own judgement, AI-powered scam detectors can help you determine when to ignore a message and block the sender.

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

### **Staff Member - Executive Assistant Holly Carr**

Holly Carr, originally from Westerville, Ohio, began her career with the Highway Patrol Retirement System (HPRS) in July 2012 as Administrative Assistant. She was promoted to Executive Assistant in June 2016. Over nearly 14 years of dedicated service, Holly has remained deeply involved in the day-to-day operations of HPRS, helping



ensure that projects and tasks continue moving forward. Whether she is greeting someone on the phone or welcoming visitors into the office, Holly's pleasant demeanor and "get-it-done" attitude are appreciated by everyone who interacts with her. Her strong ability to prioritize and multitask allows her to provide exceptional administrative support to the HPRS staff and Board, reflecting her unwavering commitment to the organization.

Before joining HPRS, Holly attended cosmetology school and worked as a managing manicurist for nearly a decade. She also spent several years as a stay-at-home mom while raising her three wonderful children and completed coursework in Business Administration at Columbus State.

Holly currently resides in Galena with her partner, Michael, and their four Australian Shepherds. She is the proud mother of three children—son Austin (and daughter-in-law Kayla), daughter Lindy, and son Alec (and future daughter-in-law Mya). She is also a proud grandmother to her granddaughter, Millie. In her spare time, Holly enjoys being with family, traveling to watch her youngest son Alec compete in track for Iowa State, watching football, and making memories.



## Myths and Misconceptions

**Misconception: I should avoid being reimbursed from my Health Reimbursement Arrangement (HRA) so that I save the benefits for later.**

Your Health Reimbursement Arrangement (HRA) is designed to help with current healthcare costs, not long-term savings. HRA funds can't be cashed out or invested, and do not earn interest. To get the most value from the benefit, be sure to use your HRA for today's medical expenses rather than letting it accumulate unused.



## 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.

## March 2026 HPRS Meetings

On Thursday, March 19, 2026, the Special Committee on COLA 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:

~ no closures in March

## 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, 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

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# Ohio Highway Patrol Retirement System

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