



HIGHWAY PATROL RETIREMENT SYSTEM

July 2025 Newsletter

Contact Us: 614.431.0781



"Our History Is Our Pride"

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Message From the Executive Director

Many of our retirees are qualifying for unanticipated Social Security benefits, due to the Social Security Fairness Act that eliminated both the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). Under the old rules, the WEP could slash one's Social Security benefit by up to 40%, while the GPO reduced spousal or survivor benefits by two-thirds of a government pension amount. As a result, many of our retirees never applied for benefits they believed were unattainable. However, with both provisions now repealed retroactive to January 2024, these retirees are suddenly discovering that they do, in fact, qualify for monthly Social Security checks—and in many cases are receiving significant retroactive lump-sum payments.

Retirees who never applied for benefits because of WEP or GPO need to file claims—online or by phone—since the date of application affects retroactivity under existing Social Security rules. For many, the repeal has transformed a once-closed door into an unexpected source of income security. As these retirees begin receiving checks they never expected—and lump sums covering missed benefits—they are also advised to keep their personal information current with the Social Security Administration and consult financial advisors to understand how this newfound eligibility fits into their broader retirement and tax planning.



HPRS Pension Insight Dashboard

New Information has been added to the secure area of the HPRS website called the Pension Insight Dashboard. This document provides a summary of the historical experience for the most relevant categories of data, using graphs and charts to illustrate the experience. We are looking for feedback on what you find valuable, as well as recommended changes or additions.

Long-Term Care

As retirees look ahead, securing financial stability and maintaining independence become top priorities. Some retirees purchase long-term care insurance, offering coverage for services that Medicare and traditional health insurance often don't cover—such as home care, assisted living, and nursing facilities. Without insurance, the cost of long-term care can quickly deplete savings, leaving retirees and their families facing financial strain. However, there are other strategies that can be considered to protect an estate.



Retirees are encouraged to consult with an insurance professional, as well as an estate planner, that can address their specific needs. Buying earlier can mean lower premiums, but you'll pay them for more years. Waiting too long can mean higher costs or being denied coverage due to health issues. Making an informed decision now can provide peace of mind and security for the years ahead.

HPRS Board/Staff Member: Spotlight of the Month

Staff Member - General Counsel/Chief Investment Officer Michael Press

Mike has been a dedicated member of HPRS since 2014, bringing with him a wealth of experience from his previous role as Assistant Legal Counsel at the Ohio Auditor of State's Office. Over the past 11 years, Mike has played a pivotal role in the organization, initially serving as Finance Director before transitioning to his current position as General Counsel and Chief Investment Officer in 2018.



In his current role, Mike oversees all legal operations at HPRS. He serves as legal advisor to the Board of Trustees and the Executive Director, manages litigation, drafts and reviews contracts, and collaborates with external counsel. Additionally, he leads the system's investment operations and works closely with investment consultants to ensure sound financial stewardship.

Mike holds a Bachelor's degree in Business Administration from Ohio University, where he majored in Accounting, Finance, and Business Pre-Law. He earned his Juris Doctor cum laude from Capital University Law School in 2011, with a concentration in Publicly Held Companies, and was inducted into the Order of the Curia. He is also a Certified Public Accountant.

Mike lives in Genoa Township with his wife, Lindsay, and their two children, Wright and Kate. Outside of work, he enjoys spending time with his family, supporting his children's extracurricular activities, and coaching youth ice hockey.



Toothbrush Truths

Your toothbrush is key to a great oral health routine, but it's important you have a toothbrush that can do its job effectively to protect your oral health and overall health.

Your mouth is the gateway to your body and is also a great place for harboring bacteria. These bacteria can make you sick, plus cause tooth decay and gum disease.

That's why proper toothbrush care is important. An old, frayed toothbrush is less effective in removing plaque and keeping your teeth, gums and mouth clean. The American Dental Association recommends replacing your toothbrush every three to four months. Additionally, a toothbrush can actually carry lingering germs from the moment you open the package, so rinsing and keeping your toothbrush clean are necessary factors in maintaining a healthy mouth and body.

Along with taking care of your teeth, your toothbrush needs to be taken care of, too. This will help ensure that it's an even stronger ally in your everyday oral health.

Brush bites:

- Don't share your toothbrush with others.
- Thoroughly rinse your toothbrush after each use with water to remove any remaining toothpaste and debris.
- Don't store all the family toothbrushes in one container, and don't share a tube of toothpaste with someone who is sick. Germs can be easily transferred by doing this.
- Make sure your toothbrush is dry before placing it inside a toothbrush cover. Bacteria thrive in warm, moist places.
- Wash your hands before and after brushing, as they carry additional forms of bacteria.
- Don't forget to replace your toothbrush every three to four months, or when bristles start to fray.

Myths and Misconceptions



Misconception: If you don't have 40 or more Social Security credits you are not eligible for a benefit and need not apply.

There are many ways to qualify for a social security benefit, such as through a spouse, ex-spouse, etc. All retirees are encouraged to schedule an appointment with Social Security to determine eligibility.



Fake Check Scams

Fake check scams are on the rise in the U.S., with numbers doubling between 2021 and 2023 alone.

Signs of a check scam:

- Someone "accidentally" overpays you with a check and asks you to send money back, often through a wire transfer or crypto.
- You've won a prize, but you need to pay to collect it.
- A "friend" asks you to cash a check for them.

What you can do:

Know who you're dealing with - don't send money to someone you don't know. Trash offers that ask you to pay for a prize. Beware of urgency - pressure to act quickly is a red flag for all sorts of scams.

If you are unsure about a check, don't deposit it. Talk it over with someone you trust or with someone at your bank.



Job Opportunities for Retirees

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

August 2025 HPRS Meetings

The Annual Board Conference is scheduled to be held in Berlin this year at the Berlin Grande Hotel on Thursday, August 21, 2025 at 0900 hours, and Friday, August 22, 2025 at 0830 hours. The Health, Wellness, & Disability Committee will meet at 0830 hours on Thursday, August 21st.

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!



- 2025 Sunbird Reunion - Saturday, August 9, 2025 - 11:00 a.m. - All Occasions Banquet Facility - Waldo, OH
- Retirees' Association 50th Anniversary Celebration - Saturday, November 8, 2025 - TBD - Aladdin Shrine Center - Grove City, OH

Our office will be closed:

~ no closures in August



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:

- 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

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