



# HIGHWAY PATROL RETIREMENT SYSTEM

June 2025 Newsletter

Contact Us: 614.431.0781



## *"Our History Is Our Pride"*

### *In this newsletter:*

- Page 1** - Message from the Executive Director
- Page 2** - 2026 Cost-of-Living Adjustment (COLA)
- Page 2** - 2026 Health Reimbursement Arrangement (HRA) Allowance
- Page 2** - HPRS Board/Staff Member Spotlight of the Month
- Page 3** - Board News
- Page 3** - Myths and Misconceptions
- Page 3** - Don't Let Scammers Ruin Your Summer
- Page 4** - Job Opportunities for Retirees
- Page 4** - July 2025 HPRS Meeting Dates
- Page 4** - Save the Date
- Page 4** - Office Closures
- Page 4** - Retiree Qualification
- Page 5** - Contact Information

## **Message From the Executive Director**

Staying informed about your HPRS retirement benefits is essential for making the most of your financial future. As policies and programs like health reimbursement arrangements, pension

benefits, and Social Security evolve, keeping up with changes ensures you are best prepared for the next chapter.

Regularly reviewing your HPRS active member data, Social Security statements, and staying informed about your retirement benefits in general can help you avoid costly mistakes or missed opportunities. Additionally, reading the monthly newsletters and meeting minutes available on the HPRS website ([www.ohprs.org](http://www.ohprs.org)) can provide valuable insights.

Alongside staying informed, managing your retirement funds wisely is key to long-term financial security. Start by creating a realistic budget that reflects your lifestyle and anticipated expenses. Diversify your investments to reduce risk, and work with a financial planner to ensure your portfolio aligns with your retirement goals.

In your retirement years, be cautious about large withdrawals, and try to stick to the 4% rule - withdraw no more than 4% of your retirement savings annually to help ensure your funds last. Also, keep an emergency fund separate from your main retirement accounts to cover unexpected costs without disrupting your long-term plans. By staying informed and managing your funds carefully, you can enjoy a more secure and fulfilling retirement.



### 2026 Cost-of-Living Adjustment (COLA)

At the June board meeting, the decision was made to provide a 2.7% COLA in 2026, to those members that qualify, and to keep the active member contribution rate at 14%. No funds will be allocated to the health care fund for 2025.

A comprehensive funding policy is utilized to guide the board in deciding about COLA for the upcoming year. This funding policy was recently updated as a result of a recommendation from the Special Committee on COLA, to allow consideration of an Exceptional Basis COLA. This modification to the policy resulted in a 2.7% COLA for eligible members in 2026 that would not have been approved otherwise.

### 2026 Health Reimbursement Arrangement (HRA) Allowance



At the June board meeting, the decision was made to keep the HRA allowance amounts the same for 2026. This decision was made based on several variables, chief among them being the solvency period, which was most recently calculated at 20 years.



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

#### **Elected Employee Member Representative Trooper Cynthia Wilt**

Trooper Cynthia "Cindy" Wilt was first elected to the Highway Patrol Retirement System Board in 2019. After completing a four-year term, she was re-elected in 2023, continuing her commitment to shaping the future of the retirement system. Cindy initially sought a position on the board to play an active role in guiding decisions that impact both active and retired members. Her focus remains on ensuring the board's priorities reflect the needs and interests of all its members.

Throughout her tenure, Cindy has developed valuable expertise and offers insightful perspectives rooted in her professional experience. She is thoughtful and responsive to the concerns of both

current and retired personnel, consistently contributing meaningful input to the board's work.

A graduate of the 137th Academy class in 2001, Cindy has dedicated her career to serving the men and women of District 2. She currently serves as the senior trooper at the Milan Post. Her service extends beyond her official duties - she has held the role of Treasurer for the Ohio State Troopers Association Cleveland Lodge, represented the OSHP at out-of-state funeral details, participated in the Police Unity Tour, and served as Treasurer for the Wellington Spirit Boosters High School Cheerleading Squad.

Before joining the Patrol, Cindy worked as a paralegal at Bliss and Hoty-Bliss Law Office while pursuing her education. She holds a bachelor's degree in Sociology and Criminal Justice from Cleveland State University and an associate degree in Applied Business in Paralegal Studies from Cuyahoga Community College.

Residing in Wellington with her family; Chris, Madaline, and Payton, Cindy enjoys spending time with her family, friends, and co-workers. She loves to travel and takes pride in being involved in events that give back to the community, both through her work and her personal life.



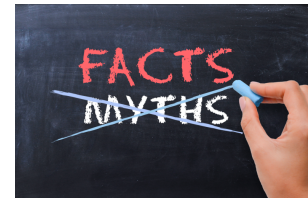
## Board News

HPRS received two candidacy forms by the May 24, 2025 deadline for the two employee-member trustee positions, and one candidacy form by the May 24, 2025 deadline for the retired-member trustee position. Per Ohio Administrative Rule 5505-9-01 (F), if the number of candidates is less than or equal to the number of available board seats, each candidate shall be certified as a trustee without the need for an election.

Sergeant (Ret.) Mike Kasler is officially re-elected as retired-member trustee for the four-year term, August 1, 2025 through July 31, 2029. Sergeant Brice Nihiser, and Sergeant Derek Malone are officially re-elected as active-member trustees for the four-year term, August 1, 2025 through July 31, 2029. They will be sworn in at the August meeting.

## Myths and Misconceptions

A common misconception exists around waiting to enter the Deferred Retirement Option Plan (DROP), due to a recent promotion or contractual pay raise. In very few instances there is a benefit from waiting. Waiting to participate in DROP will increase the monthly pension amount due to the increase to the final average salary. However, on average it takes approximately 12 years to break even on the amount that would have been in their DROP account. If you take into consideration even a small amount of interest paid on the DROP assets, it pushes that break-even time out much farther. If you feel your circumstances are different or just want to have some numbers run, please feel free to contact HPRS.



## Don't Let Scammers Ruin Your Summer

A scam-free summer starts with you! Protect yourself by staying informed about the latest scam tactics so you can keep your personal information and your money safe. Do you know how to spot these common scams?

### Impersonation Scam:

Scammers may pose as a bank to try and gain access to your account. They often use a fake caller ID that shows up as the bank and tell you there have been fraudulent transactions on your account. The scammer will have you make payments to reverse the fraud and protect the account. In a different version of the scam, the caller will ask for sensitive information that they can use to access your account and make fraudulent transactions.



### **Smishing Scam:**

Smishing - a twist on email phishing using SMS - happens when scammers send text messages that appear to be from a trusted company in an attempt to steal your money and personal information. These messages can be convincing because they pose as well-known businesses, like a delivery service or toll payment system. The texts will urge you to click a link where you're prompted to share payment details or other personal information.

How to protect yourself from scammers:

1. **Verify phone calls** - If you receive a call and aren't sure if the company or person you're speaking with is legitimate, hang up. Search for a verified number on the company website. If someone calls claiming to be from your bank and you feel uncomfortable, hang up and call the number on the back of your card before providing any personal or financial information.
2. **Beware of fraudulent investment opportunities** - Question any appealing investment offers that guarantee huge returns. Before sending any money, look up the business at trustworthy resources online to verify if it's legitimate. Be especially wary if the investment requires you to invest using cryptocurrency.
3. **Don't be pressured to pay with gift cards** - Utility companies, banks, the IRS, or any other government agency will never request payment in the form of a gift card. Don't share the number on the back of a gift card with anyone you don't know.
4. **Beware of urgency** - Scammers notoriously apply pressure by saying your account is compromised, claiming they'll cut off your services or threatening legal action. Take a pause and tell a trusted friend or family member about the situation before making any financial decisions.
5. **Never send money to someone you have not met face-to-face** - Beware of online friends who ask for money or offer investment opportunities, including scenarios involving cryptocurrency.



### **Job Opportunities for Retirees**

As a reminder, 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.

### **July 2025 HPRS Meetings**

On Wednesday, July 16, 2025, committee meetings will begin at 1300 hours, starting with the Health, Wellness, & Disability Committee meeting.

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!**

- 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:**

~ Friday, July 4th - Independence 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:

- 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](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

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

## 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  
Sergeant Brice Nihiser  
Trooper Cynthia Wilt  
Major (ret.) JP Allen, *Appointed Investment Expert*  
Craig Warnimont, *Appointed Investment Expert*