



HIGHWAY PATROL RETIREMENT SYSTEM

May 2025 Newsletter

Contact Us: 614.431.0781



"Our History Is Our Pride"

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Message From the Executive Director

The HPRS Pre-Medicare Health Reimbursement Arrangement (HRA) allows retirees to choose health care anywhere and still qualify for an allowance for reimbursement. However, if members enroll in coverage outside of our contracted vendor (Via Benefits) HPRS does not have any leverage to assist in problems they may experience with their insurance carrier. Although it may not happen often, we are aware of some members experiencing non-payment issues for medical bills

by **Thin Blue Line Benefits Association.**

Since enrollment with Thin Blue Line coverage was not through Via Benefits, HPRS is limited in the amount of assistance that can be provided. Some members that experienced issues were successful in obtaining a Special Enrollment Period through the Marketplace and enrolling in different coverage. It is important to mention that you **should not** unenroll from your plan before receiving notice of a Special Enrollment Period.

If you are experiencing non-payment issues with coverage from Thin Blue Line Benefits Association, please contact me for additional information.



Special Committee on COLA Update

As previously reported, a special committee on COLA was created in June 2024, to work toward a solution for the continued challenge of providing a cost-of-living adjustment. The committee has met five times so far and accomplished several objectives. This article will briefly highlight them.

An analysis of the current COLA benefit was conducted and the outcome was reported to the committee. A disparity in intergenerational equity was recognized, as well as areas for improvement in the framework of the current benefit. As a result, several alternatives were considered, all of which require legislative change. Efforts are underway to pursue increased board authority to accomplish this objective.

In October 2024, HPRS staff presented a Funding Policy Analysis from Foster & Foster Actuaries and Consultants. Subsequently, the HPRS funding policy was updated to incorporate an Exceptional Basis COLA. This update increases the probability of a COLA when there has not been a COLA for two consecutive years.

Other accomplishments include a review of COLA provided by other retirement systems, as well as various publications from professional retirement associations about COLA. This review identified an alternative method of providing COLA, referred to as Limited-Benefit Basis COLA. This alternative provides for a COLA up to a maximum level determined by the Board. An expansion of Board authority is being pursued to allow for consideration of this alternative.

Since all pending actions from the committee require legislative change, the next meeting has not been scheduled. However, the committee remains in place to continue to work toward paying a COLA on a regular basis. Please refer to our website and future newsletters for any updates.

HPRS Board/Staff Member: Spotlight of the Month

**Staff Member - Administrative Assistant
Krystal Tennant**

Please join us in welcoming Krystal Tennant to the Highway Patrol Retirement System (HPRS) family!



Krystal joined us in late March as our new Administrative Assistant, bringing with her a wealth of experience and a strong background in pension system operations. She comes to HPRS from the Ohio Police and Fire Pension System (OP&F), where she spent 14 years in a variety of roles.

Throughout her career, Krystal has held positions including Customer Service Representative, Administrative Assistant to the IT Director, IT Support Specialist, and Business Analyst. Her diverse skill set and dedication to service make her a valuable addition to our team.

Krystal has also pursued professional development through coursework at Columbus State Community College, training in Project Management Fundamentals, and various Microsoft training sessions. With over 15 years of experience in administrative support and her supervisory role, she is exceptionally well-suited to serve as the first point of contact for our members and to support the daily operations of HPRS.

Krystal and her husband Richard live in Reynoldsburg. They are proud parents of four grown children and grandparents to nine wonderful grandchildren. In her free time, Krystal and Richard enjoy entertaining their two dogs and going to extra-curricular activities for the grandchildren.

HRA: Personal Information Update

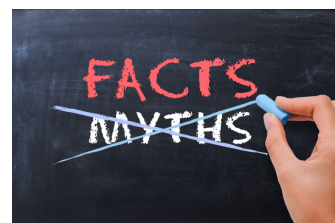
It is important to contact Via Benefits if you have any personal information changes or updates. Updating your information with HPRS will not automatically update Via Benefits records. You can make changes through the Via Benefits website or by calling the numbers below.



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

Myths and Misconceptions

A misconception was brought to our attention regarding retroactive pay from the OSTA Contract. Although members that retired prior to the effective date of the contract do not receive backpay, current active members and Deferred Retirement Option Plan (DROP) participants will benefit.



Once contributions have been received from DAS Payroll, all impacted HPRS accounts will be adjusted. This process takes up to 90 days to ensure all contributions are properly credited to each member's account. Moreover, members that entered DROP after July 1, 2024, and did not terminate DROP prior to the effective date of the contract, will have their pension recalculated to reflect the increased contributions.

All affected members will receive updated statements when this process is complete. Please understand HPRS must wait for DAS Payroll to provide a breakdown for each impacted member, therefore this may take a few months or more to be completed.



Medications Can Affect Oral Health

Medications are designed to help you feel better, but some can have a negative effect on your oral health.

One of the most common side effects is dry mouth. More than 400 medications can cause this condition, including decongestants, antidepressants, sedatives, antihistamines and blood pressure drugs. Because saliva helps to keep your mouth clean, you can develop gum infections and tooth decay when there isn't enough of it.

Some medications can leave a metallic or bitter taste in your mouth, or change the taste of foods. Among them are nicotine skin patches, respiratory inhalants and drugs for heart conditions.

Even aspirin can have side effects. As a blood thinner, aspirin can help to prevent a heart attack, but it also increases the chances of bleeding gums following a slight injury or infection.

Other possible complications from medications are mouth sores, gum swelling and bone loss.

If medicine triggers an oral health problem, ask your doctor about alternatives and work with your dentist to relieve pain. Be sure to provide the dentist with a complete list of all the medications you use.



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.

June 2025 HPRS Meetings

On Friday, June 20, 2025, committee meetings will begin at 0900 hours, starting with the Administration Committee meeting, followed by the Health Care Funding Committee, Audit Committee, Investment Committee, and the Board meeting.

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!

- Retiree Cookout - Friday, June 6, 2025 - 11:00 a.m. - Academy



Our office will be closed:

~ Thursday, June 19th - Juneteenth

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

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HPRS Board of Trustees

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Craig Warnimont, *Appointed Investment Expert*

Ohio Highway Patrol Retirement System

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