



HIGHWAY PATROL RETIREMENT SYSTEM

October 2025 Newsletter

Contact Us: 614.431.0781



"Our History Is Our Pride"



In this newsletter:

- Page 2** - Message from the Executive Director
- Page 2** - Scammers Using Fake Websites in a Twist on Jury Duty Scams
- Page 3** - Required Minimum Distributions
- Page 3** - HPRS Board/Staff Member Spotlight of the Month
- Page 4** - Get Ready for Medicare Open Enrollment
- Page 4** - Myths and Misconceptions
- Page 4** - Job Opportunities for Retirees
- Page 4** - November 2025 HPRS Meeting Dates
- Page 4** - Save the Date
- Page 4** - Office Closures
- Page 5** - Contact Information



Message From the Executive Director

The reference to the amortization period for HPRS is sometimes confused with solvency. Solvency refers to the ability to meet long-term financial obligations and debts. Although HPRS has liabilities that are greater than the amount of assets, the system is not considered insolvent. Many other variables are taken into consideration to measure the health of the system, such as amortization period.

The amortization period is the length of time over which a pension plan's unfunded liabilities are expected to be paid off. It reflects a structured repayment schedule, much like a mortgage, and is often set by regulatory standards to ensure that pension deficits are addressed in a timely and sustainable manner. Public pension funds in Ohio are statutorily required to amortize unfunded liabilities within 30 years. Foster & Foster Actuaries and Consultants reported recently that HPRS is at 19 years of amortization. In other words, HPRS is on pace to have assets that equal or exceed liabilities in 19 years.

In summary, our members should be assured that their pension is safe. The HPRS board and staff continue to perform with the objective of providing stable pension services that are fiscally responsible, prudently administered, and delivered with understanding and responsiveness to all members and beneficiaries.

Scammers are Using Fake Websites in a Twist on Jury Duty Scams

Scammers are still pretending to be the police, calling to say you've missed jury duty and need to pay. But in a new twist, some scammers are now telling you to visit a website to enter your personal information - all so they can steal it and your money.



It starts with a call that sounds like it's from an officer from your local police department. They claim you missed jury duty and will be arrested unless you visit a website to pay a fine.

They send you to a site that looks legitimate, with an official-sounding URL and government-looking seals - all fake. It'll ask you to enter your birth date and social security number to "look up how much you owe." It might ask you to pay up to \$10,000.00 in fines on the site, or send you to a "government kiosk" to pay by cryptocurrency. But every bit of this is a scam.

Here's what to know:

- Real law enforcement officers won't call to say you'll be arrested or threaten to arrest you if you hang up. Even if the caller ID looks like it's coming from your local police department - scammers can fake it.
- Only scammers say you can only pay with cash, gift cards, a payment app, cryptocurrency, or a wire transfer service like Western Union or MoneyGram.

If you get a call like this, hang up. Then report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

If you think the call could be real, don't go to the URL the caller gives you. Instead, look up the court's website for jury duty information or call the court directly at a number you know is correct.



Required Minimum Distributions

In 2025, if you are no longer working and will turn 73, or are already 73 or older, you will need to take a Required Minimum Distribution (RMD), which is a mandatory withdrawal from tax-deferred retirement accounts such as traditional IRAs, 401(k)s, and similar plans. The RMD, mandated by the IRS, is required to be withdrawn by the end of the year.

One of the more favorable updates for 2025 is the reduction in penalties for failing to take an RMD. Previously set at a steep 50%, the penalty has now been lowered to 25%, and it can drop further to 10% if the missed RMD is corrected in a timely manner. Additionally, Roth 401(k) accounts are no longer subject to RMDs during the account holder's lifetime, aligning them more closely with Roth IRAs.

With these updates in mind, 2025 presents a good opportunity to revisit your retirement withdrawal strategy. Whether you're planning your first RMD or managing multiple accounts, understanding the current rules can help you avoid penalties and optimize your tax situation.

HPRS Board/Staff Member: Spotlight of the Month

Staff Member - Project Manager Jackie Huntzinger

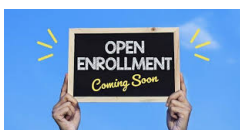
Jackie Huntzinger is celebrating her one-year anniversary with the Highway Patrol Retirement System (HPRS). Originally hired as the system's Administrative Assistant, Jackie quickly proved to be an invaluable member of the team. Her prior work experience, engaging personality, and close collaboration with our active ranks made her a natural fit to support all HPRS members. In February 2025, Jackie was promoted to Project Manager, a role that further leverages her strengths and dedication to the organization.



Jackie is originally from Ohio and joined HPRS from the Ohio State Highway Patrol (OSHP), where she worked as a Dispatcher. Before her time at OSHP, Jackie worked in South Carolina as a court clerk for Summerville Municipal Court and as a 911 dispatcher for Dorchester County Sheriff's Office. Her diverse background also includes roles as a substitute teacher, police officer, and Member Service Representative.

Jackie is currently pursuing a Bachelor of Science in Business Administration with a minor in Web Design at Franklin University.

She resides in Pickerington, Ohio, and is a proud parent of a teenage daughter and two adult sons. In her free time, Jackie enjoys spending time with family, exploring the outdoors, binge-watching Netflix, and engaging in creative hobbies like painting and woodworking.



Get Ready for Medicare Open Enrollment

As a reminder, Medicare Open Enrollment starts October 15 and ends December 7, 2025. Most importantly, make sure that any changes that you consider are made through Via Benefits to avoid losing your Medicare HRA allowance. Previously, some members have enrolled in Medicare coverage through another broker and lost their HRA for the year. Please be cautious and avoid that mistake.

Health insurance premiums often change yearly, due to rising healthcare costs, admin fees, etc. All members are encouraged to review the plans available to them to ensure the coverage they are enrolled in continues to be the best available to meet their individual needs. Watch for additional information that will be sent from Via Benefits.

2026 Open Enrollment - Dental & Vision

The 2026 open enrollment period is November 1st - 30th. Please submit a Dental & Vision Election form for new enrollment or to add an eligible dependent. The form can be found in the secure area of our website at www.ohprs.org, under "Forms". If you do not have any changes, coverage will continue as previously selected. *Termination of dental and vision may also be done during the open enrollment period. The Termination of Coverage form can also be found on our website under "Forms".*

Myths and Misconceptions

Misconception: Retirement benefits are the same for members that start the academy together and retire on the same day.



Retirement benefits vary based on factors like years of service, salary history, and plan type selected (Single Life Plan, Joint and Survivor Annuity, etc.) Additionally, members who purchase/transfer other service credit (military or other Ohio pension fund service) will increase their pension factor resulting in a higher pension amount.



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.

November 2025 HPRS Meetings

On Wednesday, November 19, 2025, committee meetings will begin at 1300 hours, starting with the Health, Wellness, & Disability Committee.

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!

- Retirees' Association 50th Anniversary Celebration - Saturday, November 8, 2025 - 5:00 p.m. - Aladdin Shrine Center - Grove City, OH
- 2026 Snowbird Reunion, March 5-7, 2026 - Lake Mary, Florida



Our office will be closed:

- ~ November 11th - Veterans Day
- ~ November 27th & 28th - Thanksgiving

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
Michael Press, *CIO/General Counsel* - mpress@ohprs.org
Anthony Bradshaw, *Chief Operations Officer* - a.bradshaw@ohprs.org
Holly Carr, *Executive Assistant* - hcarr@ohprs.org
Renee Young, *Benefits Specialist* - ryoung@ohprs.org
Charmaine Carter, *System Accountant* - ccarter@ohprs.org
Jackie Huntzinger, *Project Manager* - j.detter@ohprs.org
Krystal Tennant, *Administrative Assistant* - 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*

Ohio Highway Patrol Retirement System

1900 Polaris Parkway, Suite 201
Columbus, Ohio 43240-4037
614.431.0781
www.ohprs.org

Highway Patrol Retirement System | 1900 Polaris Parkway Suite 201 | Columbus, OH 43240-4037 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!