



OKLAHOMA POLICE PENSION AND RETIREMENT SYSTEM

SPRING 2025

*A publication of the Oklahoma Police Pension and Retirement System*

## Letter from the Executive Director

**Ginger Sigler**

APRIL 19, 1995

Thirty years ago Oklahoma experienced a horrific event caused by domestic terrorism. Many of you were there on the scene working day in and day out to rescue people and determine who could have bombed an unsuspecting building in the middle of the heartland. I was not at OPPRS at the time, but reached out to Dave Been who was the Chairman of the Board of OPPRS at the time of the bombing. He was in the middle of a monthly board meeting when he heard a loud rolling explosion. The building where they were located held a testing lab and they thought something had gone wrong in the lab. To their surprise, many of the board member's pagers started going off. They were informed that it was an explosion downtown and that it was pretty bad. The meeting was cancelled and the active officers rushed to the scene. Dave Been was a Deputy Chief for the City of Tulsa at the time and remembers walking up to the building and seeing the destruction. While he was walking up, there were screams that they had found another bomb which turned out to be a false alarm. Dave knew that he had some friends that were having a meeting in the building. Luckily they were late to the meeting and in a better protected part of the building. The City of Tulsa's bomb squad was called in to help. Agencies from around the state all pulled together to work this horrific scene. The state had dealt with tornados in the past, but no one was prepared for something like this. Dave said his take away was that we should never underestimate Domestic Terrorism. No one had any thoughts that an event of this magnitude would ever happen in the middle of America, especially Oklahoma City.

I walked the Memorial Half marathon this year. I had walked it before but had skipped the last couple of years. Walking to the finish line and seeing the banners of all of those lost in the bombing made me stop and think about where I was and what I was thinking that day. I was 28 years old and a mother of a 4 month old son. All I could think about was how this could happen in Oklahoma City. I thought I was raising my child in a safe area of the country. I quickly learned that I was raising my son in one of the greatest places in

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the country. The love and patriotism that came out of this event changed the way Oklahomans viewed our state. I know that many valuable lessons were learned through this tragedy. Our first responders had on the job training on how to deal with such a crisis. I think the lessons learned were even used in 2001 when the towers were hit in New York City.

It is hard to believe that was 30 years ago. We have lived a lot of life since then. Many of the new active police officers probably weren't even born at that time. Many of you who are now retired were active police officers then and worked the scene. I am proud to work for all of you. The retirees have sacrificed a lot to make this pension system great. Now its up to the rest of us to keep it great. I know it always will be!

Take Care and Be Safe

Ginger

### STAFF

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### 2025 OKLAHOMA POLICE PENSION AND RETIREMENT BOARD MEETING DATES

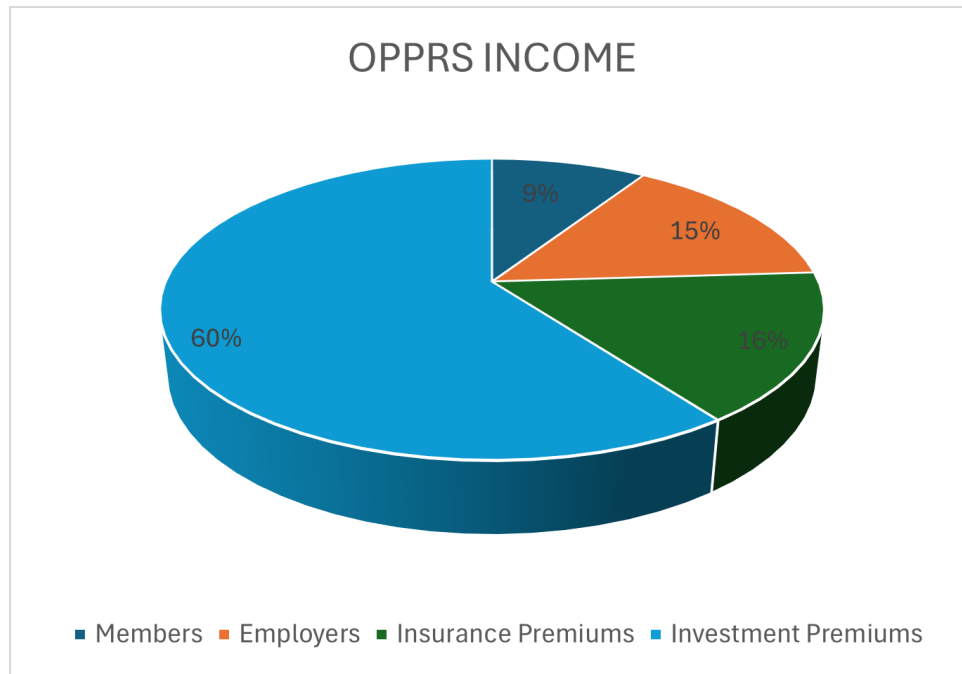
January 15, 2025	May 28, 2025	September 17, 2025
February 19, 2025	June 18, 2025	October 15, 2025
March 26, 2025	July 16, 2025	November 19, 2025
April 16, 2025	August 20, 2025	December 17, 2025

## MEMBER DIRECT IN 2025

This year we allowed the retirees to vote online for their board position. It wasn't mandatory but it was an option. If we would have had an election for a new active board member position, there would have only been the option to vote online. We are slowly moving towards using MemberDirect for more everyday operations. In the last newsletter, I indicated that we would be allowing members to update addresses, withholdings and direct deposits in the near future. That future is now. Members are now able to update their addresses, withholdings and their direct deposits on MemberDirect. Most of our members are used to doing most things online. We are moving OPPRS into the 21st century. As of right now, we do not intend to stop taking these changes via mailed forms. However, we would like to do away with this option all together. Of course, we will continue to call and verify that you made the direct deposit change that we received. Because of this verification process we urge you to make sure we have your current telephone numbers. Once you make a change in MemberDirect, you will receive an email indicating that you made a change. If you don't receive notification that the change was made, please reach out and confirm the change was completed. If you are not enrolled in MemberDirect, see the screens below to get signed up.



Once you click on the Member Direct button on the main page of the website, you will be directed to the screen below.



### Where Does OPPRS Get It's Revenue?

Have you ever wondered where the revenue comes from to fund OPPRS? It's no secret that members have contributions withheld from their pay that are remitted to OPPRS. The active members and the municipalities pay contributions on each payroll earned by an active member. Those contributions are not enough to fund the money needed for OPPRS to pay monthly pension benefits. The State of Oklahoma has also allocated an insurance premium tax of 14% to the OPPRS. As you can see from the chart above the majority of the funds used to pay monthly benefits comes from investment returns. OPPRS has approximately \$3.3 billion in assets. These funds are invested over many different types of investments. Every pension system relies heavily on their earnings on investments. It is vital that a pension system makes prudent investment decisions in regards to their funds. Over the years, OPPRS has proven to take those investment decisions seriously.



# HIGHLIGHTS OF OPPRS

## TOP TEN HIGHLIGHTS OF OPPRS

Taking a page from the old David Letterman Show, here is your Top Ten List:

- **OPPRS IS A 20 YEAR PENSION. YOU ARE ELIGIBLE TO RETIRE AFTER 20 YEARS OF PARTICIPATION.**
- **YOU ARE VESTED IN THE SYSTEM AFTER 10 YEARS OF SERVICE. IF YOU CHOOSE TO VEST , YOUR BENEFIT WILL BE CALCULATED AT THE TIME OF VESTING AND YOU WILL START TO RECEIVE YOUR BENEFIT WHEN YOU WOULD HAVE COMPLETED 20 YEARS OF SERVICE OR WHEN YOU TURN 50 YEARS OF AGE, WHICHEVER COMES LATER.**
- **YOUR PENSION IS PROTECTED IN CASE OF AN INJURY INCURRED IN THE LINE OF DUTY. BENEFICIARIES ARE ELIGIBLE FOR A \$5,000 DEATH BENEFIT UPON YOUR DEATH.**
- **A DISABILITY IN THE LINE OF DUTY WILL ALLOW YOU TO DRAW A BENEFIT EUQAL TO 50% OF YOUR FINAL AVERAGE SALARY AT THE TIME OF YOUR DISABILITY.**
- **AFTER 20 OR MORE YEARS OF SERVICE, OR WHEN YOU CHOOSE TO RETIRE, YOU ARE ENTITLED TO A LIFETIME BENEFIT.**
- **IF SOMETHING HAPPENS TO YOU AFTER RETIREMENT OR AS AN ACTIVE MEMBER AND YOU HAVE BEEN MARRIED FOR MORE THAN 30 MONTHS, YOUR SPOUSE IS ENTITLED TO A LIFETIME BENEFIT AS WELL. THE 30 MONTH LIMITATION DOESN'T APPLY IF YOU ARE KILLED IN THE LINE OF DUTY.**
- **IF YOU ARE KILLED IN THE LINE OF DUTY, YOUR SPOUSE WILL RECEIVE A FULL 20 YEAR PENSION BENEFIT IF YOU HAVE LESS THAN 20 YEARS . IF YOU HAVE MORE THAN 20 YEARS, THE BENEFIT WILL BE CALCULATED ON THE NUMBER OF YEARS THAT YOU HAVE.**
- **IF YOU ARE KILLED IN THE LINE OF DUTY, YOUR CHILDREN ARE ELIGIBLE FOR FREE TUITION AT ANY STATE COLLEGE OR UNIVERSITY FOR UP TO FIVE (5) YEARS.**
- **OPPRS ALLOWS YOU TO PARTICIPATE IN A DEFERRED RETIREMENT OPTION PLAN OR BACKDROP THAT ALLOWS YOU TO RETIRE WITH A MONTHLY BENEFIT AND A LUMP SUM PAYMENT . THIS ELECTION IS AVAILABLE TO A SURVIIVING SPOUSE UPON THE DEATH OF AN ELIGIBLE ACTIVE MEMBER.**
- **IF YOU WERE PLANNING TO BACKDROP AND ARE KILLED BEFORE MAKING THAT ELECTION, YOUR SPOUSE HAS THE OPTION TO COMPLETE A BACKDROP WITHIN A YEAR OF YOUR DEATH.**

So many officers start out not knowing what benefits they are entitled. These highlights are a few of most important things that every officer should know about their pension system.

## Be Wary of Thin Blue Line Medical Insurance

(COLUMBUS, Ohio) — Ohio Attorney General Dave Yost is taking [legal action](#) to block an entity from engaging in the business of insurance in Ohio after it failed to obtain a required license and stopped covering medical bills for retired first responders, putting them on the hook for hundreds of thousands of dollars. In a motion filed in Franklin County Common Pleas Court, Yost on behalf of the Ohio Department of Insurance (ODI), is seeking a [temporary restraining order](#) and preliminary injunction against Thin Blue Line Benefits Association, LLC (“Thin Blue Line”), a Texas limited liability company that sells health insurance coverage to police officers, firefighters and civilian support workers. Yost also is seeking to have ODI appointed as [conservator](#) in order to preserve the company’s assets and take other action to protect the public.

“In Ohio you can’t drive without a license, just as you can’t sell insurance without a license – there are consequences for both,” Yost said. “This company lied to first responders and misrepresented their services, creating a whirlwind of uncertainty and financial straits.”

The company’s insurance policies are supposed to cover the period between retirement and age 65, when Medicare eligibility takes effect. But by November 2024, two months into the start of the plan year and without any notice, the company had stopped paying medical claims, leaving many of its 3,400 policyholders in Ohio with massive medical bills – more than \$270,000 in at least one case – and facing potential threats of collection from health-care providers if they are unable to pay.

Policyholders reported that the company was unresponsive when they called to try to resolve the unpaid claims.

According to the court filing, Thin Blue Line is operating illegally in the state, having never obtained a required license from ODI, which regulates entities offering health insurance products in Ohio. Yost says the company is engaging in unfair and deceptive business practices by conducting insurance business without a required license and by failing to live up to the terms of its insurance plans.

The motion, filed on behalf of ODI, seeks to ban Thin Blue Line from continuing its illegal activity in the state, including:

- Conducting insurance business without a required license.
- Advertising health insurance plans.
- Enrolling new members.
- Collecting monthly premiums from policyholders, which range from \$778 to \$3,005 a month.

“Each day that Thin Blue Line holds itself out as a health insurer, accepts monthly premiums from policyholders, and fails to pay claims it owes to medical providers is another day of enormous harm to retired first responders.”

Rick Koch is an audit-fraud investigator with the Oklahoma Insurance Department. He contacted me about this company and wanted me to let everyone know to be wary of them. The article above is a June 2025 press release from the Ohio Attorney General. Please pass the word around .

## EMPLOYEE OF THE YEAR



### TAMMY FILER IS OPPRS EMPLOYEE OF THE YEAR

Tammy Filer started with OPPRS in April of 2023 after the loss of our customer service representative. Tammy grew up in Bethany. She grew up playing and loving basketball. She met Derik Filer who just happened to work at Kinnard's in northwest Oklahoma City. They soon married and have been married for 35 years. During that time they have welcomed 3 children. Dillon and his wife Kira, Ashley, and Dakota. As of now there are not grandchildren, but Tammy helps Dakota with his two horses who she thoroughly enjoys. Tammy and Derik love to go outside and enjoy being with nature. They enjoy taking kayaking and fishing trips. Tammy sees a future of travel and enjoying nature when she retires.

How did Tammy get to OPPRS? Tammy worked at the Visiting Nurse's Association for 13 years as their office manager. VNA lost their non profit status and closed their doors. From there Tammy worked at Integris for 4 years before going to Oklahoma Management and Enterprise Services before we stole her away from them. Tammy has become a vital part of our office. She is the main person that answers the phone and greets you when you walk into our office. Tammy has been working tirelessly to find members who have left OPPRS and still have contributions in our system that need to be returned to them. Tammy is always willing to pitch in when something needs to get done. A big congratulations to Tammy for being the Employee of the Year, a well deserved honor!

# LEGISLATIVE CHANGES

**SENATE BIL 462– WEAVER** Allows the municipality to award a retiree with their service firearm and badges upon retirement if they choose to do so. (Effective November 1, 2025)

## BILLS GOING TO THE LEGISLATIVE ACTUARY

According to the Oklahoma Pension Legislative Actuary Act, any bill that has a cost to the pension system must be introduced in an odd year (2025). After it is approved by the respective committee to move forward, it goes to the Legislative Actuary to determine a cost of the bill in the fall following the legislative committee approval. The following legislative session, it can be brought back for passage.

**SENATE BILL 12–HAMILTON** This bill would give a 2% COLA to retirees that have been retired for more than 5 years.

**SENATE BILL 172– BULLARD** Allows boards to grant a 2% COLA if the system is over 80% funded. The System can grant further COLAS based on additional conditions.

**SENATE BILL 2193–WOFLEY** This bill grants a 2% COLA for the first \$60,000 if you have been retired for 3 years to 8 years. It would grant a 4% COLA for the first \$60,000 if you had been retired for more than 8 years.

**HOUSE BILL 1889–MAY** This bill gives retirees that don't receive the City COLAs and could not participate in the Deferred Option Plan a one time CPI-U COLA up to the July 1, 2025 levels.

**SENATE BILL 609–WEAVER** Allows members to purchase service time from other municipal, county or state retirement systems from other states.

**SENATE BILL 716-PAXTON** Raises the municipal contributions from 14% to 16%.

**HOUSE BILL 1237-HUMPHREY** Raises the death benefit from \$5,000 to \$10,000.

## Important General Tidbits!!!

### REMEMBER!!!

Beginning July 1, 2025, the employee contributions increased from 8% to 9%. The Municipal contributions increased from 13% to 14%.



### HOW ARE BENEFITS CALCUATED?

Your monthly retirement benefit is calculated by multiplying your Final Average Salary by your Years of Credited Service (rounded to the nearest month) by a 2.5% multiplier. Example: A member retiring with twenty (20) years and six(6) months of service with a Final Average Salary of \$5,000 monthly

$$\$5,000 \times 20.5 \times 2.5\% = \$2,562.50$$

### THUNDER WIN!

In case you haven't heard, the OKC Thunder won their first franchise NBA Championship this year. I want to take the time to thank the men and women of the OKC Police Department for their tireless work to make all the fans safe before and after the games. They did an amazing job!

Job Well Done!

OKLAHOMA POLICE PENSION  
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KEEP YOU UPDATED AND INFORMED.

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