



# Spring 2024

## Houston Firefighters' Relief and Retirement Fund

Brett Besselman  
Chairman of the Board



*Investing for Firefighters and Their Families*®

### MESSAGE FROM THE CHAIRMAN

Dear Fund Members,

Whether you are retired or approaching retirement, it's crucial to be well-informed about your health insurance options including Medicare, supplemental plans, and other potential coverages.

Recently we hosted a coffee with a guest speaker to explore how understanding Medicare can benefit you, wherever you are in your journey (her presentation can be found here: [Medicare 101](#)). Medicare is health insurance primarily for individuals aged 65 or older and individuals under 65 with qualifying disabilities/diseases. As a City of Houston retiree, you become eligible for Medicare on the first day of the month in which you turn 65 or, if your birthday is on the first of the month, on the first day of the prior month.

If you retire prior to your 65<sup>th</sup> birthday, understanding and attaining appropriate health coverage can be even more complicated. A health insurance broker can help you navigate the complexity of choosing the right health care option for you and your family. Therefore, a health insurance broker or a City of Houston representative should be your primary contact to secure coverage prior to age 65 to avoid potential lifetime penalties.

The Houston Firefighters' Relief and Retirement Fund plays a vital role in supporting firefighters and their families by providing financial stability during retirement. With a reliable income stream, you can confidently explore health insurance options without compromising your well-being.

Thank you for your service, dedication, and commitment to our community.

Brett Besselman  
Chairman  
Houston Firefighters' Relief and Retirement Fund

A PUBLICATION FOR

# MEMBERS & BENEFICIARIES

OF THE HOUSTON FIREFIGHTERS'  
RELIEF AND RETIREMENT FUND

# RETIRED FIREFIGHTERS' RELIEF AND RETIREMENT FUND

## News from the Board

### Trustees Oath of Office

Recently elected or appointed trustees are required to take an oath of office to administer the affairs of the Fund diligently and honestly and not knowingly violate or willingly permit Article 6243e.2(1) to be violated. At the January and February board meetings, Chairman Brett R. Besselman administered the oath of office to Edward Llewellyn (Position III), Lisa R. Slagle (Citizen Member) and Pete Ng (Position IV).

### Board Officers

The Board elected the following officers for the 2024 year:



**Brett R. Besselman**  
**Chairman**  
*Position I*



**David O. Lantrip**  
**Vice Chairman**  
*Position X*



**Lisa R. Slagle**  
**Secretary**  
*Citizen Member*



Board agendas and minutes are posted on the HFRRF website [www.hfrrf.org](http://www.hfrrf.org)

### Want to Leave a Legacy?

The Houston Firefighter Memorial still has a room for you to leave a legacy to a fallen firefighter. While all firefighters who pass will have their names added to the memorial wall, we have special benches and pavers available to add a personal touch:

#### **Memorial Pavers - \$100**

If you would like to purchase a paver in the Memorial Garden, the order form is available on [www.hfrrf.org](http://www.hfrrf.org) under HFRRF Memorial on the home page.

#### **Memorial Benches - \$3,500**

If you are interested in purchasing a bench in the Memorial Garden at HFRRF to honor a Houston firefighter, this may be your last chance. The application is available online at [www.hfrrf.org](http://www.hfrrf.org) under HFRRF Memorial on the home page. Take the completed form and full payment to the pension office. Guidelines are on page 2 of the application. Please email any questions to [benches@hfrrf.org](mailto:benches@hfrrf.org)

Save  
the  
Date

## Retiree BBQ



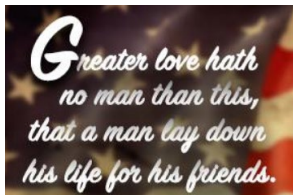
**May 2, 2024**

**11am – 1pm**

**HFRRF Greer & Lowdermilk Conference Center**

*Retirees* - We will send out an email invitation (through Constant Contact) that will have a RSVP link at the bottom.

## HFD Annual Memorial Ceremony



**October 19, 2024**

**10:30am – 1pm**

**HFRRF Memorial Garden**

## 32nd Annual Retiree Holiday Luncheon



**December 5, 2024**

**11am – 1pm**

**HFRRF Greer & Lowdermilk Conference Center**

## Key Dates

March 2024

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19 Board Meeting	20	21	22	23
24	25	26	27	28	29	30
31						

April 2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16 Board Meeting	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

MAY 2024

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21 Board Meeting	22	23	24	25
26	27	28	29	30	31	

June 2024

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18 Board Meeting	19	20	21	22
23	24	25	26	27	28	29
30						

JULY 2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16 Board Meeting	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

August 2024

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21 Board Meeting	22	23	24
25	26	27	28	29	30	31

September 2024

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16 Board Meeting	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

October 2024

SUN	MON	TUE	WED	THU	FRI	SAT
6	7	8	9	10	11	12
13	14	15 Board Meeting	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

**HFRRF Board & Committee Meetings**  
3<sup>rd</sup> Tuesday of every month

### Office Closings

May 27	Memorial Day
July 4	Independence Day
September 2	Labor Day
October 14	Columbus Day

### Office Noon Closures

March 29  
May 24  
August 30  
October 11

# News from Member Services

## Online DROP/PROP Withdrawals

Did you know that you can make DROP/PROP withdrawals online? Log into [MemberDirect](#) and go to My Account. Choose Forms. For a lump sum withdrawal up to \$50k, use the Disbursement Form. If you want to set up recurring monthly or quarterly withdrawals, submit the Periodic Disbursement Form.

### REMINDERS:

- If you recently got married, make sure you submit a marriage license along with your spouse's social security number and date of birth to the pension office, so we can add it to your record.
- If you are a member and have lost a spouse, please contact our office so that your file can be updated.
- If you have moved or planning to move to a health care facility please notify us.
- If you are a survivor beneficiary and re-marry, move, or change your phone number please update your information with our office so there is no disruption in your pension benefits.
- Keep your contact information updated to help ensure we can connect with you about important information regarding your benefit or account.

### Questions Regarding Your Deductions?

COH - HR Benefits Services 832-393-6000 [benefits@houstontx.gov](mailto:benefits@houstontx.gov) [houstontx.gov/hr/](http://houstontx.gov/hr/)  
 Cigna 800-997-1406, 832-393-6191 [cityofhoustonerviceinquiries@cigna.com](mailto:cityofhoustonerviceinquiries@cigna.com)  
 Cigna Dental 800-401-4041 [www.cigna.com](http://www.cigna.com)  
 Dearborn National (Life Ins.) 800-348-4512 [Claims\\_Customer\\_Service@dearbornnational.com](mailto:Claims_Customer_Service@dearbornnational.com)  
 Dennis Holder Scholarship Fund 281-385-8525 [hfdscholarship@gmail.com](mailto:hfdscholarship@gmail.com)  
 Standard Life 713-223-9166  
 HFD Honor Guard, James Wick 346-266-5633 or 832-394-5940  
 HFD Pipes and Drums 713-417-8348  
 HPFFA Medical Supplemental 713-223-9166 ext 1  
 HPFFA Dental/Vision (Humana) 1-800-833-2223  
 Houston Fire Museum 713-524-2526  
 Relative Assistance/Hosp Fund 713-223-9166 ext 5

## 2024 Pension Disbursements Schedule

Month	Payable Date
January	1/31/2024
February	2/29/2024
March	3/28/2024
April	4/30/2024
May	5/31/2024
June	6/28/2024
July	7/31/2024
August	8/30/2024
September	9/30/2024
October	10/31/2024
November	11/28/2024
December	12/31/2024

### Keep Your Address Updated

It is important to keep your address updated with the Fund whenever you move. Sometimes we send correspondence to your home address. If your address is incorrect, you will not receive the correspondence and the envelope will be returned to our office.

You may choose one of the following options below authorizing the Fund to update your address:

[In Person](#)

[Member Direct](#)

[Request a Change of Address form to be mailed.](#)

[Request a Change of Address form to be emailed.](#)

[Email – Email us your new address from the email address on your records.](#)

### Questions?

Contact Member Services: 281-372-5100, 800-666-9737, or [memberservices@hfrf.org](mailto:memberservices@hfrf.org)

## Cybersecurity Tips-Passwords

Kevin Watkins, Systems Administrator



Cybersecurity, along with user best practices, plays a critical role in the life of YOU, the user. Understanding its importance is essential. So, why does cybersecurity matter? Because in our interconnected digital world, we share a plethora of personal information online. From social media profiles to financial transactions, our data is vulnerable. Cybersecurity and best practices by you ensure that this sensitive information remains confidential and inaccessible to unauthorized parties.

From this point forward, in the Spring and Fall newsletters, I will give you tips on how to protect yourself in our digital world.

**Today's subject:** Passwords and protecting them.

Passwords are your first line of defense against cyber threats. Here are some tips that will help you with creating them and keeping them safe.

### 1. **Never use personal information:**

- Avoid including references to personal details like names, birthdays, addresses, or phone numbers in your passwords. These can be easily guessed or exploited.

### 2. **Combine letters, numbers, and symbols:**

- Create complex passwords by using a mix of uppercase and lowercase letters, numbers, and special characters (e.g., !, @, #, \$). Example: consider a passphrase like "B3@utifulSunset!".

### 3. **Prioritize password length:**

- Aim for passwords that are at least **16 characters long**. Longer passwords are harder to crack.
- Use a memorable phrase or sentence as your base and add variations to make it unique.

### 4. **Never reuse passwords:**

- Using the same password across multiple accounts is risky. If one account is compromised, others become vulnerable too.
- **Credential stuffing attacks** exploit reused passwords, so avoid this practice.

### 5. **Avoid using real words:**

- Hackers use programs that can process every word in a dictionary to crack passwords.
- Steer clear of proper nouns or standalone dictionary words.

### 6. **Enable two-factor authentication (2FA):**

- Whenever possible, set up 2FA for an extra layer of security.
- It requires a second verification step (like a text message or app notification) in addition to your password.

### 7. **Don't save passwords locally:**

- Avoid saving passwords in browsers or locally on your devices.
- Use a reputable password manager instead.

### 8. **Consider using a password manager:**

- **Password managers** like 1Password or NordPass, generate and securely store complex passwords for you. You only have to memorize one password, which is called the Master Password, used to access your password manager.
- iOS (iPhones) and Android phones also have built-in password managers.
- They also help you manage different passwords for various accounts.

Remember, strong passwords are your first line of defense against cyber threats. Keep them unique, lengthy, and secure!

# RETIREE CHRISTMAS LUNCHEON

December 7, 2023



## MEMBER SUPPORT-HEALTH AND WELLNESS

Kristi Marx, LCSW

Manager of Member Support & Services

### **Navigating the Flames of Transition: Adjusting to Retirement for Firefighters**

Retirement marks a significant milestone in any individual's life, but for firefighters, whose careers have been defined by courage, service, and adrenaline-fueled moments, the transition can be particularly profound. Stepping away from the firehouse and into a new chapter brings both excitement and challenges. Yet, with thoughtful preparation and a proactive approach, firefighters can navigate this transition successfully, ensuring their retirement years are fulfilling and meaningful.

### **Embracing Change**

Firefighters are accustomed to facing challenges head-on, and retirement is no different. Embracing change means acknowledging the emotions that come with leaving a career behind and allowing oneself to grieve the loss of the familiar while embracing the possibilities of the unknown. This may involve seeking support from fellow retirees, family members, or mental health professionals to navigate the emotional complexities of this transition.

### **Finding Purpose Beyond the Firehouse**

One of the most significant adjustments for firefighters in retirement is redefining their sense of purpose. For years, their identity has been closely tied to their profession, and transitioning away from that can leave a void. However, retirement offers an opportunity to explore new passions, hobbies, and avenues for contribution.

Many retired firefighters find fulfillment by staying connected to their communities through second careers, volunteer work, or becoming advocates for their communities. Drawing on their expertise and experience, they can continue to make a positive impact beyond the confines of the firehouse. Additionally, pursuing lifelong interests, such as traveling, gardening, or pursuing further education, can provide a sense of purpose and fulfillment in retirement.

### **Conclusion**

Retirement marks the end of one chapter and the beginning of another for firefighters. While the transition may pose challenges, it also presents opportunities for personal growth, exploration, and fulfillment. By embracing change, finding new avenues for purpose, and staying involved in HFRRF retiree events, firefighters can navigate retirement with confidence and embark on this new journey with enthusiasm and optimism.

## MEMBER COMMUNICATIONS

We are here to help! Regular business hours are Monday – Friday 7:30am – 4:00pm. Administrative staff and member services representatives are available by phone, email, in person, and for virtual appointments. Call member services at 281-372-5100 if you'd like to schedule an individual appointment. A wide range of self-service options are also accessible online 24/7 in [MemberDirect](#). If you need to drop off paperwork after hours, please use the gray drop off box on the front porch.

### **STAY CONNECTED WITH HFRRF**

#### **To Log into MemberDirect:**

1. Enter your username and password
2. Answer the challenge question
3. A text message with a code will be sent to the cell phone number on file
4. Enter the 4-digit code
5. Select "trust this device" so no code will be required on that device for 3 months
6. Click continue to access your account

\*From now on, when you log in, you will not need to answer security questions.\*

In the future, when you need to update contact information, log into MemberDirect, click "Personal Information" on left side, update cell number, address, etc., then click "update" to save.

# IN MEMORY

*Our condolences & heartfelt sympathies are extended to families of our members who recently passed away.*



*Gone, but not forgotten.*

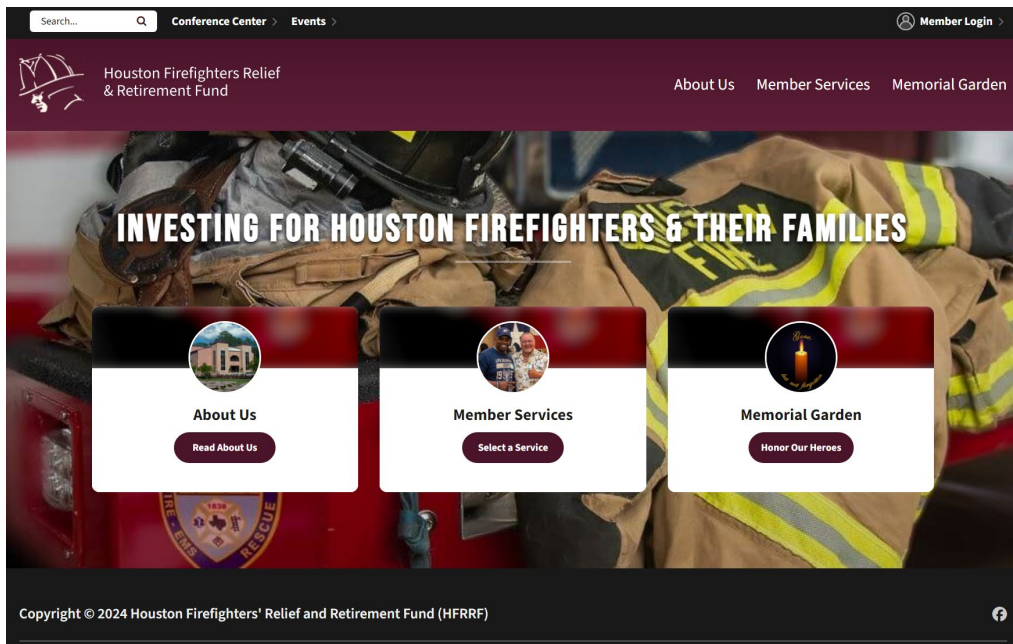
DATE	RETIRED MEMBER	HFD SERVICE
11/3/23	Charles Julian	1969-2015
11/17/23	Lathan Bradford	1957-1990
11/25/23	John Norris, Jr.	1990-2022
12/14/23	Herbert Vaughan	1963-2000
12/15/23	Carl B. Daniels	1950-1972
12/29/23	Jerry L. Moore	1966-1987
12/31/23	Anthony Passante	1978-2006
1/1/24	Lucius W. Scott	1980-2011
1/2/24	Robert Webb	1971-2004
1/19/24	James E. Knoll	1952-1991
1/21/24	Otis Latin	1969-1993
1/22/24	William P. Henderson	1975-2007
1/25/24	William Wilcox	1971-2002
1/27/24	Ronald F. Tymel	1962-1985
2/1/24	Curtis Dennis	1968-2002
2/11/24	Charles Mason	1965-1977
2/11/24	Jimmie D. Whitley	1959-1988
2/14/24	Don R. Christensen	1972-2001
2/14/24	Michael Hand	1966-1978
2/26/24	Lawrence Pander Jr.	1981-2005
3/2/24	Arthur Tone	1968-1988
3/13/24	James Arredondo	1979-2001
3/13/24	Alex Arizpe	1979-2003
3/15/24	Richard Stone	1972-1992

DATE	ACTIVE MEMBER	HFD SERVICE
11/29/23	Braden Watts	2022-2023

DATE	BENEFICIARY
10/09/23	Antoinette Polk
10/15/23	Alma Jones
11/8/23	JoAnne Correll
11/23/23	Delores Adlong
11/30/23	Mary E. Weaver
12/20/23	Bernadine Taylor
12/26/23	Billie Baker
1/7/24	Shirley J. Tate
1/23/24	Mamie Travelbee
1/29/24	Shelia Martin
2/8/24	Sadako Simmons
2/9/24	Pearl Whitworth
2/14/24	Betty Taylor
3/11/24	Laura Vaughan



# HFRRF Announces New Website



HFRRF has been updating our website's content, appearance, and functionality for several months. As you may have seen, some of the updates have tried to connect directly with what we have heard from you, our members, on things you need and look for on our website. We have organized them in a way that we hope makes good sense to you and that you can find whatever you need quickly, but we also know that some requests remain personal so our member services team stands ready to answer your calls and emails as quickly and as professionally as possible. We have not moved your access to your MemberDirect account link, which remains at the top right of every page. Our Memorial Garden page has seen the most dramatic improvements in that you can now find the names of your passed loved ones with our improved search function that will direct you to the right panel on our memorial. We will continue to improve the content and functionality of our website and hope you find it useful.

## HFRRF Office News



**Kristi Marx**

*Manager of Member Support Services*

Celebrating 20 years April 19<sup>th</sup>

# HOUSTON FIREFIGHTERS' RELIEF AND RETIREMENT FUND

*HFRRF's mission is to provide a secure retirement benefit plan for our members through professional administration, prudent management of system assets, sound investment practices, & prompt, courteous delivery of accurate benefits & useful information.*



**HFRRF**  
Board of  
Trustees



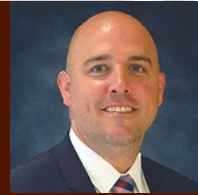
Brett Besselman  
Chairman



David Lantrip  
Vice Chairman



Lisa Slagle  
Secretary



David Riegor  
Active Member



Ed Llewellyn  
Active Member



Pete Ng  
Active Member



Gerard Daniels  
Active Member



Al Mays  
Citizen Member



Arif Rasheed  
City Treasurer  
Designee



Earnest Wotring  
Mayor's  
Representative

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