



Spring 2025

Houston Firefighters' Relief and Retirement Fund (the "Fund")

Brett Besselman
Chairman of the Board



Investing for Firefighters and Their Families®

MESSAGE FROM THE CHAIRMAN

Dear Fund Members,

First of all, I would like to say thank you for your continued support. I could not be happier to represent one of the healthiest pension funds in the world. As board members, we pride ourselves for always putting the Fund first.

As many of you know, we have legislative bills filed that positively impact the Fund and the members. I am encouraged by how much support Houston firefighters have, once again, received in the state legislature. HFRRF has been busy educating legislators on the challenges we face under the law the way it is written.

The Fund is much better funded than actuarially realized. Our 30 year average in returns is 9.06 percent and the law only allows for the assumption of 7 percent. We are working on educating policy makers, along with the administration, on how these assumptions cost the city more in contributions, as well as withhold better benefits for our Houston fireman.

Mayor Whitmire has committed to learning these numbers and gaining an understanding how the Fund can afford more than we are currently offering. I personally look forward to seeing everyone at the barbeque and remember to stay cool this summer. See you soon!

Brett Besselman
Chairman
Houston Firefighters' Relief and Retirement Fund



Chairman Brett Besselman pictured here with Texas House of Representative Dustin Burrows

A PUBLICATION FOR

MEMBERS & BENEFICIARIES

OF THE HOUSTON 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 board meeting, Secretary Lisa Slagle administered the oath of office to Brett R. Besselman (Position I), David O. Lantrip (Position X), and Albertino Mays (Citizen Member).



Brett R. Besselman
Chairman
Position I



David O. Lantrip
Vice Chairman
Position X



Albertino Mays
Citizen Member



Board Officers

The Board elected the following officers for the 2024 year:

- Brett R. Besselman (Position I) Chairman
- David O. Lantrip (Position X) Vice Chairman
- Lisa R. Slagle (Citizen) Secretary

Board agendas and minutes are posted on the HFRRF website 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 pavers available to add a personal touch:

Memorial Benches – SOLD OUT

Memorial Pavers - \$100

If you would like to purchase a paver in the Memorial Garden, the order form is available on www.hfrrf.org under HFRRF Memorial on the home page.

Save
the
Date



Retiree BBQ

May 1, 2025

11am – 1pm

HFRRF Greer & Lowdermilk Conference Center

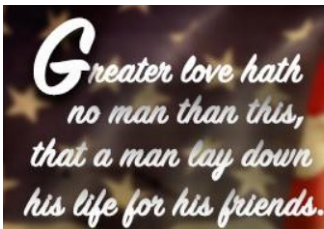
Retirees – click [here](#) to RSVP

Retiree Coffee

September 18, 2025

10am – 12pm

HFRRF Greer & Lowdermilk Conference Center



HFD Annual Memorial Ceremony

October 18, 2025

10:30am – 1pm

HFRRF Memorial Garden

Annual Retiree Holiday Luncheon

December 4, 2025

11am – 1pm

HFRRF Greer & Lowdermilk Conference Center



Key Dates



HFRRF Board & Committee Meetings

3rd Tuesday of every month

Office Closings

May 26

Memorial Day

July 4

Independence Day

September 1

Labor Day

October 13

Columbus Day

Office Noon Closures

April 18

May 23

August 29

October 10

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 recently lost a spouse or a beneficiary that you designated for DROP/PROP, or for a refund of your contributions, please contact our office and submit a death certificate so we can update your file and beneficiary forms.
- 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
 Cigna 800-997-1406, 832-393-6191 cityofhoustonerviceinquiries@cigna.com
 Cigna Dental 800-997-1406 www.cigna.com
 Dearborn National (Life Ins.) 877-442-4207 Claims_Customer_Service@dearbornnational.com
 Dennis Holder Scholarship Fund 281-385-8525 hfdscholarship@gmail.com
 Standard Life 713-223-9166
 HFD Honor Guard 713-376-6640
 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	1/31/2025
February	2/28/2025
March	3/31/2025
April	4/30/2025
May	5/30/2025
June	6/30/2025
July	7/31/2025
August	8/29/2025
September	9/30/2025
October	10/31/2025
November	11/28/2025
December	12/31/2025

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:

Online at [MemberDirect](#)

In Person

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.

RETIREE CHRISTMAS LUNCHEON

December 5, 2024



Medicare vs. Medicaid: What Seniors Need to Know

Kristi Marx, LCSW

Understanding the differences between Medicare and Medicaid is essential for managing healthcare and estate planning.

Medicare

A federal health insurance program for individuals **65+ or younger with disabilities**, Medicare covers hospital visits, doctor appointments, and some medical services but **not long-term nursing home care**.

Medicaid in Texas

Medicaid provides long-term care support for low-income seniors through:

- **Nursing Home Medicaid:** Covers nursing home care for those demonstrating medical necessity. In 2025, single applicants must have **income below \$2,901/month** and assets under **\$2,000**. Income for couples is determined by the [Community Spouse Resource Allowance](#).
- **Community Medicaid:** Helps seniors receive care at home or in community settings via Home and Community-Based Services (HCBS). Eligibility is similar, with an **income limit of \$2,829/month**.

Medicare vs. Medicaid at a Glance

Feature	Medicare	Medicaid
Who Qualifies?	Age 65+ or disabled	Low-income individuals of any age
Who Runs It?	Federal government	State and federal government
Hospital Stays and doctor visits	Yes (Part A)	Yes
Prescription Drugs	Yes (Part D)	Yes, but varies by state
Short-Term Nursing Care	Yes (Up to 100 days)	Yes
Long-Term Nursing Home/Skilled Care	No	Yes
Assisted Living	No	Rarely (varies by state)
Independent Living/Senior Living	No	No

For assistance, visit ssa.gov, medicare.gov, or your state's Medicaid office

Sources: [Medicaid planning assistance](#), health and human services, Medicaid long term care program

MEMBERS WE NEED YOUR HELP!

Did you know you receive a **35% discount** at the pension's event venue? **G&L Event Center** is a beautiful hidden gem!

Host your retirement party or your family's next **graduation, wedding, birthday, or reunion** in HFRRF's beautiful facility overlooking the **Houston Firefighters' Memorial Garden**.

🔥 Please Help Us Spread the Word! 🔥

Tell family, friends, and business associates about G&L.

Show them why **Houston firefighters** are the **BEST** first responders!

Reserve your date today!

📞 281-372-5124
deborah@hfrf.org



Photography by DLM Visuals

Make your next memory at G&L

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
11/7/24	Melvin E. Fischer	1958-1990
11/12/24	Ronnie Jahnke	1973-2001
11/12/24	Dennis G. Richard	1984-2009
11/15/24	Rudolph Thompson	1975-2002
11/16/24	Steven Lunsford	1970-1982
11/18/24	Richard Dujay	1975-1990
11/27/24	Howard Sims	1974-2003
11/28/24	E.R. Barrett, Jr.	1960-1984
12/03/24	Darrell W. Mahalec	1981-2003
12/08/24	Jack C. Fly, Sr.	1958-1978
12/10/24	Larry Buchanan	1969-1989
12/10/24	Russell Hartman	1963-1985
12/10/24	Roy Schultz	1971-1993
12/25/24	Harvard Schroeder	1969-2003
12/30/24	Donald Crowder	1957-2005
1/05/25	Albert Jackson	1983-2016
1/19/25	Jerry Repka	1957-1988
1/22/25	Edward Maher, Jr.	1968-1991
2/9/25	William Burnett	1982-2015
2/12/25	David Johnson	1972-1993
2/15/25	Donald G. Parrish	1993-2019
2/18/25	Oliver Lewis	1968-1999
2/18/25	Eddie Ogrodowicz	1969-1989
3/4/25	James A. Carroll	1956-1981
3/11/25	Phillip Mckinney	1994-2020
3/12/25	Douglas Davis	1979-2000
3/14/25	John Crotchett	1979-2010
3/23/25	Edward Mitchell	1967-2000

DATE	ACTIVE MEMBER	HFD SERVICE
1/08/25	Aaron Rios	2003-2025
1/22/25	Troy M. Steinberg	1990-2025
3/16/25	Eric T. Hobbs	2005-2025

DATE	BENEFICIARY
11/2/24	Frances Gillis
11/13/24	Patricia Musachia
11/29/24	Patsy Koenig
12/7/24	Lorena Solomon
12/20/24	Nancy Stephens
12/24/24	Patsy White
12/25/24	Daisy Dees
1/16/25	Donna Mann
2/03/25	Sondra Van Pelt
2/10/25	Judy Fischer
2/22/25	Ruth Kiel
3/5/25	Laura Gill
3/11/25	Nanshella Malek

HFRRF Office News



Shannon Tidwell

Promoted to Benefits Specialist

Desiree Wallace

Promoted to Benefits Coordinator



Lucinda Marler

Part-Time Accounting/RIM/Administration Assistant

We are delighted to welcome Lucinda to our team! With over 15 years of extensive experience in Accounting, Office Management, and Customer Service, Lucinda brings a wealth of knowledge and a proven track record of excellence to our organization.



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.

Questions?

Contact Member Services: 281-372-5100, 800-666-9737, or memberservices@hfrf.org

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

Vacant
Mayor's
Representative

4225 Interwood North Parkway, Houston, TX 77032

281-372-5100 800-666-9737

www.hfrf.org

