

PASR Times

Pennsylvania Association of
School Retirees Newsletter

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President's Message

Judith L. Schaffer, PASR President



Sharpen Your Mind

I retired at an early age from active school teaching and then became more involved in my volunteer activities. Retiring did not mean that I was done with life, just changing my focus. I aim to be a lifelong learner!

Preparing a "Bucket List" of things that I wanted to do now that I had the time was a priority. As I completed an item, I quickly replaced it with another. Removed from my list:

Hot air balloon ride – Had to crash land in the desert of Sedona! What an experience!

Travels to Scotland – Fought midges and ticks during hikes on the moors!

Being your PASR President was not on my list but is an accomplishment of which I am very proud.

"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young." - Henry Ford

My physical body may age, but I refuse to act old! I try to do things that sharpen the mind. READING is to the mind what EXERCISE is to the body. Reading reduces the rate of memory decline by 32%. Read books and a newspaper everyday and subscribe to and use at least one educational magazine, as reading will sharpen the mind.

Other suggested ways to Sharpen Your Mind are:

- # Engage in travel to new places
- # Study and then plant a garden
- # Observe wildlife in their natural settings
- # Attend lectures or classes on interesting subjects
- # Watch shows like the Discovery Channel
- # Get involved in genealogy of your family
- # Play challenging board games like Scrabble or Trivia
- # Visit museums

- # Attend cultural events or plays
 - # Solve crossword puzzles or do word searches
 - # Put jigsaw puzzles together
 - # Learn a foreign language
 - # Listen to music
 - # Interact with PASR members at meetings
- How many in the list do you do now?

"Whacking trees with a blunt axe is no way to go through life--- sharpen your mind." - Quote by Tim Ferris

Brain workouts strengthen your mind, boosting memory and thinking skills. Writing such as e-mails, blog posts, cards, letters, and researched articles improves your working memory and communication abilities.

Did you know that ---

- *Memory for faces peaks at age 30 and then declines.
- *Short-term memory at age 35 begins to weaken.

Here are some unusual ways to help improve your brain:

Crying and chewing gum boosts oxygen to the brain

Meditation exercises slows the heartbeat and lowers blood pressure

Debating issues forces the mind to focus and think quickly

Change your environment to make the brain work harder to adapt

Raising your eyebrows opens the eyes wider, resulting in a slight adrenaline boost

Foods that have a positive effect on the brain do exist. Add blueberries, broccoli, walnuts, oranges, avocados, spinach, oatmeal, raisins, almonds, lentils, and strawberries to your diet. Even drinking green tea, coffee, and red wine will help.

Whole Brain Health offers all types of virtual brain fitness classes

Joining PASR is a wise decision! Our organization provides many brain stimulating opportunities. Planning good

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Executive Director's Report Change and Reflection

By Mark A. McKillop, Executive Director

As summer comes to an end and we enter the fall season, and as we prepare for the upcoming PASR House of Delegates, it

is important to reflect upon the significant events of the past two years. PASR continues to grow, change, and improve, and we continue to maneuver through the pandemic with hope that it will end soon.

The 2021 Meeting of the House of Delegates (October 3, 4 and 5 at the Lancaster Eden Resort) provides us a unique opportunity to reconnect on a personal level and celebrate the reality that COVID-19 was an obstacle that we, as an organization, could overcome. In the past two years, we were compelled to make many changes. Included on that list is the way we staff the office, the way we communicate, and requiring a greater degree of flexibility from our staff. We have been able to serve our membership responsively and thoughtfully.

It has become increasingly clear to me that the PASR out of state members rely on our newsletter and (in most cases) emails to keep informed. As a special message to PASR members outside the Pennsylvania media markets; please reach out to us at the office if there is anything that the staff

should address. In many ways, it is harder to be a PASR out of state member since PASR is based in Pennsylvania. We recognize this challenge and thank you for being PASR members. We take pride in the reality that we have a human voice to respond to your inquiries.

I extend a special thanks to our leaders, members, and staff who have gone above and beyond the "call of duty" to maintain order and stability during the length of the pandemic. It is a true testament to everyone's commitment to making PASR a better organization.

I also want to acknowledge an understanding that many members are frustrated with a lack of action on the part of the Pennsylvania General Assembly regarding a COLA (Cost of Living Adjustment). Each day, we spend time working toward this goal. It has been far too long since the last one. Triad shares our commitment, and we look forward to the day when we no longer need to mention the need for a COLA in our communications.

As always, my thanks to all members, leaders, and the Board of Directors for their patience, steady leadership, and guidance during these difficult times. Without active member participation, PASR would not be successful.

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Executive Director | Mark A. McKillop

Writer | Samantha J. Nguyen

Editor | Deanna L. Risser

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President-Elect Introduction

By William D. Neugebauer

Hello, my name is William Neugebauer, but my friends call me Bill. I was born and raised in Altoona, PA, and educated in the Altoona School District. After graduating from High School, I attended and graduated from Indiana University of PA, where I met the girl who would be my wife,

Linda Morford from Greensburg, PA. We both were Elementary Education majors, after we graduated, we both accepted jobs in Altoona as Elementary Teachers.

Linda and I bought our “starter” home, and we still live there! We went to Graduate School at IUP, and I also attended The Pennsylvania State University. After four years of teaching, Linda presented me with our first daughter, Megan. Then four years later, our second daughter, Molly.

Megan is a Social Worker and lives in Huntingdon, PA, and Molly and her husband, Carl are both Elementary teachers in the Cumberland Valley School District. Molly and Carl are parents to our beautiful granddaughter, Callie.

I worked in the Altoona Area School District for 35 years and Linda for 32 years. I taught for 32 years in a Full-Time Elementary Gifted program and retired in June 2002.

Since Linda retired three years before my retirement, she joined the Blair County Chapter of PASR, where she became a Life Member of both the State and Local organizations. By the time I retired, I had no choice but to find out what PASR was all about. At my first meeting after retirement, I was elected President-Elect of our Blair County Chapter.

I served then as Chapter President for more than one term, Community Service Chair, and Membership Chair. When I joined as a Life member of both Blair County and the State organization, I started attending Region 5 meetings and assumed leadership in that organization. I served as Region 5 Director more than once, Community Service Chair, Public Relations Chair, and held many other Region Chair titles.

I served as State Membership for ten years. At the PASR Convention in October 2017, I was nominated from the floor of the Convention and became Vice President of our fine State organization. Two years later, I was elected as President-Elect of PASR, and at the 2021 House of Delegates, I will become your State President.

President Judith Shaffer and I traveled to many chapter and Region meetings. I also helped to bring the message and ideas to members through Leadership Development Workshops across the State. Judith has done a fine job promoting PASR, and I plan to continue this promotion. She has been very approachable to all members and will be a tough act to follow as she has set the bar quite high for all Presidents who follow her.

While I was active in PASR, I was also very active in my community. The voters in Altoona elected me to serve ten years on Altoona City Council. It was a very challenging job as we went into Act 47 because of our financial difficulties, and within five years, we came out of Act 47. This was a feat that no other city had accomplished before or since.

I was appointed to the Altoona Water Authority before I chose not to run for office in 2020. I served that Authority, with a \$31,000 budget, as Chairperson. I am proud of the accomplishments and transparency of the Altoona Water Authority.

PASR as a whole has been totally supportive of me, as well as PASR headquarters staff. They are all dedicated professionals who work well together for the betterment of PASR. Mark McKillop has been a great fit for our organization and possesses well-developed leadership skills. We are very lucky to have Mark as our Executive Director. He really talks the talk and walks the walk.

If you are asked to serve at the Chapter, Region, or State level, please answer with, “Yes I’d like to do that job”. You will not regret getting involved.

Legislative Update

L/PEC Meets the Challenge: PSERS and a COLA

By Mark A. McKillop, PASR Executive Director

Due to the importance of the financial health of PSERS coupled with the essential and imperative need for a COLA now, we have dedicated a substantial portion of this newsletter to these two related subjects.

PSERS (Public School Employees Retirement System)

PASR is compelled to respond since recent news accounts alleged possible malfeasance. PSERS has acknowledged that there is an active FBI investigation along with a federal grand jury investigation into its recent operations. At this time, there is no evidence or information leading to the conclusion that any pension has been placed in jeopardy.

There is a shared risk provision with active (non-retiree) PSERS members under Pennsylvania State Law that is based on an investment "window" of nine years. If PSERS investment returns fall below 6.36 percent over that nine-year period, a shared risk provision increases the amount that public school employees, who were hired after July 1, 2011, pay into PSERS. Originally, PSERS certified that the nine-year return was 6.38 percent. Later, PSERS held a special meeting and changed the number to 6.34 percent which activated that shared risk provision.

As a result of the pending investigations, PSERS has acknowledged hiring outside law firms to represent them. Also, PSERS has acknowledged hiring an additional outside consulting firm to help with investments during the time their staff is under investigation.

PASR will closely follow this issue and we are committed to providing factual updates to keep you informed as the investigation progresses.

Some Reasons to Pass a COLA Now

1. It has been far too long since the last COLA.
2. Since the passage of Act 9 of 2001, PSERS retirees have lost at

least 1/3 of the value of their pensions due to inflation.

3. Inflation (Cost of Living) has increased over 73% since 1990.
4. Almost one-half (49.7%) of all PSERS annuitants have a pension of under \$10,000 per year.
5. Over two-thirds (67.4%) of all PSERS annuitants have a pension of under \$20,000 per year.
6. Only 4.5% of all PSERS annuitants retired prior to 1990. It is a total of 10,207 people.
7. All annuitants who retired prior to 1986 have a yearly pension below \$7,623.

The Case for Pre-Act 9 Emphasis

The case for passing a COLA to help those who retired before the passage of Act 9 of 2001 is overwhelming. It is especially urgent for those who retired before 1990. **Pre-Act 9 (those who retired prior to July 1, 2001) annuitants/retirees prior comprise only 20.9% of all retirees collecting a pension from PSERS.** That is 47,436 out of 226,684 total annuitants. The Post-Act 9 annuitants outnumber the Pre-Act 9 annuitants 4.78 to 1. The data is complete as of July 1, 2021. In comparison, that number was 21.8% of the total with data complete as of January 1, 2021.

Pending PSERS Legislation

Recently, Triad met with one key member of the Pennsylvania House of Representatives regarding the PSERS reform bills. The report from the meeting was positive. Currently reform efforts are focused on accounting standards and investment practices at PSERS.

In the General Assembly, there are discussions regarding attempting to consider some of the pension-system reform bills in September 2021. Additional reform bills that have been discussed but have not yet been introduced.

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<https://www.pasr.org/member-donate-lpec/>

Or, you can donate by signing into the PASR Members' Only section at <https://www.pasr.org>. Then, click the Donate tab, and select Legislative/Political Education Committee Fund. This will open a Contributions page where you can enter your payment information. Then click the red "Send my Donation" button to complete your donation.

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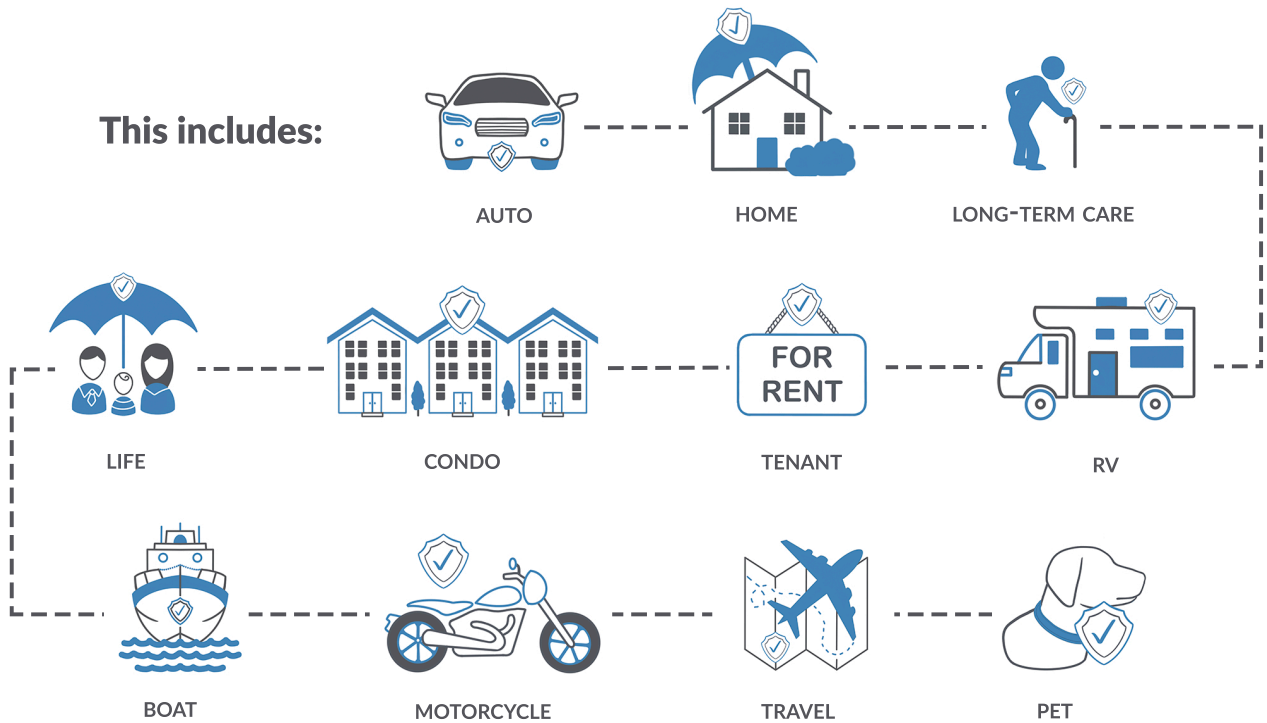
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This includes:



Upcoming Medicare Open Enrollment Information

Turning 65 and Medicare Enrollment:

If you are 65 or older and have worked at least 10 years in the United States, you are eligible to enroll in Medicare parts A and B through the Social Security Office at no cost to you.

The Initial Enrollment Period begins three months prior to the month of your 65th birthday, continues through the month of your birthday, and ends three months after the month of your birthday. Coverage can begin on the 1st day of the month of your 65th birthday.

If you fail to sign up during the Initial Enrollment Period, you could be subject to an increase in your premium for each 12 month period that you are not enrolled, and that cost will be paid for the entirety of your participation in Medicare. Additionally, when you do enroll, you will enroll during the General Enrollment Period (January 1st through March 31st), but your coverage will not begin until July 1st, so you could find yourself without coverage for a span of time.

There are exceptions if you are covered under an employer plan or your spouse's employer plan.

Medigap plan (supplemental coverage) enrollment windows last for six months beginning on the effective date of your Medicare Parts A and B coverage.

Open enrollment is the only enrollment period where all Medicare beneficiaries can make changes if they want. Medicare open enrollment starts October 15, 2021 and ends December 7, 2021 for 2022 plans.

Understanding Parts of Medicare:

Part A: Major medical coverage: Covers 60 day skilled nursing facility and hospital visits with a \$1,484 deductible (in 2021).

After 60 days, Medicare pays a diminishing share. Therefore, there may be a need for you to secure supplemental insurance (either Medigap or Medicare Advantage Plans—discussed below).

Part B: Outpatient coverage for doctor office visits, testing, blood-work, surgeries, etc.

You will pay a monthly premium for this coverage (base rate of \$148.50 that increases as your income increases based upon two years of tax returns) that can be deducted from your Social Security payments or invoiced to you if you do not receive Social Security. There is a \$203 annual deductible (in 2021), then Medicare covers 80% of costs. There may be a need for you to secure supplemental insurance to help cover the remaining costs (either Medigap or Medicare Advantage Plans—discussed below).

Supplemental Coverage/Part C: Medigap or Medicare Advantage Plans.

Medigap Coverage plans are plans through private insurers that aim to cover the 20% of costs that Medicare Part B does not pay. You can visit any doctor that accepts Medicare. Coverage and cost vary by

plan type.

Medicare Advantage Plans (Part C): These are plans that can be purchased in lieu of Medicare Parts A and B. They typically operate like an HMO or PPO with a network of providers, copayments, etc. They are typically cheaper than Medigap plans because they tend to have higher deductibles and copayments.

Prescription coverage, dental plans, and vision plans may or may not be a part of Medicare Advantage Plans. It is possible to choose an Advantage Plan and add Part D to include prescription coverage with an Advantage Plan.

Part D: Prescription Drug plans at cheaper rates than retail plans.

Plan costs vary depending on the formulary offered and your income. Be careful when choosing a plan to ensure that the formulary matches your health needs.

What's not covered by Medicare Part A & Part B?

While Medicare does offer a lot of coverage, you may be surprised to find out that there are several important services that it does not cover, including:

Long-term care (also called custodial care)

Most dental care

Eye exams related to prescribing glasses

Dentures

Hearing aids and exams for fitting them

These are all services that PASR has available to our members!

Interested individuals can learn more about these offerings on our website by visiting the Member Benefits page.

Dental and Vision Insurance with PASR:

Because vision and dental care become a more frequent and growing concern as we age and because traditional Medicare and many Medicare Advantage plans do not cover your vision and dental needs, these expenses either need to be paid out of pocket or by purchasing separate vision and/or dental insurance policies.

Luckily, PASR members have access to discounted vision and dental insurance plans with excellent coverage. We offer plans through Davis Vision and United Concordia that are both affordable and robust. A benefit summary sheet that details the costs and coverage of each plan is available on our website.

Current PASR members are able to enroll in dental and/or vision online by visiting the online enrollment page. Members may also print an enrollment form or request a hardcopy enrollment form by calling Headquarters at (717) 697-7077 or by emailing pasr@pasr.org.

For questions about PASR's dental and vision policies, please contact Kelly Dygert at (717) 697-7077, ext. 102 or by email at kdygert@pasr.org.

Members Running for PASR Executive Committee

This year's Meeting of the House of Delegates is being held at the Eden Resort & Suites in Lancaster. The Nominating Committee has selected the following two individuals to be nominated for the office of President-Elect and Vice President.

President-Elect - Russell J. Diesinger

Education:

- BS Secondary Education/Social Studies, Lock Haven State Teachers College (now Lock Haven University of Pennsylvania)
- Graduate programs in Government and History, University of Virginia and Ashland University

Biography:

Russ retired from Reading High School in 2014, after careers in teaching and publishing. During his career and his retirement, Russ has taken on numerous leadership and volunteer roles, including serving as the Vice President of the Exeter Township Board of School Directors for two terms, Vice President of the Reading Education Association for two terms, Exeter Township Curriculum Chair (12 years), Berks Career and Tech Center Personnel Chair (12 years), Good Schools PA Dean of Summer School, and Trinity Lutheran Church Vestry member.

Russ has also been active with the Pennsylvania School Boards Association (PSBA), serving as County Legislative Liaison, Regional Director of Region 8, and Regional Director-Elect of Region 8.

Russ' involvement in PASR includes serving as the current State Vice President, a member of the Region 2 Executive Committee, Regional Director-Elect, and PR Chair. In addition, Russ serves as the PSERS Board Alternate Liaison. At the Chapter level, Russ has served as the Berks County Association of School Retirees Vice President, President-Elect, and President.

Apart from his work with PASR, Russ has many notable achievements in the education and government fields. These include:

- Serving as an education advocate volunteer for the Education Policy and Leadership Center
- Being appointed Chairman of the Berks County PSEA Political Action Committee for Education
- Being appointed Legislative Liaison of the Exeter Township School District
- Being elected Committeeman of the Berks County Democratic Committee
- Being elected Democratic nominee for the PA House of Representatives District 130
- Being elected Berks County Legislative Coordinator for PSBA.

Among his numerous achievements: Russ has also been named a Pennsylvania Abraham Lincoln Fellow by the Abraham Lincoln Presidential Library and Museum; he has been appointed to the Advisory Board of the Richard W. Riley Institute for Government, Politics, and

Public Leadership at Furman University; he has been named the Pennsylvania delegate to the Presidential Academy for the Teaching of Civics and American History (Philadelphia, Gettysburg, and Washington D.C.); and he has been named the Preferred Alternate by the James Madison Memorial Fellowship Selection Committee.

Russ was also chosen to appear in "Who's Who in American Teaching" for the 2004–2005, 2005–2006, and 2006–2007 editions.

Vice President - Mary K. Davis

Education:

- Bachelor of Science in Elementary Education, Clarion University of Pennsylvania
- Master of Science as a Reading Specialist, Slippery Rock University of Pennsylvania

Biography:

Mary K. was a second-grade teacher from the fall of 1970 through the spring of 1979. She then transferred to fourth grade in the fall of 1979 through her retirement in June of 2005 from Butler Area School District. During her professional career she served on the District Math Committee and the Read to Succeed Committee. Her responsibilities on the Read to Succeed Committee were to help with afterschool reading activities for K-2 students who demonstrated the need for additional assistance with their reading. Through this program, 95% of the students they served finished sixth grade with a 3.75 or higher GPA, the other 5% had a GPA of 3.5 or above.

Mary K.'s involvement in PASR includes serving as the current Region 8 Director. In addition, Mary K. is currently serving as Region Chair for the following committees: Social Service Memorial Honor Fund, Membership, Retirement Planning, Bylaws, and Policy. At the chapter level, Mary K. has served as the Butler Chapter Vice President, President-Elect, President, and Membership Secretary and Chair. She has also served as a Delegate for the Meeting of the House of Delegates in 2011 and again in 2013, as well as the co-host of the 2019 PASR Meeting of the House of Delegates.

Apart from her dedication to PASR, Mary K. has been an active member in her community.

- Served as newsletter editor for a Teacher's Association for several years
- Served as a treasurer for twelve years – two of those years she served as President and Chair of a Call Committee
- Served on the Worship and Music Committee for over thirty years
- Served on a Fellowship and Service Committee as Chair and Treasurer
- Helped organize monthly Soup and Sandwich lunches for the public
- Alpha Sigma Chapter Second Vice President (Membership Chair), First Vice President (Program Chair), and President

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A Message from Hear In America

This past summer brought many people a new sense of freedom. Visiting friends and family sometimes came with challenges in understanding conversations in noisy places, or maybe hearing young children. It is tempting to think of these as “part-time problems” or “selective hearing” when hearing loss affects most situations, just to different degrees. There are plenty of low-cost hearing aids available to buy online, mailed to you with a selection of parts to fit your ear: unfortunately, the low cost up front may be more costly in the long run, and may limit the benefits you get from them:

- Some serious medical problems can only be identified by a professional examination, including looking in your ear
- Hearing aids with tubes and domes require assembly, and may not fit correctly without a professional’s support
- Hearing aids should be set or programmed to meet your needs: without the support of a professional to adjust these settings, hearing aids can be uncomfortable and even harmful
- Some hearing aids have more features than you need, which can make them difficult to use
- Hearing aids require cleanings to keep them working well, and those purchased online typically have a short warranty period: repairs may cost hundreds of dollars
- Some people who try “off the shelf” hearing aids conclude that hearing aids don’t work for them and refuse to try professionally fit models.

Purchasing hearing aids through Hear In America can help you get hearing aids that meet all your needs quickly and easily, with fol-

- low-up care to make sure they keep working well. Your PASR benefit package makes sure that you and your extended family (including in-laws) can get all the benefits of professional services at great values:
- a professional hearing exam at no charge,
 - a wide range of hearing aids at discounted prices with a low-price guarantee,
 - professional fitting for your hearing aids to make sure that they suit your needs, without being needlessly complicated,
 - three years of follow-up care (cleanings and adjustments) at that professional’s office,
 - a three-year complete repair warranty: if the hearing aid can’t be repaired in the office it will be sent to the manufacturer to replace all parts that are not at top function,
 - three years of loss and damage insurance so if you lose a hearing aid or it is damaged beyond repair, you can get a replacement for it with only a small deductible,
 - and even three years of hearing aid batteries shipped to your door.

Several apples-to-apples comparisons with different brands show that when we compare the costs of “off the shelf” hearing aids over three years with extra charges for batteries and repairs, they are more expensive than comparable professionally fit hearing aids through Hear In America. So, if you feel like you or someone in your family has “selective hearing” a “part-time” hearing problem, you owe it to yourself to at least take advantage of the professional exam at no charge. To schedule your free hearing exam call, Hear In America at (855) 695-3454.

“My custom-fit aids are far superior”

“My hearing challenges were creating discord in my marriage and with my children as I continuously was saying, “what?” “I didn't hear all of that, can you repeat what you said”, or something less pleasant. It was clear that they couldn't accommodate any more than they had.

After an audiology appointment that indicated a moderate level of high-frequency hearing loss, I ordered “amplifiers” from a website. These helped my hearing, but they fell out on a number of occasions. Their squealing and humming were also quite annoying.

With Hear In America’s help I finally tried custom-fitted units and the difference is quite significant both in terms of clarity and ease of use. My family are pleased and we are having less and less of ‘those moments’. Now only my baby granddaughter ‘chews me out.’”

- Marvin, pictured with Fayla



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... Continued from page 2

educational programs for our meetings will help sharpen our members's minds.

My chapter presented a program on the history of Kennywood Amusement Park, followed by a behind the scenes tour lead by an original family owner. It was a huge success! Try contacting historical sites in Pennsylvania for programs. A good program is an incentive to improve meeting attendance.

Enrolling in PASR zooming sessions and webinars provides opportunities to participate while in your own home. No travel, no financial cost, makes for a win-win situation.

The 2021 House of Delegates will be located in Lancaster, but a zooming option will also be offered for participants. The choice is yours! Offering both methods can get more people involved.

Spread the word – joining PASR is a NO BRAINER!

Proposed ByLaws Changes

Over October 3-5, 2021, at the Eden Resort in Lancaster, PA delegates from each chapter of PASR will have the opportunity to consider and vote upon proposed changes to the PASR state bylaws.

The Bylaws committee spent nearly one and a half years examining and developing a great number of proposed changes; in fact, there are too many proposed changes to list them all here, but you can find the full text of the proposed changes at www.pasr.org. Log into the site to go to our members-only section and you will see a red button that links to the full text of the proposed changes. Please note that the original text is printed in black, proposed changes are in red font, and the rationale for each change is in blue font. It is important to note that all of these changes only affect how the State Association operates and have no direct impact on chapter operations.

There are many “small” changes being proposed so that the bylaws reflect actual practice. Some examples include eliminating three sub-chair positions from a few state committees and allowing someone other than the Executive Director to take minutes at the House of Delegates.

There are five “bigger” changes being proposed as well: ex-officio members of state committees can vote as part of the committee; adding guidelines to allow for debate and votes via email or similar medium for the Board of Directors and state committees; disallowing the Vice President of PASR from succeeding him/herself; reforming the nomination process for state officer positions; and eliminating the positions of Treasurer and Assistant Treasurer at the state level

and having the President-elect, as chair of the Finance Committee, to assume those responsibilities (this change would not come into effect, if passed, until January 2024).

After reviewing the changes, if you have any questions or would like to voice concern, please contact Barry Kelly at kellykelbn@gmail.com or Mark Krempa at mkrempa@pasr.org

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PASR's Efforts To Go Digital

Why It's Important To Keep Your Information Updated

PASR has been making a large effort to keep your information current. This will allow us to get new and exciting information to you as fast as possible. Some important information to keep us updated on are your mailing address, email address, and phone number.

While we will not replace our mailing efforts, we are increasing our digital efforts to try and stay in touch with our members. This includes, but is not limited to, things such as membership renewal reminders, and dental/vision billing reminders. A majority of our digital efforts are via email. Please know, that if you have unsubscribed you will not receive your benefit reminder emails. Also keep an eye out for our new unsubscribe options. This will allow you to subscribe to emails you'd like to receive, and opt out of emails you do not have an interest in!

There are several ways to update your information with PASR. You can send us a letter by mail, fill out the Contact Us form on the PASR website, call us, or log into the PASR website.

By logging into the PASR website, you can easily update your member profile, account information, view your dental and vision benefit information (including renewal dates), view and print your payment history, print your membership card, and even enroll in benefits online. You can also pay your membership dues, dental premiums, and vision premiums, or make an online donation.

Meet PASR's New Governmental Team

PASR is proud to introduce two of the Triad Strategies team.



Michael Manzo
Senior VP of Government Affairs

Michael came to Triad after serving as chief of staff to the House majority leader in Pennsylvania, as well as stints as president of two successful consulting firms. While in government, Mike held positions across the spectrum, from his start as a staff writer for the House Conservation Committee, executive director of the House Environmental Resources and Energy Committee and press secretary and spokesman for the House Democrats. Running the floor of the Pennsylvania House of Representatives, Mike established long-lasting relationships with scores of legislators and senior staff members from both sides of the aisle, and both legislative chambers.

Mike's policy background includes having a hand in multiple state budgets, Gov. Ed Rendell's economic development initiatives, transportation funding, environmental issues, alternative energy standards, overtime policy for nurses, minimum wage and the slots gaming law.

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To log in to your online account:

1. Go to <https://www.pasr.org>.
2. Look to the upper right-hand corner. You will see a blank input box for you to enter your Username and Password.
3. Your Username for your first log in will be your PASR Member ID number. This number is printed above your name and address on the mailing label of all PASR correspondence.
4. The Password for your first login is your first initial and full last name without spaces in all lowercase.
5. After you have logged in, you can set a new password by clicking Manage Account in the top right-hand corner and selecting "Change Password" from the drop-down menu.
6. To use your email address as your Username in future visits, select "Edit Personal Info" from the Manage Account drop-down and add your email address to your profile.

If you would like to resubscribe to our emails, receive more assistance navigating the website, or if you need your password to be reset, please send an email to pasr@pasr.org or call headquarters at (717) 697-7077.



Todd Brysiak
VP of Government Affairs

Prior to joining Triad in January 2018, Todd was a fixture in the Pennsylvania General Assembly for 13 years and earned a reputation as a key player in a world of complex issues. He served as chief of staff to the House majority leader, where he was front-and-center for every major public policy debate.

With significant experience in both the policy development and public outreach arenas, Todd honed his skills while serving as executive director of the Republican Policy Committee and director of communications for the House Republican Appropriations Committee. He also served as communications director for the Pennsylvania Chamber of Business & Industry, the state's largest broad-based business association.

Todd's resume of success includes leading negotiations on the state's nationally recognized pension reform law of 2017, business tax reforms, securing funding for high-tech start-up companies and orchestrating the deal on the state's unemployment compensation law relating to seasonal workers.

... Continued from page 5

It was reported to us that despite news accounts on the operations of PSERS, the pensions are “safe” and there is no risk to the funds.

HB 1671 - (PN 1874) Amends Titles 24 (Education) and 71 (State Government) providing for further duties of the Public School Employees’ Retirement Board and the State Employees’ Retirement Board. Imposes new transparency requirements related to investments and operations. Requires the livestreaming of all Public School Employees’ Retirement System (PSERS) and State Employees’ Retirement System (SERS) public board meetings along with a written record and requires the information to be posted online to a publicly accessible website and to remain online for at least one year. Provides that any record used by the boards, their employees, investment professionals or agents of each system shall be considered public records under the Right-to-Know Law unless, in the reasonable judgment of the board, access would cause substantial competitive harm to the entity by providing the information; would have a substantial detrimental impact on the value of an investment to be acquired, held or disposed of by the system; or would cause a breach of the system’s fiduciary duty. Requires the boards of SERS and PSERS to prepare additional reports to be submitted to the General Assembly.

HB 1698 - (PN 1916) Amends Titles 24 (Education) and 71 (State Government), in administration & miscellaneous provisions, providing for Global Investment Professional Standards (GIPS); and, in administration, funds, accounts and general provisions, providing for GIPS. This legislation adds a section providing for Public School Employees’ Retirement System (PSERS) and State Employees’ Retirement System (SERS) compliance with the 2020 edition of the GIPS beginning with fiscal year 2022-2023 and annually thereafter. The legislation also provides for the boards to adopt any updates to the GIPS necessary to ensure the plans’ compliance with the standards.

HB 1578 - (PN 1730) Amends Title 24 (Education) and 71 (State Government) adding language establishing the statutory employment contribution collars for the State Employees Retirement System and the Public School Employees Retirement system are no longer in effect.

HB 117 - (PN 85) Auditor General Employee Qualification Act providing for auditor qualifications for the Department of the Auditor General, establishing that new employees may not participate in the auditing process for which they are not qualified.

HB 1008 - (PN 1040) Amends the Fiscal Code establishing an Unfunded Liability Solvency Reserve Fund.

HB 1131 - (PN 1179) The Lean State Government Act provides that the Department of Auditor General shall require all state agencies to be subject to an initial performance audit and require additional audits for certain agencies every three years.

L/PEC meets the challenge:

Even though PASR’s primary political goal is obtaining an essential COLA for our members, we have added the monitoring of operations at PSERS as another goal for this calendar year. Due to the urgency of passing a COLA (Cost of Living Adjustment), L/PEC (Legislative Political Education Committee) has been compelled to give a greater amount of time and focus to these two issues. Both issues bring with it a significant level of complexity along with a substantial amount to learn and digest.

Without a doubt, especially this year, L/PEC has gone beyond the call of duty to address and scrutinize these issues on behalf of the membership and the Board of Directors. L/PEC, at the request of Chair Max Krugle, decided to hold monthly meetings to keep current with the events surrounding both the efforts to obtain a COLA and the monitoring of the functions at PSERS (Public School Employees Retirement System). Like the Board of Directors, L/PEC is aware and understands the acute need of those who retired prior to the implementation of Act 9 of 2011 (those who retired before July 1, 2001). I extend our thanks to all state and local L/PEC members for their extra work and attention at this important time. All members of L/PEC have been energized by what we need to do on behalf of our membership. All the L/PEC additional activity has the support of the PASR Board of Directors.

There are many issues with PSERS including the investing rate of return and how it has (and will) affect a future COLA along with the administration of the office and the progress of the federal investigation. **By all indications and sources, we are able to repeat that, at this time, there is no evidence or information leading to the conclusion that any PSERS pension has been placed in jeopardy due to any potential action or activity at PSERS.** Many people continue to confuse PASR with PSERS and we will continue to work to make sure the distinction is understood.

We thank all the PASR members and leaders who have reached out to us on this vital issue. Without feedback and comments from our members, being responsive to the needs of the Association would be much more difficult.

Read more about our Triad team on page 12

Your Solution for Optimal Oral Health



United Concordia's dental plans for Pennsylvania Association of School Retirees members are designed to reinforce the connection between healthy mouths and healthy bodies

At United Concordia Dental, we are committed to building solutions that lead our customers to better total health. Everything we do promotes the importance of regular, preventive oral care to help our customers achieve and maintain better overall wellness to live healthier, more productive lives.

Affordable Dental Benefits Close to Home

Pennsylvania Association of School Retirees members can choose from two comprehensive dental plans offered at affordable, member-only rates. The Advantage *Plus* network offers 100% coverage for preventive care and cleanings. You'll have access to 80,000 in-network dentists at 295,000 locations nationwide. More than 95% of members have 2 general in-network dentists within 10 miles.*

For more than 45 years, we have focused on offering affordable, quality dental plans that millions of happy members count on.

College Tuition Benefit[®]

A rewards program offered through SAGE Scholars, Inc. to help families save money on college. Each year you are covered by United Concordia, you earn Tuition Rewards[®] points toward discounts on college tuition for eligible students in the policyholder's family, including children, grandchildren, nieces, nephews, godchildren, stepchildren, and adopted children.

Sign up in your *MyDentalBenefits* account today!

Dental Insurance Made Easy

-  **PASR's unique offering—**
Choose between two comprehensive dental plans
-  **Find dentists online—**
Visit **UnitedConcordia.com** and click on **Find a Dentist** to search by city, state, ZIP or type of dentist
-  **Easily access information—**
Create a **MyDentalBenefits** account to:
 - Chat live with a customer service representative
 - Review details of your coverage, eligibility, network, claim status, and procedure history
 - Print an ID card
 - Sign up for oral wellness tips and reminders through email or texts
-  **View account info on the go—**
Use United Concordia Dental's mobile app to access a digital ID card and more
-  **Make oral care fun for kids—**
Chomper Chums[®] app makes brushing and flossing a super-fun game

PASR Online Store Now Available

PASR Headquarters is delighted to announce that the new online store is now open! We appreciate the support of all our members and hope that you will continue to show your PASR Pride by showing off some new PASR gear. There is now a variety of items such as; shirts, sweatshirts, visors, tumblers, mugs, blankets, a cooler, and totes! Pictured to the right are some of the new items available.

To shop at the new online store, you will need to go to the link below. You may also find this link on Members' Only side of our PASR website.

<https://shoppasr-com.3dcartstores.com/>

1. How to order:
Go to the link above - you can find this on the PASR website too
2. Click on an item you'd like to purchase
3. Choose your size, color and/or quantity, then add it to your cart
4. Once you're done shopping, go to your cart and click Proceed to Checkout
5. Fill in your information, you can create an account here or checkout as a guest by not choosing the "Remember me!" option

If you have questions or suggestions, please submit them to Deanna Risser at drisser@pasr.org or call PASR Headquarters at 717-697-7077.



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State & Board Committee Chairs

BY-LAWS | Barry N. Kelly, (717) 225-3429, kellykelbn@gmail.com
CHAPTER SUPPORT | Gary A. Parker, (570) 278-9342, rekrp996@gmail.com
COMMUNITY SERVICE | Evelyn R. Reese, (610) 584-5789, ejreese1@verizon.net
EDUCATIONAL SUPPORT | Joan M. Glass, (610) 434-9027, jglass803@rcn.com
FINANCE | William D. Neugebauer, (814) 942-3488, wneug@atlanticbb.net
LEADERSHIP DEVELOPMENT | Kathleen A. O'Rourke, (814) 247-6334, orourke1248@comcast.net
L/PEC | Max E. Krugle, Jr., (724) 337-1078, mek306@verizon.net
MB&S | Carolyn Kotts Hankinson, (412) 973-4209, ckhcapemay@verizon.net
MEMBERSHIP | Mamie E. Bryan, (267) 738-9047, mamiebryan7@gmail.com
NOMINATING | Gary A. Parker, (570) 278-9342, rekrp996@gmail.com
PERSONNEL | Gary A. Parker, (570) 278-9342, rekrp996@gmail.com
POLICY | Russell J. Diesinger, (610) 207-7384, diesingerr1951@gmail.com
PSERS LIASON | Judith L. Guise, (215) 536-5196, jmisguided70@gmail.com
PUBLIC RELATIONS | William D. Neugebauer, (814) 942-3488, wneug@atlanticbb.net
RECRCO | Kathy S. Harrigan, (717) 818-3024, kharrigan66@gmail.com
RETIREMENT PLANNING | Diane E. Motter, (717) 225-4698, paris3@comcast.net
SSMHF | Diana M. Fesenmyer, (814) 676-6442, dfes1@comcast.net

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PASR Return Address:

Communications Department
878 Century Drive
Mechanicsburg, PA 17055
(717) 697-7077 | pasr@pasr.org



Travel is back!

PASR and Boscov's Travel are working on exciting travel opportunities for 2022. Watch for more details on full travel presentations and details on these fun-filled adventures:

Visit Norfolk, VA for the Virginia International Tattoo Tour April 30 – May 4, 2022 includes premium seats for the show as well as stops and visits to many of the military venues in the area

Be delighted with the Taste of Scotland & Ireland Tour October 8 – 18, 2022 includes a full itinerary of all the iconic attractions, plus some exciting details you may not even be aware of

Contact Boscov's Travel *today* to learn more and reserve your spot!



BOSCOV'S TRAVEL

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