



BENEFITS ZOOM PRESENTATION

Make the Most of Your Retirement!



WHO WE ARE



- Founded on December 28, 1937, by a group of 9 retired educators
- Comprised of a state association and local chapters across Pennsylvania (and a few out-of-state chapters)
- Our purpose is “to serve others in need and help one another enjoy retirement.”
- Governed by a 19-member volunteer Board of Directors from across Pennsylvania
- Driven by topic-focused committees, such as:
 - Legislative Advocacy
 - Educational Support
 - Community Service
- Supported by a dedicated staff of 6 based in Mechanicsburg, PA

WHY US?

We are the Association that consists of, is governed by and works exclusively to promote the interests and serve the needs of ALL people who retired from the public schools of Pennsylvania.

P A S R
Pennsylvania Association of School Retirees

LEGISLATION ADVOCACY



- PASR is the only organization dedicated solely to the benefit of Pennsylvania school retirees
- Advocates to protect and improve PSERS benefits for all school retirees
- Maintains one of the largest grassroots lobbying networks in Pennsylvania:
 - Over 800 volunteers serve on legislative contact teams
 - Volunteers regularly meet with legislators to represent retiree interests
- COLA Legislation for Pennsylvania public school employees who retired prior to **July 2, 2001** (Pre Act 9) just passed with 2026-27 State budget!!
- While we are celebrating, there is still work to be done. PASR remains committed to protecting and improving the benefits of all school retirees and will never stop advocating for the issues that matter most to them!

SOCIAL OPPORTUNITIES



- Social connection is one of the top reasons members join PASR!
- Reconnect with former colleagues and make new friends in retirement
- Gatherings often include:
 - Luncheons, reunions and special events
 - Opportunities to volunteer and give back together
- Travel with PASR! Enjoy trips organized at both the state and chapter levels:
 - Explore destinations in the U.S. and abroad
 - Past trips have included places like Niagara Falls, Colonial Williamsburg, Ireland and Italy
- Find full trip details at www.pasr.org under "Trips with PASR"
- Check out our website calendar for upcoming day trips and group travel opportunities!

GIVING BACK

- PASR members continue serving their communities beyond the classroom
- Local chapters organize service projects such as:
 - Supporting local schools and food banks
 - Donating books to libraries
 - Sending supplies to active-duty military
 - Assisting elderly individuals in need
 - Awarding student scholarships and teacher grants
- Chapters independently lead projects based on local needs
- Raised \$44,000 for Feeding PA in February 2021
- Raised over \$30,000 in February 2024, plus thousands more donated locally
- **\$5,000 Stock the Classroom Grant** awarded in partnership with Grove Financial & Associates
 - 2024 Palisades High School Physics Teacher
 - 2026 Union High School STEM Teacher

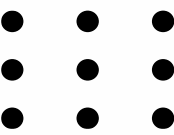


LET'S TALK MEMBER BENEFITS!



DISCOUNTED SERVICES FOR MEMBERS

- Dental & Vision Coverage
- Health & Wellness Discounts
- Financial Services
- Home, Auto & Life Insurance
- Elder Law Attorney Discounts
- Wholesale Club Discounts
- Travel Services & Discounts
- Technology Discounts
- Amusement Park/Entertainment Discounts
- Home Energy Services **& more!**



***You must become a member to
utilize our benefits and discounts***

○ Check out our website for a full list:

www.pasr.org

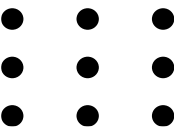
DENTAL INSURANCE

Dental Insurance with United Concordia

- Most Medicare plans do not include dental coverage
- As a nonprofit, PASR offers reduced-rate insurance plans exclusively for members
- The United Concordia dental plan has been offered since 1991 and often pays for itself

Plan Highlights:

- Year-round open enrollment — coverage starts the first of any month
- Available for members, spouses and dependent children
- Visit any dentist, but in-network providers offer the most savings
- Preventive care (exams, cleanings) is 100% covered in-network
- Basic services (e.g., fillings, root canals, extractions) covered at 60–100%
- Major services (e.g., dentures, crowns, bridges) covered at 50% in-network
- Annual max benefit: \$2,100 or \$2,500 per person (vs. \$1,400 with HOP MetLife)



PASR United Concordia Standard Dental Plan

Benefit Category ¹	Network ²	Non-Network ²
Class I - Diagnostic/Preventive Services		
Routine Examinations and Cleanings (2/year)	100%	80%
Routine Bitewing X-rays (2/year)		
Full Mouth X-rays (1/36 months)		
Fluoride Treatments (2/year)		
Sealants (1/36 months)		
Palliative Emergency Treatments		
Class 2 - Basic Services		
Minor Restorations (Amalgams/synthetic fillings)	60%	50%
Endodontics (Root canal therapy)		
Simple Extractions		
Anesthesia Services		
Class 3 – Major Services		
Periodontics (Treatment of gum disease)	50%	40%
Complex Oral Surgery		
Dentures, Bridges & Crowns (Time limits may apply)		
Repair of Full or Partial Dentures		
Implants	Not Covered	
Program Deductibles and Maximums		
Contract Year Deductible (Excludes Class I services)	\$50 per person	
Contract Year Maximum (Excludes Class I services)	\$2,100 per person	

PASR United Concordia Premium Dental Plan (36-month participation RQD)

Benefit Category ¹	Network ²	Non-Network ²
Class I - Diagnostic/Preventive Services		
Routine Examinations and Cleanings (2/year)	100%	80%
Routine Bitewing X-rays (2/year)		
Full Mouth X-rays (1/36 months)		
Fluoride Treatments (2/year)		
Sealants (1/36 months)		
Palliative Emergency Treatments		
Class 2 - Basic Services		
Minor Restorations (Amalgams/synthetic fillings)	100%	50%
Endodontics (Root canal therapy)		
Simple Extractions		
Anesthesia Services		
Class 3 – Major Services		
Periodontics (Treatment of gum disease)	50%	40%
Complex Oral Surgery		
Dentures, Bridges & Crowns (Time limits may apply)		
Repair of Full or Partial Dentures		
Implants	50%	50%
Program Deductibles and Maximums		
Contract Year Deductible	\$0	
Contract Year Maximum (Excludes Class I services)	\$2,500 per person	

Standard Plan Monthly Payment

Individual	\$46.00
Two-Party	\$88.00
Family	\$134.00

For 12 consecutive months of coverage
Annual Payment:
Individual \$552 Two-Party \$1,056 Family \$1,608

Premium Plan Monthly Payment

Individual	\$84.00
Two-Party	\$154.00
Family	\$240.00

For 12 consecutive months of coverage
Annual Payment:
Individual \$1,008 Two-Party \$1,848 Family \$2,880

This summary is a representative listing of covered services. Please visit ucci.com for a certificate of coverage which provides a detailed description of benefits, limitations, and exclusions. Visit ucci.com or call 1-800-332-0366 for a list of participating providers.

1. Dependent children covered to age 26.
2. Reimbursement is based on United Concordia's schedule of maximum allowable charges (MACs). Network dentists agree to accept the allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between the United Concordia allowance and their fee (also known as balance billing).

VISION INSURANCE



What They Offer:

- Access to a blended network of independent eye doctors and national/regional retailers
- Helps maintain eye health and clear vision
- Paid-in-full coverage for eye exams, glasses and contact lenses with in-network providers

Plan Highlights:

- Designer frame collection fully covered in-network
- Choose from popular contact lenses through Davis Vision's Contact Lens Collection
- One-year breakage warranty on eyeglasses at no extra cost
- Broad provider choice, convenient locations and name-brand options



Prices locked through June 2028

In-Network Benefits		
Eye Examination	Every 12 months, based on your contract month, Covered in full	
Materials – Standard Plan – Every 24 months, based on contract month, covered in full		
Materials – Enhanced Plan – Every 12 months, based on contract month, covered in full		
Spectacle Lenses	For standard single-vision, lined bifocal, or trifocal lenses	
Frames	Any Fashion frame from Davis Vision Collection ¹ (retail value, up to \$100) OR Frame allowance \$100 toward any frame from in-network provider, plus 20% off balance ¹ OR Visionworks frame allowance \$150 plus 20% off balance to go toward any frame from a Visionworks family of store locations. ¹	
Contact Lenses²		
Contact Lens Evaluation, Fitting & Follow Up Care	Standard, Soft Contacts, Specialty: 15% discount ² Davis Vision Collection Contacts: Covered in full	
Contact Lenses (in lieu of eyeglasses)	Davis Vision Premium Contact Lens Collection (includes evaluation, fitting, follow-up): Disposable - Four boxes/multi-packs, Planned Replacement - Two boxes/multi-packs OR Contact Lens Allowance: \$85 allowance toward any contacts from provider supply plus 15% off overage. No copay required.	
Additional Discounted Lens Options & Coatings		
MOST POPULAR OPTIONS		
Savings based on in-network usage and average retail values.	Without Davis Vision	With Davis Vision
Scratch-Resistant Coating	\$25	\$0
Polycarbonate Lenses	\$66	\$0 ³ - \$35
Standard Anti-Reflective (AR) Coating	\$83	\$40
Standard Progressives (no-line bifocal)	\$198	\$65
Photochromic Lenses (Transitions® Signature™) ⁴	\$110	\$70
Out-of-Network Reimbursement		
Eye Examination up to \$32	Spectacle Lenses (per pair) up to: Single Vision \$25, Bifocal \$36, Trifocal \$46, Lenticular \$72	
Frame up to \$30		
Elective Contacts up to \$85		
Visually Required Contacts up to \$225		

ADDITIONAL OPTIONS	Without Davis Vision	With Davis Vision
Frames (from The Exclusive Collection)		
Fashion Frame	\$100	\$0
Designer Frame	\$160	\$20
Premier Frame	\$195	\$40
Lenses		
All Ranges of Prescriptions & Sizes	\$90	\$0
Plastic Lenses	\$78	\$0
Oversized Lenses	\$20	\$0
Tinting of Plastic Lenses	\$25	\$15
Scratch-Resistant Coating	\$25	\$0
Premium Scratch-Resistant		\$30
Polycarbonate Lenses	\$66	\$0 ³ - \$35
Ultraviolet Coating	\$25	\$15
Standard Anti-Reflective (AR) Coating	\$83	\$40
Premium AR Coating	\$104	\$55
Ultra-AR Coating/Ultimate AR Coating	\$121	\$69/\$85
Standard Progressive Addition Lenses	\$198	\$65
Premium Progressives Addition Lenses	\$247	\$105
Ultra-Progressive Addition Lenses/Ultimate	\$369	\$140/\$175
High-Index Lenses (1.67) / (1.74)	\$120	\$60/\$120
Polarized Lenses	\$103	\$75
Plastic Photochromic Lenses (Transitions® Signature™) ⁴	\$110	\$70
Davis Vision Scratch Protection Plan		
Single Vision		\$20
Multifocal lenses		\$40

1. The Davis Vision Collection is available at most participating independent provider locations. Enhanced frame allowance available at Visionworks locations nationwide. Excludes Maui Jim® eyewear.
2. Including, but not limited to toric, multifocal and gas permeable contact lenses. Visually Required contacts are covered in full with prior approval.
3. For dependent children, monocular patients and patients with prescriptions of +/- 6.00 diopters or greater.
4. Transitions® is a registered trademark of Transitions Optical Inc.

Standard Plan Annual Payment

Individual	\$70.00
Two-Party	\$125.00
Family	\$175.00

For 12 consecutive months of coverage

Enhanced Plan Annual Payment

Individual	\$80.00
Two-Party	\$140.00
Family	\$210.00

For 12 consecutive months of coverage

Value-Added Features:

- Davis Vision provides you and your eligible dependents with the opportunity to receive discounted laser vision correction, often referred to as LASIK. For more information, visit metlife.com/mybenefits

Visit metlife.com/vision
or call 1-833-393-5433
for a list of participating
providers.

***Prices
locked
through
June
2028***

BENEFIT PARTNERS...



Medicare Made Simple

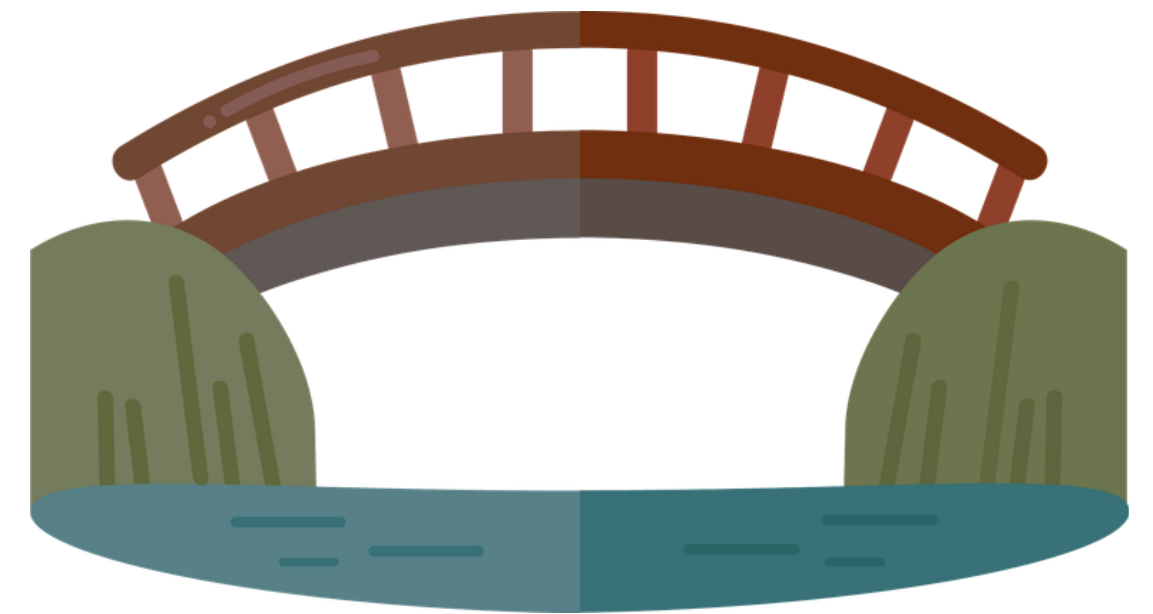
- Explaining complexities of Medicare in a manner that is easy to understand
- Highest-rated Medicare advisory firm in PA:
 - 2,200+ 5-Star Google Reviews
 - Named top health insurance agency in Pittsburgh by Business Rate
 - Fastest 50 company by Pittsburgh Business Times (#22 in 2025)
- Fully salaried Benefits Executives
- Revolutionary Client Experience Division
- Licensed and Certified in 32 States, including all of PA



HOW CAN WE HELP YOU?



- Specializes in assisting members of PASR with Medicare and/or "bridge" coverage
 - PSERS-focused advisors can help those eligible select the best coverage for their needs
 - Non-HOPs eligible assistance available
- No cost, no obligation — just great information!
- (888) 882-5631
- go.mediconnectins.com/pasr



FINANCIAL SERVICES

PASR is committed to supporting your financial peace of mind in retirement

- Through trusted partners, we offer valuable services, expert guidance and exclusive discounts to help you manage your finances with confidence.

**Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. PASR, Grove Wealth Management and LPL Financial are separate entities.*



HOME, AUTO & LIFE INSURANCE

PASR is proud to partner with Grove Financial & Associates (GF&A)



- Through our partnership, GF&A is pleased to offer unique benefits that are exclusive to PASR members.
- Benefits include:
 - Free, no-hassle reviews of existing policies
 - Availability of a PASR discount on new auto and homeowner policies with our select carriers, Westfield Insurance and Penn National Insurance.

HEALTH & WELLNESS

At PASR, we care about your well-being beyond retirement. That's why we partner with trusted providers to offer our members access to affordable, high-quality health and wellness services that support your physical and mental health.



ELDER LAW ATTORNEY DISCOUNTS

Our members have access to a vetted and Certified Elder Law Attorney who will help with Elder Law, Estate Planning, Estate Administration, Medicaid Planning and Disability Planning.

PASR members
receive a discount
following a FREE
consultation!

WALTERS & GALLOWAY, PLLC
ATTORNEYS AT LAW

WHOLESALE CLUB DISCOUNTS



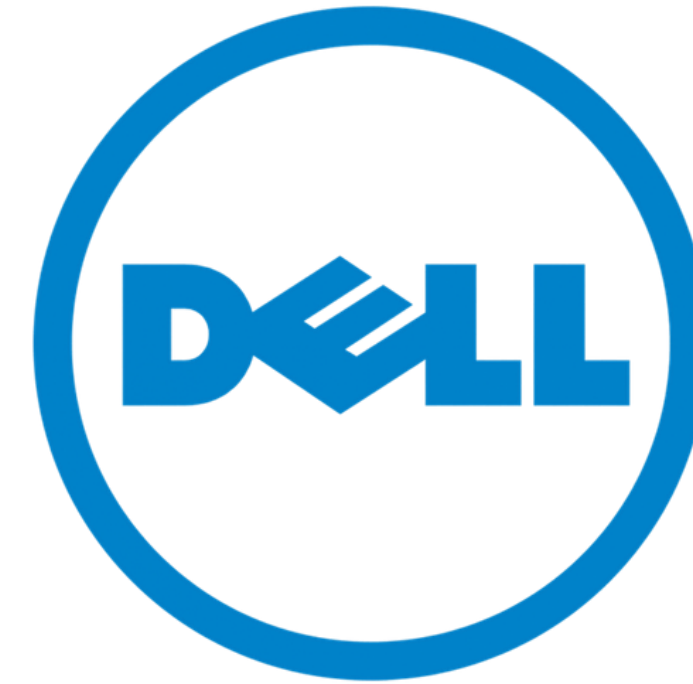
TRAVEL SERVICES & DISCOUNTS



- Retirement is the perfect time to explore—and PASR helps you do it with ease and savings!
- From exciting day trips to unforgettable international adventures, we offer travel opportunities and discounts designed just for our members.



TECHNOLOGY DISCOUNTS



AMUSEMENT PARK & ENTERTAINMENT DISCOUNTS



HOME ENERGY SERVICE DISCOUNTS



Tankfarm



HEAT USA

OTHER DISCOUNTED SERVICES...



MEMBERSHIP TYPES

ACTIVE MEMBER

(Annual, Life or Half-Life)

- Retired under the Pennsylvania Public School Employees' Retirement System (PSERS)
- Retired under a public school retirement system from another state
- Retired from any educational Pennsylvania state-related institution (e.g., state universities or education agencies)
- Eligible to vote and hold office

ASSOCIATE MEMBER

- Not eligible to vote or hold office
- A spouse of an Active PASR member
- Any person who is interested in the work of PASR (Yes—anyone can join!)
- Any active school employee

STATE VS. CHAPTER MEMBERSHIPS

State

(Required to purchase Dental and Vision Insurance)

- Access to many state-level benefits and discounts
- Can be paid annually (\$60) or every 3 years (\$150)
- Lifetime membership available for \$900
- Half-Life membership option: pay half up front, remainder due one year later
- Connects you to statewide resources, communications and advocacy efforts
- Includes automatic eligibility to participate in state-sponsored trips, communications and events

Chapter

(Optional and localized—perfect for community involvement)

- Cost varies by chapter but is lower than state membership
- Most chapters are organized by county or geographic area
- Allows participation in local events, meetings, and service opportunities
- Can be joined with or without State Membership
- Does not provide access to dental, vision or state-level insurance benefits
- Some chapters offer lifetime membership options

QUESTIONS?



Stay Connected:

- "Like Us" on Facebook
- Subscribe to our YouTube channel
- Follow us on LinkedIn



THANK YOU!!!

