

# PASR Times

Pennsylvania Association of  
School Retirees Newsletter



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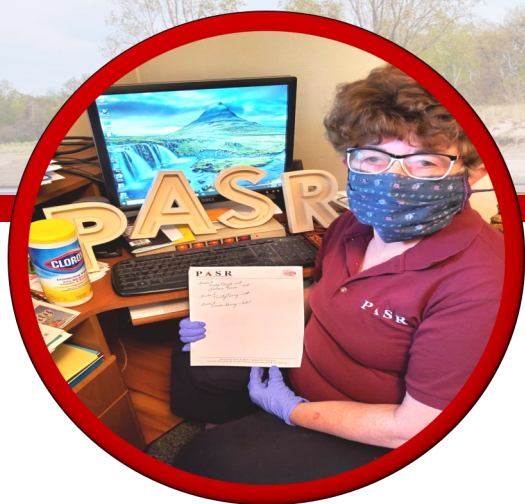
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# President's Message

Judith L. Schaffer, PASR President



When I began my term as your President in January, I knew that I would be facing many challenges. I NEVER expected my hardest challenge to be dealing with “medical beasts” — the novel coronavirus, COVID-19.

## Have other PASR Presidents dealt with such a problem?

The first big known pandemic was named the Spanish Flu. It originated in January, 1918 and continued through December, 1920 — about thirty-six months long. Its name evolved from Spanish journalists who broke the story to the world. Over 675,000 people died within the United States.

A second wave was sparked after restrictions were stopped too soon. I had read about this pandemic and even attended a lecture on it, long before COVID-19 struck. Since it was way before my time and had not affected any of my relatives, I never considered it a problem.

Another milder pandemic began April 26, 2009 and ended August 10, 2010. This time it was named Swine Flu. It originated from a respiratory virus strain which lived in pigs, yet did not affect them. The World Health Organization declared it the first global pandemic in more than forty years.

I remember ten years ago reading newspaper accounts of this pandemic, but it never affected my daily life. Since PASR began in 1937, only Past Presidents Ureheus V. Kirkwood and Dr. John B. Nye would have been serving their terms. I wonder how they handled their duties during the Swine Flu epidemic?

## Now comes COVID-19 in 2020!

Living it is very different from just reading about it. The Pennsylvania death toll is now as of the end of April, well over 57,000.

## I am a PASR Plague President!

So are all your current Chapter Presidents and Region Directors. We are all facing uncharted waters in dealing with this extreme medical emergency. Tough decisions have been made and will continue to be made to ensure your safety.

## I discovered this quote from Oprah:

*“We are most teachable during the hard times in our lives.*

*Hard times make us open. They make us available to hear new things.”*

I hear you when you send emails asking for direction in handling today's issues. PASR Executive Director Mark McKillop and I have developed recommended guidelines, approved by the Board of Directors, to ease your leadership burdens.

## PASR will always be there for you!

Keep us informed of your day-by-day concerns. Be open to trying new things! Communicate with your leaders and each other.

PASR President-Elect Bill Neugebauer and I hoped to increase our visibility amongst our membership with our “Shot of J&B” roadshow. The COVID-19 virus has not defeated our goal, only slowed down our schedule. We are still open to making presentations when the current social distancing mandates are eliminated.

Since I cannot visit you, I have developed a series of communications entitled *WHO KNEW?* that give you my words. Each Chapter President is emailed copies and asked to pass them on to their members.

## In conclusion —

Be thankful for every new challenge; each will give you more strength, wisdom, and character.

I have a wish for each PASR member — We need you to:

**KEEP SAFE! STAY HEALTHY!**

COVID-19 is another challenge that we will overcome.



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# Executive Director's Report

*By Mark A. McKillop, Executive Director*

First and foremost, it is our sincere hope that you are well and coping with the Coronavirus/COVID-19 pandemic.

This virus has changed everything from our thinking to our behavior. It has compelled PASR to put guidelines in place that take into consideration the health and safety of our staff members while we continue to effectively run the Association.

Our employees have been working both at the office in Mechanicsburg and from home. I applaud their flexibility and willingness to complete their job responsibilities during these trying times.

I can report to you that the staff is answering all phone calls, opening all letters, and processing all payments on a consistent and competent basis.

The only minor change is, in some cases, a slight delay in answering phone calls. Your patience as we work through this challenge is appreciated.

In addition, we are operating under all recommended governmental guidelines. As the category (red, yellow, green) for Cumberland County changes, we will continue to increase our staff presence in the office.

If there is anything positive associated with this current challenge, it is how the pandemic has compelled us to reimagine PASR's daily operations. Going forward, we will have new guidelines for staff responsibilities in relation to COVID-19.

On a personal note, we will all miss Lawra Bartosh who was a member of the Board of Directors from Region 6. Lawra passed away on June 1st. I am very fortunate to have known and worked with her.

Finally, it is very important to mention that diversity is a strength in our society and country. We fully support fairness, equal treatment, and justice in the United States. Too often, these concepts have not been fulfilled or achieved.

The events of past few weeks have placed a very powerful focus on long term unequal treatment. Not everyone sees an issue or problem in the same way. Everyone's journey in our country has not been identical and there are many reasons behind today's anger and activism. Tolerance and understanding are necessary components in moving our dialogue closer to a solution.

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# In Loving Memory of Region 6 Director, Lawra J. Bartosh

2020 has been a difficult year as many Americans have faced the loss of a friend, family member, neighbor, or loved one. It is with great sadness that we announce that PASR is no different. We have lost one of the most passionate and involved members of our Board of Directors, Lawra J. Bartosh.

Lawra comes from a family that has been dedicated to both public education and PASR for many years. Her sister, Mary Kay Davis,

currently serves as our Region 8 Director and their father was also a former PASR Board member.

We want to take this opportunity to remember the impact Lawra has made on the lives of all those she met here at PASR and beyond.

Our sincere condolences go out to any member who has experienced the loss of a friend or loved one during this difficult time.

## 2020 Leadership Development Update

Due to the uncertainty of what regulations will apply to holding in-person events in the fall due to the current COVID-19 pandemic, this year's Leadership Development Conferences will take place as a series of scheduled meetings held virtually using Zoom. The meetings, presenters, and topics are as follows:

### **Thursday November 5, 2020 at 10:00 am: Incoming Presidents' Training**

PASR President Judy Schaffer and Leadership Development Chair Kathy O'Rourke will hold incoming president's training followed by Treasurer information presented by Jack Werner.

### **Tuesday November 10, 2020 at 10:00 am: Bylaws Review/Changes**

State Bylaws Committee Chair Barry Kelly will provide a review of current PASR Bylaws and will address proposed Bylaws changes.

### **Tuesday November 10, 2020 at 1:00 pm: "1st timer" Seminar**

PASR members Catherine Keefe and Sharon Richardson will present a seminar with information for first-time PASR leaders on what to expect throughout your leadership role with PASR.

### **Friday November 12, 2020 at 10:00 am: Membership Seminar**

PASR President-Elect Bill Neugebauer and Board member Sherry Morris will present a seminar focused on membership retention and recruitment.

### **Friday November 12, 2020 at 1:00 pm: Leadership Development**

PASR Leadership Development Committee members Yvonne Jones, Kathleen O'Rourke, and Lori Green will present a seminar on Leadership Development.

## RECREO Trip and Meeting Schedule Updates

When 2020 first began, no one could have anticipated the way our lives were about to temporarily change. Unfortunately, COVID-19 has created a significant impact on how businesses and our Association operate at the current time.

Because of this, PASR Headquarters has temporarily moved to virtual meetings and teleconferences through August, and will re-evaluate if this needs to be extended. We have made the recommendation that all Chapters suspend in-person meetings, activities, and RECREO events through August as well. Instructions for using Zoom to host virtual meetings have been made available to PASR leaders by logging into the [pasr.org](https://pasr.org) forums.

To see if a previously scheduled event or trip will still take place, please reach out to your Chapter's President or RECREO Chair. If you are unsure of who your Chapter President or RECREO Chair is, this information can be found on [pasr.org](https://pasr.org) under the Find a Chapter tab. If you do not have access to a computer, you may also

call our office for this information at (717) 697-7077. Please note that the number of staff members working in the office each day is currently reduced in compliance with government regulations, so there may be a delay in returning your call.

### **State RECREO Trips**

The State's New Orleans RECREO trip that was originally scheduled for March 23–27, 2020 has been rescheduled for October 27–31, 2020. Sign-ups for this rescheduled trip are currently available to any PASR members. You do not need to have been signed up for the March trip to join the rescheduled October trip. We will keep those who have signed up for the trip informed if the trip is rescheduled again.

The September 17–27, 2020 trip to Ireland and Scotland has been canceled. Boscov's Travel will be reaching out directly to members who were signed up for the trip to arrange a full refund.

# Teledentistry Available for Urgent Dental Care

COVID-19 has impacted the lives of PASR members in many ways and has required us to adjust to a new “normal.” In many cases, the way we do things has rapidly evolved to rely more on technology to maintain social distancing and safety standards — whether it be through streaming performances and events online, changing meetings from in-person to virtual, or even ordering groceries through an app.

Many doctor’s offices have also made virtual doctor visits the new preferred method to treat different types of non-emergency medical problems. Urgent Care centers and Emergency Rooms remain open for medical emergencies, but what can you do if you have an urgent dental concern during COVID-19?

For member participating in the PASR United Concordia dental insurance policies, the answer is simple! You can speak to a dentist in real-time from the safety of your home with teledentistry (virtual dental visits). These visits are covered by both PASR United Concordia Dental plans.

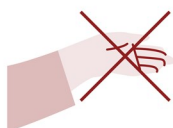
Teledentistry is likely a new experience for most of our members, but luckily they are fairly simple to attend. During a teledentistry visit, you and a dentist have a two-way conversation via video conference or phone. You will be asked to share a high-quality photo or video of your problem with the dentist, who will evalu-



ate your condition and advise what to do next. Some conditions can be treated over the phone, but some may require you to see a dentist who is open for emergency care.

For more information on this service and an explanation of when you should seek urgent or emergency dental care, please log in to the Members’ Only Section of [pasr.org](http://pasr.org) and view the United Concordia Teledentistry Flyer under the Dental & Vision tab. A list of which social media apps can be used to conduct virtual dental visits is also available on the Teledentistry Flyer.

## How You Can Help Stop the Spread of COVID-19



**Avoid shaking hands** as a greeting and choose a no-contact greeting instead, like waving or nodding.



**Clean your hands frequently**, especially after touching shared surfaces, like door knobs and light switches.



**Disinfect surfaces** like doorknobs, tables, desks, and counters frequently.



**Avoid touching your face** and be sure to cover your coughs and sneezes either with a tissue or by coughing or sneezing into your elbow rather than your hands.



When possible, **stay in well ventilated areas**. If you are indoors, ventilation can be increased by opening windows or adjusting air conditioning flows.



**Stay home** if you are feeling sick or have a fever. Also stay home if a member of your household is sick or has a fever.

*Source: [cdc.gov](http://cdc.gov)*

# PASR Member Benefit and Discount Guide

Here at PASR, our Member Benefits and Services (MB&S) Committee is always on the lookout for new and exciting ways to save PASR members money on services they want or need. We offer our members exclusive benefits, services, and discounts to help enhance our members' economic security.

At the State level, we are constantly working to expand our membership offerings by adding benefits that will interest and assist our members. We encourage all members to regularly visit [pasr.org](https://www.pasr.org) to view the latest benefits and services.

The following pages contain a summary of services and benefits that are exclusively available to PASR members.

**To access the websites, phone numbers, or discount codes needed to unlock PASR Members' Only rates, current PASR members can log in to [pasr.org](https://www.pasr.org) and navigate to <https://www.pasr.org/member-discounts-benefits/> or call us at (717) 697-7077.**

## Health and Wellness Benefits



### **United Concordia - Dental Insurance** 1-800-332-0366 | [ucci.com](https://www.ucci.com)

Save up to **40%** with PASR's endorsed dental insurance plans through United Concordia.

Did you know the health of your mouth can affect your whole body? PASR offers access to the United Concordia Dental Insurance you need to stay healthy – at affordable members-only rates. The price of a single service without dental insurance makes this plan easily pay for itself!

PASR is happy to announce that as of January 1, 2020 we now offer both a Standard and a Premium dental plan with United Concordia. Our new Premium plan provides additional coverage for fillings, root canals, extractions and anesthesia services, and even provides coverage for dental implants.



### **Davis Vision - Vision Insurance** 1-800-999-5431 | [davisvision.com](https://www.davisvision.com)

Save up to **\$444** with PASR's endorsed vision insurance plans through Davis Vision.

With PASR's Davis Vision program, you will quickly and clearly "see" the benefits to being a part of the group. By joining other PASR members, you have the availability of comprehensive vision benefits with competitive group rates. With the low cost to be a part of this program, participation easily pays for itself whether it be on the exam, glasses, contacts, the unconditional breakage warranty, or even the discounted laser vision correction. Coverage is available for you, your partner, and your dependents.



### **CVS Caremark - Prescription Discount Program** 1-877-321-2652

Save up to **75%** off prescriptions with PASR's prescription discount program through CVS Caremark.

The PASR Prescription Discount Program, administered by CVS Caremark, has been prepared specifically and exclusively for PASR members and their families.

The program will save an average of 37% off generic medications, an average of 20% off brand-name prescription drugs and up to 75% off many prescriptions at over 67,000 participating retail pharmacies throughout the United States – including: CVS, Rite-Aid, Walgreens, WalMart, grocery store chains, and most independent pharmacies.

To participate in the program, PASR members can follow the link to PASR's prescription discount website in the Members' Only Section of [pasr.org](https://www.pasr.org). From the link, you will sign up with an email address and print your discount card. If you do not have email or do not have access to a printer, please call our office at (717) 697-7077 and we can have your card mailed to you.





## Hear in America - Hearing Aid Services

1-800-286-6149 | [hearinamerica.com](http://hearinamerica.com)

Get a **free hearing screening, substantial discounts and lifetime cleanings** with PASR's endorsed hearing plan provider, Hear in America.

The Hear In America hearing plan provides PASR members and their spouses with a free hearing screening through a monitored provider network. For those members who wish to purchase hearing aids, substantial discounts off manufacturers' list prices are offered, as well as lifetime cleanings and checkup services, discounts on batteries, and additional warranties. This plan is offered through PASR without any fees to participate.

## Insurance Discounts



## Life and Long-Term Care Insurance

(717) 238-6000 | [trispagonas.com/](http://trispagonas.com/)

Term life insurance, whole life insurance, universal life insurance, long-term care insurance... The list and combinations seem endless. Do you know which type of policy is right for you? PASR now offers the benefit of a free, personal consultation that can allow for a review of your current policies or a discussion on life insurance and long-term care planning that's specific to your situation. Here are some thoughts to consider:

Life insurance provides peace of mind. Surviving families are often left in debt, dealing with funeral bills and health care expenses that quickly add up. Proper planning can help your family avoid that added stress. It can also provide financial support for a

surviving spouse or jump-start an inheritance that can be passed on to future generations. In the event of a death, a tax-free, lump-sum benefit is paid directly to your chosen beneficiary(ies). PASR has partnered with Nationwide to bring you several life insurance options, which feature level premiums for life, access to cash value in times of need, and an easy application process.

When it comes to long-term care insurance, it isn't always about assisted living facilities and nursing homes. Healthcare has evolved dramatically over the last few decades. This has allowed for longer lifespans and greater physical independence. Sometimes specialized care like a nursing home is necessary, and it's well known that those costs can be astronomical, but most times our needs are more personal. What if you prefer to receive care at home from a family member or spouse? What if it isn't physical care that you need, but a modified shower to help getting in and out of the tub easier instead? Or perhaps a modified ramp so you can avoid having to use the steps? With proper long-term care planning, you can be financially prepared for these potential scenarios.

## Auto, Home, RV, and Motorcycle Insurance

(717) 238-6000 | [trispagonas.com/](http://trispagonas.com/)

Through our partnership with Trispagonas Insurance, PASR is able to offer unique benefits that are exclusive to our members. Benefits include objective, no-hassle reviews of existing policies and the availability of a PASR discount on new auto and homeowner policies with select carriers.

Unlike a captive agent or direct insurance company that only offers their own proprietary products, the Trispagonas Insurance agency operates as an independent broker. PASR understands that when it comes to insurance, "one-size" or one carrier doesn't fit all and is happy to partner with an agency that has in-depth knowledge of multiple insurance products, companies, and guidelines – not just one.

Please check [pasr.org](http://pasr.org) or the email address you have provided to PASR after July 1, 2020 for full details on PASR's newest insurance offerings and participating insurance carriers.

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# PASR Member Benefit and Discount Guide

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## Pet Insurance

(717) 238-6000 | [trispagonas.com/](http://trispagonas.com/)

PASR is now offering pet insurance to our members. Unexpected vet bills happen more often than you think, and they cost you more than you would care to imagine. Pet insurance can help by assisting you when paying your unexpected vet bills so if your pets have an accident or become ill, your first thoughts can be about their care, not your budget.

## Life & Finances



## Comprehensive Wealth Management

(717) 763-1325 | [www.grovewealthllc.com](http://www.grovewealthllc.com)

Shifting and adjusting your financial plans as you navigate retirement can seem daunting. Entering into retirement – puts you in a position of having to rely on your savings. This involves a renewed understanding of our financial goals and includes risk management, long-term care planning, distribution planning and legacy planning. As a PASR member, in partnership with Tom Trispagonas of Grove Wealth Management, LLC, these consultation services are available to you at no cost.

“My focus is to offer guidance that’s objective and sensitive to your unique situation. In that regard, I have three goals: clearly identify what you want to achieve financially; generate the necessary income to sustain a lifestyle you deserve; and build a legacy for the ones you love and the things you care about.” – “Tom” Trispagonas, CLTC

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.

## BJ's Wholesale Club

1-800-257-2582 | [bjs.com](http://bjs.com)

PASR's wholesale program will not only give you access to savings but will also save you money on your membership to BJ's Wholesale Club, the largest wholesale chain in the eastern United States. Whether beginning new service or renewing an existing membership will save nearly half the cost of PASR dues just on your BJ's membership.

Current BJ's members can check expiration dates and Auto Renewal status by calling BJ's at 1-800-257-2582, or by logging into their website. To print the annual PASR application needed to use this benefit, current PASR members may log in the Members' Only Section of [pasr.org](http://pasr.org). Please allow 4-6 weeks for processing.

## Moving Services

1-800-223-5309 | [bffields.com](http://bffields.com)

Moving can be one of life's biggest stressors. With northAmerican MyHomeBenefits, you can alleviate some of this stress by hiring a reliable, trustworthy mover. Through northAmerican MyHomeBenefits, PASR members can take advantage of long distance and international moving, professional packing and unpacking services, and household storage.

## Travel Services & Discounts



## Travel Services

1-866-433-3812 | [boscovstravel.com](http://boscovstravel.com)

With your PASR membership, Boscov's Travel is ready to arrange your individual and family trips, a scheduled motor coach tour, group cruise, or a customized group tour exclusively for PASR members and companions. PASR members automatically receive



a discount on selected travel products. Not only will members save money as a result of their PASR membership, but the discount will also extend to the member's traveling companions. Members that use a Boscov's credit card to pay for their travel will earn reward points, which can be redeemed for Boscov's gift card certificates to be used toward any Boscov's merchandise. PASR members can book travel online through the Boscov's Travel website. Take advantage of its unique money saving features for booking airfares.

## Orlando Vacation Discounts

Save up to **35%** off your next Orlando vacation with PASR's member's only discount!

PASR members are eligible to receive exclusive pricing on hotels and vacation homes in or nearby Disney World and Universal Studios Orlando, as well as discounts on tickets for Disney World, Universal Studios Orlando, Sea World, and all Orlando area theme parks and attractions. PASR members can also receive advantageous pricing on Caribbean cruises through Disney and Royal Caribbean, as well as discounts on rental cars.

## Entertainment Discounts

### Amusement Parks & Sporting Events

PASR has partnered with Dutch Wonderland, Idlewild & Soakzone, Kennywood, Hershey Park, Dollywood, and many other amusement parks around the country to offer discounted pricing to all members of our Association.

PASR also offers many minor league baseball and hockey team discounts. Game days and participating teams are updated frequently during each sport's season, so please visit [pasr.org](http://pasr.org) to see the most up-to-date list of participating teams.

PASR also offers discounted Penn State football tickets for the teacher appreciation home game.

## Technology Discounts

### Apple (Mac)

<https://www.apple.com>

The Apple Member Purchase Program makes it easy for PASR members to shop and save on Apple desktop computers and laptop computers. You can also order iPods, iPads, or iPhones through the PASR Purchase Plan site, although member discounts might not be available for these products.

### Personal Computer (PC) - Dell

1-800-695-8133 | <https://www.dell.com>

Save between **10% and 30%** with PASR's exclusive discount.

The Dell Member Purchase Program makes it easy for PASR members to shop and save on Dell computers and equipment. The program gives you access to exclusive savings between 10% to 30% off select configurations of Dell systems not available to the general public.

Members get the guaranteed best price on a selection of popular products loaded with features as well as companion security products, theft protection, computer care, and other great services. Plus, every PC comes with a 30-day price guarantee. If you find the identical Dell system configuration for less anywhere on the general public Dell site, PASR's Dell Member Purchase Program will match the price.

For more information on this benefit, current PASR members may log in the Members' Only Section of [pasr.org](http://pasr.org).

### Emergency Response System Provider

1-800-262-4239 | [medipendant.com](http://medipendant.com)

Medical Alarm Concepts is a personal emergency response system provider. What makes this system unique is that this medical alert system allows you to speak and listen directly through the wearable pendant transmitter, called a MediPendant™.

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# PASR Member Benefit and Discount Guide

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When the large button on the pendant is pressed, a telephone call is made to an EMT-certified emergency operator. The operator will immediately dispatch medical personnel or a loved one to your location. They will also contact anyone that you have listed on your custom call list.

PASR members are offered a special discount off the monthly cost of the MediPendant™ PERS, which equates to less than \$1 a day to provide you or a loved one with peace of mind. Getting started is easy because there is no service contract required and no cost for the equipment. As an added bonus, Medical Alarm Concepts will provide participating PASR members with a door emergency lockbox free-of-charge. This convenient device allows you to safely and securely store a key to your residence so that emergency personnel can gain access without breaking in and causing unnecessary damage to your home.

## Home Energy Service Discounts



### TankFarm Propane Discount Program

855-976-4141 | [www.tankfarmgroup.com](http://www.tankfarmgroup.com)

With the PASR Propane Discount Program from TankFarm, members can save an average of \$300-\$500 a year on propane without sacrificing quality of fuel or service.

When you take advantage of this program, you receive:

- Exclusive pricing on propane
- No tank rental or delivery fees
- The ability to work with a top local supplier
- Support from the TankFarm Membership Services Team
- \$50 free propane certificate upon sign up
- \$100 certificate towards purchase of a new propane tank
- Free lifetime membership.

## Do you use propane?



### PASR Members Save with Tankfarm

- ★ Members save an average of \$200-400 a year
- ★ No tank rental fees or delivery fees
- ★ Members get a free inspection and pressure test
- ★ \$50 certificate of propane upon sign up
- ★ \$100 certificate towards the purchase of a new tank
- ★ Free lifetime membership

Visit us at [tankfarmgroup.com/pasr](http://tankfarmgroup.com/pasr)  
or

Contact us at **855.976.4141**

And mention your PASR membership

Monday-Friday • 9 a.m. - 7 p.m.



### HEAT USA Oil Discount Program

1-800-660-4328 | [www.heatusa.com](http://www.heatusa.com)

PASR members are eligible to receive a free or discounted service contract, a discount price on oil, and will have access to a membership services team available to help at any time through HEAT USA. HEAT USA is the largest heating oil buying group in the country, with more than 50,000 oil-heated households and 200 full-service heating oil suppliers participating. The company uses its buying power to negotiate superior terms and conditions on behalf of its members from local oil suppliers.

For more information on this benefit, current PASR members may log in the Members' Only Section of [pasr.org](http://pasr.org).

# Legislative Update

## COVID-19's Impact on COLA Efforts

*By Mark A. McKillop, Executive Director*

It is hard to imagine any aspect of life in the United States not being affected by Coronavirus/COVID-19. Activity in the Pennsylvania General Assembly is no different. The political world we knew in early 2020 has changed dramatically, requiring PASR to adjust to a new reality.

Any Cost of Living Adjustment (COLA) is dependent on the financial health of the Pennsylvania School Employees Retirement System (PSERS) and all items associated with the Pennsylvania fiscal year budget. Our goal to obtain a COLA for our members remains our priority; that will not change.

It is our job to keep this issue in the forefront of legislators' minds in the Pennsylvania State Senate and State House. Taking into consideration that the analysis of all state budgets projects a deficit for the current fiscal year, it is hard to imagine that our challenge has not become more difficult.

When we made the attainment of a COLA our legislative priority, we knew that our task would not be easy. In this respect, we will continue the course we have established. We are grateful to all members who contacted their legislator either by email, phone, text, letter, or in person. Your efforts truly impacted the issue and effectively illustrated the importance and urgency of this subject. We received a great deal of feedback from the "Hill" that your voice was heard. No matter what other issues and tests we face in Pennsylvania, the necessity and fairness of a COLA will not change.

It is also important to note that it will be essential to closely follow the Pennsylvania State budget and how it impacts school districts throughout the year. Along with this issue, it will be important to follow what aid the federal government grants to states, counties, and municipalities.

Thank you for being members and thank you for all that you do to make PASR a better Association.

## BJ's Renewal Notice

One of our most popular offerings at PASR is our discounted BJ's Wholesale Club memberships. Recently, BJ's has begun automatically signing up members who pay with a credit card during checkout for their "EZ Renewal" automatic membership renewals.

While this certainly makes it easier to ensure that your membership with BJ's will not lapse, the automatic renewal unfortunately does not renew your membership at your PASR discounted rate.

Your card will instead be automatically charged the current standard membership rate for BJ's at the time of your renewal.

To continue to receive your PASR BJ's Wholesale Club discount, you must opt out of "EZ Renewal" by calling BJ's at 1-800-257-2582 and continuing to fill out PASR's hardcopy renewal form which is available for download at [pasr.org](http://pasr.org). You may also call our office at (717) 697-7077 to request to have a form mailed to you. Please allow 4-6 weeks for processing.

### L/PEC Internet Donations Direct:

<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.

### L/PEC Mail Donations:

PASR L/PEC, 878 Century Drive, Mechanicsburg, PA 17055

Make Contribution Payable to L/PEC

Amount: \$ \_\_\_\_\_

Name: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_

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# The Impact of Masks and Social Distancing on Those Who Are Hard of Hearing

By Greta Ratliff, *Hear In America*

Months have passed since Coronavirus social distancing began, and by and large folks have adjusted. We stay six feet or more away from other people, order what we need online, get curbside pickup from our favorite restaurants, and have moved our personal interactions – including some medical appointments – to phone, FaceTime, and Zoom. All of our bases are covered and we are grateful to live in an era where technology can help keep us connected.

As wonderful as it is, this technology often increases difficulty for people with hearing loss. Understanding over the phone is usually more challenging because only one ear can be used, and there are no visual clues (most people read lips to a degree, whether they are aware of it or not). On FaceTime and Zoom the visual cues are there, but the sound quality isn't as good as being in the same room with someone, and the signal can drop or freeze for no reason.

If someone speaks more loudly to try to be understood more easily, that actually sprays more viral particles into the air, increasing the risk of infection for people in the area. When we do have face-to-face interactions people often wear masks, which muffles the voice and eliminates visual cues. And speaking from six feet away (or more) is far from ideal for understanding either, especially when there is background noise like at a drugstore, grocery store, or doctor's office. If a person can't understand a doctor's or pharmacist's instructions, the consequences can be life-threatening. And of course it is far from enjoyable for a speaker to sound like they are yelling.

Hearing care has always been important; and with the changes that have followed the novel Coronavirus, now it is even more important. PASR's endorsed service provider Hear In America is still here for you to make sure you and your extended family get the care you need and the best values that can be arranged.



If conversations were already frustrating,  
get your hearing checked.



- \* Free Hearing Screenings
- \* Extended Family Coverage

**1-800-286-6149**

Hear In America's nationwide network of hearing care providers is doing extra work to make sure to protect everyone's safety: all of them are reducing traffic into their offices (prohibiting walk-in visits and all unnecessary visitors), sanitizing the office in between clients, and using personal protective equipment.

Many offer curbside service so their patients can remain in their cars while their hearing aids are cleaned or adjusted. In some cases, a hearing aid wearer can adjust their hearing aids themselves, or the provider can complete some services through telemedicine so the patient can get support without leaving home unnecessarily.

If you or an extended family member has noticed changes in hearing or understanding please contact Hear in America Hearing Plans at 1-800-286-6149 to schedule a free hearing screening as soon as possible.



## Join Us on Facebook for Some Summer Fun!

**PASR will be holding two contests this summer on our Facebook page. To participate, all you need to do is look for two posts: One asking for your favorite recipe, and one asking for your favorite book. Post your answers and "like" the answer you think is best. At the end of the contest, the post with the most "likes" will win a small prize!**

# Get the Most Out of Your PASR Membership

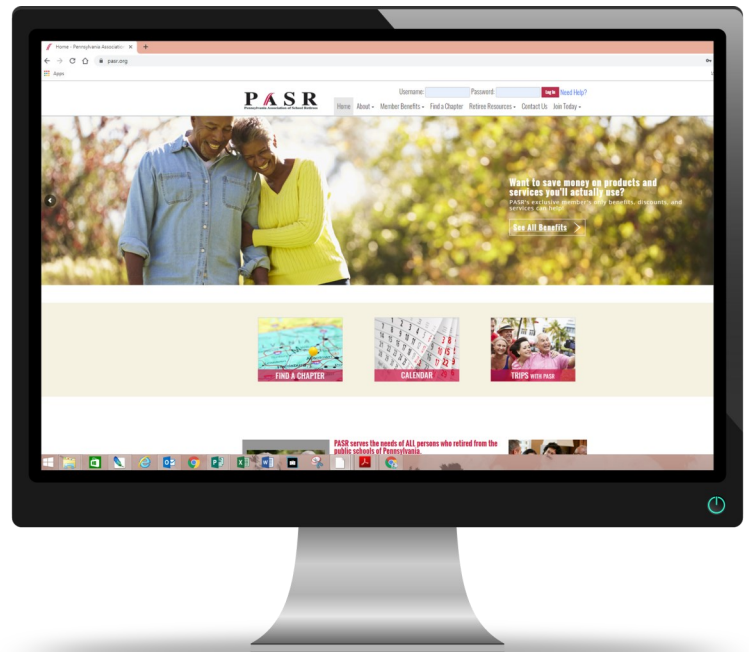
## Create Your Online Account on pasr.org

At PASR, one of our top goals is to make getting the most out of your membership as easy as possible! While members can always reach us by phone at (717) 697-7077 or email at [pasr@pasr.org](mailto:pasr@pasr.org), you can also manage many aspects of your account on our website, [pasr.org](http://pasr.org).

Once you have created your account, you can easily update your member profile and account information (including your mailing address, phone number, and email), access the exclusive member's only discount codes needed to secure your savings on PASR endorsed benefits and services, view your dental and vision benefit information (including renewal dates and downloadable receipts), view and print your payment history, print your membership card, see your membership renewal dates, and even enroll in benefits online. You can also pay your membership dues, dental premiums, and vision premiums, or make an online donation.

## There are six simple steps to creating your online account on pasr.org:

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.



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# Coverage Doesn't Always Mean Protection

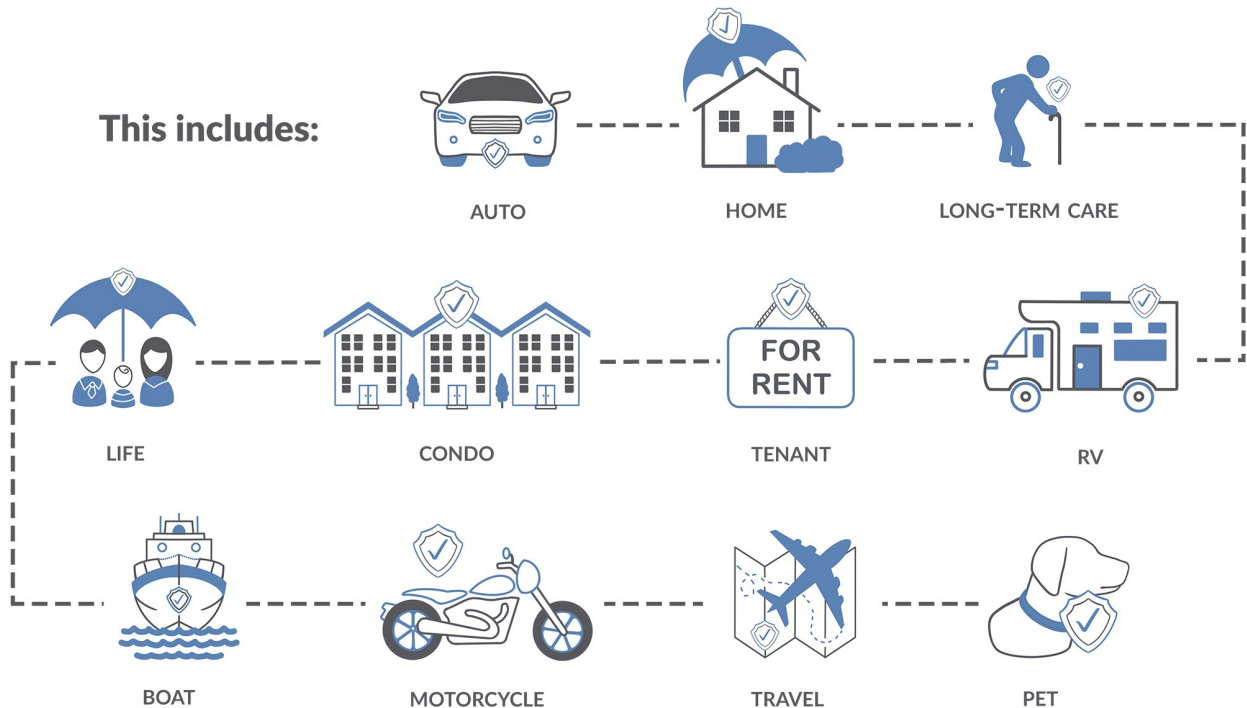
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# New Insurance Discounts

Beginning July 1, 2020 PASR will be offering an expanded range of discounts on Home, Auto, RV, and Motorcycle Insurance. While we previously offered exclusive savings to PASR members through Nationwide Insurance, our new offering will expand the number of companies PASR members will be eligible to receive discounts through by pairing our members with an experienced insurance broker who works with multiple providers.

We are very happy to be expanding these benefit options and will be providing more information on the available savings and participating insurance providers to our members in the near future.

Please check your email and the Members' Only Section of [pasr.org](http://pasr.org) for full details beginning in July.



## United Concordia College Tuition Benefit Now Available

One of our goals at PASR is to keep our members informed about everything available to them from our Association and our endorsed benefit and service providers—even when the benefits are surprising.

In the last issue of the *PASR Times*, we let members know that hearing benefits were available through Davis Vision for those participating in PASR's Davis Vision insurance policies. This issue, we're introducing you to another new benefit: United Concordia's College Tuition Benefit offered in partnership with SAGE Scholars, Inc. Members will be able to begin using this benefit on July 1, 2020.

Tuition Rewards through United Concordia are available to any PASR member participating in one of our United Concordia dental plans, and can be used to sponsor students who are part of your immediate or extended family. These include children, grandchildren, nieces, nephews, stepchildren, and even godchildren. Benefits cannot be used toward your own education, or toward the education of a spouse, partner, or child who has already started 11th grade; however, there is no limit to the number of students you can register.

The College Tuition Benefit works similarly to frequent flier programs. By participating in United Concordia Dental, you'll earn Tuition Rewards® points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities throughout the United States. Members can earn up to 2,000 Tuition Reward points every year you are covered by Unit-

ed Concordia Dental Insurance—that's the equivalent of \$2,000 in tuition discounts! Each student you enroll will also receive a one-time bonus of 500 additional Tuition Rewards points.

### How to Sign Up for Tuition Rewards

1. Log into your MyDentalBenefits account at [UnitedConcordia.com](http://UnitedConcordia.com).
2. Click on Learn More in the Tuition Rewards notification bar above your benefits info.
3. Click on the Get Started button and consent to participate.
4. Look for an email from SAGE Scholars that shows your registration instructions.

Students must be registered before August 24th of the year he or she enters 11th grade.

Participating colleges honor submitted Tuition Rewards points as a guaranteed minimum discount off the published price of tuition. Tuition Rewards are "capped" at a maximum 25% discount, divided evenly over four years. A list of participating colleges is available online after you log into your account at [unitedconcordia.collegetuitionbenefit.com](http://unitedconcordia.collegetuitionbenefit.com).

For questions on this benefit, please contact The College Tuition Benefit® directly by phone, Monday through Friday, 8:30 am to 4:30 pm Eastern time at (844) 244-4086, or via email to [ucdsupport@CollegeTuitionBenefit.com](mailto:ucdsupport@CollegeTuitionBenefit.com).

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*General contact information for PASR Headquarters can be found on the bottom of page 3 of each edition of the PASR Times and on our website, [pasr.org](http://pasr.org)*



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