

PASR Times

Pennsylvania Association of
School Retirees Newsletter



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LEGISLATIVE UPDATE

Promising Signs for a COLA | 4

Member Benefits and Services

MEMBER BENEFITS GUIDE

See the latest benefits offered to
PASR Members | 6 - 10



President's Message

Mary K. Davis

PASR President

I want to thank the members for giving me the opportunity to be the

leader of our organization. I would not have been willing or able to take on this responsibility without the support of all of you and the support of our wonderful office staff. When I first joined PASR I never believed that I would be able to hold a chapter office let alone a state office. I started by assisting our chapter membership chair. She led me step-by-step through the responsibilities of the membership chair. I then took on the responsibilities of the membership chair and my roles moved forward from there. Now I would like to look at how we are all leaders in our daily lives.

As I have visited regions around the state and participate in committee meetings as the state president, the one item that is always talked about is the lack of people being willing to take on leadership roles. Many people have said that they are not leaders.

What is a leader? According to Webster, a leader is a person who leads.

All people need to realize that we are leaders even if you have never been an officer in an organization. Let us look at where we are leaders.

- You make decisions about what happens in your home from what groceries to buy and what to prepare for meals.
- If you have children, you are a leader, think of all of the ways that you lead them – behavior, dressing, safety, eating, studying, learning to cook and clean, taking responsibility, etc.
- You pay your bills. You need to decide how much to pay and when.
- What school would run smoothly without the school

secretaries? They make many leadership decisions each day from responding to phone calls, dealing with parents, sick children, and teachers' concerns.

- The classroom teachers lead the students in the classroom -what material to present, how to present it, what students need to succeed.
- Many of you are active in organizations, churches, volunteer opportunities, etc. Even if you are not assigned to a leadership position, you help lead others collaborating with you.
- If you have ever held an elected position, you help guide others as they are willing to step forward.

This list could go on and on. We just need to encourage others to step forward. If you are uncomfortable with the title of president, president-elect, etc. think about working as co-officers or a leadership role in a committee. Once you have experience you will find that the leader does not have to do everything by themselves. Officers have the committee chairs and members to assist in the operations of the chapter. Committee chairs have the other committee members to help with the committee responsibilities. Many people that I have talked to have said that people are willing to do things but do not want to be officers. Encourage them to participate. Each time a member helps is an opportunity to build their confidence to take on leadership roles.

Think out of the box when trying to fill positions. Share your ideas with the Executive Director, with the state officers and committee chairs, and with other chapters. What you think others have thought about might be a new idea for them. Share your ideas on your chapter website, in your newsletters, on the state website in the chapter forums, and in person.

I would like to hear from you about what you are doing in your chapter. The best way that we can strengthen our organization is by sharing, sharing, sharing!

In This Issue

President's Message
Page 2

Executive Director Report
Page 3

Legislative Update
Page 4, 14

Member Benefits and Discounts
Guide
Pages 6 - 9

Region 7 Hosts a Veteran's
Tribute
Page 10

Who You Gonna Call?
Page 12

Better Resources, Better Support
for Members of PASR
Page 13

Why It's Important to Keep Your
Information Updated
Page 13

Stock the Classroom Grant
Page 14



Executive Director Report

Empowering Retirement: The PASR Difference

By Kristen Holjes, Executive Director

PASR has an AMAZING membership that continually exceeds expectations. While this is something I was

aware of, experiencing it firsthand has been truly fantastic. I am so impressed with our local chapters and how active they are in their communities. From ensuring our homebound members receive cards and visits, raising money for those experiencing food insecurity, or hosting events to raise money for our veterans, PASR members are at the forefront of positive change.

As you prepare for your vacation, staycation, or if you are looking for something to do, I encourage you to check out our monthly email. Here you will find a detailed list of events organized by our Association, along with opportunities for participation and volunteering. The corresponding contact information is listed with each activity.

Recently, the PASR Board of Directors honored

the Greene Chapter for their outstanding contributions. Their success in the activities that they have organized to build the PASR community, and an exceptional membership and leadership have not gone unnoticed. The Greene Chapter hosts events that benefit those in their local community and their positivity and optimism are infectious. They are truly living the PASR mission, "To serve others in need and help one another enjoy retirement."

Furthermore, PASR is working very hard to secure benefits that will be useful to our entire membership. If you have yet to explore the array of benefits PASR offers or want to find out more about our organization, I invite you to join us for the PASR Benefit Zoom on July 10th at 10:00 a.m. We would love to have you.

We are only halfway through the year and we are already planning events for 2025. Please keep an eye on your inbox to see what we have in store for you in the months and year ahead.

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www.PASR.org

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www.youtube.com/channel



www.linkedin.com/company/pasr

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Legislative Update

Promising Signs for a COLA

By Mark Krempa, Assistant Executive Director

“Patience and tenacity are worth more than twice their weight of cleverness.” (Thomas Huxley)

PASR hopes that our, and that of our members, tenacity, patience and cleverness will enable us to persuade the PA General Assembly to enact the first Cost of Living Adjustment (COLA) for PSERS and SERS annuitants in nearly a quarter century. After securing passage of HB 1416 in the PA House of Representatives, which is a historic milestone given that no COLA legislation had even made it out of Committee in two decades, it has been languishing in the Senate State Government Committee, chaired by Senator Dush (R). While there has been no movement of the bill, PROGRESS IS BEING MADE!

PASR, in collaboration with multiple other entities, has continued to hold discussions with legislators. We continue to receive promising feedback from the majority of legislators that they support the effort to grant Pre Act 9 annuitants a COLA. So, why hasn't there been more progress if the majority of legislators support HB 1416? There remains a reluctance, particularly among Senate Republicans, to make the appropriations necessary to fund a COLA. This opposition includes Senator Dush, the Chair of the Senate State Government Committee where HB 1416 is currently stuck.

Given this reality, PASR is seeking a path around Senator Dush and his Committee. PASR hopes to get HB 1416 to be adopted during the budget process this summer. “Packaging” HB 1416 with other legislation seems to be the only viable path to securing support from a majority of the Senate. Senate Republicans have voiced that they are not supportive of using the billions of dollars available in the “rainy day” fund and recent budget surpluses...totaling nearly \$13 billion, despite the

projected cost HB 1416 being \$1.7 billion spread out over ten years. PASR continues to advocate using these excess funds, but we also recognize that another revenue source may be necessary to garner the support required to gain passage of any COLA legislation. Consequently, PASR is in discussions with the legislators that are central to the budget process to identify a source of revenue to fund a COLA.

Identifying a source of revenue that is readily available is difficult given the competing priorities of legislators and their constituents in the zero sum budgeting process. With that said, we do believe that we have made progress and are currently researching the viability of a few options that seem promising and which we have received messages of an openness to consider from these key legislators.

As we continue down this path, there will be few concrete details that we are able share so as not to jeopardize the odds of success. With this being said, please remain patient as PASR has a growing sense of hope that a COLA will come to fruition.

The odds of success improve if legislators continue to hear from their constituents on a sustained basis. So, please remain tenacious in communicating with legislators about the need for and your support of COLA legislation. PASR has a link to a letter that you can send to your senator, Joe Pittman (Senate Majority Leader), Kim Ward (Senate President Pro Tempore), Scott Martin (Senate Appropriations Chair), Vincent Hughes (Senate Minority Chair of Appropriations), Jay Costa (Minority Member of Senate Appropriations), and Cris Dush (Senate State Government Committee Chair). Please visit <https://www.pasr.org/legislative-form/?id=5> to send a message to these

Continued on page 14..

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: (_____) _____

Address: _____

Coverage Doesn't Always Mean Protection



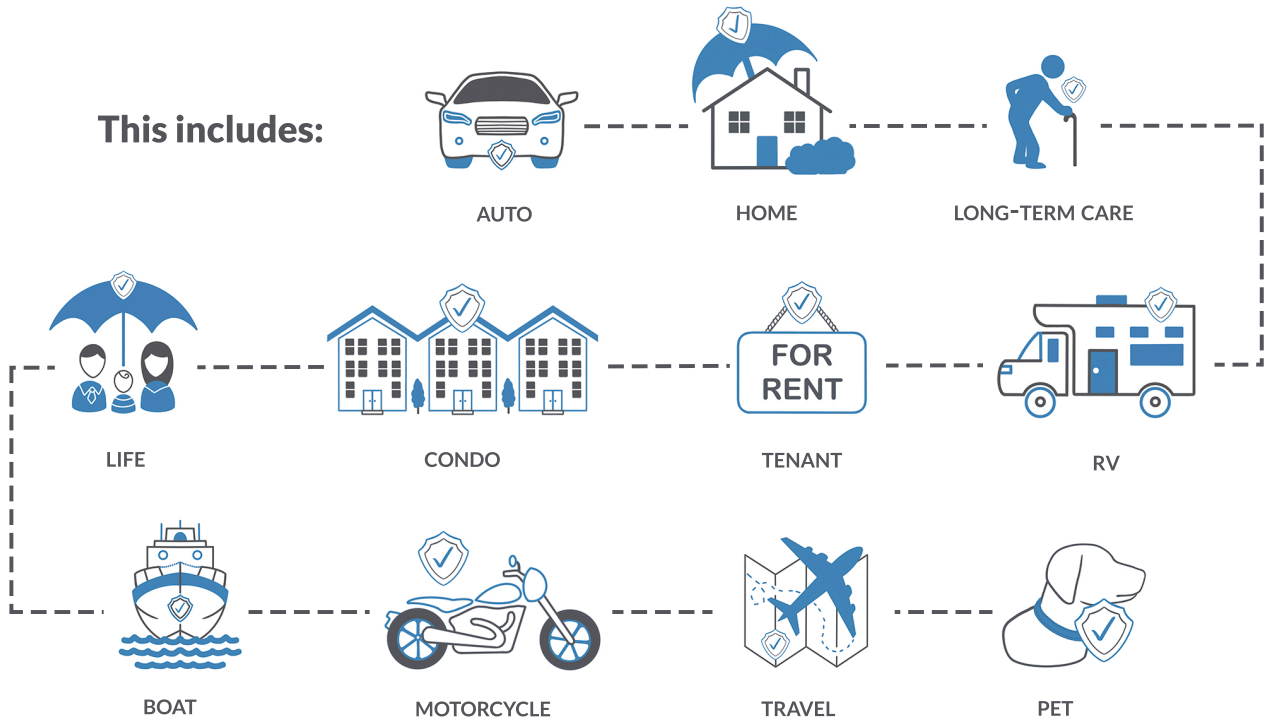
Let Us Help You Build a Custom Solution



Why Choose Us

Grove Financial & Associates is partnered with PASR to offer exclusive member discounts on auto and homeowner policies and a free, personal consultation. This 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. Grove Financial & Associates also offers other insurance solutions to cover all of your insurance needs!

This includes:



PASR Member Benefits and Discounts Guide

With help from the Member Benefits and Services (MB&S) Committee, PASR is able to offer our members exclusive benefits, services, and discounts to help enhance our members' economic security. PASR is always on the lookout for new and exciting ways to help our members save money. The following pages contain a summary of benefits, services, and discounts that are exclusive to PASR members.

Check our website for rapidly changing discounts! To access the websites or discount codes needed to unlock PASR Members' Only rates, current PASR members can log in to pasr.org and navigate to the Discounts & Benefits page.

Health and Wellness



United Concordia - Dental Insurance
1-800-332-0366 | ucci.com

PASR offers access to the premier United Concordia Dental insurance you need to stay healthy – at affordable members-only rates. The price of a single service without dental insurance allows this plan to easily pay for itself! PASR members enjoy industry leading discounts on in-network dentists and specialists, allowing you to minimize your costs and worry less about exceeding your annual maximum.

United Concordia is also providing extra value to our members by expanding their popular **College Tuition Benefit**® savings program with SAGE Scholars, Inc. By participating in a United Concordia dental plan, you'll earn Tuition Rewards® points that can be redeemed by eligible students you choose to sponsor from your immediate or extended family (including biological and adopted children, grandchildren, nieces and nephews, stepchildren, and even godchildren). The Tuition Rewards® points can be used for tuition discounts at more than 400 participating private colleges and universities throughout the United States.



Davis Vision by MetLife - Vision Insurance
1-833-393-5433 | metlife.com/vision

With PASR's 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. The program is low cost and the plan 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.



TruHearing - Hearing Aid Services
855-933-2841 | truhearing.com

Good hearing is important to your health. That's why you have access to TruHearing, a comprehensive hearing care solution. Hearing aids can be expensive—an average of \$2,400 per aid— but the TruHearing program saves you 30-60% off hearing aids. For those members, and their extended family, 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.

ConnectAmerica
1-888-632-1103 | connectamerica.com

ConnectAmerica is a personal emergency response system provider. PASR members are offered various types of systems at lower costs. Personal emergency response systems provide continuous in-home and mobile monitoring to aging and at-risk populations. With ConnectAmerica, individuals can call for assistance 24/7/365, whether they are at home or on the go. ConnectAmerica goes far beyond the button, offering a 24/7 Nurse line, Emergency Medical Services (EMT), Family and Caregiver notifications, and more.

BetterHelp -- NEW!
Online services | betterhelp.com/pasr

BetterHelp is the leading online therapy platform with over 32,000 therapists across the U.S., services in 50+ languages, and support in over 200 countries. You can work with a therapist specifically assigned to you based on your individual needs, preferences, and location. You can communicate with your therapist via phone, video, and live chat, plus you can message your therapist whenever you'd like.

PASR members get one month free and then receive 15% off continuing service. To receive the access code to this discount, you must login to our website.

Superfeet -- NEW!
Online purchases | superfeet.com

Superfeet support isn't just about making incredibly comfortable insoles, it's about making a positive difference in people's lives, together creating a happier, healthier world one step at a time. Superfeet is offering PASR an exclusive 10% discount to members.

PASR Member Benefits and Discounts Guide

Vehicles & Insurance



Auto, Home, RV, and Motorcycle Insurance **(717) 238-6000 | grovefinancial.net**

PASR is proud to partner with Grove Financial & Associates (GF&A) formally known as Trispagonas Insurance. Through our partnership, GF&A is pleased to offer unique benefits that are exclusive to PASR members. Benefits include objective, no-hassle reviews of existing policies and the availability of a PASR discount on new auto and homeowner policies with our select carriers, Westfield Insurance and Penn National Insurance.

PASR members automatically save 4% on Westfield Insurance auto and home/condo/tenant policies, and 5% on Penn National Insurance auto and home/condo/tenant policies when they contact GF&A directly by phone, email, or website.

Unlike a captive agent or direct insurance company that only offers their own proprietary products, GF&A operates as an independent broker. Many consumers don't fully understand just how important that really is! When it comes to insurance, "one-size" or one carrier doesn't fit all. That's why we recommend our members work with an agency that offers in-depth knowledge of multiple insurance products, companies and guidelines – not just one.

*PASR discounts currently available for residents of PA, MD and NY. Standard underwriting guidelines apply. Eligibility is not guaranteed.

Life and Long-Term Care Insurance **(717) 238-6000 | grovefinancial.net**

PASR 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.

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 Grove Financial & Associates (GF&A), formally known as Trispagonas Insurance, 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.

Pet Insurance **(717) 238-6000 | grovefinancial.net**

PASR offers pet insurance to our members. You already expect the unexpected with your pets, but what about when it comes to their vet bills? The truth is, 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.

Enterprise and National Car Rental

PASR members can receive a 5% discount on rentals with Enterprise and National by using the loyalty program. Enroll in the Emerald Club loyalty program and use a PASR exclusive code to maximize your benefit! To access these discounts you must login to our website and click on their individual link.

Elder Law Attorney Services



Elder Law Attorney **(717) 697-4700 | waltersgalloway.com**

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. Mention you are a PASR member to receive a free consultation and a 10% discount.

Jessica Fisher Greene is the attorney to contact at Walters & Galloway, PLLC, and she can be a primary attorney or you can use her services to garner a second opinion. All processes can be completed in person or via video conferencing.

PASR Member Benefits and Discounts Guide

Home & Financial Services



Comprehensive Wealth Management
(717) 763-1325 | www.grovewealthllc.com

Shifting and adjusting your financial plans as you navigate retirement can seem daunting. Throughout our working careers, so much of our time is spent on the accumulation and growth of our retirement savings. But entering into retirement – now we're in a position of having to rely on those 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.



TankFarm
855-976-4141 | www.tankfarmgroup.com/pasr

With the PASR Propane Discount Program from TankFarm you can save an average of \$300-\$500 a year on propane without sacrificing quality of fuel or service. PASR members get a \$50 free propane certificate upon sign up, a \$100 certificate towards purchase of a new propane tank, and a free lifetime membership.

When you take advantage of this program, this is how you'll benefit:

- Exclusive pricing on propane that is typically \$0.50-\$1.00 less per gallon than what most propane consumers are paying now
- No tank rental fees
- No delivery fees
- Work with a top local supplier to provide you with a tank if you need it and to schedule your deliveries and service appointments
- Support from the TankFarm Membership Services team



HEAT USA
1-800-660-4328 | www.heatusa.com

PASR members will receive a free or discounted service contract, a discount price on the oil, and will have access to a membership services team willing to assist at any time. 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.

Moving Services
1-800-223-5309 | 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 & Entertainment



Boscov's Travel Services
1-866-433-3812 | boscovstravel.com

With your PASR membership, Boscov's Travel is ready to arrange your individual and family trips, a scheduled motorcoach 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. These gift card certificates can be used towards any Boscov's merchandise. PASR members can book their travel needs online through the Boscov's Travel website. Take advantage of its unique money saving features for booking airfares as well.

Travel Insurance
(717) 238-6000 | grovefinancial.net

Your family relies on you to make smart decisions, especially when it comes to traveling. A wise choice is to make sure your leisure travel investments are protected from what can go wrong before and during a trip, such as accidents requiring medical attention,

PASR Member Benefits and Discounts Guide

lost baggage, and delays. With Nationwide Travel Insurance, you have affordable, flexible plans that will keep you traveling smart! Cruise plans, single-trip plans, and annual trip plans are available.

State RECREO Trips with PASR (717) 697-7077 | pasr.org/trips

Each year, PASR offers group travel opportunities for our members through our partnership with Boscov's Travel. To view a list of the trips currently planned, please visit pasr.org/trips.

Orlando Vacation Discounts 1-888-632-1103 | orlandoemployeediscounts.com

Save up to 35% off your next Orlando vacation with PASR's member's only discount through Orlando Employee Discounts! Orlando Employee Discounts offers 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 as well as discounts on rental cars through Avis and Budget.

Amusement Parks

PASR has secured partnerships with Hersheypark, Dollywood, Idlewild & Soakzone, Kennywood, Sandcastle Park, DelGrosso, Great Wolf Lodge, and Waldameer & Water World, to offer discounted pricing to all members of our Association. To access these discounts you must login to our website and click on their individual links.

Sporting Events

PASR offers many minor league baseball and hockey team discounts, as well as discounted Penn State football tickets. Game days and participating teams are updated frequently during each sport's season, please visit pasr.org to see the most up-to-date list of participating teams.

Pittsburgh Post-Gazette

Pittsburgh Post-Gazette is offering eligible PASR members a 60% discounted rate of \$6 per month on a digital subscription, including access to post-gazette.com, PGe, and PG Reader. There is no home delivery plan available for this partnership. Please visit pasr.org to access the unique link.

Shopping & Technology

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 lap-

top 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. Purchases must be made using the web address provided to access the discount. Discounts will not be honored in stores or by phone.

Personal Computer (PC) - Dell 1-800-695-8133 | <https://www.dell.com/>

The Dell Member Purchase Program makes saving on Dell products easy for PASR members. The program gives you access to an exclusive coupon with a savings of 5% on Dell products. Just enter your email and the coupon will be sent via email. This coupon can be shared with family and friends, one code per order, three times per year.



BJ's Wholesale Club 1-800-313-8887 | bjs.com

PASR's BJ's Wholesale Club program offers incredible storewide savings. Whether starting a new service or renewing an existing membership through PASR, you'll enjoy a discounted membership fee. As the largest wholesale chain in the eastern United States, BJ's has stores spanning from Maine to Florida along the East Coast. Beyond typical grocery items, you can save on a wide range of products including tires, eyeglasses, jewelry, gasoline, electronics, clothing, and more!

Blue Mountain Blooms (717) 243-7888 | bluemountainbloomsflorist.com

Blue Mountain Blooms is an independently owned flower shop located in Pennsylvania and delivers throughout the United States. They provide personal service with arrangements perfectly suited for any occasion. Please visit pasr.org to access the promo code needed.



Wendell August Forge -- NEW! Online purchases | wendellaugust.com

Crafted by artisans in Pennsylvania for nearly a century, Wendell August gifts are unique symbols of the stories, traditions and milestones that bind us together. Each piece is then hand-wrought using an eight-step process with roots in ancient metalworking techniques. Forged with care. Given with love. PASR members receive 15% off their online purchases!

Region 7 Hosts a Veteran's Tribute

By Lori Greene, Region 7 Director

Region 7 hosted a Veteran's Tribute in conjunction with the V.F.W. Post 8543 Band at the State Theater for the Arts in Uniontown, PA on Saturday, June 15 at 3:00 PM. The Fayette County, Greene County, Washington County, and the Westmoreland County Chapters of PASR all comprise Region 7. The members of those chapters had collected personal items that were packed into gift bags and donated to the patients at the Pittsburgh VA Nursing Home.

This was not the first time the two had collaborated. The V.F.W. Post 8543 Band and Region 7 had hosted a Veteran's outreach event on November 14, 2022. The project had been such a success that the members of the chapters requested it be done again. At the first event, the chapters of Region 7 had collected enough items to donate over 100 gift bags to the VA Nursing Home in Clarksburg, WV. Many of the local Veterans use the VA in Clarksburg for their care.

Lori Greene, Region 7 Director, performed with the band, and Rich Miller, Band Director, is a member of the Fayette County Chapter of PASR. The two of them decided to work together again and host this Veteran's Tribute Concert. The members of the local chapters in Region 7 had met on the morning of June 15th at the theater to pack the gift bags. The bags had then been on display in the lobby for the concert attendees to see.

The band never charges admission to their concerts. At their annual Christmas concert, admission is a donation to the food bank or a toy donation to Toys for Tots. For this Veteran's Tribute Concert, the members of PASR Region 7 were collecting free-will donations that would be donated equally to the VA Home in Pittsburgh and the VA Home at Clarksburg.



Pictured Above: North Union V.F.W. Post 8543 Band, Director: Rich Miller



Pictured Above: North Union V.F.W. Post 8543 Swing Band, Director: Bobby Menear
2023 House of Delegates Entertainment



Pictured Above: PASR Region 7 Executive Board with donations from their 2022 Veteran Project

Exploring myths about teeth whitening

Social media is filled with shortcuts to whiter and brighter smiles. You need to know about the dangers and what to avoid.



Myth 1: Charcoal Toothpaste

While activated charcoal may help remove surface stains, it's also mildly abrasive and hasn't been proven to whiten teeth. Probably safest not to use it at all, since the abrasiveness can cause long-term sensitivity.

Myth 2: Peroxide

True, some prescription whiteners do contain peroxide products that can help to whiten in certain situations. It's always best to use them under the care of a dental professional. Both peroxide and hydrogen can cause significant damage to the protective enamel of teeth if used incorrectly, as well as possibly scraping off delicate tissue.

Myth 3: Home Cleaning Products

Fine for the house, not for your mouth. Cleaning products are filled with chemicals that won't just irritate your mouth, teeth and stomach — they can be toxic and even lethal. Using them in your mouth should always be avoided. Their abrasiveness alone can damage tooth enamel, leading to sensitivity and even decay. There is absolutely no research advocating their use orally.

Stick with solutions that won't harm your teeth

Why take a risk when there are plenty of over-the-counter whiteners and whitening toothpastes that offer proven results? Your dentist knows your teeth best. Rely on them for professional whitening advice when it comes to specific products and proper usage for your most radiant smile.

The Pennsylvania Association of School Retirees (PASR) offers members preventive care through two dental plans. Call [717-697-7077](tel:717-697-7077) to learn which plan suits your needs at members-only rates.

Who You Gonna Call?

Do you have a question about one of the following?...

- * Membership status with PASR
- * Questions about your Davis Vision by MetLife
- * Questions about United Concordia
- * Questions about PASR Discounts/Benefits

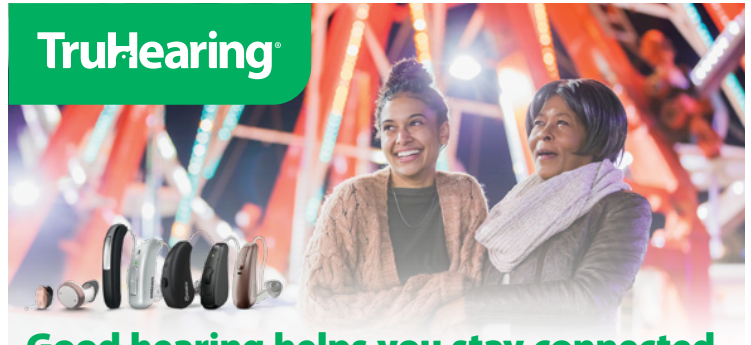
Call the Pennsylvania Association of School Retirees (PASR)
at
717-697-7077

What about...

- * 1099-R or tax forms
- * Beneficiary Information
- * Late or missing pension checks
- * HOP questions

Call the Public School Employee Retirement System
(PSERS) at
1-888-773-7748 or 717-787-8540

TruHearing®



Good hearing helps you stay connected to the moments that matter most.

Your PASR membership gives you access to exclusive pricing on a high-quality hearing aid program through TruHearing.®

Your hearing aid purchase includes

- Risk-free 60-day trial period
- Full 3-year manufacturer warranty
- 1 year of follow-up visits
- 80 free batteries per non-rechargeable hearing aid



Call TruHearing to learn more and schedule an appointment

1-888-933-2841 | TTY 711

Hours: 8am–8pm, Monday–Friday

All content ©2024 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. Follow-up provider visits included for one year following hearing aid purchase. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. 515000_PASR_Qtrpg_Ad_0424

School Retirees:
FIND YOUR
NEXT CALLING



Consider a new career with your spouse as houseparents!

Milton Hershey School is one of the world's best private schools, where students from low-income families receive an exceptional education—with all costs covered. MHS is hiring married couples to work as houseparents and live on campus with a group of students, caring for daily needs and teaching valuable life skills. You can make a positive impact while living rent free and earning an income with comprehensive benefits.



Scan the QR code or visit mhskids.org/houseparents to learn more.

Better Resources, Better Support for Members of PASR

By Anastasios "Tom" Trispagonas, CLTC Wealth Management Advisor at Grove Wealth Management, LLC

Hello PASR members!

My name is Tom Trispagonas and I'm the owner of Trispagonas Insurance. For the last several years our agency has served as PASR's insurance and financial services partner, offering a wide range of benefits and discounts exclusive to PASR members. You've seen our advertisements in PASR publications; you've met with us personally at various PASR-sponsored events; you've seen us referenced on PASR's website; and we help provide insurance coverage for many of you personally. Fortunately, I have exciting news to share! Our agency has recently agreed to merge with our long-time partner, Grove Financial & Associates, Inc. Moving forward, when it comes to our marketing and advertising efforts, you'll notice our new GF&A branding as opposed to the Trispagonas Insurance branding we used in years past. Yet it's important to note we're still here to serve you. I'm personally not going anywhere. And every member of the Trispagonas Insurance team is here to stay as well!

So what does this mean?

Put simply, our anticipation is to better serve you. Our agency historically consisted of a 5-person team. That number will now grow to 40+ considering the added resources GF&A will provide to help with quoting needs, policy reviews, and servicing support.

Ever since our inception as an agency in 2008 we've always maintained a healthy partnership with GF&A. Meaning this transition isn't as extreme as it might appear on the surface. We've shared

resources and supported each other in a variety of ways for many years. I didn't want the change in optics to confuse anyone, though, which is why I wanted to share these details with you transparently.

At the end of the day, our commitment to supporting PASR has only been strengthened. You'll still see our advertisements in PASR publications (albeit as GF&A); you'll still see us personally at various PASR-sponsored events; you'll still see us referenced on PASR's website; and we remain devoted to providing our policy-holders the best service we can.

Will there be any change to the benefits and discounts we've been receiving?

Nope! All PASR benefits and discounts offered through our partnership remain the same. Again, the only difference you'll notice on the surface is our name and branding.

How can we reach you?

Our contact information remains the same, although our website has now merged with GF&A's. You can visit us online at grovefinancial.net or trispagonas.com (which will now direct you to the grovefinancial.net website). You'll notice a blue button towards the middle of the page that reads, "MHSAA/PASR/APSCUF" (MHSAA and APSCUF are two other non-profit organizations we support). You're welcome to click that button online and contact us that way. Or we can be reached at 717-238-6000.

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. Many of our digital efforts are via email. Please know that if you have unsubscribed you will not receive your benefit reminder emails. Also, you can now use the unsubscribed 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 onto 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), update credit card information for auto renewals, view and print your payment history, print your membership card, and even enroll in benefits online. You can also pay your membership dues, dental and vision premiums, get access codes and links to your exclusive benefits, or make an online donation.

To log into 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 update your information by clicking Manage Account in the top right-hand corner and selecting "Edit Personal Info" from the drop-down menu.
6. To update your credit card information, click on Manage Account in the top right-hand corner and select "Manage Saved Payments". Once the page loads, you can select the square next to "Update/Replace payment method". You must already be enrolled in auto renewal to update this information.

If you would like to 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.

Stock the Classroom Grant

The Pennsylvania Association of School Retirees (PASR) was established in 1937 and is comprised of members who are retired employees of the public schools of Pennsylvania. We are former teachers, administrators, counselors, nurses, secretaries, aides, bus drivers, cafeteria workers and maintenance staff. Unlike other retiree groups, PASR is governed by, and works exclusively to serve the needs and interests of school retirees, regardless of their former positions.

In pursuit of our mission, we provide various forms of support, including scholarships for students, Educational Support grants for staff members, and advocacy in the PA General Assembly for the welfare of public schools. This fall, in partnership with Grove Financial & Associates, PASR is offering educators the opportunity to apply for a grant of up to \$5,000. Applications can be found on our website at pasr.org/classroom_grant/.

From May 1, 2024, through September 16, 2024, dedicated public school educators committed to meeting the diverse needs of their students are invited to apply. Applicants will

need to provide basic contact information, details of their employment within the public school system, a description of how they plan to utilize the grant, the number of students it will benefit, and how those students will benefit. The grant recipient will be selected and announced in October 2024, with funds distributed shortly after.

PASR offers annual memberships to school retirees and associate memberships to all individuals, both providing the same benefits. As a member, you can take advantage of benefits outlined on pages 6 through 9 of this issue. Leveraging our large membership base, we have negotiated favorable group rates on various products and services, including discounted dental and vision insurance.

We encourage you to share information about our Stock the Classroom Grant with anyone you're still in touch with. Together, we aim to make a lasting impact on students, educators, and their school districts.

Legislative Update Continued

legislators. You can also find this letter and updates on legislative matters at <https://www.pasr.org/legislative-cola-information/>.

It is also worth reiterating that PASR understands that Post Act 9 annuitants also need a COLA. Securing the HB 1416 COLA is the first step towards securing a COLA for all PSERS and SERS annuitants. As much as PASR would like to secure a COLA for every annuitant (we did succeed in getting Senate Bill 864 introduced into the Senate, which would have provided an automatic COLA to everyone every three years, but the Senate nor the House would move this bill). The General Assembly's reluctance to even move SB 864 for a vote in Committee has forced PASR to take the COLA fight one step at a time. The first step is securing passage of HB 1416. Then, PASR can make another push to get a COLA for the others who have not received a COLA in decades. So, if HB 1416 does not impact you directly, PASR understands your frustration, but your support remains essential to making progress in getting a COLA for everyone.

We hope that Huxley is correct in how he weights the effectiveness of patience and tenacity! PASR WILL REMAIN TENACIOUS IN THIS FIGHT, and we will find the patience necessary to endure.

PASR also urges you to use your vote in the general elections to support candidates that support COLA legislation. PASR published a list of those PA Representatives that voted in favor of and against HB 1416 in the PA House of Representatives (please contact our office if you would like a copy of this list). When we get a vote in the Senate, we will share the record of that vote with you as well.

If you need to discover who your PA legislators are please go to: <https://www.legis.state.pa.us/cfdocs/legis/home/findyour-legislator/>

Thank you for all of your efforts to support the passage of COLA legislation, and please remain tenacious in this fight!



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