

PARSE *newsletter*

DIRECTORY OF SERVICES

PARSE

STATE OFFICE

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Thomas B. Judge – President

Allan Hansen – Vice President

John Class – Treasurer

REGIONAL VICE PRESIDENTS

NORTHWEST

Joseph Moliterno: (814) 938-9089

SOUTHWEST

Thomas Buerkle: (724) 836-5412

NORTHEAST

John Quirk: (570) 628-2815

SOUTHEAST

Kathy Beitchman (610) 252-9912

CENTRAL

Carol Moyer: (717) 652-9270

Summer 2018

By Thomas B. Judge, President

Welcome to the Summer 2018 edition of the PARSE newsletter. I hope you are all enjoying a relaxing summer. I want to bring you up to date on what has been happening in PARSE.

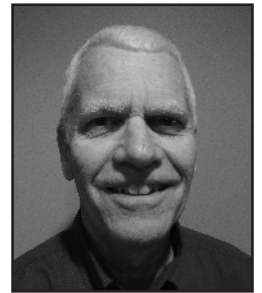
Membership is up and as of the end of June we have 21,668 members who have paid their 2018 dues. At the same time last year that number was 20,712 so we are well ahead of last year. My goal was to reach 22,000 members this year and I believe we will achieve that number.

I have been working with the Executive Committee to prepare a list of questions on issues relevant to retirees to be presented to the candidates for governor. If we can get written responses we will publish them in a newsletter or special mailing. I have also contacted the Executive Director at PASR and we have agreed to work collectively on this effort.

PISI (PARSE Insurance Agent) merged with AMBA (Association Member Benefits Advisors) near the end of 2017. The State Office worked with the PARSE attorney to prepare an agreement to guarantee that the current way we work with PISI will not change. Although there will be no changes with either how the State Office or members interact with PISI there are potential benefits to PARSE. PISI and AMBA will be actively working to grow membership, obviously the more members we have the greater the opportunity they have for insurance contracts. AMBA is actively working to identify potential retirees who could benefit from PARSE membership. I am working with PISI and AMBA to develop a marketing package for these potential members.

PARSE is now engaged with Sidium Solutions (the IT consultant who successfully completed other projects for PARSE) in redoing the existing PARSE system to a state of the art database and a web based application. Our database will be moved to the “cloud” environment with environmental and support controls. One of the enhancements to the system, that is a goal to have available by fall, will be the ability to bar-code invoices. Bar coding will increase productivity for dues collection and add a greater measure of accuracy to invoice processing.

The 2018 Governing Board meeting will again be at the Radisson 9/11-12. The format will be the same as the last few years. We would like to have a representative from the Dept. of State to discuss the upcoming election and voting fraud protection.



Tom Judge

Continued on the next page

STATE EMPLOYEES

RETIREMENT SYSTEM (SERS)

Questions on pension checks,
direct deposit, for state employees etc.
(717) 787-6293 OR 1-800-633-5461

PUBLIC SCHOOL EMPLOYEES'

RETIREMENT SYSTEM (PSERS)

Questions on pension checks,
direct deposit, for school employees etc.
(717) 787-8540 OR 1-888-773-7748

PENNSYLVANIA EMPLOYEES

BENEFIT TRUST FUND (PEBTF)

Questions on state retirees health programs
including prescription drugs.
(717) 561-4750 OR 1-800-522-7279

PACE & PACENET

PA prescription assistance programs for
older adults, offering low-cost prescriptions
medication: 1-800-225-7223

PROFESSIONAL

INSURANCE SERVICES, INC. (PISI)

Questions for retirees on how to enroll
in Dental, Vision, Long Term Care, Identity
Theft, Whole Life, Term Life & Medicare
Supplemental Insurance (not for claims)
(717) 761-4437 OR 1-800-382-1352

DAVIS VISION PLAN

Names of participating eye doctors:
1-877-923-2847 Client Code: 4054
OR www.davisvision.com
Questions on claims call
PISI: 1-800-382-1352

UNITED CONCORDIA

ADVANTAGE PLUS DENTAL PLAN

1-800-332-0366

Names of Participating Dentists
1-800-332-0366

Advantage Network Questions on claims:
PISI: 1-800-382-1352

HEAR IN AMERICA

Questions about our hearing services:
1-800-286-6149 OR
www.hearinamerica.com

The Davis Vision contract is in the final year of a 4-year agreement, ending in August 2018. PARSE requested from Davis: (a) a new multi-year contract to fix costs and (b) a November 1st renewal time so future contracts will come after the Governing Board meeting. The good news is that Davis has now submitted a proposal for a 4-year contract with no premium increases during the term of the contract. I remind those of you with Dental insurance that if Class III services (i.e. crowns, etc.) are recommended you should request the dentist obtain a pre-determination from United Concordia. The pre-determination will benefit you in several ways; first you will know what your out of pocket costs will be before any work is done and second if a pre-determination has been done there should be no problems when the dentist submits the actual claim. If you have any problems/issues with either Davis or United Concordia we recommend that you call either PISI or the State Office.

Last September, at the Governing Board Meeting, it was decided that a review of all PARSE insurances should be initiated. The State Office requested proposals from two insurance brokers for a comprehensive package of insurance for the State Office and the chapters. Only one of those companies submitted a proposal. At the Executive Committee meeting of 3/13/2018 the proposal submitted to PARSE by Gunn Mowery was accepted. The package that was accepted has Property, General Liability, Workers Compensation, an Umbrella component (increasing the maximum coverage) and Directors & Officers insurance including Employment Practices Liability. The total cost for this negotiated package is significantly lower than prior costs and all chapters will see a reduction in the cost Treasurer Class will be billing.

The State Office has proposed changing the fiscal year from Jan 1 thru Dec 31 to October 1 thru September 30. The reason for this change is to better align cash flow with the fiscal year. At present dues are collected at the end of the fiscal year and PARSE has a negative balance for most of the year. This idea was discussed at an Executive Committee meeting and the PARSE Accountant reported that this change could be easily made. The impact to the chapters would be the need to file their financial reports earlier. The Executive Committee approved this change at the meeting on May 14th. The Finance Committee also approved this change and will be recommending that the Governing Board adopt this recommendation.

I want to remind all of you that as announced PARSE is no longer using the Verizon email addresses. The new addresses are as follows:

Tom Judge	tjudge@parseofpa.org
Allan Hansen	ahansen@parseofpa.org
John Class	jclass@parseofpa.org
Craig Staller	cstaller@parseofpa.org

7 BEST FOODS TO EAT

Oatmeal: Oatmeal sustains your blood sugar levels longer than many other foods and helps keep your insulin levels stable so you don't have hunger cravings for many hours after consuming it.

Spinach: Green vegetables are packed with important vitamins and minerals including A, C, K, foliate, beta-carotene, calcium magnesium and fiber! Spinach in particular is one of the best because one serving offers nearly a full day's worth of vitamin A and half of your vitamin C plus it is loaded with foliate which protects against heart disease, stroke, and colon cancer.

Beans and Legumes: Beans are loaded with nutritional power. They are all low in fat and packed with protein, fiber and iron which are all essential for building muscle, burning fat and losing weight. Beans are excellent for fighting

cancer, lowering blood pressure and fighting heart disease. Black beans are high in vitamins, minerals and protein as well as being very low in calories and carbs.

Almonds: They will contribute to clearing out your arteries, add to cell and membrane health and help you feel full to avoid over eating. If you eat about two ounces of almonds (roughly 24 of them) and drink about 8 ounces of water it can suppress your appetite for hours. Avoid the salted or smoked variation which contribute to high sodium levels and spiked blood pressure.

Egg Whites: The protein found in eggs has the highest biological value of protein of any food which is a measure of how well it supports your body's protein needs. This contributes to more effective muscle building than other sources of protein including milk or beef. They also con-

tain high levels of vitamin B12 which is essential for fat breakdown. Egg whites in a carton such as Egg Beaters or Egg Creations are excellent for cooking, have fewer calories than regular eggs and no fat, plus have just as many of the main nutrients.

Olive Oil: The benefits of olive oil fight against obesity, cancer, heart disease and high cholesterol and boosts immune system with monounsaturated good fats and vitamins. Olive oil helps control foodcravings and burns fat.

Berries: Antioxidant super food!!! Any berry carries powerful levels of antioxidants and all purpose compounds that contribute to fighting cancer and heart disease. They also add to better eyesight, balance, coordination. Blueberries are the highest in antioxidant power ratings, loaded with soluble fiber like oatmeal which keeps you full longer and are of the healthiest foods you can eat.

PEBTF Benefit News

NEW FOR 2018 – The new shingles (herpes zoster) vaccine called Shingrix is covered for members age 50 and older. The Zostavax shingles vaccine continues to be cov-

ered for members age 60 and older. Non-Medicare eligible members, coverage for the shingles vaccines is provided at your doctor's office or at a CVS Caremark Vaccine Net-

work pharmacy. Medicare eligible members, the shingles vaccines are covered according to Medicare guidelines under your Prescription Drug Plan with a copay.

SAM'S Club Certificates

PARSE is continuing to offer discount memberships with SAM's Club. The current certificate will be good through January 2019. Any-

one interested in obtaining a certificate may do so by contacting the Treasurer of your local Chapter. Their names and phone numbers

are located in this newsletter. Your Chapter number is always noted on your dues invoice that you receive each October.

CHAPTER TREASURERS

MEMBERS-AT-LARGE

John Class: 888-809-7429

1-10	BLAIR, BEDFORD, HUNTINGDON Naomi Detwiler: 814-832-2298
1-20	CENTRAL PENN Jan Moran: 717-763-5515
1-25	FRANKLIN Bonnie McMullen: 717-860-1605
1-27	FULTON Barbara Fischer: 717-294-3693
1-30	LANCASTER, LEBANON Joan Matterness: 717-392-4906
1-40	MT. NITTANY Mary Alice Miller: 814-349-5475
1-50	MUNS Sally Kobus: 570-524-0635
2-10	ENDLESS MOUNTAINS Dianne Burman: 570-756-2525
2-20	LACKAWANNA, WYOMING Christopher Doherty: 570-521-4549
2-30	LUZERNE, COLUMBIA Robert Berkey: 570-696-2907
2-50	SCHUYLKILL, CARBON, John Quirk: 570-628-2815
2-60	WAYNE, PIKE, MONROE Claudia Le Vasseur: 570-937-9093
3-10	ERIE Anita Locanto: 814-460-5010
3-20	JEFFERSON, CLEARFIELD Joe Moliterno (acting): 814-938-9089
3-27	CRAWFORD Kathryn W Parks: 814-337-0673
3-30	MCKEAN, POTTER, CAMERON, ELK George Barron: 814-837-7182
3-40	VENANGO, CLARION, MERCER Richard Supak: 814-437-3385
3-50	BARTON, SCHULER, WARREN, FOREST Carolyn Moynihan: 716-720-1527
4-10	BERKS, LEHIGH, NORTHAMPTON Muriel Brookins: 215-669-2493
4-30	DELAWARE, CHESTER Roxanne Liberace: 484-678-3745
4-50	MONTGOMERY Doll Byrd: 610-584-5035
4-60	PHILADELPHIA, BUCKS Ed Finfer: 215-244-1330
5-10	CAMBRIA, SOMERSET Francis Skala: 814-535-4380
5-20	INDICO Richard Roberts: 724-465-5295
5-30	WEST SCI-CO Xina Matuza: 724-327-0826
5-40	WEST PENN Georgia Manns: 412-672-8708
5-50	LAUREL HIGHLANDS Carol Kolesko: 814-893-5676

Davis Vision Plan

We are pleased to announce that a new contract has been secured with Davis Vision. The new plan will begin on November 1, 2018 and be in effect for four (4) years with the current rates being guaranteed for the length of the contract with some benefits enhancements. The renewal contract is effective 11/12018-10/31/2022.

The following member-benefit changes will become effective November 1, 2018:

- Members will have an additional \$50.00 non-plan frame allowance at Visionworks, for up to \$110.00
- Members will have an additional discount of 20% on Non-collection Frame overage.
- Members will have an additional discount of 15% on Non-collection Contact Lens overage.
- Members will have access to the Scratch protection Plan: \$20 single vision; \$40 multi-focal lenses.
- Copayment for Scratch Resistant Coating reduced to \$0.00. Members will have access to the Premium Contact Lens Formulary.

Financial Statement

REVENUE

Year Ending December 31, 2017

Program Services	\$266,596.07
Interest	\$3,157.23
Miscellaneous	\$612.44

Operating Revenue	\$270,365.44
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EXPENSES

Program Services	\$176,553.16
Operational	\$67,716.85

Total Expenses	\$244,270.01
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Total Cash Excess (Loss)	\$26,095.43
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*PARSE operates on a calendar year and cash basis, that is, income and expenses are recorded in the calendar years in which they occur.

Election for Governor

As you know because of our IRS status PARSE is not able to engage in any political activity. To provide our members with information on issues of importance to retirees The State Office and Executive Committee has worked with PASR (PA Association of School Retirees) to develop some questions/issues to present to the candidates. If either or both respond to this inquiry we will share those responses with you in either a newsletter or a special mailing. Our goal will be to give you information as you decide on how you will vote.

Although these have not been finalized the following is the current draft of questions.

1. There has been no COLA (Cost of Living Adjustment) for annuitants of SERS and PSERS since 2001. The cost of living and consumer prices have increased each year. Many of the pre-Act 9 and some post-Act 9 annuitants now have an acute need for an adjustment.
Are there plans or proposals to address this need for a COLA that you could support?
2. Retirees from the Commonwealth receive their medical insurance as part of their retirement benefits package.
Are you committed to ensuring the continuation of this essential benefit?
3. **Do you support or oppose changing the current property tax system by shifting it to and increasing the PIT (personal income tax), a shift to an increased sales tax or a combination of adjustments?**

2018 PA ELECTIONS IMPORTANT DATES TO REMEMBER

SEPTEMBER 17

First day to apply for a civilian absentee ballot

OCTOBER 9

Last day to REGISTER before the November election

OCTOBER 30

Last day to apply for a civilian absentee ballot

NOVEMBER 2

Last day for County Boards of Election to receive voted civilian absentee ballots

NOVEMBER 6

GENERAL ELECTION

NOVEMBER 7

First day to REGISTER after November election

NOVEMBER 13

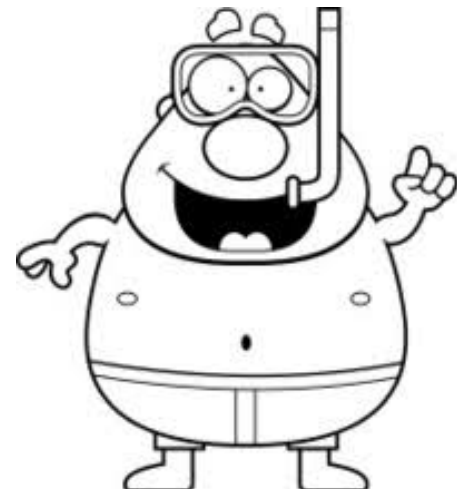
Last day for County Boards of Election to receive voted military and overseas ballots (submitted for delivery no later than 11:59 PM on November 5)

NOTE – All dates in this calendar are subject to change without notice.

Do You Like to Travel?

The Central Penn Chapter of PARSE runs a travel program for their members and anyone who would like to travel with them. The committee has 4 members with Jan Moran (717-763-5515) and Karen Taylor (717-763-2088) serving as co-chairs of the committee. They offer travel at reasonable prices. Their trips are always listed on their web site www.ParseCentralPenn.com with the ability to print off forms needed to sign up.

The committee has no less than 12 trips each year. Some trips cover several days but there are a number of 1 day trips also planned. Currently departures are from Camp Hill and Harrisburg.



PARSE *Calendar of Events at State Office*

September 3, 2018	Labor Day, State Office Closed
September 11, 2018	Executive Committee Meeting
September 11 & 12, 2018	Governing Board Meeting, Radisson Hotel
October 8, 2018	Columbus Day, State Office Closed
November 11, 2018	Veterans Day
November 12, 2018	State Office Closed
November 13, 2018	Executive Committee Meeting
November 22-23, 2018	Thanksgiving, State Office Closed
December 24, 2018	Christmas Eve, State Office Closed
December 25, 2018	Christmas Day, State Office Closed
January 1, 2019	New Year's Day, State Office Closed
January 21, 2019	M L King Day, State Office Closed

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