# PARSEMENTAL

# DIRECTORY OF SERVICES

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Thomas B. Judge – President Allan Hansen – Vice President John Class – Treasurer David B. Munsch– Past President

#### **REGIONAL VICE PRESIDENTS**

**NORTHWEST** 

Joseph Molitierno: (814) 938-9089

**SOUTHWEST** 

Thomas Buerkle: (724) 836-5412

NORTHEAST

Thomas O'Neill: (570) 593-8261

**SOUTHEAST** 

Kathy Beitchman (610) 252-9912

**CENTRAL** 

Carol Moyer: (717) 652-9270

# Summer 2017

By Thomas B. Judge, President

As we transition from Spring into Summer I welcome you to the latest PARSE newsletter. Most recently the five regional meetings were held throughout the month of April. These meetings are an opportunity for me to get out and meet with the chapter officers and bring them up to date on what is happening at the State Office and also get input from them. Since most of you don't attend these meetings I want to provide you with the summary of the meetings I prepared.



Tom Judge

- 1. 2016 ended with 21,140 members.
- 2. As of 3/31/2017 there were 20,007 members who had paid dues for 2017. This includes a significant number of new members.
- 3. As of 3/31 there were 1,471 members who had paid 2016 dues but not yet paid 2017 dues.
- 4. Each month I review both new and renewing insurance policies and if dues are not paid the members get a notice with their insurance renewal or they are contacted by PISI if there are new policies.
- 5. The State Office has reviewed the back of the application and identified several counties that are not listed with any chapter. The Executive Committee is reviewing this and will make chapter assignments for these counties.
- 6. PARSE is currently without a State Secretary and this will be discussed at the next Executive Committee meeting in June.
- 7. The Government Relations Committee met last year and again in 2017 and developed a package of information for use by the chapter volunteers. The concept will be to have the committee make recommendations to the Executive Committee on legislation pertinent to PARSE. The Executive Committee will then make a recommendation on what position PARSE will take and this will be distributed to the chapters. The local government relations members will use this as they meet with their Senators and Representative in their district offices. The package of information was developed to help local volunteers be comfortable with their roles. A "generic" business card will be available to the chapter volunteers to leave when they make visits. The package also had sample thank you notes. Finally a thank you card with the PARSE logo was displayed that the chapter presidents could use. One important note that I shared with all was John Baughman's (the PARSE lobbyist) advice to be sure to "do no harm" to the organization as a result of any contact with elected officials. If you would like to serve as a representative for your chapter please contact one of the chapter officers.
  - 8. The following IT updates were provided: (a) the PARSE data service

#### 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's 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

#### Summer 2017 continued

was moved from Verizon to Comcast; in 2016 the phone service was similarly moved, (b) a new high speed switch, to facilitate PC connections to the server was installed, (c) a firewall and anti-virus software were also added, (d) the PARSE website is being redone with a new vendor following numerous problems in 2016 and a non-responsive vendor(multiple vendors were interviewed and the vendor selected has been in business for 15 years).

- 9. Since the 2016 Governing Board meeting the State Office has learned that many employees from Community Colleges receive their pensions thru SERS. As a result they are eligible to become PARSE members. This will be beneficial to PARSE as a whole and the chapters as well. President Judge indicated that he will be working with PISI on a strategy to contact these individuals. The State Office developed a welcome/introduction letter and this will be mailed to the contacts PISI has developed at the Community Colleges.
- 10. Attendees at the meetings were asked for input on the idea of terms for members of standing committees. I suggested that individuals might be more willing to serve if they understood that the commitment was for a specific period of time. This is not to imply that the same individuals could not continue to serve additional terms if they so desired. There was general consensus that this was a valid idea and a 2 year term was suggested. This will be for discussion at the Governing Board meeting and if the delegates are in favor the how to implement determined.
- 11. The State Office distributed a one page document that listed all the PARSE committees, a brief description of the duties of the committee, how often they meet and the qualifications needed to serve. This was distributed to all presidents so they would have it available should the regional Vice President ask for volunteers.
- 12. There were several suggestions for the governing board meetings. A separate room for meals was recommended; it might be interesting to have a speaker from the Budget Office in light of the current fiscal situation in the Commonwealth; another venue was suggested and also the idea of a "theme" for the meeting. These ideas will be discussed at the next Executive Committee meeting.
- 13. The discussion on taking a position on "Big Issues" did not really result in a consensus. This might be something for the Governing Board.
- 14. The chapters were asked to send the State Office items that were successful in boosting meeting attendance and they would be shared with all chapters. A suggestion was made for chapters to have a vice president for each county in the chapter (some already do this). These county vice presidents could have meeting/events in the county as a way of getting more members participating.
- 15. A request was made to send reports (financial, member counts etc.) more frequently and State Office indicated this would be done.
- 16. A chapter officer requested a "Why Join PARSE" document that was not primarily about insurance. The requestor suggested that it would be good to have this when recruiting new members. A document has been created.
- 17. I asked for chapter meeting schedules and indicated that I will continue to attend meetings as my schedule permitted.
- 18. I presented recognition certificates to more than 50 individuals. As you can see there is much going on at PARSE. The organization however is only as good as its members. I urge you to attend meetings and get involved; don't wait for someone else to take the lead!

Have a great summer!

# The Pennsylvania State Budget 2017-18

By John E. Baughman, Ph.D. | PARSE Government Relations Advisor

Legislative activities in June are for the most part consumed by issues related to the budget. The budget needs to be passed by Jun 30, 2017. Even so that does not always happen and more often than not the budget passage is late. The budget process is a very dynamic and during this period positions on the issues making up the budget change habitually. So what seems to be apparent as a course of action today may change on a moments notice. Any report of what's going to be in the final document is like a snapshot of what's most current and is always subject to revision.

Currently, there are at two proposals to begin the budget process. In February Governor Wolf presented his proposal and on April 4, 2017 the House of Representatives passed HB 218 containing their budget proposal.

The Governor's estimated \$32.3 billion plan is more modest than his previous proposals. The major tenets of this budget are that it does not cut education or human services and does not pass on costs to local governments. In addition, it does not call for increases in income tax or sales tax, which Republicans have strenuously objected to in past budget requests. This budget has a shortfall of \$3 billion, which needs to be resolved. The Administration plans to achieve this by finding cuts and savings in the budget and by enacting several "revenue enhancements". Some of the cost savings include: consolidation and coordination of various departments, faculty downsizing and facility closings, reducing some programs outside the core mission, and prudent management. The "revenue enhancements include: closing business loopholes, gambling expansion, Marcellus shale severance tax, a per capita tax on municipalities who choose to have the state police provide their primary police protection, sale of state property, and

early retirement for state employees.

The House budget is in the \$31.5 billion range and provides that the needed revenue would be derived from expanded gambling and further liquor sales reform. The budget proposal passed by the House cuts \$815 million from what was presented by the Governor. This means deeper cuts than recommended by the Administration. The Republican plan proposes cuts in subsidized childcare for low-income families, pre-kindergarten programs, the commission on crime and delinquency, prison operation, economic development programs, and the House and Senate operational budgets.

In the interim, the estimates from the Independent Fiscal Office (IFO) discerned that revenue collections are down significantly. Therefore, in addition to the \$3 billion shortfall that was already anticipated, there will be an additional sum to be accounted for due to this lag in revenue. Obviously, this will require even greater cuts or increased revenue streams to account for this shortfall.

HB 218 has been sent to the Senate where it is mostly likely to undergo numerous changes. Whatever version the Senate passes will have to go back to the House for their consideration. The outcome of the different versions will be the result of substantial negotiations

among representatives of the House, Senate, and the Administration.

A reader poll conducted by POLI-TICSPA found that only 22% of their respondents believe that the budget will be finalized before the constitutional deadline of June 30, 2017 at 11.59pm. Some thought that it would not pass until September or later (13%).

#### PUBLIC PENSION REFORM

Pension costs are the third highest cost item in the budget, after education and human services. As a result, in every budget cycle there are many in the Legislature who believe this cost must be cut. The problem is that any change in the law cannot apply to past and current employees. The current proposals affect only new hires, so there is no immediate savings that alter the current budget.

Nevertheless, it is clear that the Legislature intends to make changes for the future. To this end, the Senate Finance Committee passed Senate Bill 1 on May 23, 2017. It now goes to the full Senate for a vote. This bill is similar to Senate Bill 1071 which passed the Senate in the 2015-16 session, but did not get to final approval in the House. This legislation includes three options: employees could choose a "defined benefit" plan which for all practical purposed is similar to a 401k plan or one of two

## BENEFITS COMMITTEE

We will be entering a new contract year for our Dental and Vision insurances with UCCI in September of this year. The Benefits Committee usually meets with the staff from PISI to review the rates and make a recommendation on the new rates to the Governing Board. This year as the result of Tom Judge, President, requesting a meeting with UCCI and PISI that meeting will be taking place this summer as soon as UCCI can develop their rate proposal for 2018. When the meeting is scheduled and the rates presented, the information will be sent to all Chapters and confirmed at the Governing Board meeting. Davis rates stay the same.

#### State Budget continued

side-by-side defined benefit/defined contribution plans that are differentiated by different levels of employee contributions and benefits. One difference in SB 1 is that it would permit current employees to opt into the new plan.

#### RESIDENTIAL PROPERTY TAX ELIMINATION

There is some interest in the elimination of property tax again this session. Senator Argall has not yet introduced his proposal from last session, but he has circulated co-sponsorship memoranda, which precedes the introduction of a bill. In the House, Representative Keith Gillespie has introduced the Residential Property Tax Elimination Act (HB 1318), and it has been assigned to the House Finance Committee. This legislation eliminates all school property taxes, current Earned Income Taxes (EIT) in lieu of property taxes and other payments in lieu of taxes. It can be noted from the title that this piece of legislation differs from past legislation in that it applies only to residential property taxes.

To cover the revenue lost in residential property taxes other taxes would need to be increased. The Personal Income Tax (PIT) would be increased from 3.07% to 4.5% and sales taxes would be increased and expanded. The current sales tax rate would be increased from 6% to 7% and would be expanded to include food and clothing to items already taxed under the sales and use tax.

This would not go into effect until the current debt of the school district is paid in full. Once this debt is paid no new debt using property tax could be incurred. After these debts were resolved residential taxes could not be introduced by school districts. The districts can approve a voter referendum permitting them to enact up to a 1% PIT or EIT.

### Financial Statement

#### **REVENUE**

Year Ending December 31, 2016

Membership dues Interest Miscellaneous	\$288,928.44 \$2,624.62 \$2,535.50
Operating Revenue	\$294,088.56
EXPENSES Program Services Operational	\$219,527.10 \$50,084.00
Total Expenses	\$269,611.10
Net Profit	\$24,477.46

<sup>\*</sup>PARSE operates on a calendar year and cash basis, that is, income and expenses are recorded in the calendar years in which they occur.

#### **CHAPTER TREASURERS**

- 1-10 BLAIR, BEDFORD, HUNTINGDON H. Eugene Garner: 814-658-3591
- 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 Theodore Chrusch: 570-876-4044
- 2-30 LUZERNE, COLUMBIA Robert Berkey: 570-696-2907
- 2-50 SCHUYLKILL, CARBON John Quirk: 570-628-2815
- 2-60 WAYNE, PIKE Claudia Le Vasseur: 570-937-9093
- 3-10 ERIE Anita Locanto: 814-460-5010
- 3-20 JEFFERSON, CLEARFIELD Joe Molitierno (acting): 814-938-9089
- 3-27 CRAWFORD Evelyn Satterlee: 814-333-8485
- 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 Wendy Carlson: 814-726-1860
- 4-10 BERKS Muriel Brookins: 215-669-2493
- 4-30 DELAWARE, CHESTER
  Joann Beneditti: 484-904-8290
- 4-50 MONTGOMERY Doll Byrd: 610-584-5035
- 4-60 PHILADELPHIA, BUCKS Ed Finfer: 215-244-1330
- 5-10 CAMBRIA, SOMERSET Bonnie Bernardy: 814-255-7888
- 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

## Friends of Pine Grove Furnace State Park

#### By Mary Soderberg | Vice-Chair

Being retired has opened many new doors for me. When my husband and I purchased a cabin in the Michaux State Forest near Pine Grove Furnace State Park, it gave me the opportunity to get involved in the park as a volunteer. Currently, I am the vice-chair of the Friends of Pine Grove Furnace State Park. We raise funds and provide volunteer support for the park. Some of the projects are small, such as showing a group of children how to pull weeds along a walkway or manning a booth at an event; others are big, like building a 55-foot trail bridge across a stream or removing years of builtup graffiti from rock outcroppings. Behind the scenes, I help out with the Facebook page and the newsletter. There are plenty of volunteer opportunities; it is especially nice for me to be able to pick and choose what fits my interests and abilities. Best of all, it is a fun group of people to work with!

Pennsylvania is very fortunate to have 121 state parks and 2.2 million acres of state forests. It is no accident that there is a state park not too far from where you live. Maurice Goddard, a leader for our parks and forests who served in the 1950s and 1960s under six different governors, had a goal of creating a state park within 25 miles of every citizen. The state parks have since become a favorite playground for all Pennsylvanians. Every year more and more people take advantage of our parks and forests - about 33 million visitors a year enjoy our state parks. Unfortunately, budget constraints

have forced the parks and forests to rely more and more on friends groups and other volunteers to help meet this increased demand.

Last year, Friends groups provided more than 66,000 volunteer hours working to improve and enhance state parks and forests. Each park has different needs and each friends group contributes volunteers and funds for much needed projects and programs in our state parks and forests.

To learn more about how you can help out in a state park or forest, contact your local state park or state forest. Or visit the PPFF website at https://paparksandforests.org/about-us/mission-goals/ or call them at 717-236-7644.

# QUESTIONS ABOUT PARSE BENEFITS?

Professional Insurance Services, Inc. (PISI), is a licensed insurance brokerage firm and a Third Party Administrator (TPA) that PARSE has partnered with to provide our dental and vision insurance programs to retirees of the Commonwealth and State Colleges and Universities along with other related agencies. PISI has developed expertise in working with retirees and retiree benefits from assisting in recruiting new members, assisting in the enrollment process and continuing to work with members after they acquire insurance. Their representatives work directly with prospective members during and after enrollment into our programs. It is after members are enrolled into our programs where they continue to work with members and their issues on an individual and personal basis.

Have you ever had a question about your coverage, did not get your card or lost your card, not sure when your policy will renew, have a question about the charges for one of your services or any other question dealing with you insurance programs? In order to answer these and other questions you should keep the toll free number to PISI, 1-800-382-1352, handy. It is better for you to call the staff at PISI and not call UCCI or Davis Vision Directly as they may not be able to provide the answers that you require without the full knowledge of our plans that the staff at PISI does. The staff at PISI are always ready to provide assistance to you for these and other situations in a very professional and personal manner. Their office is open Monday through Friday, from 8:30 AM until 4:00 PM.

# TRAVEL WITH US!

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 cochairs of the committee. They offer travel at reasonable prices. Their trips are always listed on their web site: www.Parse-CentralPenn.com with the ability to print off forms needed to sign up for the trips.

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. The committee also runs cruises and international trips which are handled by Nancy Lagyak. This years international trip is to Iceland.

# PARSE Calendar of Events at State Office

July 4, 2017	State Office Closed
July 11, 2017	Executive Committee Meeting
September 4, 2017	Labor Day, State Office Closed
September 12, 2017	Executive Committee Meeting
September 12, 13, 2017	Governing Board Meeting
October 9, 2017	Columbus Day, State Office Closed
November 10, 2017	Veterans Day, State Office Closed
November 14, 2017	Executive Committee Meeting
November 23, 2017	Thanksgiving, State Office Closed
November 24, 2017	State Holiday, State Office Closed
December 25, 2017	Christmas Day, State Office Closed



