

*Inside...*

- Sabbaticals and other Approved Leaves of Absence
- Is Your Beneficiary Current?
- Purchasing NQPT Service, Deadlines & Restrictions
- Right-To-Know Law Information

*& More...*

## ACTIVE CERTIFIED BOARD SEATS

### **Sando Re-elected by Acclamation to Board Seat**

As only one candidate submitted the required forms and petitions for the board seat, there will be no active certified member election in 2013. James M. Sando was “elected by acclamation” for a term of four years by the PSERS Board of Trustees, in accordance with Section 46 of Robert’s Rules of Order.

Mr. Sando has been a fifth grade teacher at the Wissahickon School District since 1987. He earned a master’s degree in Education from East Stroudsburg University. He has served on the PSERS Board of Trustees since 2006 and the Pennsylvania State Education Association (PSEA) Board of Directors since 1999 as secretary-treasurer. Mr. Sando is a member of the National Council on Teacher Retirement (NCTR) since 2007 and also serves on the North Wales Borough Zoning Hearing Board.

He and his wife Nerée, have a daughter and a son, and one grandson.

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### **Berestecky and Lemmo Elected by Acclamation to Board Seat**

Similarly, there will be no active certified member elections in 2013 as only one candidate for each position submitted the required forms and petitions for the election. Frederick T. Berestecky and Susan C. Lemmo were “elected by acclamation” by the PSERS Board of Trustees, in accordance with Section 46 of Robert’s Rules of Order. Mr. Berestecky will serve for a term of three years. Ms. Lemmo will serve for a term of two years.

Mr. Berestecky is a middle school social studies teacher at the Ringgold School District. He earned a bachelor’s degree in Elementary Education from California State College. He is a member of PSEA and the National Education Association. He served as assistant football coach, local president, chief negotiator, and as treasurer, vice president, and president of the PSEA Southwestern region. He also served on the PSEA Board of Directors.

*(continued on page 2)*

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**PSERS**  
5 N 5th Street  
Harrisburg PA 17101-1905

Toll-Free 1.888.773.7748  
Local Calls 717.787.8540  
FAX 717.772.3860

Phone Hours  
Weekdays  
(except holidays):  
8:00 a.m. - 5:00 p.m.

Website Address:  
[www.psers.state.pa.us](http://www.psers.state.pa.us)  
Email Address:  
[ContactPSERS@pa.gov](mailto:ContactPSERS@pa.gov)

## PSERS Board of Trustees Meeting Schedule

**October 4, 2013**  
**December 10, 2013**  
**January 24, 2014**

PSERS Board meetings are held in Harrisburg at PSERS, located at 5 N 5th Street. In addition to these Board meetings, Committee meetings are held throughout the year. All PSERS Board meetings are open to the public.

For exact meeting times or if you would like to attend and require an accommodation to participate, please call Barbara Book, PSERS Executive Office at 1.888.773.7748, extension 4617.

### Active Certified Board Seats (continued from page 1)

Ms. Lemmo has been an art teacher at Curwensville Area School District since 1990. Also, she has been the treasurer of the Clearfield, Elk, Cameron and Jefferson Central Labor Council since 2005. She is the incoming president of the PSEA Central Region. She served as vice president of PSEA Central Region from 2010 to 2013, secretary of PSEA's Political Action Committee for Education (PSEA-PACE) from 2009 to 2010, and as a Central Region representative on the PSEA-PACE Board of Directors from 2008 to 2010.

Ms. Lemmo is married and has two daughters.

## Retired Members to Vote in Board Election this Fall

In early November 2013, all retired members of PSERS will receive a ballot to vote in an election. The election will select a retired member representative for the PSERS Board of Trustees. The term is for three years beginning January 2014. The following are the biographies of the candidates (in alphabetical order):

### **JUDITH L. GUISE**

Judith L. Guise retired in 1996 from the Quakertown Community School District with 30 years as a social studies teacher. She earned a bachelor's degree from Wilson College, a master's degree from Lehigh University and currently holds memberships in the Pennsylvania Associate of School Retiree's (PASR), the Pennsylvania State Education Association - Retired (PSEA-R), and Business and Professional Women of Pennsylvania.

Ms. Guise is currently PASR's liaison to PSERS and the president of the PASR Bucks

Chapter. She is a former PASR Board member. Ms. Guise is active with the Quakertown Education Foundation, a member of the Quakertown Zoning Hearing Board and the Bucks County Housing Development Corporation Board.

Ms. Guise is an avid gardener, golfer, and patron of the arts.

### **MELVA S. VOGLER**

Melva S. Vogler has represented active members on the Board for twenty years; seven of those years as Board Chairperson. Ms. Vogler recently retired from the Wallenpaupack Area School District. She earned her bachelor's degree from Susquehanna University and her master's degree from Marywood University.

Ms. Vogler served as president of the National Council of Teacher Retirement Systems and on the executive committee of the

(continued on page 3)

Retired Members to Vote... (continued from page 2)

Council of Institutional Investors. She is a member of PSEA-R and PASR.

Ms. Vogler and her husband, Harold, have a daughter and a son.

**DR. CHRISTINE B. WHITE-TAYLOR**

Dr. Christine B. White-Taylor retired in 2010 with 32 years of service in Pittsburgh Public Schools, including service as vice principal and principal. She earned her bachelor's degree from Slippery Rock University, and her master's degree and Ph.D. from Duquesne

University. Currently she is a quality assurance coordinator in a local non-profit organization that facilitates foster care and adoptions.

Dr. White-Taylor served as president of the Lincoln Larimer Belmar Redevelopment Corporation where she spearheaded an estimated \$14 million affordable housing project. She also served as president of Delta Sigma Theta Sorority.

Dr. White-Taylor has two daughters, and is the wife of the late Sgt. James "Rip" Taylor of the Pittsburgh Police department.

## SCHOOL BOARD SEAT

### Breech Elected by Acclamation to School Board Seat

Larry Breech was "elected by acclamation" by the PSERS Board of Trustees, in accordance with Section 46 of Robert's Rules of Order, to serve for a term of three years. Only one candidate submitted the required forms and petitions for the election; therefore, no school board member election will be held in 2013.

Mr. Breech has been a self-employed businessman for over 30 years and a guest teacher (K-12) for over 13 years. He earned a bachelor's degree in Business Administration from Penn State University. Mr. Breech has served as a board member of the Millville Area School District for over 14 years. He was the president and treasurer of the Columbia/Montour Area Vocational-Technical School and was the president, vice president, and treasurer of the Central Susquehanna Intermediate Unit (CSIU). He chaired the Finance committee at the CSIU. He served as president of the Mid-Atlantic Soybean Association and as president of the PA Family Farm Foundation. Mr. Breech also served on the Budget and Finance committees on the National Board of Directors of the National Farmers Union.

He and his wife, Debbie, have two daughters and one son.

## Submitting Documents to PSERS

When submitting documents to PSERS, whether it is an application, a form, or supporting documents, you may do so by mail, fax, or hand delivery. For mailed documents, PSERS will consider the day the document is received by PSERS as the receipt date. PSERS does not use the date stamped on the envelope by the post office. You may wish to consider using certified and registered mail services to ensure PSERS receives your important document. If you use these services, keep in mind that it may slow down the delivery process.

You may also fax or hand-deliver your documents to PSERS. Our fax numbers are 717.772.3860 and 717.783.7275. PSERS headquarters is located at 5 N 5th Street, Harrisburg PA 17101-1905. PSERS Regional Offices are conveniently located throughout the state. Addresses and contact information for our Regional Offices are found on the PSERS website. Emailing your documents as attachments is not permissible at this time.

**PSERS is proud to be an equal opportunity employer supporting workforce diversity.**

## How do Sabbaticals and other Approved Leaves of Absence affect your service credit with PSERS?

Sabbatical Leaves and other Approved Leaves of Absence (ALOs) are defined and governed by the Pennsylvania School Code.

Depending upon your position, a sabbatical leave can be granted by the employer for one of three reasons:

- Professional Development
- Restoration of Health
- Other Purposes

Approved Leaves of Absence can be granted for:

- Professional Study.
- Service as an Exchange Teacher.
- Classroom Occupational Exchange (including service with a collective bargaining unit).

Additionally, PSERS allows, through Board Policy, employers to grant Pennsylvania public school employees a Special Sick Leave. This type of leave can be granted by an employer to any active member; none of the sabbatical requirements need to be met.

Each of these leaves require action by the School Board or governing body of the school, and each has its own eligibility and contribution requirements. This article will focus on the service credit earned by those members on the various leaves, and will introduce the concept of pro-rating service for leaves commencing on or after July 1, 2014.

For all types of sabbaticals and ALOs, including Special Sick Leave, both the member and the employer must make the required contributions based on what the member's salary would be for the period of the leave.

To retain service credit for a sabbatical (any type listed above), the member is required to return to service for a period of one school term – which PSERS defines as 180 days of service -- unless the member is unable to serve the full school term due to injury, illness, or death, or if the employer fails to offer an equivalent position to the member upon return. If the member cannot return to service because the employer did not offer an equivalent position, or if the member does not return for the full school term due to illness, injury, or death, the member will receive full service credit for the entire length of the leave.

For example, Mr. Green was granted a sabbatical for professional development by his employer. The sabbatical was a full school term (July through June). After returning to service for 56 days, Mr. Green is injured in an automobile accident and can no longer work. During his hospital stay, Mr. Green applies for and is granted a disability retirement with PSERS. Mr. Green will retain the full year service credit for the period covered by the sabbatical.

If, however, Mr. Green returns to service for 56 days and accepts an offer for his dream job in

Hawaii, he cannot retain full credit for the period covered by the sabbatical. If Mr. Green worked 56 days upon return before leaving for his dream job, the credit for the sabbatical leave will be pro-rated. His 56 days worked will be divided by a full term (180 days). Mr. Green will have 0.31 years of service credited to his PSERS account for the period covered by the sabbatical leave.

If a member is on an approved leave of absence (ALO) for professional study or service as an exchange teacher, the member must return for a period of one school term or the length of the leave, whichever is less, to receive full service credit for the period of the leave unless the employer waives the return requirement. Also with these two types of ALOs, the service credit may be prorated as described above if the employer does not waive the full-year return requirement and if the member does not return for the full length of the ALO or for one school term, whichever is less, as defined above.

If an employer grants an employee a Special Sick Leave, there is no return requirement. Full service credit for the period of leave will be received, provided both the member and employer make the required contributions.

For additional information, please refer to the PSERS website or contact PSERS directly. Contact information is found on page two of this newsletter.



## Is Your Beneficiary Current?

Here is the story of John Doe...

John is a public school employee in Pennsylvania and a member of the Public School Employees' Retirement System (PSERS). Like most people, John is very busy. He has a demanding job, and a very busy home life, which means that often, personal affairs are either neglected or forgotten.

John dies unexpectedly, leaving a wife and two children behind. Stricken with grief, John's family is to some degree comforted knowing that John has a death benefit from PSERS. While they miss John terribly, they feel better knowing that they can give him a proper burial, with money left over to cover some financial obligations they are to encounter.

There is just one problem; John's death benefit will not be paid to his family. You see, John had not updated his beneficiary with PSERS by completing a new *Nomination of Beneficiaries* form since he first enrolled into PSERS 25 years ago. At that time, he named his brother as

beneficiary. PSERS is obligated to pay death benefits to the beneficiary(ies) named on the most recent *Nomination of Beneficiaries* form. Spouses do not automatically become a beneficiary. In this situation, John's family is quite fortunate that John's brother is willing to bequeath John's death benefit to his wife and children. It is within John's brother's legal right to keep the death benefit all to himself, if he so wished.

Using John again as an example, what if John's brother has predeceased John? In this situation, the family will need to set up an estate for PSERS to pay out the death benefit. This can be very costly and will cause delays in paying out the death benefit.

Therefore, give yourself peace of mind and do your loved ones a favor, review often, and if necessary, update your *Nomination of Beneficiaries* form today. The action you take now will make the difference between ensuring that your death benefit is paid to the beneficiary(ies) according to your wishes, or

putting your loved ones through additional hardship and delays waiting for a death benefit.

You can obtain the *Nomination of Beneficiaries* (PSRS-187) form by going to the Forms page of the PSERS website and downloading a copy or by calling PSERS at 1.888.773.7748 and requesting a form be sent to you.

PSERS strongly suggests that you review your choice of beneficiaries regularly, but especially if:

- You marry or divorce.
- One of your beneficiaries marries or divorces.
- One of your beneficiaries changes his or her name or address.
- One of your beneficiaries reaches age 18.
- You have a child or adopt a child.
- One of your beneficiaries dies.

You may submit a new *Nomination of Beneficiaries* form to PSERS at any time before applying for retirement. The new form will supersede all previously submitted forms.

## Purchasing NQPT Service, Deadlines & Restrictions

### What is it?

Non-qualifying part-time (NQPT) service is part-time Pennsylvania public school employment where you worked less than 80 days (if hired on a per diem basis) or 500

hours (if hired on an hourly basis) within a single school year prior to becoming a member of PSERS or after a break in membership.

### Deadline to Apply

A letter was sent to all eligible PSERS members notifying them of the deadline in which they had to submit their applications to purchase this type of service credit.

(continued on page 6)

An application to purchase NQPT service credit must be received within specific deadlines and while you are an active contributing member.

### Eligibility Limitations

Non-qualifying part-time (NQPT) service is part-time employment in a Pennsylvania public school where you worked less than 80 days (if hired on a per diem basis) or 500 hours (if hired on an hourly basis) within a single school year and did not qualify for PSERS membership in that year.

Before you contact PSERS to inquire about whether or not you have NQPT employment, you should read the information about NQPT service in the Purchasing Service Credit section on the PSERS website. Many of your questions may be answered in this section of the website.

**Note:** Retirement credit for work performed as a student is generally not eligible for purchase, because such service is restricted to students and/or tied to funding or other limitations that make the service not part of a true employer/employee relationship. Examples of such limitations include, but are not limited to, service performed:

- As part of a financial aid package (e.g. work study, etc.).
- In exchange for a tuition or housing waiver.
- As part of the student's curriculum.
- In exchange for academic credit .
- As a Graduate or Resident Assistant.

Service credit can be approved if the service could have been performed by any qualified person, even if students were the only individuals recruited or hired for the position.

You have the responsibility to provide proof that a true employer/employee relationship existed and these limitations did not exist.

### Processing the Purchase Request

While you can contact PSERS to confirm receipt of your application, you should not expect to receive information regarding the processing of this type of purchase of service request until after your deadline to apply expires. We delay the processing to determine if the service is actually non-qualifying part-time service or qualifying part-

time service, and to ensure that PSERS has received all of your applications. More detailed information about this type of purchase and your deadline was provided to you in a personalized letter. Depending on when you became an active contributing member, your letter either states you have one year from your date of notification or you have until June 30, 2014.

If you apply to retire prior to the processing of your application(s), PSERS will process your application(s) in conjunction with the processing of your retirement benefit.

### To Apply

If you have this type of employment time in a Pennsylvania public school and you wish to apply, the application may be printed directly from the PSERS website under the Forms button, and then under Purchase of Service. You may also contact PSERS to receive a copy of the form. The correct form on which to apply for this purchase is the Purchase Credit for Part-Time Service (PSRS-100).

# Right-To-Know Law Information

As public school employees, much but not all of the information in your employment records maintained by both your employer and the Public School Employees' Retirement (PSERS) is considered public information under Pennsylvania's Right-to-Know Law (RTKL), 65 P. S. §§ 67.101-67.3104. Your employer and PSERS are generally required by the RTKL to disclose information that is deemed by law to be a "public record" in response to a RTKL request from any member of the public or the media, even though you may regard the information as personal and confidential. This article touches on common pieces of information that are deemed to be either public (subject to disclosure) or non-public (not subject to disclosure) under the RTKL.

You may be aware of recent court cases which held that the home addresses of most public employees in Pennsylvania are, with limited exceptions, subject to disclosure in response to a RTKL request. PSERS, however, is in a unique position among governmental bodies because its enabling legislation, the PSERS Code, 24 Pa. C.S. § 8502(i), contains a provision that specifically protects the rights of its members as to privacy and confidentiality. Due to this provision, and unlike other public pension funds and other state and local agencies that are not controlled by a similar statutory provision, PSERS will not disclose the home addresses of its members in response to RTKL requests.

The following are common examples of public and non-public information:

## Public Information – Active Member

- Member contributions and interest
- Retirement credited service with PSERS
- Last full fiscal year retirement-covered salary reported
- Last employer(s) reported

## Non-Public Information – Active Member

- Social Security number
- Address/telephone number
- Beneficiary designation
- Date of birth
- Present value of account
- Retirement estimates
- Medical reports and other information protected under the Health Insurance Portability and Accountability Act of 1996

## Public Information – Other than Active Member

- Current monthly annuity
- Beneficiary/designated survivor subsequent to member's death
- Option selected
- Date of retirement
- Years of credited service
- Member contributions and interest

## Non-Public Information – Other than Active Member

- Social Security number
- Address/telephone number
- Beneficiary/survivor designation prior to member's death
- Specific annuity calculation
- Medical reports and other information protected under the Health Insurance Portability and Accountability Act of 1996
- Date of birth

The integrity and privacy of your records are of great importance to PSERS. More information about RTKL can be found on the PSERS website under Quick Links.

## Divorce and Your PSERS Benefit

A divorce can affect your PSERS retirement benefit. If you have divorced since becoming a PSERS member or are planning to divorce, you should contact PSERS if you have not already done so. You should know that PSERS will not discuss your individual retirement benefit or provide estimates

to your spouse or your spouse's representative without your authorization.

For more information regarding divorce and your PSERS retirement benefit, refer to the *PSERS Divorce Guidelines* (PSRS-9681) located on the PSERS website under Publications.

## Foundations for Your Future (FFYF)

As a part of its educational outreach, PSERS provides *Foundations for Your Future* seminars for active members. PSERS regional representatives present these seminars throughout the school year to provide all active members with general information about PSERS benefits and services. Attendance at a *Foundations for Your Future* seminar will help you begin to plan for your retirement early in your career. During these seminars, PSERS examines topics such as benefit options, withdrawal of contributions, rollovers, taxes, and legislative actions affecting PSERS. A copy of the presentation can be found on the PSERS website at [www.psers.state.pa.us](http://www.psers.state.pa.us), under Regional Offices, Retirement Overview (FFYF).

Listed below are seminars scheduled from November 2013 through February 2014 (not inclusive, more dates may be added in some areas). A complete list of seminars is found on the PSERS website under Regional Offices, Retirement Overview (FFYF), and Schedule.

If you need directions to any of the locations, please contact your regional office, the PSERS Member Service Center at 1.888.773.7748, or access the PSERS website. If there is a demand for additional seminars during the year, PSERS may add seminars and post them to the PSERS website. **Please Note:** Advance registration is not required to attend any of these seminars. If you require an accommodation to participate, please contact your PSERS regional office.

**As this printed schedule is subject to change due to weather or other unforeseen conditions, we highly suggest that prior to leaving for a meeting, you verify the dates and times listed through the schedule posted on the PSERS website.**

**If a school location experiences an emergency/weather closing, the meeting will be canceled.**

Southwest Region, Toll-Free 1.888.773.7748, extension 5775  
Counties Served: Allegheny, Fayette, Greene, & Washington

County	City	Address	Date	Time
Allegheny	Homestead	Allegheny I.U., McGuffey and Sullivan Rooms, 475 E. Waterfront Dr.	November 14, 2013	4:30 p.m.
			January 16, 2014	4:30 p.m.
Allegheny	Monroeville	Community College of Allegheny County, Boyce Campus, South Wing, Room 440 (Auditorium/Lecture Hall), 595 Beatty Rd.	February 5, 2014	4:30 p.m.



<b>Southwest Region, Toll-Free 1.888.773.7748, extension 5775 (continued)</b>				
<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Allegheny	Pittsburgh	Community College of Allegheny County, North Campus, 3 <sup>rd</sup> Floor Conference Room (Room 3002), 8701 Perry Hwy.	February 12, 2014	4:30 p.m.
Allegheny	Pittsburgh/ Green Tree	Clarion Hotel and Conference Center (formerly Ramada Inn), Ambassador Ballroom, 401 Holiday Dr.	January 22, 2014	4:30 p.m.
Allegheny	West Mifflin	Community College of Allegheny County, South Campus, Multi-Purpose Room (Room A-306), 1750 Clairton Rd.	February 19, 2014	4:30 p.m.
Fayette	Uniontown	Holiday Inn Uniontown, Appalachian Ridge Room, 700 W. Main St.	November 12, 2013	4:30 p.m.
Washington	Charleroi	Mon Valley Career and Technology Center, Classrooms 1 and 2, 1 Guttman Blvd.	December 19, 2013 February 20, 2014	4:30 p.m. 4:30 p.m.
Washington	Washington	Trinity Middle School, Auditorium, 50 Scenic Dr.	January 9, 2014 February 4, 2014	4:30 p.m. 4:30 p.m.

**Southeast Region, Toll-Free 1.888.773.7748, extension 5575  
Counties Served: Bucks, Delaware, Montgomery, & Philadelphia**

<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Bucks	Bensalem	Bensalem High School, North Wing Audion, 4319 Hulmeville Rd.	November 13, 2013	4:30 p.m.
Delaware	Morton	Delaware County I.U., Education Service Center, Rooms 171 & 172, 200 Yale Ave.	November 7, 2013	4:30 p.m.
Montgomery	Kulpsville	Holiday Inn Lansdale, 1750 Sumneytown Pk.	November 14, 2013	4:30 p.m.
Philadelphia	Philadelphia	Ramada Philadelphia N.E., 11580 Roosevelt Blvd.	November 6, 2013	4:30 p.m.
Philadelphia	Philadelphia	Philadelphia School District Education Center, Auditorium, 440 N. Broad St.	November 12, 2013	4:30 p.m.

**Southcentral Region, Toll-Free 1.888.773.7748, extension 5675  
Counties Served: Adams, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin, Perry, & York**

<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Dauphin	Middletown	Middletown High School, Auditorium 1155 N. Union St.	November 13, 2013	4:30 p.m.
Franklin	Chambersburg	Chambersburg Area Middle School, Auditorium, 1151 E. McKinley St.	November 6, 2013	4:30 p.m.
Huntingdon	Huntingdon	Huntingdon Area M.S., 2500 Cassady Ave.	November 5, 2013	4:30 p.m.

<b>Southcentral Region, Toll-Free 1.888.773.7748, extension 5675 (continued)</b>				
<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Lancaster	Lancaster	Lancaster Lebanon I.U., 1020 New Holland Ave.	November 18, 2013	4:30 p.m.
Lebanon	Fredericksburg	Northern Lebanon High School 345 School Dr.	November 14, 2013	4:30 p.m.
York	York	York Suburban High School, Auditorium 1800 Hollywood Dr.	November 19, 2013	4:30 p.m.

**Northeast Region, Toll-Free 1.888.773.7748, extension 5375**  
**Counties Served: Lackawanna, Luzerne, Monroe, Northampton,**  
**Pike, Susquehanna, Wayne, & Wyoming**

<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Lackawanna	Archbald	Valley View Jr./Sr. High School, Auditorium, 1 Columbus Dr.	November 4, 2013 February 4, 2014	4:30 p.m. 4:30 p.m.
Luzerne	Nanticoke	Luzerne County Community College, Educational Conference Center, Auditorium 132, 1333 S. Prospect St.	January 14, 2014	4:30 p.m.
Monroe	Bartonsville	Howard Johnson 63 Rt. 611, Banquet Room	January 7, 2014	4:30 p.m.
Northampton	Easton	The Eastonian Banquet and Convention Center at the Holiday Inn Express, 90 Kunkle Dr.	December 17, 2013	4:30 p.m.
Pike	Milford	Delaware Valley High School – Media Center, Rt. 6 & 209	November 6, 2013 February 5, 2014	4:30 p.m.
Susquehanna	Montrose	American Legion Gardner-Warner Post 154, 14515 State Rt. 3001	November 21, 2013 February 20, 2014	4:30 p.m.
Wayne	Hawley	Wallenpaupack High School, Library, 2552 Rt. 6	January 9, 2014	4:30 p.m.

**Centraleast Region, Toll-Free 1.888.773.7748, extension 5475**  
**Counties Served: Berks, Carbon, Chester, & Lehigh**

<b>County</b>	<b>City</b>	<b>Address</b>	<b>Date</b>	<b>Time</b>
Berks	Reading	Reading-Muhlenberg Career & Technology Center, 2615 Warren Rd.	December 12, 2013	4:30 p.m.
Chester	Downingtown	Chester County I.U. 455 Boot Rd.	December 17, 2013	4:30 p.m.
Lehigh	Schnecksville	Carbon-Lehigh I.U. 4210 Independence Dr.,	December 19, 2013	4:30 p.m.

**Centralwest Region, Toll-Free 1.888.773.7748, extension 5875**  
**Counties Served: Armstrong, Bedford, Blair, Cambria,**  
**Indiana, Somerset, & Westmoreland**

County	City	Address	Date	Time
Blair	Altoona	Ramada Inn-Altoona, I-99 Exit 31 Plank Rd., Rt. 220 and Plank Rd. exit	November 13, 2013	4:30 p.m.
Indiana	Indiana	IUP Kovalchick Convention and Athletic Complex, 711 Pratt Dr.	November 7, 2013 February 20, 2014	4:30 p.m. 4:30 p.m.
Westmoreland	Youngwood	Westmoreland County Community College, Commissioners Hall, 145 Pavilion Ln.	November 6, 2013 February 13, 2014	4:30 p.m. 4:30 p.m.

**Northwest Region, Toll-Free 1.888.773.7748, extension 5175**  
**Counties Served: Beaver, Butler, Clarion, Clearfield (DuBois Area School District only),**  
**Crawford, Erie, Forest, Jefferson, Lawrence, Mercer, Venango, & Warren**

County	City	Address	Date	Time
Butler	Butler	Butler Area SD Intermediate School, 551 Fairground Hill Rd.	November 7, 2013	4:30 p.m.
Clarion	Clarion	Riverview I.U., 270 Mayfield Rd.	November 14, 2013	4:30 p.m.
Crawford	Saegertown	Penncrest SD Saegertown High School, Auditorium, Mook Rd.	November 5, 2013	4:30 p.m.

**Northcentral Region, Toll-Free 1.888.773.7748, extension 5275**  
**Counties Served: Bradford, Cameron, Centre, Clearfield (all districts except DuBois Area),**  
**Clinton, Columbia, Elk, Lycoming, McKean, Montour, Northumberland, Potter,**  
**Schuylkill, Snyder, Sullivan, Tioga, & Union**

County	City	Address	Date	Time
Clinton	Lock Haven	Best Western, 101 E. Walnut St.	January 14, 2014	4:30 p.m.
Lycoming	Williamsport	Holiday Inn Williamsport, 100 Pine St.	February 4, 2014	4:30 p.m.

**Advance registration is not required to attend any of these seminars.**

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**Be on the lookout for your 2012-2013  
Statement of Account which will arrive sometime this fall.  
Make sure to review your account information, and update if necessary.  
your beneficiary information, including**

**Important Information from the  
Commonwealth of Pennsylvania  
Public School Employees' Retirement System**