

Working  
for **you.**

**40** years  
**Strong**  
1971 2011

Employee Benefit  
Programs  
and Services

# PSBA Insurance Trust



# PSBA Insurance Trust

Working for you



Service



Integrity

Stability



Service  
focused  
on you.



# PSBA Insurance Trust

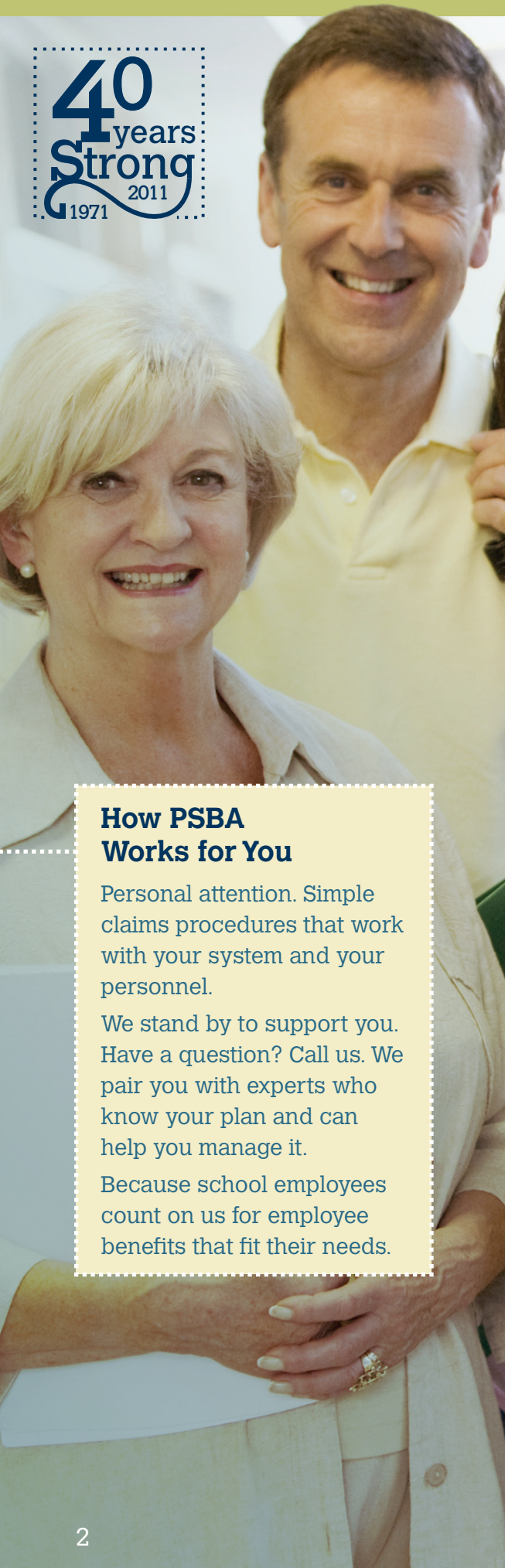
From its beginning in 1971, the **PSBA Insurance Trust** has been dedicated to serving education through a variety of employee benefits programs, including Life, Disability, Dental and more. We're education benefits experts. Rest assured that the Trust's plans, carriers and programs meet the highest standards of quality and stability.



## **School Claims Service LLC**

provides third-party administration services to the various programs operated through the Trust and School Boards Insurance Company of PA Inc. SCS offers an alternative for school entities to self-fund dental and vision rather than purchasing traditional insurance. SCS can also administer COBRA services with premium collection for retirees and part-timers.

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### **How PSBA Works for You**

Personal attention. Simple claims procedures that work with your system and your personnel.

We stand by to support you. Have a question? Call us. We pair you with experts who know your plan and can help you manage it.

Because school employees count on us for employee benefits that fit their needs.

## **Count on us for Group Term Life Insurance**

School district employees regard life insurance coverage as one of the most important benefits they receive. They look for life insurance to meet a wide range of needs for their loved ones in the event of their death. Together with Assurant Employee Benefits, the PSBA Insurance Trust offers plans that suit the unique and varied needs of school employees.

By partnering with Assurant Employee Benefits, school districts can offer term life insurance at group rates in order to meet their benefit plan goals and give their employees peace of mind. From a basic group life insurance plan, to one that includes options such as accidental death and dismemberment, dependent life and supplemental life, member districts can build the right plan for their employees.

### **Plan features and options to meet employee needs**

**Flexible plan schedules** – Because each participating district has unique needs, there is no “cookie-cutter” approach to plan schedules. Each district can design its own plan from a variety of schedule options.

**Dependent life option** – Extends life insurance protection to eligible dependents.

**Supplemental term life option** – Offers additional coverage on an employee-paid basis.

**AD&D coverage option** – Provides additional benefits if death is due to accidental death or dismemberment.

### **Voluntary Group Term Life Insurance**

Most school districts may already provide a basic employee life insurance benefit. But it may not be enough for some

# Group Term Life Insurance



**Tony Wright**  
Director, Employee  
Benefits Sales

As a former school board member, Tony knows the challenges you face and has the ability to address your concerns.

Contact Tony at [tony.wright@psba.org](mailto:tony.wright@psba.org)

school employees – particularly for those with a mortgage or children in college.

You can help solve that problem by offering the PSBA Insurance Trust Voluntary Term Life program available through Assurant Employee Benefits. This is a 100% employee-paid program that allows you to increase benefits without significantly increasing costs. It allows employees to purchase additional coverage at group rates, while giving you another important benefit to cite when recruiting quality, experienced employees. Plan highlights include:

**Employee coverage** – In units of \$10,000, up to the lesser of \$500,000 or five times annual pay (minimal elections \$20,000).

**AD&D coverage** – Additional benefits for accidental death or dismemberment for employee coverage only. The amount will match the Voluntary Life amount selected.

**Dependent life option** – Spouse coverage in units of \$5,000, up to the lesser of 50% of the employee's amount or \$250,000. Amounts for children are \$5,000; \$10,000; or \$20,000 (but not more than 50% of employee amount).

## Generous guarantee issue amounts

Eligible employees	Employee	Spouse	Child
<100	\$120,000		
100<200	\$150,000	\$50,000	\$10,000
200<500	\$180,000		
500+	\$200,000		\$20,000

**Accelerated benefit** – Allows employee access to the life insurance benefit if diagnosed with a life-threatening medical condition with an expected lifespan of 12 months or less. This “living benefit” can pay up to 80% of the life insurance amount (max \$250,000) when an employee needs it most.

**Waiver of premium** – Relieves further payment of premium for employees who are disabled according to the life insurance policy. Multiple options available.

**Conversion privilege** – Allows terminated life coverage and any dependent life coverage to be converted to an individual plan without proof of good health if application is made and premiums are paid within 31 days of termination.

**Provider fund** – A personal checking account that is automatically established for beneficiaries receiving proceeds from this life insurance plan of \$10,000 or more.

**Survivor financial counseling** – Automatically available for individuals receiving life, dependent life or accelerated benefit payments of \$50,000 or more.

## Available plan choices

School districts may choose a benefit schedule that is based on a multiple of earnings, flat amounts or a combination of the two and can include accidental death and dismemberment, dependent life and supplemental life. Occupationally defined benefit schedules are also available.

## Accidental death & dismemberment

AD&D coverage provides a payment in the event of an employee's loss of life, limb or eyesight, as a direct result of an accident – provided the loss occurs within 365 days of the accident. Includes a higher education and automobile accident benefit.

## Dependent life

This benefit provides life insurance to eligible dependents. A variety of schedules are available.

## Supplemental life

Supplemental term life insurance provides an opportunity for employees to increase their term life insurance protection at their own cost. Schedules, participation and rates are customized to the group.

## Assurant Employee Benefits

Assurant Employee Benefits has earned the endorsement of the PSBA Insurance Trust for the Group Life Insurance and Disability Income Protection programs. From the early days of our partnership in 1979 through today, they have been committed to providing sound underwriting and superior claims service to member districts.



## Working for you.

“The PSBA Insurance Trust tailors its coverage to meet the unique needs of school districts and staff support is second to none. I call on PSBA’s team often for help and get immediate action. The Trust supplies superior coverage at the best price.”

John D. Rupert  
business manager, Highlands SD

## Count on us for Disability Income Protection

The ability to earn an income is one of a person’s most valuable assets. When disability strikes, income may stop but the expenses of daily living do not. A group disability plan can protect employees’ incomes, families and lifestyles. Together with Assurant Employee Benefits, the PSBA Insurance Trust offers plans that suit the unique and varied needs of school employees.

By partnering with Assurant Employee Benefits, school districts can offer disability insurance at group rates. PSBA disability plans offer simplified choices, broad financial protection, return-to-work focus and attention to quality of care.

### Plan features and options to meet employee needs

**Flexible plan schedules** – Each district can design its own plan from a variety of plan design options, including elimination period, percentage of pay covered and benefit duration.

**Premium funding options** including district-paid or employee-shared.

**The option of selecting coverage** for all employees or specific classes of employees.

**Short- or long-term** disability insurance options.

**Choices** about integration of accumulated sick days.

### Short-term disability

This plan is designed to help disabled employees who do not have enough accumulated sick days to meet the elimination period for long-term disability. Benefits can commence as early as the eighth day of disability and pay up to six months or more.



**Roy Jacobs III**

*Chief Executive Officer, SCS*

Roy Jacobs has been providing insurance and risk management solutions for over 20 years and looks forward to utilizing this experience in the tradition of serving the needs of association members.

Contact Roy at [roy.jacobs@psba.org](mailto:roy.jacobs@psba.org)

## Long-term disability

Benefits start when sick leave or short-term disability benefits have been exhausted. Long-term disability insurance can pay up to Social Security normal retirement age.

In addition to employer choice of elimination period, amount of benefit and plan benefit period, plan features and options include employer choice of integration with sick leave:

- Benefits begin after the elimination period and all accumulated sick days are exhausted OR
- Once the elimination period is satisfied, the employee chooses **either** to receive disability payments or continue using sick days, if available.

Options for the length of “own occupation” protection – including 24, 36 or 60 months.

### Benefit add-ons include:

**Activities of daily living (ADL) benefit** – Pays a supplemental disability benefit to individuals who are unable to perform at least two of the six ADLs (bathing, dressing, eating, toileting, continence and transferring).

**Survivor benefit** – Used as a “bridge” benefit to help eligible survivors between the time of the employee’s death and the point at which life insurance proceeds may be received.

### Medical premium payment supplement (MPPS) –

This option pays directly to the employer an employee’s monthly contribution to medical insurance premiums while the employee is receiving disability benefit payments.

**Waiver of premium** – Relieves further payment of premium for employees who are disabled according to the disability insurance policy.

**Conversion privilege** – Allows terminated coverage to be converted to an individual plan without proof of good health.

**Sound rehabilitation incentives** – Includes increases to the employee’s benefit amount when participating in an approved rehabilitation plan, a family care expense credit, a worksite accommodation benefit and more.

## Definition of Disability

The foundation of all of our disability plans is a definition of disability that provides a wide financial safety net for your employees. The dual definition of disability qualifies employees for disability benefits if they meet either an occupation test or an earnings test

– not both as some other contracts may require. And total disability is never required to qualify for benefit.

If an employee meets the occupation test, works less than full time or works full time but doesn’t perform all of the material duties of his/her regular occupation, then the qualifying period and the period of disability will not be interrupted. This means a claimant can work part time and continue to receive disability benefit, facilitating a gradual return to work.

## Assurant Employee Benefits

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“SCS tracks the payments, sends out payment reminders and sends out all the legal notices that are required by the COBRA law. I feel very comfortable with the service and I know that everything is completed in a timely manner on a monthly and annual basis. I would recommend SCS to handle the COBRA program at the school district level.”

David Kudlawiec  
business manager  
Penns Manor Area SD

## Count on us for Self-Funded Dental, Vision and COBRA Services

School Claims Service LLC offers an alternative to school entities that wish to self-fund dental and vision benefits rather than purchase insurance. Since its inception in January 1991, School Claims Service LLC has grown to service more than 60,000 lives statewide for both dental and vision benefits.

Our participants have benefited from both stable administrative fees, guaranteed for the first 24 months of participation, and the highest level of quality claims administration available. And, our claims processing turnaround time of 7-10 days is second to none in the industry.

With School Claims Service LLC, no deposit premium or escrow account is necessary. In addition, the participating school entity retains all funds, including reserves, to accrue a cash flow advantage not normally available with a third-party claims administrator.

### Opti-Vision Discount Program

School Claims Service LLC in conjunction with NVA, has created a Discount Vision Program for school entities and their employees.

The program is simple to use. All you and your eligible dependents need to do is show your identification card to one of the participating providers and see the savings.

The SCS/NVA participating providers will service you and your dependents according to the following schedule of benefits.



**Kasey Baker**  
Marketing Consultant

With a decade of insurance experience, Kasey is an exceptional communicator who builds sustaining customer relationships.

Contact Kasey at  
kasey.baker@psba.org

## Schedule of benefits

\*Routine Vision Analysis: \$38.00  
Clear Lenses (Per Pair)

	Glass	Plastic
Single vision	\$30.00	\$31.00
Bifocal	41.00	45.00
Trifocal	50.00	55.00

\*This does not include contact lens analysis.

## Lens options

Wholesale cost, plus 50% on each option selected, or their usual, customary and reasonable fee, whichever is less.

### Standard lens options include:

Photochromatic, scratch resistant, fashion of gradient tints, progressive or no-line multifocals, antireflective, polycarbonate and prescription sunglasses.

## Frames

Wholesale cost for frames, plus 50%, or their usual, customary and reasonable fee, whichever is less. This pricing structure greatly reduces your out-of-pocket expenses. Eye care providers' normal retail prices on frames are often as much as three times the wholesale cost.

## Contact Lenses

Usual, customary and reasonable fee, less 25%, for contact lenses, including the contact lens examination. **IMPORTANT:** Disposable contact lenses are limited to a "one time per year only" discount.

## Lenticular Lenses

Usual, customary and reasonable fee, less 25%.

**IMPORTANT:** This card cannot be used in conjunction with any other offer (including, but not limited to, coupons, special promotions, etc.).

Now, in addition to very competitive pricing and excellent claims handling, we can assure top quality services offered through our Preferred Provider Networks. As always SCS LLC offers school employees the flexibility to use a network provider or a provider of their choice.

## Cobra services & direct reimbursement plan management

For less than the 2% surcharge of premium that districts can charge to administer COBRA benefits, SCS will handle the notification process as well as the tracking and remittance of premium. SCS will also handle any follow-up required for collection, removing the district from this awkward, uncomfortable situation.

Using the self-funding concept, SCS has incorporated many cost-saving features in developing a third-party claims administrative program. The goal of the program is to save districts and their taxpayers money, while maintaining sound, high-quality benefit programs. The plans are IRS compliant, coordination of benefits is performed and provider discounts are included.

## Benefits of School Claims Service LLC

- Pay for your claims only.
- Budget and renewal projections are on a timely basis.
- No deposit premium required.
- Entity holds reserves and earns interest.
- Improved cash flow.
- No restriction for plan design.

Take advantage of the opportunity to reduce your dental or vision claims expenses and improve the quality of your employee benefit program. Visit our website at [www.schoolclaimsservice.com](http://www.schoolclaimsservice.com).



**Brent Hetrick**  
Marketing Representative

Brent assesses school insurance needs by traveling to districts to meet with their insurance professionals.

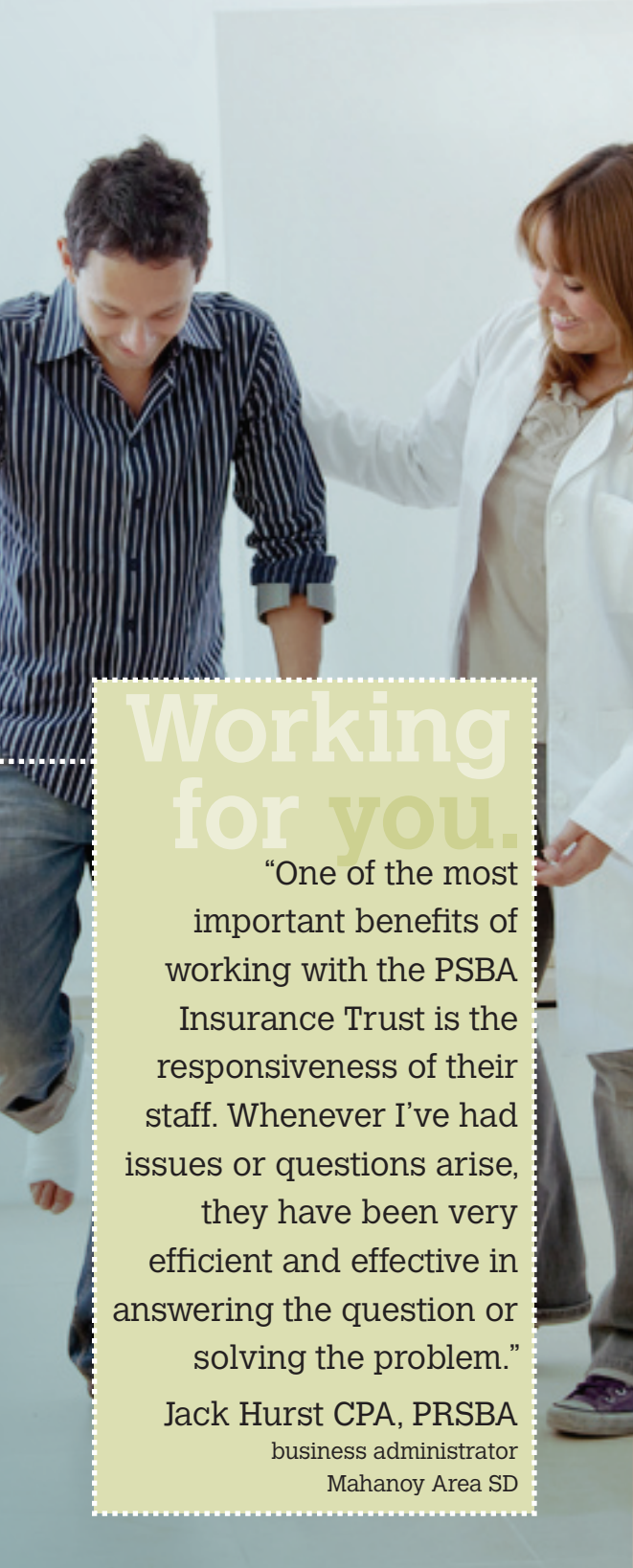
Contact Brent at  
brent.hetrick@psba.org



**Alice Hughes**  
Customer Service Representative

As a customer service representative, Alice is always ready to help you with all your customer service needs.

Contact Alice at  
alice.hughes@psba.org



## Working for you.

“One of the most important benefits of working with the PSBA Insurance Trust is the responsiveness of their staff. Whenever I’ve had issues or questions arise, they have been very efficient and effective in answering the question or solving the problem.”

Jack Hurst CPA, PRSBA  
business administrator  
Mahanoy Area SD

## Count on us for Tax Advantage Benefits Plans

Savings as easy as 1-2-5. That’s right, realizing savings on our employee benefits program is as easy as 1-2-5 – Section 125, that is! For years, businesses and employees have enjoyed the tax savings benefits of a Section 125 program. Now, school entities nationwide are realizing the advantages of Section 125 plans (also known as cafeteria or flexible benefits plans).

### Section 125 basics

In its simplest form, employees do not pay federal income or FICA taxes on their payroll deduction contributions for their employee benefits. And, school entities do not have to pay the matching FICA taxes on these employee contributions. This means big savings for schools and their employees!

### TABS program from PSBA

The Pennsylvania School Boards Association understands the need for controlling employee benefit costs. To better serve our members, we have joined forces with Alternative Benefit Systems Inc. The Tax Advantage Benefit (TABS) program now offers school entities a cost-effective approach to design, implementation and administration of a Section 125 plan.

Section 125 of the Internal Revenue Code allows school districts the option of structuring everything from full cafeteria plan design to a simple cost-sharing of benefits on a tax-advantaged basis.

The PSBA TABS program is ready to assist in designing a Section 125 plan that best serves school districts and their employees.

# Tax Advantage Benefits Plans

## Components of the TABS program

There are three major components of the TABS program (see examples below); however, several other features may be added. All may be mixed and matched to develop the best solution for your school entity.

## Advantages of the TABS program

### School entities:

- Reduces FICA and FUTA taxes.
- Improves negotiating position.
- Reduces benefit plan costs.
- Helps attract and retain employees.
- Provides additional benefits at no cost.
- TABS is a turn-key program.
- No need to change benefits or agents.

### Employees:

- Reduces federal income taxes.
- Reduces FICA taxes.
- Reduces day care expenses.
- Increases take-home pay.
- Reduces cost of uninsured medical expenses.

## 1 Premium only plan

The POP enables employees to pay for their group insurance benefits with pretax payroll deductions, such as:

- Health
- Dental
- Prescription
- Term Life and AD&D
- Vision

	Without flex	With flex
Annual income	\$30,000	\$30,000
Premium contribution	0	(\$1,500)
<b>Gross taxable base</b>	<b>\$30,000</b>	<b>\$28,500</b>
Fed. income tax @ 25%	(\$7,500)	(\$7,125)
FICA tax @ 7.65%	(\$2,295)	(\$2,180)
Premium contribution	(\$1,500)	0
<b>Net take home pay</b>	<b>\$18,705</b>	<b>\$19,195</b>

*Increased take home pay \$490*

## 2 Medical reimbursement flexible spending account

The MFSA enables employees to set aside funds with pretax payroll deductions to pay for:

- Insurance deductibles
- Insurance copayments
- Uninsured medical and dental care
- Eyeglasses and contact lenses
- Medical supplies...and much more

	Without flex	With flex
Annual income	\$30,000	\$30,000
MFSA contribution	0	(\$750)
<b>Gross taxable base</b>	<b>\$30,000</b>	<b>\$29,250</b>
Fed. income tax @ 25%	(\$7,500)	(\$7,313)
FICA tax @ 7.65%	(\$2,295)	(\$2,238)
Medical expenses	(\$750)	0
<b>Net take home pay</b>	<b>\$19,455</b>	<b>\$19,699</b>

*Increased Take Home Pay: \$244*

## 3 Dependent care reimbursement flexible spending account

The DFSA enables employees to set aside funds with pretax payroll deductions to pay for:

- Day care centers
- Summer day camp
- Nursery or preschool
- Adult day care centers
- Governess

	Without flex	With flex
Annual income	\$30,000	\$30,000
DFSA contribution	0	(\$5,000)
<b>Gross taxable base</b>	<b>\$30,000</b>	<b>\$25,000</b>
Fed. income tax @ 25%	(\$7,000)	(\$6,250)
FICA tax @ 7.65%	(\$2,295)	(\$1,913)
Dependent day care	(\$5,000)	0
<b>Net take home pay</b>	<b>\$15,205</b>	<b>\$16,837</b>

*Increased take home pay \$1,632*



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Strong  
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## Working for you.

“In my short time at the district, I am extremely happy with PSBA. I think we have a great working relationship and I know I can ask for advice.”

Antoinette Lopatka  
business manager  
Dunmore SD

## Count On Us for Travel Accident Plans

If you're physically healthy, you can work, play, take care of your family and enjoy life. The same holds true to your fiscal health. For long-term financial well-being, you need to understand where you are, be aware of where you want to go and have a plan to get you there. But, if something were to happen to you, all your hard work – and everything you have – could be lost unless you've taken steps to protect yourself and your family. Having adequate insurance coverage is not only the basis for a sound financial blueprint; it also provides the protection you need to ensure that your family, your home and your finances will be protected.

### Personal Accident Insurance

The Pennsylvania School Boards Association is pleased to provide member school board directors with travel accident insurance while they are on school property or traveling to and from home or work. In addition, the PSBA Insurance Trust has put together an optional plan to provide 24-hour coverage to members and personal accident insurance for their dependents. These plans are also available to school administrators at special pricing. Personal Accident Insurance helps protect you against losses due to accidents. We will pay the full benefit amount for accidental loss of life. To help survivors of severe accidents adjust to new living circumstances, we will pay benefits for paralysis, dismemberment and loss of eyesight, speech or hearing according to the charts below.

## School Directors

	School Director	Spouse	Children
Loss of life, the plan will pay	\$150,000	\$50,000	\$10,000
Loss of two or more members	\$150,000	\$50,000	\$20,000
Loss of speech and hearing in both ears	\$150,000	\$50,000	\$20,000
Loss of one member	\$75,000	\$25,000	\$10,000
Loss of speech and hearing in one ear	\$75,000	\$25,000	\$10,000
Loss of thumb and index finger of same hand	\$37,500	\$12,500	\$5,000
Total paralysis of both legs	\$112,500	\$37,500	\$10,000
Total paralysis of arm & leg on one side of the body	\$112,500	\$37,500	\$10,000

## Administrators

	School Director
Loss of life, the plan will pay	\$100,000
Loss of two or more members	\$100,000
Loss of speech and hearing in both ears	\$100,000
Loss of one member	\$50,000
Loss of speech and hearing in one ear	\$50,000
Loss of thumb and index finger of same hand	\$25,000
Total paralysis of both legs	\$75,000
Total paralysis of arm & leg on one side of the body	\$75,000



**Diane Stepler**

*Senior Customer Service Representative*

Your life and disability claims will be given the utmost attention with Diane.

Contact Diane at [diane.stepler@psba.org](mailto:diane.stepler@psba.org)



**Sean Sabol**

*Marketing Representative*

As a marketing representative, Sean travels to schools and meets with their insurance professionals, to assess insurance needs.

Contact Sean at [sean.sabol@psba.org](mailto:sean.sabol@psba.org)

## Count on us for 403(b) Plans

The IRS implemented a series of changes effective Jan. 1, 2010, which require school districts to assume more fiduciary responsibility regarding the plans offered to their employees. The Pennsylvania School Boards Association Insurance Trust offers a program to help you meet these requirements.

The Trust has partnered with Henderson Brothers to provide schools throughout the state with assistance regarding the changes to 403(b) plans.

Henderson Brothers offers a group of highly skilled employees who have worked with group 403(b) plans for over 10 years. They have a proven action plan that will meet districts' need of ensuring compliance with the new regulations. Some services they provide are:

1. Customized plan document
2. Quality investment menu
3. District preparation for a plan level compliance audit
4. Timely monitoring of online payroll deposits
5. Examination of investments, plan operations, plan expenses to reduce the districts fiduciary liability

Schools that have already been operating under Henderson Brothers single vendor plan have experienced changes that have been welcomed with open arms. Here are a few of the positive changes that people are talking about:

- Individualized advice
- Communication that is uniform across all employee classes
- Unbiased advice that benefits the employee and not the adviser
- Easy web access
- Timely fund purchasing

Since November 2007, the PSBA Insurance Trust has endorsed Henderson Brothers to assist schools in their efforts to be compliant with the sweeping IRS changes to 403(b) retirement plans. Henderson Brothers was recognized as one of the "Most Successful Retirement Plan Advisers" by PlanSponsor magazine in 2006, 2007, 2008 and 2009. It was the only PA 403(b) adviser to be named a "Top 100 Retirement Plan Adviser" by PlanSponsor magazine in 2010. Its vast experience and expertise in the 403(b) world and with IRS regulation is a perfect fit to help you adopt these changes and be compliant.

The PSBA Insurance Trust, with the partnership of the Henderson Brothers, can assist in insuring your district's 403(b) plan meets the new criteria the IRS imposed.



# Milestones

## 2000s

### 2010

- Owner Controlled Insurance Program exceeds \$300 billion construction values with a total of 206 projects enrolled.
- Consolidation of Insurance Trust, School Boards Insurance Company of Pennsylvania Inc. and School Claims Service, LLC board of directors into one combined board of directors.

### 2009

- Cyber Liability Insurance Program developed through ACE Westchester.

### 2008

- Voluntary Life and Disability plans offered to eligible PSBA members.
- 403(b) Plan Administrator endorsed by School Claims Services LLC.

### 2007

- School Claims Service, LLC becomes the program administrator for the Ohio School Boards Association Insurance Trust employee benefits programs.
- GASB 45 consulting services offered.

### 2006

- School Boards Insurance Co. of PA receives Insurance Department approval to commence business in Pennsylvania.
- Owner Controlled Insurance Program exceeds \$2 billion construction values with 154 projects enrolled since program inception.
- School Boards Insurance Co. LTD. receives A.M. Best Financial Rating of A-, Excellent
- PSBA Insurance Trust introduces School Safety Awards Program

### 2004

- School Claims Service LLC Medical COBRA Administration
- Implementation of online reporting of Workers' Compensation claims

### 2003

- Trust introduces third party claims administration for Property, Liability and School Leaders Legal Liability claims through School Claims Services.

### 2002

- Assumed Risk for School Board Legal Liability

### 2001

- Assumed responsibility for all loss control and safety services.
- Health Care Plan Purchaser Program

### 2000

- Owner Controlled Insurance Program

## 1990s

### 1995

- Appraisal Program for Property Casualty
- Insured values in property program exceed \$10 billion

### 1994

- TABS IRS Section 125 Program

### 1993

- Employers Reinsurance Corporation School Board Legal Liability Program
- Participant Advisory Committee Formed

### 1991

- Third party claims administration for dental and vision self funding
- Volunteer Insurance Program

### 1990

- Group Life Insurance program attained \$1 billion in coverage

## 1980s

### 1988

- Instituted formal Loss Control and Safety Program

### 1985

- Instituted agency network to deal with local schools

### 1982

- CIGNA/PSBA Insurance Trust Property Casualty Program

### 1980

- CREED Workers' Compensation Program
- School Board Travel Accident Program

## 1970s

### 1979

- BUCS program
- Established relationship with Lloyds of London

### 1978

- Dental Insurance Program
- PSBA Insurance Trust Forms School Boards Insurance Company, Ltd.

### 1975

- Endorsed Workers' Compensation Program

### 1971

- Endorsed Property/Casualty Program Group Life Insurance Program
- PSBA formed PSBA Insurance Trust



P.O. Box 2042, Mechanicsburg, PA 17055  
(800) 932-0588 [www.psba.org](http://www.psba.org)