

Who to Call @ PAA

Insurance

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PA Automotive Association

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Details

The insurance Department is a valuable resource for member dealers who are interested in health, dental, vision, and life insurance products. The department maintains subscriber records for enrolled groups, provides monthly consolidated billing for most products, COBRA administration and offers customer service functions such as claims, billing and benefit assistance.

Insurance renewals are facilitated by the PAA Regional Managers who review current benefits and rates, negotiate with the insurance carriers and provide proposals on alternative programs during the renewal process. In addition, other functions facilitated by the Regional Managers include conducting employee meetings, assisting with health and welfare plan compliance questions, providing customized employee benefit brochures and meeting with new hires periodically, if needed.

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Billing

Debi Taylor

Claims and Other Issues

Audrey Goodling, Debi Taylor, Alana Wohlfarth, Patty Vaughn,
Shantell Robertson, John Kulp

Health Insurance Issues (Health Care Reform, Section 125, etc.) – John Kulp

Proposals – Regional Managers (Eastern) – Darren Miller, Deni Cecco, Deb
Shoemaker, Tara Shaffer; Regional Managers (Western) – Matt Rhodes, Tara Shaffer

Health Insurance – PAA offers a number of insurance carriers in all areas of Pennsylvania with a wide range of benefit choices. These choices enable employers to design benefit packages that meet their needs and fit their budget. Health care plan options differ regionally across the state but all areas offer a variety of carriers and benefit options. The carriers include:

- Aetna
- Capital BlueCross
- Cigna
- Geisinger
- Highmark
- Independence Blue Cross
- Starmark
- United Healthcare
- UPMC

Dental Insurance – PAA's dental insurance program is now self-insured which provides administrative savings to better serve dealers and their employees. Administered through the United Concordia network, two different plans, basic and full, are offered.

Vision Insurance – Davis Vision is a leading national administrator of routine vision care. Benefits include coverage for eye examinations, eyeglasses and contacts. Optional items such as designer frames, lens coatings and invisible bifocals are also available at low, discounted fixed fees. PAA offers two Davis Vision options: the Fashion Plan, which provides an exam and eyewear benefit every 24 months; and the Designer Plan, with exams and eyewear available every 12 months.

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Life Insurance – Life and Accidental Death and Dismemberment Insurance, underwritten by Prudential, offers a valuable benefit for dealership employees at low group rates. Plans can be custom-designed to best suit the dealership's needs. All employees working at least 20 hours per week are eligible.

Alternative Options – The Dental, Vision and Prudential Life programs listed above are written exclusively for PAA members with the Association holding the contracts; these plans typically provide the most competitive rates and benefits. However, the PAA Insurance Agency can also solicit proposals from alternative carriers for a specific dealer if there is a need.

Disability Insurance – Disability programs protect an employee's income, while relieving the employer of any obligation to continue paying wages during a period of disability. American Fidelity Assurance Company underwrites both short-term and long-term disability programs for PAA members. These plans are available either as an employer paid benefit or as a voluntary, employee-pay-all option.

Ancillary Benefits – American Fidelity also offers voluntary products such as cancer, accident, critical illness, and life insurance to help employees cover costs for the unexpected.

Section 125 – Through American Fidelity Assurance Company, PAA provides installation of Section 125 plans. Under Section 125, the employees' portion of insurance premiums are purchased with pre-tax dollars, lowering the employees' federal withholding, state, local and FICA taxes. The employer also saves matching FICA taxes. The most important aspects of setting up payroll under Section 125 are proper documentation, regular reviews and updates. American Fidelity is PAA's recommended administrator for Section 125, providing all necessary documents and services at no additional cost to association members.