

“THE **BROKERS** WHO KNOW YOUR **BUSINESS**”

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## Contact

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Senior Regional Manager  
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### Insurance Department

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## A Message from the Director

*Welcome to the PAA Insurance Quarterly Newsletter*

In today's rapidly evolving and changing healthcare landscape, navigating regulatory changes, compliance requirements, new products and services, as well as the day-to-day administration of your employees' benefits can be a complex task.

PAA is uniquely positioned to help you navigate these increasingly complex tasks. **We have been proudly serving the needs of dealers and employers for over 100 years.**



This partnership is rooted in an unrivaled knowledge of the automotive industry, the challenges auto dealers face, and a commitment of doing what is in the best interest of our customers.

**At a time when relationships are managed remotely, PAA and its team are in the field visiting our members in person.** Whether that's assisting with compliance or reviewing renewal options, our team of experts are here to support you.

The PAA Insurance newsletter is another tool to keep you informed of emerging issues, healthcare updates, and strategic approaches crafted specifically for those in the automotive industry. **We are excited to bring you this resource to make managing your benefits a little easier.**

We welcome your feedback and suggestions to help us improve the newsletter, add or remove topics, or simply share your thoughts.

Warm Regards,

*Ben Faesel*

**Ben Faesel**

Director of Insurance Operations  
PAA Insurance Agency, Inc.

# Meet Our Team!

## Contact List

Download our PAA Insurance “Meet Our Team” guide to connect with the right team member.

Your **Regional Manager** will serve as your primary point of contact, offering hands-on guidance with plan strategy, renewals, and employee benefit education.

### Regional Managers

- **Darren Miller**  
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## Dental RATE SHEETS

[Click to Download](#)

*\*Effective July 1, 2026\**

# Dental Program Changes

*Effective July 1, 2026 – June 30, 2027*

Following a careful review of our dental program performance and long-term sustainability, the PAA Board of Trustees has approved a modest adjustment to dental rates, along with an important enhancement to the overall pediatric orthodontic coverage.

These updates will help maintain the long-term strength of the dental program while continuing to provide high-quality coverage.

- **Effective July 1, 2026:**
  - **Enhanced Pediatric Orthodontic Benefit:**
    - The lifetime maximum will increase from \$1,000 to \$1,500 per person (dependent children to age 19).
  - **Dental rates will increase by 5%:**
    - Approximately \$1 per month for single coverage (Full Plan).
    - Approximately \$4 per month for other coverage tiers.
    - For the Basic Plan, increases are even smaller.

**Our commitment has always been to deliver stable, competitive, and high-value benefits to our members and participating employers.**

Since 2018, we have made ongoing improvements to your dental program, including:

- 7 years with no rate increases.
- Greater access to a larger, highly accepted dental network.
- Premium holidays.
- Better preventive care benefits.



**We are not just your broker...  
WE ARE YOUR TRUSTED RESOURCE.**



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# 2026 Compliance Calendar

## Key Dates by Month

The 2026 HR Compliance Calendar puts all your key dates in one place, month-by-month, so you can stay organized, plan ahead, and keep your business on track throughout the year.

- We recommend downloading and saving the 2026 Compliance calendar for easy reference.

Questions? Contact your [Regional Manager](#).



# RxDC Reporting Reminder

## Deadline: June 1, 2026

RxDC reporting is a required annual filing for employer health plans. While carriers may assist, your group is ultimately responsible for ensuring it is completed.

### What to know:

- **What is reported:** Prescription drug costs, healthcare spending, enrollment, and premium contributions.
- **Watch for:** Emails from your Regional Manager.

### Why this matters:

- If you've changed funding (i.e. moving to level-funded) or added locations, reporting responsibilities may shift without you realizing it.

Questions? Contact your [Regional Manager](#).

# PAA Insurance & Benefits Survey

## Survey Reminder

PAA is conducting an insurance and benefits survey at the request of PAA's members and Board of Directors.

Your responses are confidential and will be combined into a summary report shared on the [www.paa.org](http://www.paa.org) website, the PAA News Bulletin, and in the PAA Insurance Quarterly Newsletter.

[CLICK HERE](#)  
to submit your survey

\*The survey portal  
will close **May 15, 2026**.





## Brokerage Benefits

Services We Offer



[Click to Download](#)

Download the **Brokerage Benefit Brochure** to explore the coverages and services available through the PAA Insurance Agency.

Inside, you'll find an overview of our core offerings:

- **Health**
- **Dental**
- **Vision**
- **Supplemental benefits**

From compliance guidance to consolidated billing, we are here to help simplify and streamline your benefits experience.

### Questions?

Contact your [Regional Manager](#)

## The PAA Insurance Agency, Inc.

*How We Support You!*

At the PAA Insurance Agency, we provide strategic support every step of the way.

### ■ **Claims & Employee Advocacy**

Our team works directly with carriers to resolve concerns efficiently.

### ■ **Compliance Guidance**

We help you stay on track with:

- Federal reporting requirements
- Annual notices
- Pharmacy reporting deadlines
- Regulatory updates

### ■ **Enrollment & Administrative Support**

- COBRA administration (**provided at no cost**)
- Consolidated billing assistance
- Eligibility monitoring & compliance
- Employee benefit brochures
- Online enrollment tools

### ■ **Renewal Negotiation & Rate Review**

We advocate on your behalf with carriers and negotiate renewals to manage long-term cost trends, and explore alternatives when needed.

### ■ **Strategic Benefit Planning**

Our Regional Managers conduct **in-person evaluations** of your medical, dental, vision, life, and supplemental plans to ensure competitive, cost-effective options tailored to your group.

We are here to support you every step of the way. If you have any questions about your benefits, compliance, or services, please reach out to your [Regional Manager](#) for personalized guidance and assistance.