



1700 North Brown Road, Suite 106 • Lawrenceville, GA 30043  
Toll free: 800-789-8765 Fax: (678) 825-1261

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**TO:** Plan Participant, Church Treasurer, or Benefits Administrator  
**FROM:** PCA RBI Office  
**SUBJECT:** PCA Group Insurance – The Church/Employer and Employee Benefits  
**DATE:** March 2018

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Over the past few months we have noted a delay in the information flow between the local churches and our office as it relates to “new hires” as well as the “terminations” to begin or end PCA benefits for a pastor or staff member.

As you are already aware, your church or school, while a ministry, is a small business. The church is the Employer and the staff are considered Employees like any other business in your city. Employers administer New Hire payroll and benefits within 30 days of employment and process the end of benefits within 30 days of last date worked.

As the Employer, there are two steps to complete when adding PCA benefits for the church Employees: 1) the Insurance Adoption Agreement (IAA) – The benefits offered to the staff or Employees are indicated on the form and then submitted to the RBI office and 2) an Enrollment form is completed and submitted for the Employee. Once the Employee enrolls for the benefits in our online system, SmartBen, the enrollments generate the monthly invoice which is paid by the church/Employer.

As needed, address changes, salary changes, etc. are forwarded to our office by the church/Employer. In the same way, it is the Employer who should forward to us the termination information for church staff/Employees. The instructions with our requirements for receiving these details may be found on the reverse of this memo every month. You are key to our receiving the termination details within thirty (30) days of the last date worked. This time-frame is important for the insurance carriers who allow the Employee to have the option to port or convert his/her life or LTD insurance from Group to Personal within a set number of days after termination of employment.

**Employee Handbook:** A helpful tool to consider is an Employee Handbook to be provided to each employee to consistently communicate expectations for both the employer and employee. In addition to the benefit information most handbooks include other topics like: *office hours and attendance, dress code, confidentiality expectations, holidays and office closings, vacation days, sick time, payroll policies, severance, etc.* An *Employee Handbook* is protection for the employer as the specifics for employment are clear and detailed. It becomes a handy reference guide and may be a useful tool in prevention or resolution of issues or conflicts.

**Free Resources:** You may download an *Employee Handbook* template (and other helpful documents) from the **RBI Employer Assistance** section of our website: <https://employer.pcarbi.org/pca-church-administrator-resources/>.

**Brotherhood Mutual** also has these similar resources along with security and legal documents that may be valuable tools for your organization. <https://www.brotherhoodmutual.com/resources/>.

Call our office today with questions you may have about this information or your current Insurance Adoption Agreement (IAA). You may also send your question by email to [insurance@pcanet.org](mailto:insurance@pcanet.org).

**KEEP FOR FUTURE REFERENCE**

Mailing Addresses with Optional FAX and Email Information

<u>Insurance Payments ONLY</u>	<i>Insurance Correspondence</i>	<u>Retirement Plan Contributions</u>
<p>Make check payable to:  <b>PCA Group Insurance</b>  <u>On-line payments are now accepted.</u>                      Please call RBI for details.</p>	<p>Notes, employment, and/or coverage changes, completed forms, salary updates, etc. should be sent directly to our office:</p>	<p>Make check payable to:  <b>PCA Retirement Plan</b>                      On-line retirement plan contributions are now accepted.                      Please call our office for details.</p>
<p>Mail payment and voucher to:  <b>PCA Group Insurance</b>  <b>PO Box 896529</b>  <b>Charlotte, NC 28289-6529</b>  <u>This lockbox is ONLY for insurance payments.</u>                      No correspondence please.</p>	<p><u>FAX:</u> 678-825-1261  <u>Email:</u> insurance@pcanet.org  <u>US Mail:</u>  <b>PCA Retirement &amp; Benefits, Inc.</b>  <b>1700 N Brown Rd Ste 106</b>  <b>Lawrenceville, GA 30043</b></p>	<p>Mail payment with matching remittance form to:  <b>PCA Service Center</b>  <b>5446 California Ave SW, Suite 200</b>  <b>Seattle, WA 98136</b></p>

**How to let RBI know of Staff Employment and Benefit Changes:**

1. Make a copy of the current invoice page where the employee's name and coverage are listed.
2. Add a note under the employee's name with the *effective date of the change (MM/DD/YY)* and include a short informational *description or explanation* for this change and the termination of benefits.  
Some examples are: Part-time as of this date, Retired, Resigned Call, Terminated, End of Call, etc.
3. Mail, FAX, or email this page to our office for processing. Our mailing address, FAX number, and email address are listed above. *Please do not include employment changes with your monthly payment.*

*PCA monthly coverage is terminated as of the last day of the last month the employee worked.*

RBI will process the employment change as well as premium credits for the month the employee was on your invoice beyond the last date worked. Any credits will be reflected on your next monthly invoice.

www.pcarbi.org

800-789-8765

FAX: 678-825-1261

**Insurance Plan questions including Enrollments, Forms, Changes, SmartBen, and Eligibility:**

Bonnie Nowak x1284

Sandie Robertson x1184

**How participants can use *insurance benefits* effectively and specific questions about insurance benefits:**

Ed Dunnington x1196

David Anderegg x1296

Mark Melendez x1274

**Insurance Invoice or Payment Questions:**

Bonnie Nowak x1284

Sandie Robertson x1184

Sybil Pullen x1292

**Retirement Plan questions including Enrollment, Forms, Eligibility, Contributions, and Withdrawals:**

Myra Davis x1282

Jan Magnuson x1190

Ed Dunnington x1196

**How participants can properly plan for *retirement* and specific questions about *RBI investments*:**

Ed Dunnington x1196

David Anderegg x1296

Mark Melendez x1274

**Call Package Guideline questions regarding the content and structure of a TE's compensation package:**

Ed Dunnington x1196

David Anderegg x1296

Mark Melendez x1274

**Ministerial Relief Offering, Applications and on-line Donations:**

Vickie Poole x1280

Bob Clarke x1270

PCA Ministerial Relief, 1700 N Brown Rd Ste 106, Lawrenceville, GA 30043

**Employee Access to SmartBen**

All employees *currently enrolled* in PCA insurance plans may log into SmartBen by entering their

**User Name** (nine-digit Social Security Number with no dashes used, e.g., 111-11-1111 would be entered as 111111111) and **Password** (six-digit date of birth in the format of MMDDYY with no dashes or slashes included within the password; so, January 7, 1980 would be entered 010780).

After the initial login, each employee will be asked to change their password to a new password. You may reach SmartBen by (1) visiting the RBI website (www.pcarbi.org) and selecting "login" or (2) going directly to SmartBen (www.smartben.com) to login.