

PCA RETIREMENT  
& BENEFITS, INC. 

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

**TO:** Plan Participant, Church Treasurer or Benefits Administrator  
**FROM:** PCA RBI Office  
**SUBJECT:** PCA Group Insurance – Life Insurance and Retirement Readiness  
**DATE:** June 2016

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Please take a moment to review the announcements and notes in this memo. We thank you for helping us get a copy of this information to the person (or persons) in your office who will most likely benefit from it.

The very thought of life insurance and retirement planning can be intimidating. There are questions that are puzzling to think through and finding the time to talk with a trusted expert to shed some light on these complex topics is difficult while balancing multiple ministry responsibilities.

**Do I need more life insurance?**

The payout on a claim for life insurance is often helpful to pay debts or medical bills and generally ease the monthly financial burden for the family left behind. Some factors that affect the response to this question may be the number of children you have and their college ambitions, the amount of your mortgage, on-going medical needs, outstanding debts, and other investments.

**What is my plan for retirement?**

Have you wondered if it is time to get your plan together for retirement? How will you know when you are ready to retire? Thinking through the route to retirement generally includes the factors listed above for insurance planning. It's never too early (or too late!) to take a look at your possibilities and develop a plan for the future.

**We are here to help!**

If you would like some assistance with these decisions, consider talking with one of our Financial Planning Advisors, Dave Anderegg or Ed Dunnington. They are in our office and available to work with participants of the insurance plans on insurance related issues and participants of the retirement plan on retirement related issues. There is no cost for their service and they will work with you to develop a solid strategy to address your needs. Email and phone information is available from the reverse side of this memo as well as in the *Staff Directory* on our website where you may get a glimpse of their prior experience in both the world of financial planning and as former PCA pastors.

For those eligible, today is a good day to reach out to Dave or Ed. They will begin where you are today and outline the options for your family to put in place as you plan for insurance and retirement readiness.

Please call our office today with any questions you may have regarding the information in this memo. You may also send questions by email to: [insurance@pcanet.org](mailto:insurance@pcanet.org).

## KEEP FOR FUTURE REFERENCE

Mailing Addresses with Optional FAX and Email Information		
Insurance Payments <u>ONLY</u>	Insurance Forms and Changes	Retirement Plan Contributions
Make check payable to: <b>PCA Group Insurance</b>	Coverage changes, completed forms, salary updates and notes, etc. should be sent directly to our office.	On-line retirement plan contributions are now accepted. <i>Please call our office for details.</i>
<i>Mail payment and voucher to:</i> <b>PCA Group Insurance</b> <b>PO Box 935262</b> <b>Atlanta, GA 31193-5262</b>  This lockbox is for <u>payments only</u> (no correspondence, please).	<u>RBI Mailing Address:</u> <b>PCA Retirement &amp; Benefits, Inc.</b> <b>1700 N Brown Rd Ste 106</b> <b>Lawrenceville, GA 30043</b>  <u>FAX: 678-825-1261</u> <u>Email: <a href="mailto:insurance@pcanet.org">insurance@pcanet.org</a></u>	Make check payable to: <b>PCA Retirement Plan</b>  <i>Mail payment with form to:</i> <b>PCA Service Center</b> <b>5446 California Ave SW, Suite 200</b> <b>Seattle, WA 98136</b>
How to let RBI know of Staff Employment Changes:		
<ol style="list-style-type: none"> <li>1. Make a copy of the current invoice page where the employee's name and coverage are listed.</li> <li>2. Add a note under the employee's name with the <i>effective date of the change (MM/DD/YY)</i> and a <b>description</b> of the change: Part-time, Retired, Resigned Call, Terminated, End of Call, etc.</li> <li>3. Mail, FAX or email this page to our office for processing. Our mailing address, FAX number and email address are listed above. <i>Please do not include employment changes with your monthly payment.</i></li> </ol> <p><i>PCA monthly coverage is terminated as of the last day of the last month the employee worked.</i></p> <p>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.</p>		
RBI Website: <a href="http://www.pcarbi.org">www.pcarbi.org</a> <span style="float: right;">RBI FAX: 678-825-1261</span>		
How to Call: Our Toll Free number is <b>1-800-789-8765</b> . Enter the extension listed below when prompted.		
How to Email contacts listed below: Send email using <a href="mailto:firstnameinitiallastname@pcanet.org">firstnameinitiallastname@pcanet.org</a>		
<b>Insurance Plan questions including Enrollments, Forms, Changes, SmartBen, and Eligibility:</b> Bonnie Nowak extension 1284                      Susan Hamnett extension 1264		
<b>How participants can use insurance benefits effectively and specific questions about insurance benefits:</b> Ed Dunnington extension 1196              David Anderegg extension 1296              Harry Cooksey extension 1290		
<b>Insurance Invoice or Payment Questions:</b> Bonnie Nowak extension 1284              Susan Hamnett extension 1264              Sybil Pullen extension 1292		
<b>Retirement Plan questions including Enrollment, Forms, Eligibility, Contributions, and Withdrawals:</b> Myra Davis extension 1282              Jan Magnuson extension 1190              Ed Dunnington extension 1196		
<b>How participants can properly plan for retirement and specific questions about RBI investments:</b> Ed Dunnington extension 1196              David Anderegg extension 1296              Mark Melendez extension 1274		
<b>Call Package Guideline questions regarding the content and structure of a TE's compensation package:</b> Ed Dunnington extension 1196              David Anderegg extension 1296              Mark Melendez extension 1274		
<b>Ministerial Relief Offering, Applications and on-line Donations:</b> Vickie Poole extension 1280                      Bob Clarke extension 1270 Mailing Address: PCA RBI - Ministerial Relief, 1700 N Brown Rd Ste 106, Lawrenceville, GA 30043		
Employee Access to SmartBen		
All employees <i>currently enrolled</i> in PCA insurance plans may log into SmartBen by entering their <b>User Name</b> (nine-digit Social Security Number with no dashes used, e.g., 111-11-1111 would be entered as 111111111) and <b>Password</b> (six-digit date of birth in the format of MMDDYY with no dashes or slashes included within the password; so, Jan 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 ( <a href="http://www.pcarbi.org">www.pcarbi.org</a> ) and selecting "login" or (2) going directly to SmartBen ( <a href="http://www.smartben.com">www.smartben.com</a> ) to login.		