

TO: Plan Participant, Church Treasurer or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – New Online and Email Features for You
DATE: February 2017

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

Electronic Group Insurance Payments:

THANK YOU to all those who submitted your monthly group insurance payment through our online payment portal!

We are now set up to receive electronic payments either by card or check. If you would like to make your February payment online, follow the instructions below.

- To access the online payment portal, visit our website, www.pcarbi.org/log-in/ and click *Pay my organization's group insurance invoice*.
- You will be asked to enter your organization number (which is listed on your invoice as Org ID). **Please add PCA in front of your Organization ID.** For Example: PCAXXXX. This will allow you access to view and pay the current month's total amount due for your church or approved organization.

We will continue to send your monthly group insurance invoice via email or regular US Mail for your verification of current staff enrollment and the total premiums due each month.

Receive Invoice by Email:

You may request to receive your monthly invoice (and memo) by email rather than by US Mail by sending an email request to insurance@pcanet.org. We understand it is often difficult to get the invoice into the right hands for payment. If we can simplify this process for you, send us an email today and request to be added to those who receive their invoice by email rather than by US Mail delivery. The invoice will be an email attachment and is a .pdf document which may be printed and processed as usual.

Annual Compensation Updates:

It is important that accurate salary *and housing (if ordained)* information be updated in SmartBen annually. The employee's combined compensation (salary plus housing) is the driver for Long Term Disability claim and premium calculations. The total compensation is also used to set the maximum coverage for some of our life insurance products. We have a form available from the *Forms & Resources* section on our website which may be used for submitting the salary updates.

Note: Compensation updates will be reflected in the next month's LTD invoice premiums. We do not retro bill for premium changes resulting from compensation updates.

Call our office today with questions you may have about monthly invoices, electronic payments, or the compensation update form. You may also send questions by email to 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>
Make check payable to: PCA Group Insurance	Notes, employment and/or coverage changes, completed forms, salary updates, etc. should be sent directly to our office:	Make check payable to: PCA Retirement Plan
<i>Mail payment and voucher to:</i> Note new address PCA Group Insurance PO Box 896529 Charlotte, NC 28289-6529 <u>This lockbox is ONLY for insurance payments.</u> No correspondence please.	PCA Retirement & Benefits, Inc. 1700 N Brown Rd Ste 106 Lawrenceville, GA 30043 FAX: 678-825-1261 Email: insurance@pcanet.org	<i>Mail payment with form to:</i> PCA Service Center 5446 California Ave SW, Suite 200 Seattle, WA 98136 On-line retirement plan contributions are now accepted. <i>Please call our office for details.</i>
How to let RBI know of Staff Employment and Benefit Changes:		
<ol style="list-style-type: none"> 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 <i>effective date of the change (MM/DD/YY)</i> 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. <i>Please do not include employment changes with your monthly payment.</i> <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>		
www.pcarbi.org	800-789-8765	FAX: 678-825-1261
<u>Insurance Plan</u> questions including Enrollments, Forms, Changes, SmartBen, and Eligibility: Bonnie Nowak x1284 Sandie Robertson x1184		
How participants can use <i>insurance benefits</i> 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		
<u>Retirement Plan</u> questions including Enrollment, Forms, Eligibility, Contributions, and Withdrawals: Myra Davis x1282 Jan Magnuson x1190 Ed Dunnington x1196		
How participants can properly plan for <i>retirement</i> and specific questions about <i>RBI investments</i>: Ed Dunnington x1196 David Anderegg x1296 Mark Melendez x1274		
<u>Call Package Guideline</u> 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 <i>currently enrolled</i> 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.		