PCA Retirement & Benefits
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 – New Hires and Life Insurance Benefits
DATE: August 2018

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

This time of year brings seasonal employment changes and New Hires to enroll for benefits so we are sharing some Life Insurance enrollment details which we hope are helpful reminders. The chart below includes "Add-on Features" for those who are enrolled in PCA Group insurance through MetLife.

New Hires and Group Insurance:

- Full-time employees have a *30-day new-hire window* during which enrollment for benefits should be completed.
- If the church offers life insurance for full-time staff (those working 30 or more hours per week), the New Hire must first enroll for PCA Basic Life insurance before adding other PCA life insurance as the **Basic Life** enrollment is required per our Group Life Insurance agreement with MetLife.

Statement of Health Waived and Guaranteed Issue Amounts:

- With the New Hire status, there is no Statement of Health (SOH) for enrollment in either the **Basic Life** or **Standard Life** products.
- Additionally, there are Guaranteed Issue (GI) amounts (no SOH required) for the **Enhanced Life**:
  For the Employee: $100k
  For the Employee's Spouse: $30k

Note: *If more Enhanced Life coverage is elected, SOH will be required for the amounts over these GI amounts (you may elect up to 6 times your annual salary and housing).*

PCA Life Insurance Plans – Bonus Features added by MetLife

Add-On Feature	Who is eligible?	What
Accelerated Benefit	Enrollees in PCA Group Term Life Insurance products: **Basic, Standard** or **Enhanced**	Any active employee with Group Life Insurance who has been deemed terminally ill by their doctor, with life expectancy of less than twelve months, may apply for the **Accelerated Life Benefit.** This benefit will give you the opportunity to claim up to 80% of your life insurance prior to death.
Will Preparation	Enrollees in PCA Group Term Life Insurance *supplemental* products: **Standard** or **Enhanced**	An employee and his or her spouse may use this benefit to have a **will** prepared at no cost through the MetLife affiliate per the guidelines in the plan certificate.
Probate Service	Enrollees in PCA Group Term Life Insurance *supplemental* products: **Standard** or **Enhanced**	Upon the death of the employee or spouse, a probate benefit will be made available to his or her estate. The benefit is free of charge for the use of attorneys as designated by the MetLife affiliate.
Grief Counseling	Enrollees in PCA Group Term Life Insurance products: **Basic, Standard** or **Enhanced**	You will have access to a toll-free hotline to speak with a licensed professional counselor who is affiliated with MetLife. This is for those who are going through life changes such as: death, divorce, serious medical diagnosis, or death of a pet.
Travel Assistance	Enrollees in the PCA Group **Voluntary Accidental Death & Dismemberment** Plan	An affiliate of MetLife will assist you with your travel needs that include: medical assistance, lost documents, credit cards or luggage, language assistance, or becoming a victim of identity theft.
Retired Pastors	Honorably Retired **Teaching Elders** enrolled in PCA Group **Basic Life** Insurance	All Honorably Retired PCA teaching elders, who participated in the PCA Group Life Insurance while an active pastor will receive a $5,000 Basic Life plan free of charge.

Call our office today with questions you have regarding the information in this memo. You may also send questions by email to insurance@pcarbi.org.

KEEP FOR FUTURE REFERENCE

Mailing Addresses with Optional FAX and Email Information		
Insurance Payments ONLY	***Insurance Correspondence***	**Retirement Plan Contributions**
Make check payable to: ***PCA Group Insurance*** On-line payments are now accepted. Please call RBI for details.	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** On-line retirement plan contributions are now accepted. *Please call our office for details.*
Mail payment and voucher to: **PCA Group Insurance** **PO Box 896529** **Charlotte, NC 28289-6529** This lockbox is ONLY for insurance payments. *No correspondence please.*	**PCA Retirement & Benefits** **1700 N Brown Rd Ste 106** **Lawrenceville, GA 30043** FAX: **678-825-1261** Email: **insurance@pcarbi.org**	*Mail payment with matching remittance form to:* **PCA Service Center** **5446 California Ave SW, Suite 200** **Seattle, WA 98136**

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

To schedule an appointment with a Financial Planning Advisor to discuss an appropriate benefit structure and *insurance benefits*: Peggy Henry x1198 Katelyn Rogers x1192

Insurance Invoice or Payment Questions:
Bonnie Nowak x1284 Sandie Robertson x1184 Traci LaVernway x1286

Retirement Plan questions including Enrollment, Forms, Eligibility, Contributions, and Withdrawals:
Myra Davis x1282 Jan Magnuson x1190

To schedule an appointment with a Financial Planning Advisor to discuss proper planning for *retirement* and specific questions about *RBI investments*: Peggy Henry x1198 Katelyn Rogers x1192

Schedule a time to discuss Call Package Guideline details with a Financial Planning Advisor for content and structure of a TE's compensation package: Peggy Henry x1198 Katelyn Rogers x1192

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.