

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – New PCA Rates for 2019
DATE: October 2018

Take a moment today to review the announcements and notes in this memo. We thank you for forwarding this memo to the person in your office who is most likely to handle benefits and insurance information.

The Board of Directors of PCA Retirement & Benefits has approved PCA Group Insurance rates for 2019. The new prices become effective January 1, 2019 and will be reflected on the monthly invoice beginning in January. As a reminder, your PCA Group invoice reflects *current month insurance coverage* and *current month premiums due*. We do not invoice a month in advance.

Please take a moment to review the enclosed 2019 Rate Sheet for product rate changes as well as the terms (ages) listed for the Basic, Standard, and Enhanced life insurance products which may affect premiums and/or coverage levels for your staff as of January 1.

Insurance Product Rate and Plan Changes for 2019:

You will see on the chart below we have a **Rate Change** only for Basic Life Insurance (from \$5 to \$6 for those ages 18-64).

We also have one **Plan Change**. Ameritas has increased the annual per-person maximum for those enrolled for the Enhanced and Voluntary Dental plans.

Product Name	Rate Change?	Plan Change?	Informational Note:
Basic Term Life Insurance	Yes	No	MetLife continues as Carrier
Standard Term Life Insurance	No	No	MetLife continues as Carrier
Enhanced Term Life Insurance	No	No	MetLife continues as Carrier
Accidental Death & Dismemberment	No	No	MetLife continues as Carrier
Long Term Disability	No	No	Unum continues as Carrier
Dental Basic	No	No	Ameritas continues as Carrier
Dental Enhanced	No	Yes	Increase of annual Per-Person max from \$1,000 to \$1,250 per year.
Dental Voluntary	No	Yes	Increase of annual Per-Person max from \$1,000 to \$1,250 per year.
Vision Basic, Enhanced, and Voluntary	No	No	Ameritas continues as Carrier using the EyeMed network.

Salary Updates:

Remember to update our office regularly with salary modifications as they do impact Life product eligibility and LTD insurance rates. For your convenience, we provide a Group Compensation Update form/spreadsheet which may be used to submit salary updates and is available to download from our website, www.pcarbi.org, by following this path: *Resources/Ministry Staff/Forms/Organizations*. Please note the confidentiality suggestions on the form including that you request a link for submitting the form to our office as a secure email attachment.

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		
<u>Insurance Payments ONLY</u>	<i>Insurance Correspondence</i>	<u>Retirement Plan Contributions</u>
<p>Make check payable to: PCA Group Insurance <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: PCA Retirement Plan On-line retirement plan contributions are now accepted. <i>Please call our office for details.</i></p>
<p><i>Mail payment and voucher to:</i> PCA Group Insurance PO Box 896529 Charlotte, NC 28289-6529 <u>This lockbox is ONLY for insurance payments.</u> <i>No correspondence please.</i></p>	<p>PCA Retirement & Benefits 1700 N Brown Rd Ste 106 Lawrenceville, GA 30043 FAX: 678-825-1261 Email: insurance@pcarbi.org</p>	<p><i>Mail payment with matching remittance form to:</i> PCA Service Center 5446 California Ave SW, Suite 200 Seattle, WA 98136</p>
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 <i>description or explanation</i> 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
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		
<u>Retirement Plan</u> questions including Enrollment, Forms, Eligibility, Contributions, and Withdrawals:		
Myra Davis x1282		
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 <u>Call Package Guideline</u> 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		
<p>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; so, January 7, 1980 would be entered 010780). After the initial login, employees 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. In SmartBen you may review and print your current benefit enrollments: from My Benefits, select <i>View Enrollment Confirmation</i>. The plan certificates (plan details) for your current benefits are available by selecting Plans from the selections available along the top of the Welcome page.</p>		