

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Monthly Invoice and Payment
DATE: March 2019

Take a moment today to review the announcements and notes in this memo. We would appreciate your assistance in getting this memo to the person or persons in your office who would most likely use the information provided here.

Monthly Invoice Amount Due

Review the enclosed invoice and confirm full-time staff are listed with their insurance premiums. The 2019 premiums may have changed the **Total Amount Due**. Confirm that any automated payments match your 2019 amount due.

Other items to note as you review your invoice:

- 1) The monthly invoice reflects premiums due **for the *current month's coverage***.
- 2) The **Invoice Due Date** will vary slightly from month to month but your payment should be mailed on or before that date. *See details below for the online payment option via Xpress-pay.*
- 3) The last page of the invoice (the Remittance Page) requests payments be sent to the Charlotte, NC address and that this page be included with the payment. The Lockbox service uses the details on this page to credit your payment to your church or organization.
- 4) Your payment is credited for the month in which it is received.

Online Invoice Payments

Some of you have been submitting Group Insurance payments via our Xpress-pay online payment portal for a year or so now. Others may not be aware monthly insurance payments may be made via electronic payments either by credit/debit card or ACH check. Xpress-pay is a secure site which provides the option to store credit card information for future payments, if desired. If you would like to make your payment online, follow the instructions below.

- 1) Access the online payment portal on our website: www.pcarbi.org/login/ and click *Pay my organization's group insurance invoice*.
- 2) Enter your organization number with PCA in front of your Org ID. For Example: PCAXXXX.
View and Pay the current month's **Total Amount Due**.

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>
Make check payable to: PCA Group Insurance <i>On-line payments are now accepted.</i> 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. <i>Please call our office for details.</i>
<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>	PCA Retirement & Benefits 1700 N Brown Rd Ste 106 Lawrenceville, GA 30043 FAX: 678-825-1261 Email: insurance@pcarbi.org	<i>Mail payment with matching remittance form to:</i> 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

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

Myra Davis x1282

Ingrid Krein 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; 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 *View Enrollment Confirmation*. 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.