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 – LTD Product on Invoice and Beneficiary Updates
DATE: April 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.

LTD Benefit now shows Total Salary and Housing

Beginning with the April invoice, and in addition to the 2019 LTD premium, you will also see the total of taxable Salary and non-taxable Housing allowance listed for those who are ordained and receive both Salary and Housing income as has been reported to our office. For those who are not ordained, the total listed with the LTD premium reflects the full taxable Salary amount as reported to our office.

The LTD premium is calculated using these totals which are also reported to Unum, the LTD provider, to indicate the Salary level in the event a disability claim is filed.

If the total does not accurately reflect the Salary or Salary plus Housing total for one of your employees, see the instructions in the next paragraph for updating with our office.

Updates for Salary and Housing

The compensation update form is available from our website, www.pcarbi.org, by first selecting *Resources*, then point to *General Resources* and click on *Forms*. Scroll down and open the ***Organizations*** *(for Treasurers & Administrators)* section. The PCA Group Compensation Update document is the last document in the **Organizations** section. Please forward your completed form to RBI as instructed on the form or as noted on the back of this memo. We will update the salary and/or housing changes which will be reflected in modest updates to the LTD premium(s) on the next monthly invoice.

Beneficiary Updates or Changes

It is often a good idea to plan an annual or biennial update for your beneficiary preferences. Some select their birthday month as their reminder to update beneficiary details and important documents. Take a few minutes to think through your initial enrollment and family changes that may complicate the pay-out of life insurance or retirement plan benefits based on information submitted to our office at that time. If you or your son or daughter has married, name changes or address updates may be needed.

You have a few options as you make plans to update PCA beneficiaries:

1) Call the RBI office to request assistance with updating beneficiaries via SmartBen or

2) Log into SmartBen to complete a Life Event enrollment and process changes yourself or

3) Submit a completed and notarized Beneficiary Update Form to the RBI office. This form is also available from our website.

Primary Beneficiary: As a general rule, married participants set up a *primary* beneficiary that is their spouse. This indicates that the current value of the PCA Group life insurance and/or retirement plan will be paid to their spouse as stated in the plan certificate.

Secondary Beneficiary: In the event something should happen to both you and your spouse, *secondary or contingent* beneficiaries are often added as well.

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

Over for reference document

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

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.