

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – The Church is the Employer
DATE: May 2019

We often notice a delay in the information flow between the local churches and our office as it relates to “new hires” when adding PCA benefits as well as the “terminations” when ending PCA benefits for a pastor or staff member.

Church is Employer: As you are already aware, your church or school, while a ministry, is a small business. The church is the Employer and the staff are considered Employees like any other business in your city. Employers administer New Hire payroll and benefits within 30 days of employment and process the end of benefits and payroll within 30 days of last date worked.

PCA Benefits: As the Employer, and active with PCA Group Insurance, there are two steps to complete when adding PCA benefits for the church Employees: 1) the *Insurance Adoption Agreement (IAA)* – The benefits offered to the staff or Employees are indicated on this form and are noted as offered by your church when submitted to the RBI office and 2) an *Enrollment form* is completed and submitted for the new Employee. Once the Employee enrolls for the benefits in our online system, SmartBen, the enrollments generate the monthly invoice which is paid by the church/Employer.

Employee Updates: As needed, address changes, salary changes, etc. are forwarded to our office by the church/Employer. In the same way, it is the Employer who should forward to us the termination information for church staff/Employees. The instructions with our requirements for receiving these details may be found on the reverse of this memo every month. You are key to our receiving the termination details within thirty (30) days of the last date worked. This time-frame is important for the insurance carriers who allow the Employee to have the option to port or convert his/her life or LTD insurance from Group to Personal within a set number of days after termination of employment.

Employee Handbook: A helpful tool to consider is an Employee Handbook to be provided to each employee to consistently communicate expectations for both the employer and employee. In addition to the benefit information most handbooks include other topics like: *office hours and attendance, dress code, confidentiality expectations, holidays and office closings, vacation days, sick time, payroll policies, severance, etc.* An *Employee Handbook* is protection for both the Employer and the Employee as the details relevant to employment are clarified. It becomes a handy reference guide and may be a useful tool in prevention or resolution of issues or conflicts.

Free Resources: You may download an *Employee Handbook template (and other helpful documents)* from the **RBI Employer Assistance** section of our website: <https://pcarbi.org/>. Select Resources and For Churches and Administrators then select Administrator Resources to locate the handbook template.

Brotherhood Mutual also has these similar resources along with security and legal documents that may be valuable tools for your organization. <https://www.brotherhoodmutual.com/resources/>.

Call our office today with questions you may have about this information or your current Insurance Adoption Agreement (IAA). You may also send your question 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:		
<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 via lockbox.</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
Insurance Plan questions including: Enrollment Eligibility, Forms, Insurance Products, Employment Changes, SmartBen, Insurance Invoice or Payments	Bonnie Nowak x1284 Sandie Robertson x1184	
Financial Planning Advisors: Schedule a phone call appointment to discuss: <ul style="list-style-type: none"> • appropriate benefit structure and insurance benefits • planning for retirement • specific questions about RBI investments • Call Package Guideline content • structure of a TE's compensation package 	Peggy Henry x1198 Katelyn Rogers x1192	
Retirement Plan questions including: Enrollment Eligibility, Forms, Contributions, Withdrawals	Myra Davis x1282 Ingrid Krein x1190	
Ministerial Relief <ul style="list-style-type: none"> • Offering • Applications • On-line Donations 	Vickie Poole x1280 Bob Clarke x1270	
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.</p> <p>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>		