

**TO:** Plan Participant, Church Treasurer, or Benefits Administrator  
**FROM:** PCA RBI Office  
**SUBJECT:** PCA Group Insurance – Employment Changes and Severance  
**DATE:** July 2019

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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.

The summer months have arrived and often decisions are made with the end of the school year that bring employment changes for a pastor, a staff member, or a teacher to move to a different city or to take a new pastoral call.

**Should I include benefits in a severance package?**

We know that all of you are genuinely concerned about the welfare of a staff member or pastor moving on to a new ministry or stage of life. It has come to our attention that administrators and/or recipients may not realize that our insurance carriers will not honor coverage extended during periods of severance or unemployment. This is due to the fact our group policies utilize the following eligibility criteria: employees must be working full time (30 or more hours a week) to be eligible for group insurance coverage. *In the event a claim is filed and the carrier is not able to confirm employment, the claim will be denied.*

When structuring a severance package, consider these suggestions and resources below:

- 1) Consider termination and cancellation of coverage as of the end of the month that most reasonably appears to be the last full month of full-time employment.
- 2) Include a lump-sum amount into each severance paycheck equal to the amount of the insurance premiums being paid in the employee's current benefit package. This additional amount may be used to cover the expenses of converting group coverage to personal policies, or purchasing replacement insurance coverage.
- 3) Review the 2019 PCA Call Package Guidelines which includes a *Separation from Service* section on page 31.
- 4) General information relevant to insurance and severance is also available from our website by selecting **Resources**, **General Resources** and **Forms** and in the section titled **Insurance Plans** locate and view the *Separation, Termination and Severance* document.

**Send RBI Timely Updates of Employment Changes**

Don't forget to provide our office with a specific termination date (or change of employment status) as you learn of upcoming changes. It is important to let us know promptly. There is a 30 to 60 day time frame for our insurance carriers to reach out to your departing staff member with the opportunity to port or convert existing group insurance coverage to personal plans. Instructions for notifying our office of employment changes may be found on the reverse side of this memo.

Call our office today with questions you may have about this information. You may also send your question by email to [insurance@pcarbi.org](mailto: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: <b>PCA Group Insurance</b> <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: <b>PCA Retirement Plan</b> On-line retirement plan contributions are now accepted. <i>Please call our office for details.</i>
<i>Mail payment and voucher to:</i> <b>PCA Group Insurance</b> <b>PO Box 896529</b> <b>Charlotte, NC 28289-6529</b> <u>This lockbox is ONLY for insurance payments.</u> <i>No correspondence please.</i>	<b>PCA Retirement &amp; Benefits</b> <b>1700 N Brown Rd Ste 106</b> <b>Lawrenceville, GA 30043</b> <b>FAX: 678-825-1261</b> <b>Email: <a href="mailto:insurance@pcarbi.org">insurance@pcarbi.org</a></b>	<i>Mail payment with matching remittance form to:</i> <b>PCA Service Center</b> <b>5446 California Ave SW, Suite 200</b> <b>Seattle, WA 98136</b>
How to let RBI know of Staff Employment and Benefit Changes:		
<ol style="list-style-type: none"> <li>1. Make a copy of the current invoice page where the employee's name and coverage are listed.</li> <li>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 <b>description</b> or <b>explanation</b> 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.</li> <li>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></li> </ol> <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
<b>Insurance Plan questions including:</b> <b>Enrollment Eligibility, Forms, Insurance Products, Employment Changes, SmartBen, Insurance Invoice or Payments</b>	Bonnie Nowak x1284    Sandie Robertson x1184	
<b>Financial Planning Advisors:</b> <b>Schedule a phone call appointment to discuss:</b> <ul style="list-style-type: none"> <li>• appropriate benefit structure and insurance benefits</li> <li>• planning for retirement</li> <li>• specific questions about RBI investments</li> <li>• Call Package Guideline content</li> <li>• structure of a TE's compensation package</li> </ul>	Peggy Henry x1198    Katelyn Rogers x1192	
<b>Retirement Plan questions including:</b> <b>Enrollment Eligibility, Forms, Contributions, Withdrawals</b>	Myra Davis x1282    Ingrid Krein x1190	
<b>Ministerial Relief</b> <ul style="list-style-type: none"> <li>• Offering</li> <li>• Applications</li> <li>• On-line Donations</li> </ul>	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 <b>User Name</b> (nine-digit Social Security Number with no dashes used, e.g., 111-11-1111 would be entered as 111111111) and <b>Password</b> (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 (<a href="http://www.pcarbi.org">www.pcarbi.org</a>) and selecting "login" or (2) going directly to SmartBen (<a href="http://www.smartben.com">www.smartben.com</a>) to login. In SmartBen you may review and print your <b>current benefit enrollments</b>: from My Benefits, select <i>View Enrollment Confirmation</i>. The <b>plan certificates</b> (plan details) for your current benefits are available by selecting Plans from the selections available along the top of the Welcome page.</p>		