

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Dental and Vision Insurance
DATE: August 2019

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.

Dental and Vision plans available through PCA RBI

PCA Dental and Vision insurance is available for your full-time church employees (working 30 or more hours per week). Ameritas is our insurance carrier for both the Dental and Vision plans. Note that Ameritas uses *EyeMed* as their provider network for the vision plan. Please view highlights for both products in the *Insurance* section on our website: www.pcarbi.org.

How do we add Dental and/or Vision insurance for our church staff?

1. **Update your Group Insurance Adoption Agreement** by completing and submitting a new Insurance Adoption Agreement (IAA). Mark the form with all products your organization will offer your full-time employees (include all current plans with any new ones).
2. **Complete Benefit Plan Enrollment Form** which provides us with the information needed to set up an account in SmartBen (our on-line benefits administrator) for your employee to enroll in the new benefits you offer.
3. **Submit the Completed Forms** to our office as noted on the reverse side of this memo. Upon receipt of your IAA and Enrollment Request forms, RBI staff will 1) process the forms and 2) email your employees with SmartBen enrollment instructions.

Value-Added Benefits: The listing below highlights some “value-added” benefits that are built into the PCA Dental and/or Vision plans and are available at no additional cost for all enrolled.

| PCA Dental and/or Vision Plans | | |
|--------------------------------|--|---|
| Walmart Eyewear Savings | Enrollees in the PCA Group Dental and/or Vision Plan | You can save up to 15% of eyewear frames and lenses purchased at any Walmart nationwide. |
| Rx Discount Savings | Enrollees in the PCA Group Dental and/or Vision Plan. | This program provides significant savings on prescription medications at any Walmart or Sam's Club pharmacy nationwide. The discount may be applied for all covered dependents (even pets). |
| Lasik Advantage | Enrollees in the PCA Group Enhanced or Voluntary Dental and/or Vision Plan. | LASIK Advantage provides coverage for LASIK and related procedures. Members earn a lifetime benefit per eye over time. |
| Ameritas Rewards | Enrollees in the PCA Group Enhanced or Voluntary Dental and/or Vision Plan. | Ameritas Rewards is an enhanced product that offers an increased maximum for hearing, LASIK, orthodontia, vision, and dental. It allows members to utilize unused carryover amounts from previous years toward other lines of coverage in the plan. |
| PCA Dental Plan | | |
| Sound Care | Enrollees in the PCA Group Enhanced or Voluntary Dental Plan | Sound Care provides coinsurance coverage for hearing exams, hearing aids and hearing aid maintenance. |

Mark your Calendar! PCA Group Insurance Annual Enrollment begins November 1 with new benefit enrollments effective January 1, 2020.

Call our office today with questions you may have about this information. 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 <i>description</i> or <i>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 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> | | |