

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Long and Short Term Disability
DATE: September 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.

Long Term Disability now available with Short Term Disability

We have worked with Unum, our Long Term Disability carrier, to add a Short Term Disability product which is available beginning January 1, 2020 to those churches who also offer PCA Long Term Disability to their staff. This will allow organizations so inclined to fill the elimination period coverage gap that is in all LTD plans. Short Term policies begin generally at 2 weeks and last 3 months.

The pairing of these benefits has several advantages to those who find themselves in need of filing a disability claim. Not the least of these is the transition from a Short Term Disability claim – with a two-week absence from work without pay – and moving seamlessly to Long Term Disability claim without processing a second claim.

You may submit an updated Insurance Adoption Agreement (IAA) to our office to add the Short Term Disability for those currently enrolled in Long Term Disability. Alternately, you may opt to continue with the Long Term Disability benefit without adding the new Short Term benefit for your staff.

Rates for the Long Term/Short Term Disability products are in the table below. Please note there is no 2020 rate increase for the Long Term Disability product.

Disability: Long Term and Long Term with Short Term		
Product Number	Benefit	Cost per Hundred of Compensation
LTD 1	Enhanced	\$ 0.667
LTD 5	Enhanced with Short Term	\$ 1.148
LTD 2	Basic	\$ 0.507
LTD 6	Basic with Short Term	\$ 0.988
LTD 3	Voluntary	\$ 0.651
LTD 7	Voluntary with Short Term	\$ 1.444

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>		