

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – New PCA Rates for 2020
DATE: October 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.

The Board of Directors of PCA Retirement & Benefits has approved PCA Group Insurance products and rates for 2020. The carrier and rates become effective January 1, 2020 and will be reflected on the monthly invoice beginning in January. As a reminder, your PCA Group invoice reflects *current month insurance coverage* and *current month premiums due*. We do not invoice a month in advance.

Please take a moment to review the enclosed **2020 Rate Sheet** to confirm rate changes, product changes and the terms (ages) associated with the Basic, Standard, and Enhanced life insurance products. The January invoice will reflect changes in the premiums and coverage levels as these ages/terms are reached by your staff.

Insurance Product Rate and Plan Changes for 2020:

Life Insurance: Standard Life Insurance will increase from \$23.49 to \$24.00 for all Terms/ages.

Disability: Long and Short Term Disability are now offered and available as a pairing from Unum.

Dental Insurance: New provider will be MetLife with no premium changes.

- Both the Hearing Aid and Lasik options have been removed from the Dental plan.
- Current Dental enrollments will change from Ameritas to MetLife as of 1/1/2020 with no action required by the participant.

| Product Name | Rate Change? | Plan Change? | Informational Note: |
|---------------------------------------|--------------|--------------|---|
| Basic Term Life Insurance | No | No | No changes for Basic Life |
| Standard Term Life Insurance | Yes | No | Rate increase from \$23.49 to \$24.00 |
| Enhanced Term Life Insurance | No | No | No changes for Enhanced Life |
| Accidental Death & Dismemberment | No | No | No changes for AD&D |
| Long Term Disability | No | No | No changes for Long Term Disability |
| Long Term Disability with Short Term | NEW | NEW | Unum Short Term Disability can be paired with Long Term Disability |
| Dental Basic, Enhanced, and Voluntary | No | Yes | MetLife is new Dental Carrier The Hearing Aid and Lasik features have been removed from the Dental plan. |
| Vision Basic, Enhanced, and Voluntary | No | No | Ameritas continues as Carrier using the EyeMed network. |

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. Premium 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 Jon Medlock 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> | | |