TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance — Employee Updates, Invoices by Email, Online Payments
DATE: January 2020

Take a moment today to review the announcements and notes in this memo. We thank you for forwarding this memo to the person in your office who is most likely to handle benefits and insurance information.

**Reporting New Hires and Employee Terminations to RBI Office:**
We consider you our key contact for keeping current with New Hires and adding PCA insurance within the first 30 days of employment as well as for letting us know of someone retiring or ending their employment.

- Take time to review each monthly invoice and confirm eligible staff is listed with current benefits.
- Please submit New Hire forms and employment changes to our office by the 25th of each month to allow processing time for the upcoming monthly invoice.
- Make every effort to report employment changes to our office in advance of the change or within 30 days after the change also by the 25th of the month as noted above.
- Forms and requests received after the 25th may be held for processing after the first of the next month.
- Additionally, please note that PCA insurance product coverage ends at midnight of the last day of the month of termination. Unless and until a terminated employee ports insurance coverage for Life or Disability to an individual policy, there will be no further coverage after the termination month-end. For Dental and vision coverage, there is no port or COBRA option after termination.

**Did you know? We can send your monthly invoices by email and receive online payments.**

**Invoice via Email:**
If you are still receiving the Group Insurance invoice by US Mail, please consider sending us a quick email request to update your invoice delivery to email. The invoice is a printable attachment so it may be printed and processed as usual or you may forward the email and invoice directly to your treasurer for payment processing.

Thank you for considering the email option which helps us reduce costs for printing and postage.

**Online Payment:**
Access to XpressPay for your online payment is available from our website: www.pcarbi.org/login/ and select *Pay my organization’s group insurance invoice.* You may pay the Insurance **Total Now Due** via credit/debit card or ACH check. You also have the option to set up an account to use the same payment details for upcoming months.

**2020 Premiums and New Invoice Total:**
The January invoice reflects the new 2020 premiums as announced on the 2020 Rate Sheet in October.

- Please confirm that your January payment amount matches the new invoice **Total Now Due** before your payment is mailed.
- If your payment is processed through on-line banking, you may need to touch base with the bank to update the invoice **Total Now Due**.

Call our office today with questions you may have about this information. You may also send your question by email to insurance@pcarbi.org.
How to let RBI know of Staff Employment and Benefit Changes:

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 effective date of the change (MM/DD/YY) 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. Please do not include employment changes with your monthly payment via lockbox. PCA monthly coverage is terminated as of the last day of the last month the employee worked. 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.

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

Financial Planning Advisors:
- Schedule a phone call appointment to discuss:
  - 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

Retirement Plan questions including:
- Enrollment Eligibility, Forms, Contributions, Withdrawals

Ministerial Relief
- Offering
- Applications
- On-line Donations

Employee Access to SmartBen
All employees currently enrolled 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.

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 View Enrollment Confirmation. 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.
### Decoding Your Insurance Invoice

#### Insurance Company Name

<table>
<thead>
<tr>
<th>Insurance Product</th>
<th>MetLife</th>
<th>Ameritas</th>
<th>Unum</th>
<th>MetLife</th>
<th>MetLife</th>
<th>MetLife</th>
<th>MetLife</th>
<th>MetLife</th>
<th>MetLife</th>
</tr>
</thead>
</table>

#### Employee - ID #

<table>
<thead>
<tr>
<th>Last Name, First Name</th>
<th>- 123456</th>
<th>Basic</th>
<th>EMP</th>
<th>Basic</th>
<th>EMP</th>
<th>Basic</th>
<th>EMP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>33.42</td>
<td>3.06</td>
<td>0.00</td>
<td>6.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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</tbody>
</table>

#### Last Name, First Name

<table>
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<tr>
<th>- 7891011</th>
<th>Enhanced</th>
<th>Enhanced</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>226.81</td>
<td>39.48</td>
<td>105.64</td>
</tr>
</tbody>
</table>

#### Current Month Amount Due

| EMP | Employee | 260.23 |
| ESP | Employee + Spouse | 42.54 |
| FAM | Family | 105.64 |
|     |         | 12.00 |
|     |         | 24.00 |
|     |         | 13.50 |
|     |         | 4.95 |
|     |         | 2.25 |
|     |         | 0.00 |
|     |         | 465.11 |

**Important Notes:** Remit Total Amount Due to PCA Group Insurance, PO Box 896529, Charlotte, NC  28289-6529. This is a lockbox service that processes invoice payments.

Employment changes and completed forms should be submitted directly to our office as instructed on page 2 of the enclosed memo.

To be eligible for PCA Life Insurance Plans, all Full-Time employees must enroll for PCA Basic Life.

Additional carrier requirements: employee(s) must reside in the US and must be actively at work (30 hours or more weekly) for a PCA Church or an approved church-related organization.