

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Email Invoices, Online Payments, and Payment Concerns
DATE: April 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 church who is most likely to handle benefits and insurance information.

These past few weeks have brought about changes for the entire population of the United States and indeed the world as we are all meeting the requirements given in the attempt to curb the spread of the COVID-19 virus. We know these changes have affected the daily schedule for every member of your family and for everyone in your congregation as well – we empathize with you.

All of the RBI office staff is now working from home and this is likely the case for your office staff as well. We are using this memo to remind you of a couple of options that are helpful to all of us as we work remotely and are seeking the most efficient ways to do so.

Invoice via Email:

If you are still receiving the Group Insurance invoice by US Mail, we are requesting that you update your invoice delivery to email from postal mail. As you do so, future invoices will be emailed on or before the fifth of each month as a printable attachment which may be printed and processed as usual or forwarded directly to your treasurer for submitting payment.

Thank you for joining the others who have updated to the email invoice option. Not only does this help curb our costs for printing and postage but for the coming weeks will help us all comply with “stay in place” requirements.

Online Payment:

Additionally, we want to encourage payment of the monthly invoice by logging into our website to submit the Group Insurance invoice payment by XpressPay. As a reminder, XpressPay is available from the login option on our website: www.pcarbi.org/login/ and then select the link to **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 in XpressPay to use the same payment details for upcoming months. Payments submitted by check are processed manually by lockbox personnel. We appreciate your online payment to facilitate remote payment processing.

Payment Concerns

The past few weeks and the coming weeks have forced changes of our weekly church gatherings and may have had an impact on your collections of tithes and offerings. We understand this could cause some payment and planning issues as you keep an eye on monthly cash flow. Please reach out to our office either by phone call or email to discuss concerns you may have about paying the insurance invoice for your staff. We will be happy to work with you and the premium payment.

Call our office today with questions you may have about the information in this memo. 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> NWPS - PCA Service Center 4025 Delridge Way, Suite 250 Seattle, WA 98106
How to let RBI know of Staff Employment and Benefit Changes:		
<ol style="list-style-type: none"> Make a copy of the current invoice page where the employee's name and coverage are listed. 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. 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>		