

**TO:** Plan Participant, Church Treasurer, or Benefits Administrator  
**FROM:** PCA RBI Office  
**SUBJECT:** PCA Group Insurance – Premium Credit, Online Payments, Payment Assistance  
**DATE:** June 2020

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Take a moment today to review the announcements and notes in this memo. Please share this memo with the person in your organization who is most likely to handle benefits and insurance information.

We continue to be in prayer for the health and welfare of our PCA churches and their congregations as we move through these weeks of online services and being together in our homes.

**RBI COVID19 Premium Credit:**

You will notice a line entry for a credit amount on your Invoice Summary. We understand many of our ministry partners may be experiencing reduced receipts during this challenging time. With this in mind, RBI has been moved to re-arrange corporate expenses such that we are providing you with a \$15 credit per enrolled employee. We hope this one-time credit is helpful for your organization. We appreciate your partnership in the Gospel.

**Paperless Invoicing:**

We send out a hearty “Thank you!” to all the churches who have responded to our requests to update to our “paperless” option of receiving the monthly invoice as a printable .PDF email attachment. If you have not yet requested this change, you may do so by sending the recipient’s name, email address, church name, and org number by email to [insurance@pcarbi.org](mailto:insurance@pcarbi.org). As you do so, future invoices will be emailed on or before the fifth of each month and may be printed and processed as usual or forwarded directly to your treasurer for submitting payment.

**Online Payments:**

Please remember to use our XpressPay online payment portal as well for the June invoice payment. You will find this payment link on our website: [www.pcarbi.org/login/](http://www.pcarbi.org/login/) and by selecting 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. Once you set up an account you will receive email notification when the invoice is ready to pay each month. You will also want to make the RBI XpressPay Login page a bookmark or favorite as the secure portal for making future payments.

**Payment Concerns**

The past weeks and upcoming weeks of live streaming weekly church gatherings 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](mailto: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: <b>PCA Group Insurance</b> <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: <b>PCA Retirement Plan</b> On-line retirement plan contributions are now accepted. <i>Please call our office for details.</i>
<i>Mail payment and voucher to:</i> <b>PCA Group Insurance</b> <b>PO Box 896529</b> <b>Charlotte, NC 28289-6529</b> <u>This lockbox is ONLY for insurance payments.</u> <i>No correspondence please.</i>	<b>PCA Retirement &amp; Benefits</b> <b>1700 N Brown Rd Ste 106</b> <b>Lawrenceville, GA 30043</b> FAX: 678-825-1261 Email: <a href="mailto:insurance@pcarbi.org">insurance@pcarbi.org</a>	<i>Mail payment with matching remittance form to:</i> <b>NWPS - PCA Service Center</b> <b>4025 Delridge Way, Suite 250</b> <b>Seattle, WA 98106</b>
How to let RBI know of Staff Employment and Benefit Changes:		
<ol style="list-style-type: none"> <li>1. Make a copy of the current invoice page where the employee's name and coverage are listed.</li> <li>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 or 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.</li> <li>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></li> </ol> <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
<b>Insurance Plan questions including:</b> Enrollment Eligibility, Forms, Insurance Products, Employment Changes, SmartBen, Insurance Invoice or Payments	Bonnie Nowak x1284    Sandie Robertson x1184	
<b>Financial Planning Advisors:</b> Schedule a phone call appointment to discuss: <ul style="list-style-type: none"> <li>• appropriate benefit structure and insurance benefits</li> <li>• planning for retirement</li> <li>• specific questions about RBI investments</li> <li>• Call Package Guideline content</li> <li>• structure of a TE's compensation package</li> </ul>	Peggy Henry x1198    Katelyn Rogers x1192	
<b>Retirement Plan questions including:</b> Enrollment Eligibility, Forms, Contributions, Withdrawals	Myra Davis x1282    Ingrid Krein x1190	
<b>Ministerial Relief</b> <ul style="list-style-type: none"> <li>• Offering</li> <li>• Applications</li> <li>• On-line Donations</li> </ul>	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 <b>User Name</b> (nine-digit Social Security Number with no dashes used, e.g., 111-11-1111 would be entered as 111111111) and <b>Password</b> (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 (<a href="http://www.pcarbi.org">www.pcarbi.org</a>) and selecting "login" or (2) going directly to SmartBen (<a href="http://www.smartben.com">www.smartben.com</a>) to login. In SmartBen you may review and print your <b>current benefit enrollments</b>: from My Benefits, select <i>View Enrollment Confirmation</i>. The <b>plan certificates</b> (plan details) for your current benefits are available by selecting Plans from the selections available along the top of the Welcome page.</p>		