

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Dental Credit, Payment Assistance, Online Options
DATE: July 2020

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 organizations as decisions are made to return to the office and for church leadership and congregations as the transition is made to in-person worship.

PCA Dental Premium Credit:

If you participate in the PCA Dental plan, you will notice a line entry for a credit amount on your Invoice Summary. We received notification from our dental partner, MetLife, of credits being extended to clients because of the lower dental claim activity due to COVID-19. As such, RBI is crediting the full amount of the dental premium for the month of July. Premiums will return to normal in August. We hope this one-time credit is helpful for your organization. We appreciate your partnership in the Gospel.

Payment Concerns

Over the past several weeks we have adapted to weekly online services and other group gatherings by Zoom. Some of us are slowly returning to limited in-person worship for the Sunday services but we are concerned that the prior weeks could have had an impact on giving for many churches and PCA organizations. Unexpected concerns about monthly cash flow could be a primary concern for you right now. 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.

Paperless Invoices

We are sending this reminder for the remaining 25% of you and ask that you take a minute to send an email to insurance@pcarbi.org with your church or organization name, your name, your email address, and your request to receive the invoice by email attachment.

Online Payments via XpressPay

Payments for the insurance invoice may be made through the online payment option available through XpressPay. We encourage you to pay your July invoice through XpressPay. We hope you will find it a convenient resource.

The link to XpressPay is on our website: www.pcarbi.org/login/ and you will 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. 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.

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"> 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 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. 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>		