

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Group Insurance – and ServantCare Counseling
DATE: September 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.

PCA Group Insurance Benefits – for Full-time Employees

Your church or organization is participating as a Group in the PCA insurance plans as confirmed on the Insurance Adoption Agreement (IAA) you have on file with our office. Some Groups are more than 20 or 40, others are fewer than 10 while many others are a Group of 1 or 2. Please review your invoice and confirm it includes all W-2 staff who are working 30 or more hours per week for your church or organization. If you need to add new benefits, this is a good time to review your IAA and plan for Annual Enrollment changes which will be effective January 1, 2021. Annual Enrollment begins November 1, 2020.

New Product Added – ServantCare Counseling

- As of August 1, we have a new benefit, ServantCare Counseling, now available for enrollment with a monthly premium of \$4 per employee. To add this benefit for your full-time staff, call our office or email insurance@pcarbi.org.
- You will see the new column heading of **SCC** which is the abbreviation we are using for ServantCare Counseling. As you may guess, the ServantCare Counseling benefit provides access to Christian counselors which are available with a certain number of visits at no cost and other visits are available at below average counseling rates per visit. See the RBI website for more information.
- To make room for our new benefit on the invoice, we combined the two premium columns for Enhanced Dependent Spouse and Child life insurance. The new column heading is **MetLife Dependent Life** and the premiums are still listed separately, with the Spouse premium being above the Child premium.

Updates to SmartBen

SmartBen, our online benefit enrollment portal, has moved to the Microsoft Azure cloud platform which provides “next generation security benefits”. Information for how to access SmartBen 24/7 is on the reverse of this memo. You may update your address, review beneficiary info, or review your current benefit plans in SmartBen.

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 listing the employee's name and coverage. 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. Email, FAX, or mail this page to our office for processing. Our email address, FAX number, and mailing address are listed above. <i>Please do not send employment changes or notes to the lockbox with your monthly payment.</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 (https://pca.smartben.net) 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>		