

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – New PCA Rates for 2021
DATE: October 2020

The Board of Directors of PCA Retirement & Benefits has approved PCA Group Insurance products and rates for 2021. The carrier and rates become effective January 1, 2021 and will be reflected on the monthly invoice beginning in January. As a reminder, your PCA Group invoice reflects *current month insurance coverage* and *current month premiums due*. We do not invoice a month in advance.

Please take a moment to review the enclosed **2021 Rate Sheet** to confirm rate changes, product changes and the terms (ages) associated with the Basic, Standard, and Enhanced life insurance products.

Life Insurance Terms:

All PCA Life insurance is term insurance based on volume (benefit) and age on January 1. You will see the Rate Sheet lists these products, with premium and benefit changes in 5-year increments.

- **Basic Life** is level in premium and benefit for ages 18 to 64. Premium and benefit decreases in 5-year increments beginning at age 65.
- **Standard Life** is level in premium and benefit for ages 18 to 49. Benefit decreases in 5-year increments beginning at age 50, but premium remains level.
- **Enhanced Life** (including spouse life) is volume and age based. Premium is level for ages 18 to 29. Premium increases in 5-year increments beginning at age 30. Benefit decreases in 5-year increments beginning at age 65.

The January invoice will reflect changes in the premiums and coverage levels as these ages/terms are reached by your staff.

Insurance Premium (rate) Changes for 2021:

Life Insurance: Enhanced Life Insurance product reflects premium changes to all 5-year increments.

Disability: The premiums for the Long Term Disability benefit have also been updated for 2021.

Product Name	Rate Change?	Plan Change?	Informational Note:
Basic Term Life Insurance	No	No	No changes for Basic Life
Standard Term Life Insurance	No	No	No changes for Standard Life
Enhanced Term Life Insurance	Yes	No	5% premium increases
Accidental Death & Dismemberment	No	No	No changes for AD&D
Long Term Disability	Yes	No	Increase of 8% shared across 4 products
Long and Short Term Disability	No	No	No premium change for Long Term Disability as bundled with Short Term.
Dental Basic, Enhanced, and Voluntary	No	No	MetLife continues as our Dental Carrier.
Vision Basic, Enhanced, and Voluntary	No	No	Ameritas is the provider using the third-party network, EyeMed.

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 <u>On-line payments are now accepted.</u> 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 This lockbox is <u>ONLY</u> for insurance payments. <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 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. 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>		