

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Monthly Payments and Compensation Updates
DATE: December 2020

Please forward the information in this memo to others in your church or organization who are most likely to benefit from the information shared today.

Monthly Group Insurance Invoice Payment Reminders:

Invoice Statement Summary:

To ensure your account is paid current through 2020, please pay **Total Now Due**.

NOTE: *We issued a \$15 per person COVID credit on your June invoice. Please absorb this credit into your monthly payment for December if you have not already adjusted a prior month's payment.*

Invoice Due Date:

Review the Invoice **Due Date** and submit your payment by the **Due Date** each month. This will help ensure your payment will be processed and credited for the current month. If a payment is delayed, you will find the total due listed as the *Previous Month Invoice Due* along with the *Current Month Invoice* total premiums both listed on your next monthly invoice. These combined totals will be listed as the *Total Now Due*.

New Total Now Due in January:

The January invoice will reflect 2021 insurance premium rates and a **NEW Total Now Due**. If you can hold your January payment until you receive the January 2021 invoice, that will allow for new billing total and payment total to be updated for the new calendar year for your church. Invoices are mailed and emailed from our office on or before the 5th of each month. If you are not yet receiving your invoice by email, send an email to insurance@pcarbi.org with your request to be updated for this option.

Annual Compensation Updates:

Compensation updates are often included with annual church budget changes. As these salary (and housing) updates are approved and implemented by your treasurer, they should also be sent to our office. Our Long Term Disability (LTD) monthly premiums are calculated on the current compensation (salary + housing) we have for these participants. For life insurance enrollments, this compensation data is used to place a maximum coverage level for life insurance enrollments. Having compensation data current with our office is critical for your participants.

The compensation update form is available from our website, www.pcarbi.org, by first selecting *Resources*, then *General Resources*, and *Forms*. Scroll down and open the **Organizations** (*for Treasurers & Administrators*) section. The PCA Group Compensation Update document is the last document in the **Organizations** section. Please forward your completed form to RBI as instructed on the form or as noted on the back of this memo. We will update the salary and/or housing changes which will be reflected in modest updates to the LTD premium(s) on the next monthly invoice.

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 <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 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>		