

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Online Payments, New Invoice Totals, Employee Changes
DATE: January 2021

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.

Online Options for Insurance and Retirement:

You may email or call our office to request details for how to process insurance payments or retirement plan contributions via the online tools now available.

Insurance Invoice Payments: Access to XpressPay for your online payment is available from our website and *from the link on the emailed 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 to use the same payment details for upcoming months.

Retirement Plan Contributions: Online contributions may be set up for those who participate in the PCA 403b Retirement Plan. Current users appreciate the online process and find it is more efficient. A favorite feature is the recurring contributions which may be set up in advance by selecting future contribution dates.

2021 Premiums and New Invoice Total:

The January invoice reflects the new 2021 premiums as announced on the 2021 Rate Sheet in October.

- Before processing January's payment, please confirm the new January *Total Now Due* which includes the new Enhanced Life and Long Term Disability premiums for those enrolled in those products.
- If your payment is processed through on-line banking, you may need to touch base with the bank to update the invoice *Total Now Due*.

Reporting New Hires and Employee Terminations to RBI Office:

We consider you our key contact for keeping current with New Hires and adding PCA insurance within the first 30 days of employment as well as for letting us know of someone retiring or ending their employment.

- Take time to review each monthly invoice and confirm eligible staff is listed with current benefits.
- Please submit New Hire forms and employment changes to our office by the 25th of each month to allow processing time for the upcoming monthly invoice.
- Make every effort to report employment changes to our office in advance of the change or within 30 days after the change also by the 25th of the month as noted above.
- Forms and requests received after the 25th may be held for processing after the first of the next month.
- Additionally, please note that PCA insurance product coverage ends at midnight of the last day of the month of termination.
 - Unless and until a terminated employee ports insurance coverage for Life or Disability to an individual policy, there will be no further coverage after the termination month-end.
 - For PCA Dental and Vision coverage, there is no port or COBRA option after termination.

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	
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>		