

**TO:** Plan Participant, Church Treasurer, or Benefits Administrator  
**FROM:** PCA RBI Office  
**SUBJECT:** PCA Group Insurance – What is Long Term Disability Insurance?  
**DATE:** February 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.*

**PCA Long Term Disability Insurance – What is it?**

Long Term Disability (LTD) is insurance on a percentage of your monthly income and the benefit is associated with the inability (or reduced ability) to perform the tasks required for your full-time job. As this is long-term disability, the expectation is the claimant will experience a 90-day (or more) loss of salary due to a serious injury or illness requiring on-going doctor’s care. A 3-part claim form (completed by the employee, employer, and physician) must be submitted for review by the insurance carrier, Unum. If the claim is approved, the benefit will be paid based on the percentage provided in the associated LTD Plan (66 2/3% or 60%). *Note: For ordained Teaching Elders, salary is meant to include both taxable salary and non-taxable housing allowance.*

**Post-Tax LTD Premiums**

The Enhanced and Basic LTD plan premiums are *Post-Tax Deductions* (as of January 2015) which is executed by your payroll process for enrolled employees. The concept is “tax me now” making it possible for a disabled employee to receive a maximum percentage of disability payment while unable to work full-time to earn their full income. In brief, this is processed as a taxable “fringe” benefit – taxes are paid on the premiums so claimants may receive the disability benefits tax free.

**How is PCA Long Term Disability affected by Social Security?**

If you are over 65 and remain eligible for PCA Group benefits through the church/employer here are some other points to know:

- The Enhanced, Basic, and Voluntary plan certificates each state that Unum *will not reduce your disability payment by your Social Security retirement income if your disability begins after age 65* and you were already receiving Social Security retirement payments.
- Depending on your LTD plan, there are slight differences that correspond with the number of months Unum will provide disability payments based on age at disability; however, all three of these plans will pay 12 months of disability payments for those who are age **69 and older** at time of disability.

The table below lists some of the “add-on” benefits that come with our Long Term Disability Plans.

|                                     |   |  |
|-------------------------------------|---|--|
| <b>World Travel Assistance</b>      | Enrollees in PCA LTD insurance                      | This program helps you obtain quality medical care when you have a health emergency while traveling 100 miles or more from home or while in another country. The program arranges and pays for services such as doctor referrals, hospital admission, filling lost or forgotten prescriptions, emergency medical evacuation, care of minor children, and more. |
| <b>Cost of Living Adjustment</b>    | Enrollees in PCA Enhanced Long Term Disability Plan | COLA is an annual cost-of-living adjustment. UNUM will give a 3% increase to disability payments after the disabled employee has received 1 full year of payments.   |
| <b>Retirement Income Protection</b> | Enrollees in PCA Enhanced Long Term Disability Plan | RIP is the monthly contribution equal to 9% of pre-disability income deposited in your PCA Retirement Plan account (if enrolled prior to becoming disabled); maximum \$2,500/ per month.   |

***NOTE: You may now bundle Short Term Disability with your Long Term Disability.***

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](mailto: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:<br><b>PCA Group Insurance</b><br><u>On-line payments are now accepted.</u><br>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:<br><b>PCA Retirement Plan</b><br>On-line retirement plan contributions are now accepted.<br><i>Please call our office for details.</i> |
| <i>Mail payment and voucher to:</i><br><b>PCA Group Insurance</b><br><b>PO Box 896529</b><br><b>Charlotte, NC 28289-6529</b><br>This lockbox is <u>ONLY</u> for insurance payments.<br><i>No correspondence please.</i>  | <b>PCA Retirement &amp; Benefits</b><br><b>1700 N Brown Rd Ste 106</b><br><b>Lawrenceville, GA 30043</b><br>FAX: 678-825-1261<br>Email: <a href="mailto:insurance@pcarbi.org">insurance@pcarbi.org</a> | <i>Mail payment with matching remittance form to:</i><br><b>NWPS - PCA Service Center</b><br><b>4025 Delridge Way, Suite 250</b><br><b>Seattle, WA 98106</b>  |
| How to let RBI know of Staff Employment and Benefit Changes:   |  |   |
| <ol style="list-style-type: none"> <li>1. Make a copy of the current invoice page listing the employee's name and coverage.</li> <li>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 <b>description</b> or <b>explanation</b> for this change and the termination of benefits.<br/>Some examples are: Part-time as of this date, Retired, Resigned Call, Terminated, End of Call, etc.</li> <li>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></li> </ol> <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   |
| <b>Insurance Plan questions including:</b><br>Enrollment Eligibility, Forms, Insurance Products, Employment Changes, SmartBen, Insurance Invoice or Payments   | Bonnie Nowak x1284 Sandie Robertson x1184  |   |
| <b>Financial Planning Advisors:</b><br>Schedule a phone call appointment to discuss: <ul style="list-style-type: none"> <li>• appropriate benefit structure and insurance benefits</li> <li>• planning for retirement</li> <li>• specific questions about RBI investments</li> <li>• Call Package Guideline content</li> <li>• structure of a TE's compensation package</li> </ul>   | Peggy Henry x1198  |   |
| <b>Retirement Plan questions including:</b><br>Enrollment Eligibility, Forms, Contributions, Withdrawals   | Myra Davis x1282   | Ingrid Krein x1190  |
| <b>Ministerial Relief</b> <ul style="list-style-type: none"> <li>• Offering</li> <li>• Applications</li> <li>• On-line Donations</li> </ul>  | Chris Zurbach x1272  | 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 <b>User Name</b> (nine-digit Social Security Number with no dashes used, e.g., 111-11-1111 would be entered as 111111111) and <b>Password</b> (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 (<a href="https://pca.smartben.net">https://pca.smartben.net</a>) to login. In SmartBen you may review and print your <b>current benefit enrollments</b>: from My Benefits, select <i>View Enrollment Confirmation</i>. The <b>plan certificates</b> (plan details) for your current benefits are available by selecting Plans from the selections available along the top of the Welcome page.</p>  |  |   |