

TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Beneficiary Updates and Changes
DATE: March 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.

Beneficiary Updates or Changes

Keeping your beneficiary designations current is an important part of your family's future well-being. Take a few minutes today and think through insurance and retirement plans as well as family changes that may complicate the pay-out of life insurance or retirement plan benefits based on information submitted to our office during your initial enrollment. If you have married since the time you first enrolled, it may be time to add your spouse or update a newly married daughter's last name or possibly just make an address change for you or your beneficiaries.

You have a few options as you make plans to update PCA beneficiaries:

- 1) Call the RBI office to request assistance with updating beneficiaries via SmartBen or
- 2) Log into SmartBen to complete a Life Event for Beneficiary Update and make updates yourself or
- 3) Submit a completed Beneficiary Designation Form to the RBI office.

Primary Beneficiary: As husband and wife are considered co-owners of most earthly possessions, it is assumed a spouse will be the primary beneficiary of insurance and retirement benefits. The primary beneficiary designation directs the current value of the PCA Group life insurance and/or retirement plan be paid to your spouse.

You may want to meet with an estate planning attorney to discuss your specific situation being careful to discuss various options for Power of Attorney. Please make our office aware of documents to keep on file for your account as well.

Secondary Beneficiary: In the event something should happen to both you and your spouse, *secondary or contingent* beneficiaries will receive the payment for insurance or ownership of the retirement plan funds.

You may use the PCA Beneficiary Designation Form to confirm or update your beneficiaries with our office by following this path on our website: <https://pcarbi.org/resources/forms/> and opening the **Other** section to find the Beneficiary Designation PDF.

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 	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 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>		