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 Invoice General Review**
Review the employees and benefits as well as the premiums for the staff listed on the monthly invoice to confirm the benefits and premiums reflect accurate details for the benefits for each employee. If there are employees listed who have terminated, are part-time, or retired, please inform our office to discontinue their insurance coverage. Additionally, review the payment information noting the Total Amount Due so the payment you send matches the Total Amount Due on the current month’s invoice.

**Payments:**
- The monthly invoice reflects premiums due for the current month’s coverage.
- The Invoice Due Date may vary slightly from month to month, but your payment may be made any date after you receive the invoice but preferably no later than the “Due Date” on the invoice.
- Your payment is credited for the month in which it is received.
- If a prior payment is not reflected as received, please call or email us to track the payment and confirm an updated payment amount.

**Online Payments:**
- If you can pay via Xpress-Pay, that is our preference. The link to Xpress-Pay is on your emailed invoice or you may use the Login options on our website from this link: [www.pcarbi.org/login](http://www.pcarbi.org/login). Click on the option to “Pay my organization’s group insurance invoice” to go to the XpressPay website.
- If you pay by check, note the last page of the invoice requests payments be mailed with the voucher (the Remittance page of your invoice) to the Charlotte Post Office Box address as it appears on the invoice. The voucher has all the details that are used by the lockbox service to credit your payment to your church or organization.

**Automated Bank Payments:**
Keep in mind that automatic monthly payments set up with your bank should be updated as employee benefits are added or changed during the year but at a minimum should be updated each January (in the event there is an increase in the annual premium).

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

<table>
<thead>
<tr>
<th>Insurance Payments ONLY</th>
<th>Insurance Correspondence</th>
<th>Retirement Plan Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Make check payable to:</td>
<td>Notes, employment, and/or coverage changes, completed forms, salary updates, etc. should be sent directly to our office:</td>
<td>Make check payable to: Porsche Team USA</td>
</tr>
<tr>
<td><em>PCA Group Insurance</em></td>
<td><em>PCA Retirement Plan</em></td>
<td>On-line payments are now accepted.</td>
</tr>
<tr>
<td><em>On-line payments are now accepted.</em></td>
<td></td>
<td>On-line retirement plan contributions are now accepted.</td>
</tr>
<tr>
<td>Please call RBI for details.</td>
<td></td>
<td>Please call our office for details.</td>
</tr>
</tbody>
</table>

**Mail payment and voucher to:**

**PCA Group Insurance**  
PO Box 896529  
Charlotte, NC 28289-6529  

This lockbox is ONLY for insurance payments. No correspondence please.

**PCA Retirement & Benefits**  
1700 N Brown Rd Ste 106  
Lawrenceville, GA 30043  

FAX: 678-825-1261  
Email: insurance@pcarbi.org

**Mail payment with matching remittance form to:**  
NWPS - PCA Service Center  
4025 Delridge Way, Suite 250  
Seattle, WA 98106

### How to Let RBI Know of Staff Employment and Benefit Changes:

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 **effective date of the change (MM/DD/YY)** 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. Please do not send employment changes or notes to the lockbox with your monthly payment.

**PCA monthly coverage is terminated as of the last day of the last month the employee worked.**

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.

**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:  
  - 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
- Offering  
- Applications  
- On-line Donations  
  - Chris Zurbach x1272  
  - Jon Medlock x1270

### Employee Access to SmartBen

All employees **currently enrolled** 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.

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 View Enrollment Confirmation. 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.