TO: Plan Participant, Church Treasurer, or Benefits Administrator
FROM: PCA RBI Office
SUBJECT: PCA Group Insurance – Compensation Updates and Annual Enrollment
DATE: December 2021

Take a moment today to review the announcements and notes in this memo. Please share this memo with the person in your organization who is most likely to handle benefits and insurance information.

**Annual Compensation Updates:**
Year-end raises are often provided to ministry employees by the leadership of PCA ministries. This important information is typically disseminated to affected staff and your payroll department. Compensation updates (e.g., salary, and for minister’s, include housing allowance) should also be shared with PCA Retirement & Benefits (RBI) if you sponsor one of the following insurance benefits: PCA Short & Long Term Disability, PCA Long Term Disability or PCA Life insurance. Disability premiums are calculated using compensation information on file. For life insurance enrollments, compensation is used in determining the maximum death benefit amount. Having current compensation information is essential to our administration of benefits.

If you do not have a copy of the PCA Salary Update Form saved on your computer already, you may locate the form on 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 Salary Update Form 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.

**Annual Enrollment for 2022**
Annual Enrollment is December 1st through December 10th. All current benefits will continue through December 2022, assuming changes are not implemented during the Annual Enrollment window.

**Voluntary Benefits:** If you waived a Voluntary benefit as a new hire, you may elect the benefit for a January 1, 2022 effective date during Annual Enrollment. Some of our employers offer Voluntary Disability, Dental or Vision plans.

**Dependents Aging off Coverage (Age 26):** If you have a dependent who turned age 26 this year, you may move from Family to either Employee Only or Employee and Spouse level coverage. You may log into SmartBen to make this change or may call our office and we will process this enrollment change in SmartBen per your instructions.

Call our office today with questions you may have about the information in this memo. You may also send your question by email to benefits@pcarbi.org.
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: PCA Retirement Plan  On-line retirement plan contributions are now accepted. Please call our office for details.</td>
</tr>
<tr>
<td><strong>PCA Group Insurance</strong></td>
<td><strong>Notes, employment, and/or coverage changes, completed forms, salary updates, etc. should be sent directly to our office:</strong></td>
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**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:** benefits@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

**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

**Retirement Plan questions including:**

- Enrollment Eligibility, Forms, Contributions, Withdrawals

**Ministerial Relief**

- Offering
- Applications
- On-line Donations

**Employee Access to SmartBen**

All employees **currently enrolled** in PCA insurance plans may log into SmartBen by entering their **UserName** (nine-digit Social Security Number with no dashes, 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.