



# PCA Insurance Plans

*Protection for You and Your Family*





*One of the ways we can be good stewards of our resources is to manage financial risk through insurance. After all, a setback can happen at any stage in life, not just when you are older. Being adequately insured is prudent, but it becomes particularly important once you have dependents. Your loved ones depend on you for support and care, especially in the event that something should happen to you.*

*PCA Retirement & Benefits, Inc. (RBI) offers a range of insurance products to protect our ministry partners. If you already have insurance, review your current policies and identify gaps. Are there other types of insurance that you need to add to your financial plan? Do you need to upgrade your policies due to your growing family? Do you have adequate amounts of coverage to protect your family through adulthood? Taking the time to assess your insurance needs will put your family on a solid foundation. RBI will help you along the way.*

**Your Employer’s Role**

In general, the insurance plans described in this brochure are available to you if your employer (e.g., your church) agrees to sponsor a given plan. Sponsorship means that your employer collects premiums for the insurance plan(s) and remits them to RBI.

Your employer also may choose to pay for certain types of coverage, such as Basic Life and AD&D Insurance, Long-Term Disability Insurance, and/or Dental Insurance. Please check with your local administrator for information on which plans are available to you.

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## *Enrolling in the PCA Insurance Plans*

Enrolling in any of the PCA Insurance Plans is a simple process. Complete the enrollment form provided by your employer. If your employer did not provide a form, you can go online at [www.pcarbi.org](http://www.pcarbi.org) and visit the forms page.

If you have been employed (and are beyond the first month of employment) and wish to add or increase coverage, provided your employer participates in a PCA Insurance Plan, you can fill out a new form online and request additional coverage. Limitations apply:

- Only employers can amend Long-Term Disability or Basic Life Insurance coverage.
- Enhanced Life, Spouse Life, Child Life, and Voluntary AD&D Insurance may be increased up to the insurance carrier's limitations for the product, but may require evidence of insurability (medical review or "statement of health").

If you work for a non-participating employer, call or email RBI and we will inquire on your behalf with your employer about their benefit participation. In many cases, it is possible your employer provides other benefits that are not listed in this brochure.

- By phone: 1-800-789-8765
- By email: [insurance@pcanet.org](mailto:insurance@pcanet.org)

## *At Your Service*

**Account Access** — SmartBen is our online benefits enrollment tool for PCA Retirement & Benefits, Inc. (RBI). The site is accessible via the Internet at [www.smartben.com](http://www.smartben.com) and can be accessed 24 hours a day, seven days a week.

Log into SmartBen to:

- Enroll or review your benefit elections (plan and/or coverage level).
- Update your beneficiary or personal information.

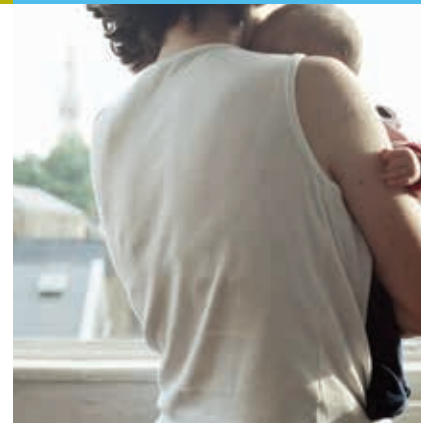
**The following pages describe enrollment through SmartBen.**

SmartBen is our on-line benefits administrator. The site is accessible via the Internet at [www.smartben.com](http://www.smartben.com) and can be accessed 24 hours a day, seven days a week.

As a New Hire, you have a 31-day enrollment window that ends 31 days after your date of hire. Please complete your enrollment as soon as you receive these instructions.

Complete these seven (7) steps in SmartBen.

1. *Log into SmartBen*
2. *Begin Enrollment*





3. Review and Elect Benefits (change elections from Waived)
4. Add Beneficiary info, when prompted to do so (for life and retirement enrollments)
5. Complete the Enrollment and Review Elected Benefits
6. Confirm Elections
7. Print Enrollment Confirmation and plan Certificates

Remember to provide a copy of your Enrollment Confirmation for your HR contact (or other office staff) to keep as confirmation of your completed enrollment.

See below for step-by-step instructions.

## ■ STEPS TO ENROLL IN PCA RBI BENEFITS

### STEP 1: Log into SmartBen – [www.smartben.com](http://www.smartben.com)

#### To log into SmartBen for the first time:

- Enter your Username: **Social Security number with no dashes.**
- Enter your Password: **six-digit Date of Birth, MMDDYY format.**

Username Example: 123456789 for Social Security number 123-45-6789

Password Example: 061064 for date of birth June 10, 1964

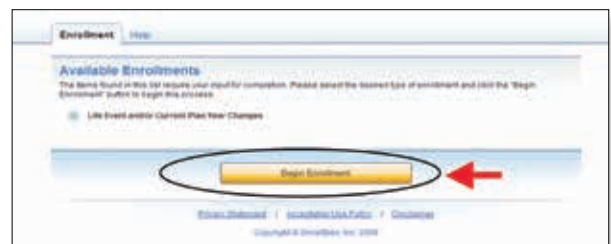


### STEP 2: Begin Enrollment

From the home page, click the **Enrollment** tab.



On the Available Enrollments page, you'll see one button: **New Hire Enrollment**. Select this button and click **Begin Enrollment**.





### STEP 3: Benefit Manager – Review and Elect Benefits

NOTE: The default enrollment for each plan is Waived which means you are not enrolled.

**To Enroll:** Click on the Green button by each insurance plan option *that is offered by your employer*. Select the level of coverage offered and click the **Confirm Enrollment** button for the each plan you elect.

Follow the prompts to add Beneficiaries and Dependents.

#### Adding a Spouse, Dependent or Beneficiary:

##### SPOUSE OR DEPENDENT:

###### PART 1 — Personal Information:

If you are adding/enrolling a Spouse or Dependent for coverage, add the personal info to all the fields shaded green (address, phone and SSN) for your Spouse or Dependent when prompted.

PART 2 — *Additionally, when prompted, click on the box next to the dependent name to assign to the plan.* If you are dropping a dependent from plan coverage, *you must uncheck the dependent you are removing from coverage.* Follow the instructions in Step 4 below, if this prompt was missed.

##### BENEFICIARY:

PART 1 — **Personal Information:** If this Life Event includes adding a beneficiary to your plans, you will be prompted to add the personal information for each beneficiary including their home address, phone and SSN.

PART 2 — Additionally, when prompted, *click on the box* next to the beneficiary name to confirm that they are being added as beneficiary. *Add the percentage* of benefit assigned and *select the Primary or Secondary* level for each plan and each beneficiary. Follow the instructions in Step 4 if this prompt was missed.

##### STATEMENT OF HEALTH:

If you enroll for more than \$100k of Enhanced Life Insurance for yourself or more than \$30k Enhanced life for your spouse you will be required to complete a separate Evidence of Insurability (EOI) or Statement of Health Form. Watch the mail for a packet of documents from RBI. Complete the forms and submit to MetLife as instructed. You will be notified when the request for the entire amount over the Guaranteed Issue (GI) amounts is approved or declined.





## STEP 4: People Manager – Spouse, Dependent & Beneficiary Info

**People Manager:** As you enrolled during the Benefit Election process, you were prompted to add the relevant Spouse or Dependent information at that time. If this prompt was missed, you will add them using the instructions in this step.

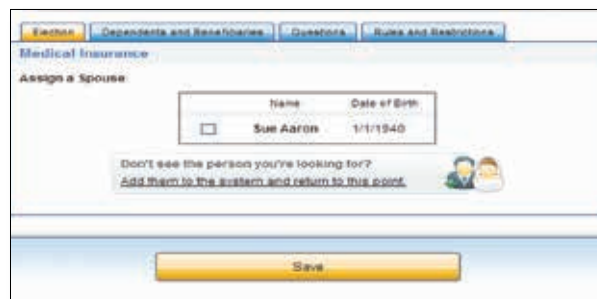
PART 1 — Add the personal information for your spouse, dependent and beneficiary.



**Spouse and Dependent Info Tabs:** Click on the *Add a Spouse* button to add personal info for your Spouse. Move to the Dependent Tab to add personal info if you are enrolling them in a benefit plan. Save the new record by clicking Save at the bottom of the window.

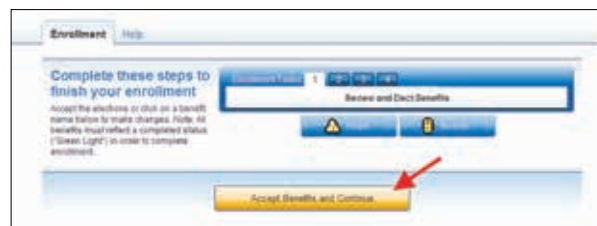
**Beneficiary Tab:** Click on the *Add a Beneficiary* button to add personal info for your beneficiaries.

PART 2 — Select the **Benefits Manager** icon (traffic light) and re-select the plans you elected or updated. Assign the Dependents or Beneficiaries as prompted remembering to include the percentage of the benefit they will receive and indicate if Primary or Secondary beneficiary.



## STEP 5: Complete Enrollment and Review Elections

Once your elections are complete each benefit you elected will have a green light in the Status box. To proceed to the next step, click the button labeled *Accept Benefits and Continue*.



## STEP 6: Confirm Elections

**Review your elections thoroughly.** Plans that are elected should reflect the level of coverage you selected and also will reflect a dollar amount in either the EE Cost or ER Cost



column.\* (Note: If these costs do not match the cost arrangement between you and your employer be assured this information will not change the cost agreement between you and your employer.)

Make any needed enrollment changes by selecting the plan from this window or click **Continue** at the bottom of this screen.

Plan Name	Amount	Monthly	Annual	Cost	
Medical	\$ 20	\$ 20	\$ 240	\$ 240	
Dental	\$ 20	\$ 20	\$ 240	\$ 240	
Vision	\$ 20	\$ 20	\$ 240	\$ 240	
Healthcare Flexible Spending Account	\$ 4000			\$ 4000	
Dependent Care Flexible Spending Account	\$ 5000			\$ 5000	
Basic Life and AD&D	\$ 20	\$ 20	\$ 240	\$ 240	
Basic Dependent Voluntary Life					
\$ Basic Dependent Voluntary Life	100	\$ 20	\$ 240	\$ 240	
Employee Voluntary Supplemental Term Life	\$ 250,000	Yes	\$ 20	\$ 240	\$ 240

\*403b Retirement plan does not request a dollar amount in SmartBen so no cost will be viewable. Contribution amounts are entirely between you and your employer.

### STEP 7: Print Enrollment Confirmation and Certificates

You have successfully completed the enrollment process!

Select the **Print** button to provide your local HR/bookkeeper/ treasurer with a copy of your Enrollment Confirmation Statement. You may print a



second one to keep as reference with your important papers. Note that your benefits reflect a **Pending** status. RBI will review and accept your enrollments. Your new coverage will appear on the PCA Group Insurance Statement beginning next month.

#### Important Note about Your Insurance Certificates:

The documents that answer all your questions about your coverage and plan information for the insurance coverage you have elected are available to be printed from SmartBen. You will not receive a separate copy of this booklet in the mail. Please print the certificate from SmartBen and file with your important papers.

On the Home page, click the **Plans & Policies** tab.

Select the link associated with the plan certificate you enrolled for and send the file to your local printer. Be sure your beneficiary knows where these documents are kept.



# PCA Life and AD&D Insurance

Life insurance is one of the cornerstones of good financial planning. It protects the survivors of the insured against financial loss in the event of death. Loss may come in the form of lost income (resulting from the death of a wage earner). It also may come in the form of a family seeking financial resources to replace a non-income earning parent's contributions to home and child care.

■ Life insurance can also be used to:

- Pay off a mortgage loan, personal and/or business debts
- Create an educational fund for the children
- Pay final expenses, such as funeral costs and taxes
- Create a family emergency fund
- Provide for the long-term care of a family member with special needs

Accidental death and dismemberment (AD&D) insurance complements life insurance by providing added financial security. It pays benefits in the event of death due to an accident, but also pays in the event of a covered injury. The proceeds from AD&D insurance can help replace lost income and lessen the impact of costs associated with serious injuries, including medical bills, physical therapy, counseling, and more.

■ RBI offers a range of life and AD&D insurance options, including:

- PCA Basic Life and AD&D Plan
- PCA Standard Life Plan
- PCA Enhanced Life Plan
- PCA Dependent Life Plan
- PCA Voluntary AD&D Plan

The PCA Life and AD&D Plans are provided through MetLife, Inc., one of the nation's largest life insurance companies.

The insurance options described in this section will help you determine if coverage is appropriate for you and your family. Bear in mind, however, that planning well over the course of time should result in a reduced need for certain insurance products, like term life, which become more expensive as we age. A careful savings plan for life's emergencies and for retirement (through the PCA Retirement Plan) is the best approach to meeting your family's need for financial security.







According to the nonprofit Life and Health Insurance Foundation for Education, the answer isn't how much life insurance you need, but how much money your family will need after you're gone.

Ask yourself:

- How much money will my family need after my death to meet their immediate needs, like funeral expenses and debts?
- How much money will my family need to maintain their standard of living over the long run?

Life insurance proceeds can help pay immediate expenses including uncovered medical costs, funeral expenses, final estate settlement costs, taxes and other lump-sum obligations such as outstanding debts and mortgage balances. Insurance payments also can help your family cover future financial obligations like everyday living expenses, money for college, your spouse's retirement, and so much more.

But how do you know if you need \$100,000, \$500,000, \$1 million or more? The most common way to determine your life insurance needs is by conducting what's called a Capital Needs Analysis.

Here's how it works. Start by evaluating your family's needs. Gather all of your personal financial information and estimate what each of your family members would need to meet current and future financial obligations. Then tally up all of the resources that your surviving family members could draw upon to support themselves. Simply stated, the difference between their needs and the resources in place to meet those needs is the additional amount of life insurance required.

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$$\text{Current and future financial obligations} - \text{Existing resources (including survivors' earnings, savings and investments, and life insurance you already own)} = \text{Life insurance needed}$$

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This may look simple enough, but calculating one's life insurance needs can actually get pretty complicated. To get a general sense of your life insurance needs, check out the link for the Life and Health Insurance Foundation insurance calculator available at our website. It'll walk you through the process and provide you with an estimate of your insurance needs in a matter of minutes.





## Policy Conversion

Conversion means you can convert your group coverage to an individual whole life or universal life insurance policy, at individual rates.

### ■ 1. PCA Basic Life and AD&D Plan

#### *Who May Participate*

You are eligible to participate in the PCA Basic Life and AD&D Plan if you are a full-time (minimum of 30 hours per week) PCA minister, non-MTW missionary, administrative or lay employee of a PCA church or related organization. Coverage is available to all eligible employees who reside in the U.S. Upon leaving employment, this coverage may be converted to an individual policy. (See “Policy Conversion” on this page.)

#### **Benefit Amount**

##### **Benefit**

- \$25,000 for most active employees, \$5,000 for retirees (without AD&D)

The coverage provides a \$25,000 death benefit for most active employees and \$5,000 for retired PCA teaching elders. Additionally, if you suffer a loss as a result of an accident, you will receive an equal AD&D benefit that will be paid in addition to the Basic Life Insurance benefit.

***Enrollment in the PCA Basic Life and AD&D Plan is a prerequisite to enrollment in any other PCA Life or AD&D Plans.***

### ■ 2. PCA Standard Life Plan

#### *Who May Participate*

You are eligible to participate in the PCA Standard Life Plan if you are:

- A full-time (minimum of 30 hours per week) PCA minister, non-MTW missionary, administrative or lay employee of a PCA church or related organization, and
- Enrolled in the PCA Basic Life and AD&D Plan.

Coverage is available to all eligible employees who reside in the U.S.

## Benefit Amount

The coverage provides a descending amount of benefit based on age.

Age	Death Benefit
49 and under	\$250,000
50 – 54	\$150,000
55 – 59	\$100,000
60 – 64	\$60,000
65 – 69	\$38,000
70 – 74	\$30,000
75 – 79	\$21,000
80 and older	\$15,000

The cost of the coverage is a fixed monthly premium, regardless of age.

### ■ 3. PCA Enhanced Life Plan

#### Who May Participate

You are eligible to participate in the PCA Enhanced Life Plan if you are:

- A full-time (minimum of 30 hours per week) PCA minister, non-MTW missionary, administrative or lay employee of a PCA church or related organization, and
- Enrolled in the PCA Basic Life and AD&D Plan.

Coverage is available to all eligible employees who reside in the U.S. This coverage is not available to retirees. Upon leaving employment, this coverage may be converted or ported to an individual policy. (See “Portability” on page 10.)

## Will Preparation Services

Like life insurance, a carefully prepared will is an important part of the financial planning process. Your will is an important legal document that determines who controls your estate after your death. With a will, you can define your most important wishes, including who will care for your children or inherit your property. Having a will also can minimize probate expenses that can result when a person dies without a will. By enrolling for PCA Standard or Enhanced Life coverage, you will have access to a participating plan attorney who will prepare or update your will, or your spouse’s will, at no additional cost to you.



## Benefit Amount

### Benefit — You choose the amount

- \$10,000 increments
- Minimum \$20,000
- Maximum \$500,000 or 6 times annual earnings, whichever is less

You may elect an amount of coverage from \$20,000 up to a maximum of \$500,000, or six times your annual earnings, whichever is less, in increments of \$10,000. Amounts up to \$100,000 are “guaranteed issue,” which means that you will not have to answer questions about your health to obtain coverage.

The cost of PCA Enhanced Life Insurance coverage is based on your age and the amount of coverage you choose.

### ■ 4. PCA Dependent Life Plan

You may elect coverage for your spouse and/or children in PCA Dependent Life Insurance if you are:

- A full-time (minimum of 30 hours per week) PCA minister, non-MTW missionary, administrative or lay employee of a PCA church or related organization, and
- Enrolled in Enhanced Life Insurance for yourself.

Coverage is available to all eligible employees who reside in the U.S. This coverage is not available to retirees. Upon leaving employment, this coverage may be converted or ported to an individual policy.

## Benefit Amount

### Benefit — You choose the amount

#### Spousal

- Increments of \$5,000
- Maximum \$50,000 or 50% of your Enhanced Life Insurance, whichever is less

#### Dependent Child

- Increments of \$1,000
- Maximum \$10,000

Spousal coverage is available in increments of \$5,000, up to a maximum of \$50,000, or 50% of your PCA Enhanced Life Insurance coverage, whichever is less. Amounts up to \$30,000 are “guaranteed issue,” which means that no questions will be asked about the applicant’s health.

## Portability

Portability means you can continue your group coverage (at group rates).

Dependent child coverage, if elected, covers all dependent children under age 19 (or age 23 if full-time supported students) who are unmarried and financially supported by you. Coverage is available in increments of \$1,000 up to a maximum of \$10,000. All dependent child coverage is “guaranteed issue.”

The cost of your spouse’s coverage is based on your age and the amount of coverage chosen. The cost of dependent child coverage is based on a flat rate per \$1,000 of coverage regardless of age.

## ■ 5. PCA Voluntary AD&D Plan

### *Who May Participate*

You and your family are eligible to participate in the PCA Voluntary AD&D Plan (PCA VAD&D) if you are:

- A full-time (minimum of 30 hours per week) PCA minister, non-MTW missionary, administrative or lay employee of a PCA church or related organization, and
- Enrolled in the PCA Basic Life and AD&D Plan.

PCA VAD&D Insurance coverage is available for your spouse and/or children if you enroll in coverage for yourself. Coverage is available to all eligible employees who reside in the US. This coverage is not available to retirees. Upon leaving employment, this coverage may be ported to an individual policy.

### *Benefit Amount*

PCA VAD&D coverage for you is available in increments of \$10,000, up to a maximum of \$500,000 or 10 times your annual earnings, whichever is less.

Coverage for your dependents is based on your coverage.

- If you cover a spouse only, your spouse’s PCA VAD&D coverage is 50% of your coverage.
- If you cover a spouse and children, your spouse’s coverage is 40% of your coverage amount. Your children’s coverage is 10% of your coverage amount.
- If you cover children only, your children’s coverage is 15% of your coverage amount.

The cost of PCA VAD&D coverage is based on the amount of coverage you choose.

For VAD&D benefits to be paid, a loss must occur within 365 days of an accident and must be a direct result of bodily injury sustained in that accident, independent of all other causes. The following table shows how much of your coverage amount will be paid for various types of covered losses.



### **Travel Assistance Services**

When you enroll for PCA Voluntary AD&D coverage, you’ll also have access to Travel Assistance Services which will give you extra peace of mind whenever you travel. This service offers you and your dependents medical, travel, legal and financial assistance services 24 hours a day, 365 days a year, while traveling more than 100 miles away from home.



## Schedule of Benefits

Type of Loss	Percentage of Full Amount
<ul style="list-style-type: none"><li>• Loss of life</li><li>• Loss of speech and loss of hearing</li><li>• Loss of any combination of hand, foot, or sight in one eye</li><li>• Paralysis of both arms and both legs</li><li>• Brain damage</li></ul>	100%
<ul style="list-style-type: none"><li>• Loss of an arm at or above the elbow</li><li>• Loss of a leg at or above the knee</li></ul>	75%
<ul style="list-style-type: none"><li>• Loss of a hand at or above the wrist, but below the elbow</li><li>• Loss of a foot at or above the ankle, but below the knee</li><li>• Loss of sight in one eye</li><li>• Loss of speech or loss of hearing</li><li>• Paralysis of both legs</li><li>• Paralysis of the arm and leg on either side of the body</li></ul>	50%
<ul style="list-style-type: none"><li>• Loss of the thumb and index finger of the same hand</li><li>• Paralysis of one arm or leg</li></ul>	25%

# PCA Long-Term Disability Insurance

While most Americans insure their lives and material assets, like their homes and cars, many overlook the need to protect one of their most valuable assets — their ability to work and earn income. Fewer than 20% of all working people own a personal disability policy that insures their income against the threat of an unexpected accident or illness. Yet, insurance claim studies indicate that the odds of becoming disabled for 90 days or longer are much greater than the odds of dying during one's working years.

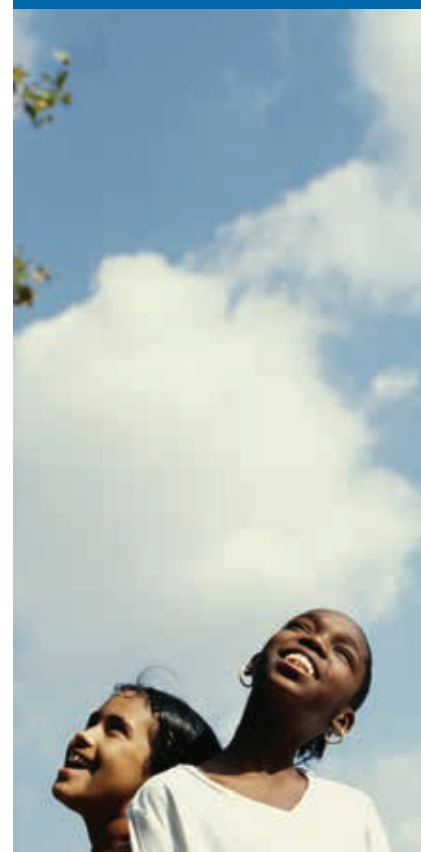
At age 32, the risk of becoming disabled is 3.5 times greater than that of death. At age 42, disability risk is three times greater than death. At age 52, you are twice as likely to become disabled as to die.

RBI offers three long-term disability (LTD) plans, giving each church the flexibility to choose a plan that is appropriate for its situation. Check with your local administrator for information on which plans are available to you. These plans are offered through Unum Life Insurance Company of America.

## *Who May Participate*

You are eligible to participate in the PCA Long-Term Disability Plans if you are a full-time (minimum of 30 hours per week) PCA minister, non-MTW missionary, administrative or lay employee of a PCA church or related organization. Coverage is available to all eligible employees who reside in the U.S.

Eligibility begins on the first day of the month following your date of hire for most employees, or another eligibility date set by your employer.



## Worldwide Emergency Travel Assistance

If you are covered under the PCA LTD Plans, you can take advantage of Unum's Worldwide Emergency Travel Assistance services. When you have a health emergency while traveling 100 miles or more from home or in another country, the program arranges and pays for services such as doctor referrals, hospital admission guarantee, prescriptions, emergency medical evacuation, and care of minor children.

## The PCA Long-Term Disability Plans

### ■ 1. PCA Enhanced LTD Plan

This plan provides a benefit of 66 2/3% of your pre-disability earnings, up to a maximum of \$10,000 per month. Cost of living adjustments and a 9% retirement contribution will be paid through the benefit duration. Benefits begin after 90 days of disability or after the period of your accumulated sick leave, whichever period is longer. If you are below age 62 at the time of your disability, payments will continue until you reach your Social Security Normal Retirement Age.

### ■ 2. PCA Basic LTD Plan

This plan provides a benefit of 66 2/3% of your pre-disability earnings, up to a maximum of \$6,000 per month. Benefits begin after 90 days of disability or after the period of your accumulated sick leave, whichever period is longer. If you are below age 60 at the time of your disability, payments will continue until you reach age 65.

### ■ 3. PCA Voluntary LTD Plan

This plan provides a benefit of 60% of your pre-disability earnings, up to a maximum of \$6,000 per month. Benefits begin after 90 days of disability or after the period of your accumulated sick leave, whichever period is longer. If you are below age 60 at the time of your disability, payments will continue until you reach age 65.

## How The Plans Work

Quite simply, LTD insurance replaces a portion of lost income if you are unable to work due to an illness or accident. Under the PCA Enhanced LTD option, you are disabled (and eligible for benefits) when:

- You are unable to work in your regular occupation due to sickness or injury, and
- You have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury.

The same definition of disability applies to the PCA Basic LTD and the PCA Voluntary LTD Plans. However, after 24 months of payments under those plans, you would be considered disabled if you are unable to work in **any gainful occupation** for which you are reasonably fitted by education, training, or experience.





Other details of your coverage will vary according to the plan in which you enroll. The following chart compares the provisions of the three available plans. You'll find explanations of terms below the chart.

	PCA Enhanced LTD	PCA Basic LTD	PCA Voluntary LTD
<b>Policy</b>	0575359 051	0575359 061	0575359 071
<b>Monthly Benefit</b>	66 2/3% of Monthly Earnings	66 2/3% of Monthly Earnings	60% of Monthly Earnings
<b>Monthly Maximum</b>	\$10,000	\$6,000	\$6,000
<b>Definition</b>	Own Occupation to Benefit Duration	Own Occupation to 24 months and then Any Occupation to Benefit Duration	Own Occupation to 24 months and then Any Occupation to Benefit Duration
<b>Elimination Period</b>	90 Days	90 Days	90 Days
<b>Pre-Existing Condition</b>	3 mos / 12 mos	3 mos / 12 mos	12 mos / 24 mos
<b>COLA</b>	Yes (3% for duration)	No	No
<b>Retirement Income Protection</b>	9% of Monthly Earnings	No	No





## *Other Important Features*

**Housing Allowance** Ordained PCA ministers are eligible for the housing allowance income exclusion. RBI, the employee benefits agency of the Presbyterian Church in America, is authorized to designate housing allowance amounts for all disabled ministers receiving benefits from the PCA LTD Plans. This provision may provide significant tax savings to you during an illness or injury. For example, a minister in the 25% tax bracket with \$20,000 in annual housing allowance would save \$116,380 in income tax over a 15-year period of disability — and the tax savings would increase for ministers in a higher tax bracket or with a larger housing allowance.

Note that this important benefit may be forfeited if you get insurance coverage outside of your denomination. As a service to our ministers, RBI would like to call your attention to this important financial benefit. Please contact RBI for additional information or if you have questions about the minister's housing allowance.

**Conversion Privilege** If you leave your employment with the denomination or, in the case of an ordained pastor, are without call, the LTD Insurance is convertible to an individual policy.

**Rehabilitation and Return To Work Assistance Benefit** Unum's LTD Insurance coverage includes a Rehabilitation and Return To Work Assistance Program to help you return to active employment. Unum's rehabilitation professionals will determine if and when you would be eligible for this program. If you are, the coverage would pay you an additional disability benefit of 10% of your gross disability payment (to a maximum of \$1,000 per month). In addition, you would also receive monthly payments for three months following the date your disability ends if you are participating in the Rehabilitation and Return To Work Assistance Program and are unable to find employment.

# PCA Dental Insurance

Maintaining the health of your teeth and gums gives you much more than an attractive smile. Research shows that oral health, preventive care, and regular visits to the dentist are important to your overall health. In fact, gum disease has been linked to heart problems and can increase blood sugar, which in turn can increase risk among diabetics.

Group dental insurance offered through RBI enables you to take better care of your teeth. Our Dental Insurance provider, Ameritas Group, has a network of more than 120,000 dental professionals nationwide.

## *Who May Participate*

You and your family are eligible to participate in the PCA Dental Plans if you are a full-time (minimum of 30 hours per week) PCA minister, non-MTW missionary, administrative or lay employee of a PCA church or related organization. Coverage is available to all eligible employees who reside in the U.S.

Eligibility begins on the first day of the month following your date of hire for most employees.

## *Dental Plan Options*

### ■ 1. PCA Basic/Enhanced Dental Option — Basic

The Basic dental option pays a benefit toward essential care such as an annual exam and cleaning, fillings, X-rays, simple extractions, and fluoride and sealants for children under the age of 14. The Enhanced dental option in some cases enhances existing coverages and in other cases provides new coverage. See chart on page 19 for more details.

### ■ 2. PCA Voluntary Dental Option

The Voluntary dental option pays a benefit toward essential care such as an annual exam and cleaning, fillings, X-rays, simple extractions, and fluoride and sealants for children under the age of 14. The Voluntary dental option also provides select enhanced services. See chart on page 21 for more details.

All of the Dental Insurance options require the participant to pay a percentage of the dental bill from in-network or out-of-network dentists. The options differ in coverage levels and features. Here are some important facts about the Dental Insurance options.





**Types of Care** Coverage levels under the plan options depend on the type of care you receive. The types of care are defined as follows:

- **Type I: Diagnostic and Preventive** — Type I services are covered at 100%, with waived deductible. This includes regular dental check-ups and cleanings.
- **Type II: Basic Services** — Type II services include fillings, anesthesia, and non-surgical endodontic and periodontic care.
- **Type III: Major Services** — Not covered under the basic option, Type III includes surgical endodontic and periodontic care under the Voluntary option and pre-diagnostic tests (oral cancer screening).
- **Type IV: Orthodontia** — Orthodontia is covered for children and adults under the Enhanced option, and for children under the age of 19 under the Voluntary option.

**Incentive Coinsurance** Both the Enhanced and Voluntary plan options have a feature called Incentive Coinsurance, which means that your benefits for Type II services get richer every year. Here's how it works:

- The plan typically pays 80% of the cost of Type II services.
- If you visit the dentist and have at least one covered procedure performed in the first year, your coinsurance increases to 90% for the following year.
- If you have a covered procedure performed in the second year, your coinsurance increases to 100% for the next and each subsequent year (as long as you have at least one dental procedure performed each year).
- Your coinsurance reverts back to 80% after any year in which you do not have at least one dental procedure performed. At that point, you can begin again to advance through the levels.

**Rewards®** You also can earn rewards by submitting at least one claim for dental expenses during the calendar year while staying at or below \$500 in benefits received. If you meet that criterion, \$250 will be added to your annual maximum each year. An additional \$100 bonus will be added to your rewards amount if you use an in-network dentist.

You can accumulate rewards and bonuses of up to \$1,000, and then use those rewards for any covered dental procedures (subject to applicable coinsurance and plan provisions). If you don't submit a dental claim during a benefit year, all accumulated rewards are lost — but you can begin earning rewards again the very next year.

## Ameritas Rewards<sup>SM</sup>

Ameritas Rewards is an enhanced product that offers an increased maximum for hearing, LASIK, orthodontia and vision as well as dental. It allows members to utilize unused dental maximum carryover amounts from previous years towards dental benefits or other lines of coverage included in a plan. Employees and their covered dependents may accumulate dental rewards with an unlimited maximum carryover amount. These rewards can be used to increase the maximum for the other lines of coverage which can then be used for certain covered services or materials subject to applicable deductible, coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. A member is eligible to earn rewards again the next year.

<b>Benefit Threshold</b>	\$500	Dental benefits received for the year cannot exceed this amount
<b>Annual Carryover Amount</b>	\$250	Ameritas Rewards amount is added to the following year's maximum
<b>Annual PPO Bonus</b>	\$100	Additional bonus is earned if the member sees a network provider
<b>Maximum Carryover</b>	Unlimited	Maximum possible accumulation for Rewards and PPO Bonus combined

## LASIK Advantage<sup>®</sup>

LASIK Advantage<sup>®</sup> provides coverage for LASIK and related procedures, including standard LASIK, Custom LASIK, LASIK with Wavefront Technology, CustomVue LASIK, LASIK with IntraLase technology and Photorefractive Keratectomy (PRK). Members earn a lifetime benefit per eye over time. The benefit amount increases over time, with the highest coverage provided at year three or four. Members earn benefits for each eye and may not combine benefits earned for each eye to pay for a covered procedure for a single eye. If a member enrolls after the initial enrollment period, they must wait 12 months from enrollment to be eligible for coverage; after 12 months the member will begin coverage at the year-one benefit. The LASIK Advantage<sup>®</sup> benefit is available to members age 18 and older. **There is no network tied to this coverage.**

Lifetime Benefit Earned per Eye		
Year One:	Year Two	Year Three
\$350	\$350	\$700
Ameritas Rewards <sup>SM</sup> Lifetime Benefit		
Year One	Year Two	Year Three
\$100	\$100	\$100





## SoundCare<sup>SM</sup> Hearing Health Benefits

**Life's getting louder.** — Thanks to the cranked-up volume of modern life, hearing loss has become one of the most common chronic health problems in the U.S. It afflicts more than 30 million of us - about 10% of the population has a significant hearing loss - and the number is growing. Today's Baby Boomers have the most active and noisy lifestyle of any previous generation. And hearing loss is occurring at younger and younger ages, partly because of electronic devices that flood our society.

**An Important Benefit** — Today's top employers care about the well-being of their employees. Taking care of your hearing is an important but often overlooked habit for good health, and SoundCare<sup>SM</sup> can help. Practice good hearing health habits, prevent future problems and seek treatment when needed. That's sound advice for a happy, healthy future.

## SoundCare<sup>SM</sup> Summary

<b>Coinsurance</b>	Annual Hearing Exam	100%	
	Hearing Aid	50%	
	Hearing Aid Maintenance	100%	
<b>Deductible</b>	None		
<b>Maximum</b> (per benefit period)	Annual Hearing Exam	Up to \$75	
	<b>Hearing Aids (both ears)</b>	Year one	Up to \$200
		Year one	Up to \$200
<b>Hearing Aid Maintenance</b>	Year one	Up to \$200	
		Up to \$40	
<b>Ameritas Rewards<sup>SM</sup></b>		\$100 annually	

## Dental Network Information

To find a provider, visit [ameritas.com](http://ameritas.com) and select FIND A PROVIDER, then DENTAL. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.

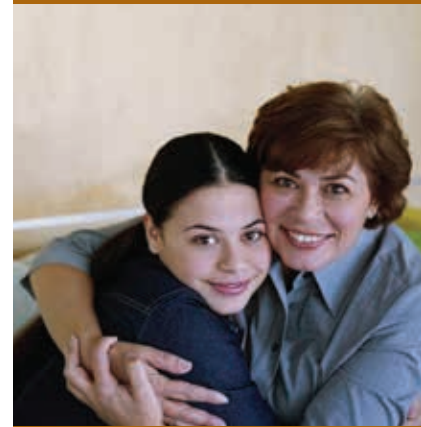
Benefits	PCA Basic/Enhanced				PCA Voluntary Dental	
	Basic		Enhanced			
<b>Annual Deductible</b>	\$50 individual / \$150 family <sup>1</sup>		\$50 individual / \$150 family <sup>1</sup>		\$50 individual / No family maximum	
<b>Calendar Year Maximum</b>	\$1000		\$1,000		\$1,000	
<b>Payment For Services</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Type I: Diagnostic &amp; Preventive</b>	100%	100%	100%	100%	100%	100%
<b>Type II: Basic</b>	80%	80%	Enhances coverage to 80/90/100% <sup>2</sup>	Enhances coverage to 80/90/100% <sup>2</sup>	80/90/100% <sup>2</sup>	80/90/100% <sup>2</sup>
<b>Type III: Major</b>	Not covered	Not covered	50%	50%	50%	50%
<b>Type IV: Orthodontia</b>	Not covered	Not covered	Adds coverage to 50%	Adds coverage to 50%	50%	50%
<b>Ortho</b>	N/A		Children & adults		Children under age 19	
<b>Ortho Lifetime Maximum</b>	N/A		\$1,000 per person		\$1,000 per person	
<b>Participation Requirement</b>	All eligible Non-Contributory		Greater of 60% or 3 lives voluntary		Minimum of 40% of eligible lives voluntary	

<sup>1</sup> Participants who are enrolled in both the PCA Basic Dental Plan and the PCA Enhanced Dental Plan will have only one deductible (\$50 individual/\$150 family).

<sup>2</sup> Type II services in the Employee-Paid Enhanced and Voluntary options. The coinsurance amount can increase every year until it reaches 100%, as long as you have a covered procedure performed each year.

## About Ameritas

Ameritas Group is headquartered in Lincoln, Nebraska, and was founded over 120 years ago. It specializes in Dental and Vision coverage, and insures nearly eight million members of over 30,000 groups. The company is rated “A (Excellent)” by A.M. Best, a worldwide insurance rating and information agency.



## Finding A Provider

To locate a participating dentist, call Ameritas Group at 1-800-659-2223 or visit [group.ameritas.com/resources/find.asp](http://group.ameritas.com/resources/find.asp)

# PCA Vision Insurance

Even if you have perfect vision, preventative eye care is essential for ensuring the health of your vision in the years to come. The most important step is receiving routine examinations from a qualified eye care professional. It is recommended that individuals between the ages of 20 and 40 have a comprehensive eye exam every five years or so, provided no visual change or injury has occurred. Individuals over the age of 40 should have an exam at least every two years.

RBI offers Vision Insurance to help you keep the cost of vision care affordable. The coverage is provided through Blue View Vision, whose network of more than 50,000 providers and provider locations nationwide includes both independent practitioners and retail locations such as Sears Optical, Target Optical, JC Penney, Pearle Vision, and LensCrafters.

## *Who May Participate*

You are eligible to enroll yourself and your family in PCA Vision Insurance if you are a full-time (minimum of 30 hours per week) PCA minister, non-MTW missionary, administrative or lay employee of a PCA church or related organization. Coverage is available to all eligible employees who reside in the U.S.

Eligibility begins on the first day of the month following your date of hire for most employees.

## *Vision Plan Options*

### ■ 1. PCA Basic/Enhanced Vision Plans — Basic/Enhanced

The Basic Vision feature pays for vision examinations, corrective lenses and frames when prescribed by an ophthalmologist or an optometrist. The Enhanced feature enhances the coverage and reduces the expenses for employees.

### ■ 2. PCA Voluntary Vision Plan

This plan pays for vision examinations, corrective lenses and frames when prescribed by an ophthalmologist or an optometrist.





**In-Network vs. Out-of-Network** The employer-paid Basic option covers in-network services only. If you enroll in the Voluntary Enhanced option, you can obtain vision care from either in-network or out-of-network providers for certain services. In some cases, you'll pay only a copay for in-network services, but receive a fixed allowance for out-of-network services. See the chart under "PCA Vision Insurance Benefits" for details.

**Laser Vision Correction** Under either the Basic or the Voluntary Enhanced option, you may obtain laser vision correction (LASIK or PRK) from the U.S. Laser Network at 15% off the retail price or 5% off a promotional price.

### PCA Vision Insurance Benefits

Benefits	PCA Basic/Enhanced Vision			PCA Voluntary Vision	
	Basic	Enhanced		In-Network	Out-of-Network
		In-Network	Out-of-Network		
<b>Vision Exam</b>	\$10 copay (in-network) \$30 reimbursement (out-of-network)	\$10 copay	Up to \$30	\$10 copay	Up to \$30
<b>Frames</b>	35% off retail	\$150 retail allowance, then 20% discount on balance	Up to \$45	\$150 retail allowance, then 20% discount on balance	Up to \$45
<b>Single vision lenses (pair)</b>	\$50 copay	\$25 copay	Up to \$25	\$25 copay	Up to \$25
<b>Bifocal lenses (pair)</b>	\$70 copay	\$25 copay	Up to \$40	\$25 copay	Up to \$40
<b>Trifocal lenses (pair)</b>	\$105 copay	\$25 copay	Up to \$55	\$25 copay	Up to \$55



**EYEMED CUSTOMER CARE CENTER:  
1-866-289-0614**

Service representative hours:  
8 a.m. to 11 p.m. ET  
Monday through Saturday,  
11 a.m. to 8 p.m. ET Sunday

**INTERACTIVE VOICE RESPONSE AVAILABLE 24/7**

Locate an EyeMed provider at:  
[ameritas.com](http://ameritas.com)

View plan benefit information at:  
[eyemedvisioncare.com](http://eyemedvisioncare.com)

Benefits	PCA Basic/Enhanced Vision		PCA Voluntary Vision		
	Basic	Enhanced			
		In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Contact Lenses (instead of eyeglasses)</b>					
<b>Contact Lenses (fitting and follow-up)</b>	No discount	Standard: Up to \$55 Premium: 10% off retail price	N/A	Standard: Up to \$55 Premium: 10% off retail price	N/A
<b>Elective</b>	Conventional: 15% off retail Disposable: 0% off retail	Conventional: \$150 allowance, then 15% discount on balance Disposable: \$150 allowance	Up to \$105 for conventional or disposable	Conventional: \$150 allowance, then 15% discount on balance Disposable: \$150 allowance	Up to \$105 for conventional or disposable
<b>Non-Elective</b>	Conventional: 15% off retail Disposable: 0% off retail	Covered in full	Up to \$210	Covered in full	Up to \$210

**Notes:**

- **Basic** Frame, lens, and lens option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, members receive 20% off the retail price.
- **Enhanced Plan:** Members also receive a 40% discount off the purchase of a complete pair of eyeglasses and a 15% discount off conventional contact lenses once the covered benefit has been used.
- **Eyeglass Lens Upgrades:** The plans provide either a flat-dollar allowance or a discount off retail for a variety of eyeglass lens upgrades, such as anti-reflective coating, UV coating, tints, progressive multi-focals, and photochromics (e.g., Transition lenses).

*Eye Care Plan Member Service*

ViewPointe eye care from Ameritas Group features the money-saving eye care network of EyeMed Vision Care. Customer service is available to plan members through EyeMed's well-trained and helpful service representatives. Call or go online to locate the nearest EyeMed Access network provider, view plan benefit information and more.

## *At Your Service*


**Account Access** — You can access your PCA Insurance Plan information 24 hours a day, seven days a week by visiting our website. If you prefer to speak to someone over the phone, RBI Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 5 p.m. Eastern Time. If you would like to speak with an RBI Service Representative outside of normal business hours, contact us to make an appointment.

- By phone: 1-800-789-8765
- By email: [insurance@pcanet.org](mailto:insurance@pcanet.org)

**Resources** — Managing risk through the proper use of insurance is a difficult task. It helps to know where you can turn to receive expert assistance. Call RBI today and speak with one of our Service Representatives.

*Want to know more? RBI offers resources on its website, including tools to help you with insurance calculations. Log on to [www.pcarbi.org](http://www.pcarbi.org) and check out these tools.*






**For further information or questions,  
call PCA Retirement & Benefits, Inc., at 1-800-789-8765.**

Benefits available from PCA Retirement & Benefits, Inc.:

- PCA Long-Term Disability Plans
- PCA Life & Accidental Death & Dismemberment Plans
- PCA Dental Plans
- PCA Vision Plans
- PCA Retirement Plan
- Property & Liability Insurance Plans
- PCA Ministerial Relief



*All benefits described in this booklet are subject to the definitions, limitations, and exclusions listed in the various plan documents and insurance contracts. If there are any conflicts discovered between the language of this booklet and the plan documents or insurance contracts, the documents or contracts will supersede. No oral statement of any person shall modify or otherwise affect the benefits, limitations, and exclusions of this booklet, convey or void any coverage, increase or reduce any benefits under the Plan, or be used in the prosecution or defense of a claim under the Plan.*

**PCA RETIREMENT  
& BENEFITS, INC.**

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Website: [www.pcarbi.org](http://www.pcarbi.org)