

AGENCY SPONSORED BENEFITS



2018 EMPLOYEE BENEFITS

IMPORTANT NOTICE:

The Division of State Group Insurance and People First are not involved in the administration of these plans. Please do not contact or send forms to People First. Contact your Agency Post Tax Benefits coordinator for assistance.



FLORIDA AGENCY FOR PERSONS WITH DISABILITIES

Table of Contents

Life Insurance..... 3

Disability Insurance 5

Accident Insurance..... 6

Cancer & Intensive Care Insurance 7

Hospital Income Insurance..... 8

Critical Illness Insurance 9

Automobile Insurance..... 10

Prepaid Legal Services 11

Miscellaneous Benefits..... 12

Additional Resources 13

This guide offers you a short description of the agency sponsored benefits available to you through payroll deduction on a post tax basis. This means that deductions will be made after applicable payroll taxes are deducted from your bi-weekly salary. Also visit www.CapitalAdminServices.com for this year’s open enrollment calendar and forms available for download. Your participation is 100% voluntary in all agency sponsored benefit programs.

You may contact Anne Marie Hough, your Post Tax Benefits Coordinator, for assistance with the agency’s benefit program.

Address: 1317 Winewood Boulevard, Building 1, Room 133A, Tallahassee, FL 32399-0700
 Toll Free: (866) 828-7220
 Fax: (850) 410-1870
 Email: annemarie.hough@apdcares.org

Some of the benefits are not available to Other Personnel Services (OPS) employees. Contact your Post Tax Benefits Coordinator for permitted OPS deductions.

Capital Administrative Services, Inc. (CAS) is a licensed third party administrator for employee benefit plans and billing services. CAS will help you manage your post tax benefit elections and miscellaneous deductions available through your employer. This includes department-sponsored or post tax benefits, such as life and disability insurance, credit union payments, charitable campaign contributions, etc. and the representing insurer, vendor or service provider. Post tax benefits do not include state-sponsored pre-tax benefits such as your health insurance, state life insurance and other supplemental benefits administered by People First.

Life Insurance

The following life insurance programs are offered to you in addition to coverage available through Minnesota Life. Additional information and application requirements may be obtained from each company.

Life Insurance of North America (LINA), a Cigna Company Deduction Code 0262

Serviced by Capital Insurance Agency, this plan offers a guaranteed issue benefit to you, your spouse and dependent children. You may enroll during the first 60 days of employment or during an open enrollment period. Otherwise coverage will be medically underwritten.

Group Term Life Insurance

Capital Insurance Agency, Inc.
(800) 780-3100
www.capitalins.com

Capital Insurance Agency, Inc. Deduction Code 0285

Coverage is available to you and your family members at any time throughout the year.

Individual Life Insurance

Capital Insurance Agency, Inc.
(800) 780-3100
www.capitalins.com

Colonial Life & Accident Insurance Deduction Code 0340

Coverage is available to you, your spouse and dependent children at any time throughout the year.

Individual Life Insurance

Colonial Life
(888) 756-6701
www.visityouville.com/en/StateofFL

Life Insurance....

Protective Life Insurance Company Deduction Code 0305

Serviced by Richard Smith and Associates, coverage is available to you and your family members at any time throughout the year.

Individual Life Insurance

**Richard Smith & Associates
(800) 342-0209**

www.richardsmithandassociates.com

Reliance Standard Life Insurance Company Deduction Code 0217

Serviced by Richard Smith & Associates, this plan offers a benefit to you, your spouse and dependent children. You may enroll during the first 60 days of employment or during an open enrollment period.

Group Term Life Insurance

**Richard Smith & Associates
(800) 342-0209**

www.richardsmithandassociates.com

State Securities Corporation Deduction Code 0288

Coverage is available to you and your family members at any time throughout the year.

Individual Life Insurance

**State Securities Corporation
(800) 277-2300**

www.ssc-life.com

Disability Insurance

Disability income insurance is designed to provide you with a stated amount of income in the event you become unable to work due to a covered accident or sickness. A post tax disability plan allows you to pay your premiums using post or after tax dollars; therefore any benefits paid from a claim would be received tax-free. Additional information and application requirements may be obtained from each company.

Life Insurance of North America (LINA), a Cigna Company Deduction Code 0300

Serviced by Capital Insurance Agency, this plan offers enrollment any time throughout the year to you as employee only coverage. Changes to your coverage can only be made during an annual awareness period.

Long Term Disability Insurance

Capital Insurance Agency, Inc.
(800) 780-3100
www.capitalins.com

Colonial Life & Accident Insurance Company Deduction Code 0343

Coverage is available to you and your spouse at any time throughout the year.

Short Term Disability Insurance

Colonial Life
(888) 756-6701
www.visityouville.com/en/StateofFL

Accident Insurance

Accident insurance is designed to help cover the out-of-pocket expenses created from an accidental injury that is not covered by your primary health insurance. Benefits are available for covered accidents that occur on and/or off the job and can be sent directly to each covered insured as a lump sum payment. Additional information and application requirements may be obtained from each company.

**American Family Life Assurance Company
(Aflac)
Deduction Code 0219**

Serviced by Capital Insurance Agency, Inc., coverage is available to you, your spouse and dependent children during an open enrollment period or within 60 days of employment.

Group Accident Insurance

**Capital Insurance Agency, Inc.
(800) 780-3100**

www.capitalins.com

**Colonial Life & Accident Insurance Company
Deduction Code 0343**

Coverage is available to you and your spouse at any time throughout the year.

Individual Accident Insurance

**Colonial Life
(888) 756-6701**

www.visityouville.com/en/StateofFL

Cancer & Intensive Care Insurance

Cancer and intensive care insurance is designed to help employees and their covered family members pay out-of-pocket expenses resulting from cancer treatment or admission to a hospital intensive care unit. A cancer/intensive insurance policy can also help protect your income and savings from expenses that aren't covered by your primary health insurance. Additional information and application requirements may be obtained from each company.

Colonial Life & Accident Insurance Company Deduction Code 0341

Coverage is available to you, your spouse and dependent children at any time throughout the year.

Individual Cancer & IC Insurance

Colonial Life
(888) 756-6701

www.visityouville.com/en/StateofFL

Hospital Income Insurance

Supplemental hospital income insurance is designed to help cover some of the hospital expenses not covered by your primary health insurance. Additional information and application requirements may be obtained from each company.

Colonial Life & Accident Insurance Company Deduction Code 0342

Coverage is available to you, your spouse and dependent children at any time throughout the year.

Individual HI Insurance

Colonial Life
(888) 756-6701

www.visityouville.com/en/StateofFL

Critical Illness Insurance

Critical illness insurance is designed to help cover some of the hospital expenses not covered by your health insurance. Additional information and application requirements may be obtained from each company.

Humana Specialty Benefits Deduction Code 0206

Coverage is available to you, your spouse and dependent during the first 60 days of employment or during otherwise during an open enrollment period; otherwise must provide evidence of insurability.

Individual CI Insurance


Capital Insurance Agency, Inc.
(800) 780-3100
www.capitalins.com

Automobile Insurance

This program provides access to several insurance companies through one provider. Additional information and application requirements may be obtained from the company. Not all providers offer the payroll deduction option.

Mercer Voluntary Benefits Deduction Code 0232

Coverage is available to you and your family members at any time throughout the year. You will need your 8 digit People First ID (i.e. 00123456) to create an online quote.



Auto Insurance

**Mercer Voluntary Benefits
(800) 362-5906**

www.sofbenefits.com

Prepaid Legal Services

Prepaid legal plans are designed to provide you and your family access to legal services at an affordable cost. Legal services may be obtained from an appointed plan attorney or through a network of participating plan attorneys. Additional information may be obtained from the company.

Hyatt Legal Plans, Inc. of Florida Deduction Code 0257

Coverage is available to you, your spouse and dependent children. You may enroll during the first 60 days of employment or during an open enrollment period.

Group Prepaid Legal Plan

To access services contact Hyatt,
(800) 821-6400

www.legalplans.com

Miscellaneous Benefits

Additional information and application requirements for the following may be obtained from the company.

AAA Auto Club South Deduction Code 0249

Membership is available to you and your family members at any time throughout the year.

Emergency Roadside Assistance

AAA Membership Services
(800) 222-1134
autoclubsouth.aaa.com

Florida Prepaid College Plans Deduction Code 0266

To benefit from the current year's plan prices, you must enroll during the annual open enrollment period.

College Savings Plan

Florida Prepaid College Board
(800) 552-4723
www.myfloridaprepaid.com

Florida Prepaid 529 Savings Plan Deduction Code 0267

Enrollment is available at any time throughout the year.

Employee Emergency Loan Program

BMG Money, Inc.

Enrollment is available at any time throughout the year.

BMG Money, Inc.
(800) 316-8507
www.loansatwork.com

Credit Union Deductions

You must join the credit union in order to take advantage of its many useful services, including the convenience of payroll deduction. A list of credit unions that are approved for payroll deduction are provided in this guide. You may apply for membership at any time. Send all payroll deduction authorizations to your Post Tax Benefits Coordinator.

Additional Resources

Helpful Websites:

Bureau of State Payrolls - <https://myfloridacfo.com/Division/AA/default.htm>

My Florida 411 - http://411.myflorida.com/apps/411/tel411.public_411

People First - <https://peoplefirst.myflorida.com/logon.htm>

State of Florida Pre-Tax Benefits - <http://www.mybenefits.myflorida.com/>

Florida Retirement System - <http://www.myfrs.com/>

Deferred Compensation - <https://www.myfloridaderferredcomp.com/SOFweb/default.aspx>

Company Contacts:

AFSCME	(800) 541-0584
American Heritage/Allstate	(800) 521-3535
Capital Insurance Agency	(800) 780-3100
Chappell Schools	(850) 617-3480
Deferred Compensation Office	(877) 299-8002
DMS Parking	(850) 488-6683
DSGI	(800) 226-3734
Florida Combined Life Ins.	(800) 333-3256
Florida Nurses Assoc.	(407) 896-3261
Gabor Agency	(800) 330-6115
ING/ReliaStar	(800) 537-5024
Jefferson Pilot/Lincoln Financial	(800) 487-1485
Treasury Direct (Savings Bonds)	(800) 553-2663
PALIC/New Era Life	(800) 554-0092
Police Benevolent Assoc.	(800) 733-3722
Professional/Sun Life USA	(800) 289-1122
United Way of Florida	(850) 488-8287
US Able/American Pioneer Life	(334) 222-1181

State of Florida Approved Credit Unions:

239 - Jax Federal Credit Union
 245 - Pinellas Co. Employee Federal Credit Union
 400 - Sunland Credit Union
 403 - Florida State University Credit Union
 407 - Community South Credit Union
 408 - Florida Transportation Credit Union
 409 - Florida DOT Credit Union
 423 - Indian River Federal Credit Union
 424 - We Florida Financial
 429 - City & police Federal Credit Union
 432 - Sunshine Savings Bank
 433 - Florida A&M University Credit Union
 438 - Suncoast Schools Federal Credit Union
 487 - First Florida Credit Union
 489 - Gulf Winds Federal Credit Union
 490 - First Commerce Credit Union
 498 - Florida State Employee's Federal Credit Union
 502 - Dade County Federal Credit Union
 503 - USF Federal Credit Union
 505 - Flag Credit Union
 512 - Campus USA Credit Union
 519 - Country Federal Credit Union
 525 - GTE Federal Credit Union
 527 - New 121 Financial Credit Union
 530 - Florida West Coast Credit Union
 533 - Envision Credit Union
 534 - Tallahassee-Leon Federal Credit Union
 535 - Tampa Bay Federal Credit Union
 538 - Florida Central Credit Union
 541 - Florida Credit Union
 550 - University Credit Union