

# EMPLOYEE BENEFITS GUIDE

#### **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 POSTTAX BENEFITS COORDINATOR FOR ASSISTANCE.



FLORIDA AGENCY FOR PERSONS WITH DISABILITIES

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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 <u>AFTER</u> APPLICABLE PAYROLL TAXES ARE DEDUCTED FROM YOUR BIWEEKLY SALARY.

VISIT <u>WWW.CAPITALADMINSERVICES.COM</u> 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: 2415 NORTH MONROE STREET, SUITE 400, TALLAHASSEE, FL 32303 TOLL FREE: (866) 828-7220

EMAIL: ANNEMARIE.HOUGH@APDCARES.ORG

SOME OF THE BENEFITS ARE NOT AVAILABLE TO OTHER PERSONAL 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, ETC. 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 SECURIAN. ADDITIONAL INFORMATION AND APPLICATION REQUIREMENTS MAY BE OBTAINED FROM EACH COMPANY.

LIFE INSURANCE OF NORTH AMERICA (LINA), NEW YORK LIFE GROUP BENEFIT SOLUTIONS (FORMERLY CIGNA) DEDUCTION CODE 0262

SERVICED BY CAPITAL INSURANCE AGENCY, INC., 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 COMPANY 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

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## LIFE INSURANCE....

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.

AMERICAN FAMILY LIFE ASSURANCE COMPANY (AFLAC) DEDUCTION CODE 0219

SERVICED BY CAPITAL INSURANCE AGENCY, INC., ENROLLMENT IS AVAILABLE TO YOU AS EMPLOYEE ONLY COVERAGE AT ANY TIME THROUGHOUT THE YEAR. SHORT-TERM DISABILITY INSURANCE

CAPITAL INSURANCE AGENCY, INC. (800) 780-3100

WWW.CAPITALINS.COM

LIFE INSURANCE OF NORTH AMERICA (LINA), NEW YORK LIFE GROUP BENEFIT SOLUTIONS (FORMERLY CIGNA) DEDUCTION CODE 0300

SERVICED BY CAPITAL INSURANCE AGENCY, INC., 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

# **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 AT ANY TIME THROUGHOUT THE YEAR. INDIVIDUAL 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

## 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 & I.C. INSURANCE

COLONIAL LIFE (888) 756-6701

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# 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 H.I. INSURANCE

COLONIAL LIFE (888) 756-6701

# 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.

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 AT ANY TIME THROUGHOUT THE YEAR. INDIVIDUAL CRITICAL CARE INSURANCE

CAPITAL INSURANCE AGENCY, INC. (800) 780-3100

WWW.CAPITALINS.COM

# MANHATTANLIFE DEDUCTION CODE 0206

SERVICED BY CAPITAL INSURANCE AGENCY, INC., COVERAGE IS AVAILABLE TO YOU, YOUR SPOUSE AND DEPENDENT DURING THE FIRST 60 DAYS OF EMPLOYMENT OR DURING AN OPEN ENROLLMENT PERIOD; OTHERWISE MUST PROVIDE EVIDENCE OF INSURABILITY.

INDIVIDUAL C.I. INSURANCE

CAPITAL INSURANCE AGENCY, INC. (800) 780-3100

WWW.CAPITALINS.COM

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# **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.

METLIFE LEGAL PLANS, INC. 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. FOR MORE INFORMATION, VISIT THE WEBSITE AND ENTER ACCESS CODE 6350005.

GROUP PREPAID LEGAL PLAN

METLIFE LEGAL PLANS, INC. (800) 821-6400

WWW.INFO.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

MEMBER.ACG.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.

FLORIDA PREPAID 529 SAVINGS PLAN DEDUCTION CODE 0267

ENROLLMENT IS AVAILABLE AT ANY TIME THROUGHOUT THE YEAR.

COLLEGE SAVINGS PLAN

FLORIDA PREPAID COLLEGE (800) 552-4723

WWW.MYFLORIDAPREPAID.COM

BMG MONEY, INC.
DEDUCTION CODE 0523

ENROLLMENT IS AVAILABLE AT ANY TIME THROUGHOUT THE YEAR.

EMPLOYEE EMERGENCY LOAN PROGRAM

BMG MONEY, INC. (800) 316-8507

WWW.LOANSATWORK.COM

# **CREDIT UNION DEDUCTIONS**

AS A STATE OF FLORIDA EMPLOYEE, YOU CAN JOIN A CREDIT UNION 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, AND THEIR ASSIGNED DEDUCTION CODE, ARE PROVIDED BELOW. YOU MAY APPLY FOR MEMBERSHIP AT ANY TIME. SEND ALL PAYROLL DEDUCTION AUTHORIZATIONS TO YOUR POST-TAX BENEFITS COORDINATOR.

### STATE OF FLORIDA APPROVED CREDIT UNIONS:

- 245 PINELLAS CO. EMPLOYEE FED. CREDIT UNION
- 400 JACKSON COUNTY TEACHERS CREDIT UNION
- 403 FLORIDA STATE UNIVERSITY CREDIT UNION
- 407 COMMUNITY SOUTH CREDIT UNION
- 408 CONNECT CREDIT UNION
- 429 CITY & POLICE FEDERAL CREDIT UNION
- 433 FLORIDA A&M UNIVERSITY CREDIT UNION
- 438 SUNCOAST SCHOOLS FEDERAL CREDIT UNION
- 487 FIRST FLORIDA CREDIT UNION
- 490 FIRST COMMERCE CREDIT UNION
- 498 MEMBERS FIRST CREDIT UNION OF FLORIDA
- 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
- 527 NEW 121 FINANCIAL CREDIT UNION
- 530 FLORIDA WEST COAST CREDIT UNION
- 533 ENVISION CREDIT UNION
- 534 TALLAHASSEE-LEON FEDERAL CREDIT UNION
- 538 FLORIDA CENTRAL CREDIT UNION
- 541 FLORIDA CREDIT UNION
- 550 UNIVERSITY CREDIT UNION

# **ADDITIONAL RESOURCES**

#### **HELPFUL WEBSITES:**

BUREAU OF STATE PAYROLLS - MYFLORIDACFO.COM/DIVISION/AA/EMPLOYEES

MY FLORIDA 411 - 411.MYFLORIDA.COM

PEOPLE FIRST - PEOPLEFIRST.MYFLORIDA.COM

STATE OF FLORIDA PRE-TAX BENEFITS - MYBENEFITS.MYFLORIDA.COM

FLORIDA RETIREMENT SYSTEM - MYFRS.COM

DEFERRED COMPENSATION - MYFLORIDADEFERREDCOMP.COM

## **COMPANY CONTACTS:**

AFSCME	(800) 541-0584
AMERICAN HERITAGE / ALLSTATE	(800) 521-3535
CAPITAL INSURANCE AGENCY	(800) 780-3100
DEFERRED COMPENSATION OFFICE	(877) 299-8002
DIVISION OF RETIREMENT	(844) 377-1888
DIVISION OF STATE GROUP INSURANCE	(800) 226-3734
DMS PARKING SERVICES	(850) 488-6683
FLORIDA COMBINED LIFE INSURANCE	(800) 333-3256
FLORIDA NURSES ASSOCIATION	(407) 896-3261
GABOR AGENCY	(800) 330-6115
JEFFERSON PILOT / LINCOLN FINANCIAL	(800) 487-1485
METLIFE	(800) 357-8884
PALIC / NEW ERA LIFE	(800) 554-0092
POLICE BENEVOLENT ASSOCIATION	(800) 733-3722
PROFESSIONAL INSURANCE / SUN LIFE	(800) 289-1122
TREASURY DIRECT (U.S. SAVINGS BONDS)	(844) 284-2676
TREASURY DIRECT (U.S. SAVINGS BONDS)	