

AGENCY-SPONSORED BENEFITS



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 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 INSURANCE7

HOSPITAL INCOME INSURANCE 8

CRITICAL ILLNESS INSURANCE 9

AUTOMOBILE INSURANCE10

PREPAID LEGAL SERVICES.....11

MISCELLANEOUS BENEFITS12

CREDIT UNIONS13

ADDITIONAL RESOURCES.....14

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 BIWEEKLY SALARY.

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: 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
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**

[WWW.VISITYOUVILLE.COM/EN/
STATEOFFL](http://WWW.VISITYOUVILLE.COM/EN/STATEOFFL)

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 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

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 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**

[WWW.VISITYOUVILLE.COM/EN/
STATEOFFL](http://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 INSURANCE

**COLONIAL LIFE
(888) 756-6701**

[WWW.VISITYOUVILLE.COM/EN/
STATEOFFL](http://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 H.I. INSURANCE

COLONIAL LIFE
(888) 756-6701

[WWW.VISITYOUVILLE.COM/EN/
STATEOFFL](http://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.

**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

**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 CRITICAL ILLNESS
INSURANCE**

COLONIAL LIFE
(888) 756-6701

[WWW.VISITYOUVILLE.COM/EN/
STATEOFFL](http://WWW.VISITYOUVILLE.COM/EN/STATEOFFL)

**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

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
- 530 – FLORIDA WEST COAST 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 - PEOPLESFIRST.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
- USABLE LIFE (800) 370-5856
- VOYA / ING RELIASTAR (800) 537-5024