

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 DEPARTMENT OF EDUCATION

## TABLE OF CONTENTS

LIFE INSURANCE .....	3
DISABILITY INSURANCE .....	5
ACCIDENT INSURANCE .....	7
CANCER & INTENSIVE CARE INSURANCE.....	8
HOSPITAL INCOME INSURANCE .....	9
CRITICAL ILLNESS INSURANCE .....	10
MISCELLANEOUS BENEFITS .....	11
CREDIT UNIONS .....	12
ADDITIONAL RESOURCES.....	13

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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 AFTER APPLICABLE PAYROLL TAXES ARE DEDUCTED FROM YOUR MONTHLY SALARY.

ALSO VISIT [WWW.CAPITALADMINSERVICES.COM](http://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 EMILY REKER, YOUR POST-TAX BENEFITS COORDINATOR, FOR ASSISTANCE WITH THE AGENCY'S BENEFIT PROGRAM.

ADDRESS: 325 W. GAINES STREET, 101 TURLINGTON BUILDING, TALLAHASSEE, FLORIDA 32399

TOLL FREE: (833) 335-2866

EMAIL: [EMILY.REKER@FLDOE.ORG](mailto:EMILY.REKER@FLDOE.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](http://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](http://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)

**STATE SECURITIES CORPORATION  
DEDUCTION CODE 0288**

COVERAGE IS AVAILABLE TO YOU AND YOUR FAMILY MEMBERS AT ANY TIME

**INDIVIDUAL LIFE INSURANCE**

**STATE SECURITIES CORP.  
(800) 277-2300**

[WWW.SSC-LIFE.COM](http://WWW.SSC-LIFE.COM)

## 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](http://WWW.RICHARDSMITHANDASSOCIATES.COM)

### 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](http://WWW.RICHARDSMITHANDASSOCIATES.COM)

### AMERICAN GENERAL LIFE INSURANCE COMPANY DEDUCTION CODE 0235

SERVICED BY RICHARD SMITH AND ASSOCIATES, COVERAGE IS AVAILABLE TO YOU, YOUR SPOUSE AND DEPENDENT CHILDREN AT ANY TIME THROUGHOUT THE YEAR.

#### GROUP TERM LIFE INSURANCE

RICHARD SMITH & ASSOCIATES  
(800) 342-0209

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

### 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](http://WWW.CAPITALINS.COM)

## **DISABILITY INSURANCE....**

STATE SECURITIES CORPORATION  
DEDUCTION CODE 0288

COVERAGE IS AVAILABLE TO YOU AND  
YOUR FAMILY MEMBERS AT ANY TIME  
THROUGHOUT THE YEAR.

INDIVIDUAL DISABILITY INSURANCE

STATE SECURITIES CORP.  
(800) 277-2300

[WWW.SSC-LIFE.COM](http://WWW.SSC-LIFE.COM)

## 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.

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**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](http://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)

**STATE SECURITIES CORPORATION  
DEDUCTION CODE 0288**

COVERAGE IS AVAILABLE TO YOU AND YOUR FAMILY MEMBERS AT ANY TIME THROUGHOUT THE YEAR.

**INDIVIDUAL ACCIDENT INSURANCE**

**STATE SECURITIES CORPORATION  
(800) 277-2300**

[WWW.SSC-LIFE.COM](http://WWW.SSC-LIFE.COM)



## 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.

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**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)

**STATE SECURITIES CORPORATION**  
DEDUCTION CODE 0288

COVERAGE IS AVAILABLE TO YOU AND YOUR FAMILY MEMBERS AT ANY TIME THROUGHOUT THE YEAR.

**INDIVIDUAL CANCER & I.C.  
INSURANCE**

**STATE SECURITIES CORPORATION**  
(800) 277-2300

[WWW.SSC-LIFE.COM](http://WWW.SSC-LIFE.COM)



# 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.

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**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)

**STATE SECURITIES CORPORATION  
DEDUCTION CODE 0288**

COVERAGE IS AVAILABLE TO YOU AND YOUR FAMILY MEMBERS AT ANY TIME THROUGHOUT THE YEAR.

**INDIVIDUAL H.I. INSURANCE**

**STATE SECURITIES CORPORATION  
(800) 277-2300**

[WWW.SSC-LIFE.COM](http://WWW.SSC-LIFE.COM)

# 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.

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**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](http://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)

# MISCELLANEOUS BENEFITS

ADDITIONAL INFORMATION AND APPLICATION REQUIREMENTS FOR THE FOLLOWING MAY BE OBTAINED FROM THE COMPANY.

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## 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.

A rectangular graphic with a light background and a thin border. It contains text for a College Savings Plan. The text is: COLLEGE SAVINGS PLAN, FLORIDA PREPAID COLLEGE, (800) 552-4723, and a blue underlined URL: WWW.MYFLORIDAPREPAID.COM.

COLLEGE SAVINGS PLAN  
FLORIDA PREPAID COLLEGE  
(800) 552-4723  
[WWW.MYFLORIDAPREPAID.COM](http://WWW.MYFLORIDAPREPAID.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.

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### 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](https://myfloridacfo.com/division/aa/employees)

MY FLORIDA 411 - [411.MYFLORIDA.COM](https://411.myflorida.com)

PEOPLE FIRST - [PEOPLEFIRST.MYFLORIDA.COM](https://peoplefirst.myflorida.com)

STATE OF FLORIDA PRE-TAX BENEFITS - [MYBENEFITS.MYFLORIDA.COM](https://mybenefits.myflorida.com)

FLORIDA RETIREMENT SYSTEM - [MYFRS.COM](https://myfrs.com)

DEFERRED COMPENSATION - [MYFLORIDADERFERREDCOMP.COM](https://myfloridaderferredcomp.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