CAPITAL ADMINISTRATIVE SERVICES, INC.

FLORIDA

DEPARTMENT OF TRANSPORTATION

Agency-Sponsored

Employee Post-Tax Benefits Guide

Contents & Contact Info

Learn Your Benefits	page 3
Who's Covered	page 4
Life Insurance	page 5
Disability Insurance	page 6
Accident Insurance	page 7
Cancer & Intensive Care Insurance	page 8
Hospital Income Insurance	page 9
Critical Illness Insurance	page 10
Auto Insurance	page 11
Prepaid Legal Insurance	page 12
Miscellaneous Benefits	page 13
Credit Unions	page 14
Additional Resources	page 15

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CAPITAL ADMINISTRATIVE SERVICES, INC.

P.O. Box 15769
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Learn Your Benefits

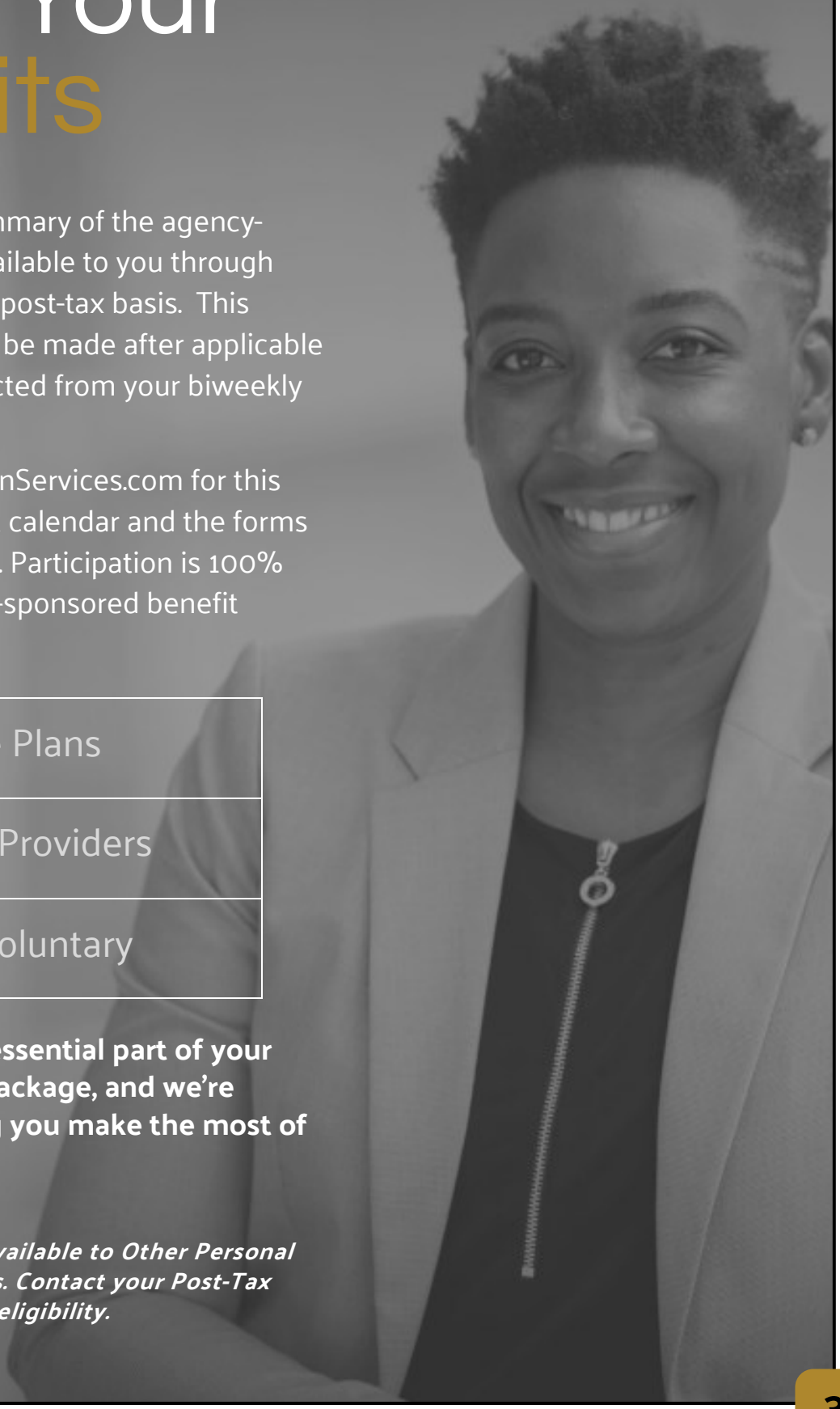
This guide offers a summary of the agency-sponsored benefits available to you through payroll deduction on a post-tax basis. This means deductions will be made after applicable payroll taxes are deducted from your biweekly salary.

Visit www.CapitalAdminServices.com for this year's open enrollment calendar and the forms available for download. Participation is 100% voluntary in all agency-sponsored benefit programs.

- ✓ Multiple Plans
- ✓ Quality Providers
- ✓ 100% Voluntary

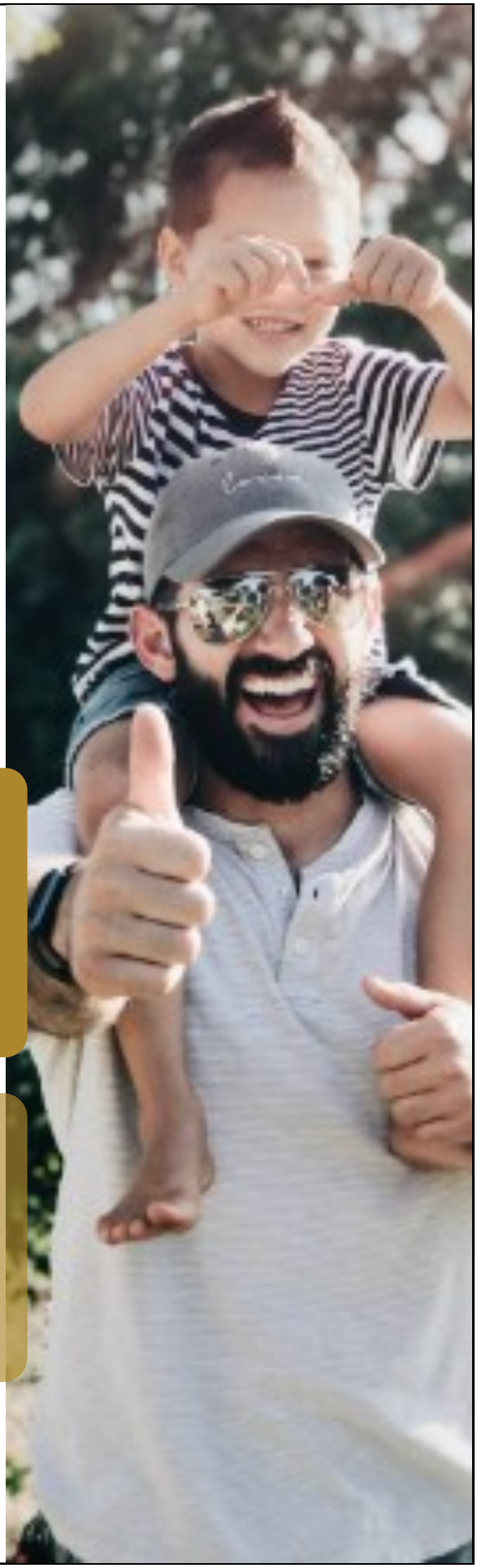
Your benefits are an essential part of your total compensation package, and we're committed to helping you make the most of them.

Some benefits are not available to Other Personal Services (OPS) employees. Contact your Post-Tax Benefits Coordinator for eligibility.



Who's Covered

Understanding who is covered under your employee benefits is essential for making informed decisions about your health, finances, and overall well-being.



Employees

As an employee, you are entitled to certain benefits based on your employment status and eligibility criteria.

Dependents

- **Spouse**
- **Children**

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.

Capital Insurance Agency, Inc.

Individual Life Insurance
Deduction Code 0285

Coverage Is Available To You And Your Family Members Anytime Throughout The Year.

(800) 780-3100
www.capitalins.com

Colonial Life & Accident Insurance Company

Individual Life Insurance
Deduction Code 0340

Coverage Is Available To You And Your Family Members Anytime Throughout The Year.

(888) 756-6701
www.visityouville.com/en/StateOfFL

Life Insurance Company of North America (LINA)

Group Term Life Insurance
Deduction Code 0262

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 An Open Enrollment Period.

Capital Insurance Agency, Inc.

(800) 780-3100
www.capitalins.com

Reliance Standard Life Insurance Company

Group Term Life Insurance
Deduction Code 0217

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 An Open Enrollment Period.

Richard Smith & Associates
(800) 342-0209
www.richardsmithinsurance.com

The Hartford

Group AD&D Insurance
Deduction Code 0237

This Plan Offers Accidental Death & Dismemberment Insurance To You, Your Spouse, And Dependent Children. You May Enroll During The First 60 Days Of Employment Or During An Enrollment Period.

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

Short-Term Disability Insurance
Deduction Code 0219

Enrollment Is Available To You As Employee Only Coverage Anytime Throughout The Year.

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

Colonial Life & Accident Insurance Company

Short-Term Disability Insurance
Deduction Code 0343

Coverage Is Available To You And Your Spouse Anytime Throughout The Year.

(888) 756-6701
www.visityouville.com/en/StateOfFL

Life Insurance Company of North America (LINA)

Long-Term Disability Insurance
Deduction Code 0300

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.

Capital Insurance Agency, Inc.

(800) 780-3100

www.capitalins.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 On And/Or Off The Job And Can Be Sent Directly To Each Insured As A Lump Sum Payment. Additional Information And Application Requirements May Be Obtained From Each Company.

American Family Life Assurance Company (Aflac)

Individual Accident Insurance
Deduction Code 0219

Coverage Is Available To You, Your Spouse, And Your Dependent Children Anytime Throughout The Year.

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

Colonial Life & Accident Insurance Company

Individual Accident Insurance
Deduction Code 0343

Coverage Is Available To You, Your Spouse, And Dependent Children Anytime Throughout The Year.

(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 For Cancer Treatment Or Hospital Intensive Care Unit Admission. A Cancer/Intensive Insurance Policy Can Also Help Protect Your Income And Savings From Expenses Not Covered By Your Primary Health Insurance. Additional Information And Application Requirements May Be Obtained From Each Company.

Colonial Life & Accident Insurance Company

Individual Cancer Insurance
Deduction Code 0341

Coverage Is Available To You, Your Spouse, And Dependent Children Anytime Throughout The Year.

(888) 756-6701
www.visityouville.com/en/StateOfFL

Washington National

Individual Cancer/I.C. Insurance
Deduction Code 0420

Coverage Is Available To You, Your Spouse, And Dependent Children Anytime Throughout The Year.

Florida Fringe Benefits, Inc.
(407) 657-0697

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

Individual Hospital Indemnity Insurance
Deduction Code 0342

Coverage Is Available To You, Your Spouse, And Dependent Children Anytime Throughout The Year.

(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.

American Family Life Assurance Company (Aflac)

Individual Critical Care Insurance
Deduction Code 0219

Coverage Is Available To You, Your Spouse, And Dependent Children Anytime Throughout The Year.

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

Colonial Life & Accident Insurance Company

Individual Critical Illness Insurance
Deduction Code 0341

Coverage Is Available To You, Your Spouse, And Dependent Children Anytime Throughout The Year.

(888) 756-6701
www.visityouville.com/en/StateOfFL

Auto 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

Auto Insurance
Deduction Code 0232

Coverage Is Available To You And Your Family Members Anytime Throughout The Year. You Will Need Your 8 Digit People First ID (I.E. 00123456) To Create An Online Quote.

(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.

Group Prepaid Legal Plan
Deduction Code 0257

Coverage Is Available To You And Your Family Members. You May Enroll During The First 60 Days Of Employment Or During An Open Enrollment Period. Visit The Website And Create An Account To Learn More About The Plan.

(800) 821-6400

www.members.legalplans.com

Miscellaneous Benefits

Additional Information And Application Requirements For The Following May Be Obtained From The Company.

AAA Auto Club

Emergency Roadside Assistance
Deduction Code 0249

Membership Is Available To You And Your Family Members Anytime Throughout The Year.

(800) 222-1134
www.acg.aaa.com

Florida Prepaid College Plans

Prepaid 529 Plans
Deduction Code 0266

Enrollment Is Available Anytime Throughout The Year.

(800) 552-4723
www.myfloridaprepaid.com

Florida Prepaid College Plans

Investment 529 Plans
Deduction Code 0267

Enrollment Is Available Anytime Throughout The Year.

(800) 552-4723
www.myfloridaprepaid.com

DMS Paid Parking

Reserved Paid Parking
Deduction Code 0437

A Limited Number Of Parking Spaces Are Designated For Reserved (Paid) Parking In The Various State Owned & Controlled Parking Lots.

Contact Your Local Human Resources Office

Credit Union Deductions

As A State Of Florida Employee, You Can Join A Credit Union To Take Advantage Of Its Many Valuable 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 Local Human Resources Office.**

0245	Pinellas County Employee Federal Credit Union
0400	Jackson County Teachers Credit Union
0403	Champions First Credit Union *(Florida State University C.U.)*
0407	Community South Credit Union
0408	Connect Credit Union
0429	City & Police Federal Credit Union
0433	Florida A&M University Credit Union
0438	Suncoast Schools Federal Credit Union
0487	First Florida Credit Union
0490	First Commerce Credit Union
0498	Members First Credit Union
0502	Dade County Federal Credit Union
0503	USF Credit Union
0505	Hello Credit Union *(Flag C.U.)*
0512	Campus USA Credit Union
0519	Country Federal Credit Union
0530	Florida West Coast Credit Union
0534	Tallahassee-Leon Federal Credit Union
0538	Florida Central Credit Union
0541	Florida Credit Union
0550	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:

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

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.

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.

CAPITAL ADMINISTRATIVE SERVICES, INC.

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