

FLORIDA

# DEPARTMENT OF HIGHWAY SAFETY & MOTOR VEHICLES

Agency-Sponsored

## **Employee** **Post-Tax** **Benefits** **Guide**



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## Post-Tax Benefits Coordinator:

Emily Reker

(850) 933-4731

[PostTaxBenefits@flhsmv.gov](mailto:PostTaxBenefits@flhsmv.gov)

CAPITAL ADMINISTRATIVE  
SERVICES, INC.

P.O. Box 15769  
Tallahassee, FL 32317

# 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 monthly salary.

Visit [www.CapitalAdminServices.com](http://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

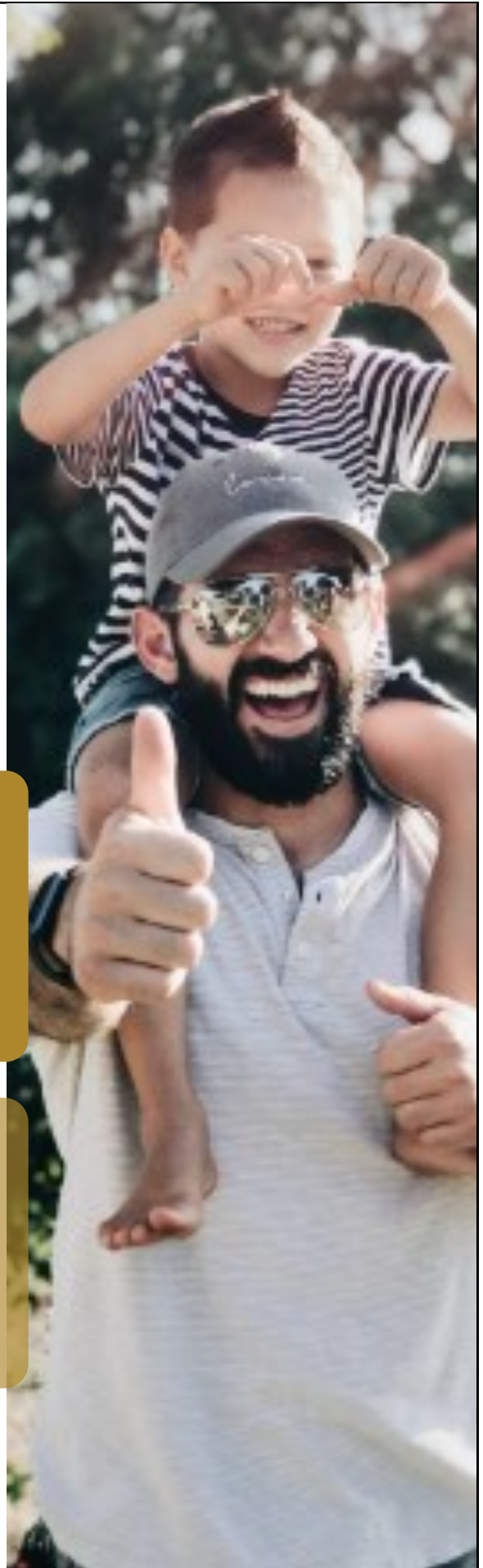
Understanding who is covered under your employee benefits is essential for making informed decisions about your health, finances, and overall well-being.

## 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.

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(800) 780-3100  
[www.capitalins.com](http://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.

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(888) 756-6701  
[www.visityouville.com/en/StateOfFL](http://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.

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**Capital Insurance Agency, Inc.**  
(800) 780-3100  
[www.capitalins.com](http://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.

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**Richard Smith & Associates**  
(800) 342-0209  
[www.richardsmithinsurance.com](http://www.richardsmithinsurance.com)

## State Securities Corporation

Individual Life Insurance  
Deduction Code 0288

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

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(800) 277-2300  
[www.ssc-life.com](http://www.ssc-life.com)

## Washington National

Individual Life Insurance  
Deduction Code 0420

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

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



# 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.

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**Capital Insurance Agency, Inc.**

(800) 780-3100  
[www.capitalins.com](http://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.

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(888) 756-6701

[www.visityouville.com/en/StateOfFL](http://www.visityouville.com/en/StateOfFL)

## Life Insurance Company of North America (LINA)

Long-Term Disability Insurance  
Deduction Code 0300

This Plan Offers Enrollment Anytime Throughout The Year To As Employee Only Coverage. Changes To Coverage Can Only Be Made During An Annual Awareness Period.

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**Capital Insurance Agency, Inc.**

(800) 780-3100  
[www.capitalins.com](http://www.capitalins.com)

## State Securities Corporation

Individual Disability Insurance  
Deduction Code 0288

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

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(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 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.

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### Capital Insurance Agency, Inc.

(800) 780-3100  
[www.capitalins.com](http://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.

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(888) 756-6701

[www.visityouville.com/en/StateOfFL](http://www.visityouville.com/en/StateOfFL)

## State Securities Corporation

Individual Accident Insurance  
Deduction Code 0288

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

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(800) 277-2300  
[www.ssc-life.com](http://www.ssc-life.com)

## Washington National

Individual Accident Insurance  
Deduction Code 0420

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

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### Florida Fringe Benefits, Inc.

(407) 657-0697



# 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.

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(888) 756-6701

[www.visityouville.com/en/StateOfFL](http://www.visityouville.com/en/StateOfFL)

## State Securities Corporation

Individual Cancer/I.C. Insurance  
Deduction Code 0288

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

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(800) 277-2300

[www.ssc-life.com](http://www.ssc-life.com)

## Washington National

Individual Cancer/I.C. Insurance  
Deduction Code 0420

Coverage Is Available To You, Your Spouse, And  
Dependent Children During 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 Income Insurance  
Deduction Code 0342

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

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(888) 756-6701

[www.visityouville.com/en/StateOfFL](http://www.visityouville.com/en/StateOfFL)

## **Washington National**

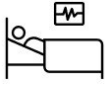
Individual Hospital Income Insurance  
Deduction Code 0420

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

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**Florida Fringe Benefits, Inc.**

(407) 657-0697



# 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](http://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](http://www.visityouville.com/en/StateOfFL)

## Washington National

Individual Critical Illness Insurance  
Deduction Code 0420

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

**Florida Fringe Benefits, Inc.**

(407) 657-0697



# 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](http://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.

## LegalShield

Individual Prepaid Legal Plan  
Deduction Code 0269

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

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(407) 761-9059  
[www.rightsforyou.com](http://www.rightsforyou.com)

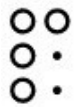
## MetLife Legal Plans, Inc.

Group Prepaid Legal Plan  
Deduction Code 0257

Coverage Is Available To You And Your  
Family Members As A New Hire Or During  
An Enrollment Period. Visit The Website To  
Create An Account To Learn More About  
The Plan.

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(800) 821-6400  
[www.members.legalplans.com](http://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.

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(800) 222-1134  
[www.acg.aaa.com](http://www.acg.aaa.com)

## BMG LoansAtWork, Inc.

Employee Emergency Loan Program  
Deduction Code 0523

You May Sign Up Anytime Throughout The Year.

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(800) 316-8507  
[www.loansatwork.com](http://www.loansatwork.com)

## Florida Prepaid College Plans

529 Prepaid Plans  
Deduction Code 0266

To Benefit From The Current Year's Plan Prices, You Must Enroll During The Annual Open Enrollment Period.

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(800) 552-4723  
[www.myfloridaprepaid.com](http://www.myfloridaprepaid.com)

## Florida Prepaid College Plans

529 Savings Plans  
Deduction Code 0267

Enrollment Is Available Anytime Throughout The Year.

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(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 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 Post-Tax Benefits Coordinator.

0245	Pinellas County Employee Federal Credit Union
0400	Jackson County Teachers Credit Union
0403	Champions First Credit Union <i>(Florida State University C.U.)</i>
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 <i>(Flag C.U.)</i>
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](http://myfloridacfo.com/Division/AA/employees)

My Florida 411 - [411.myflorida.com](http://411.myflorida.com)

People First - [peoplefirst.myflorida.com](http://peoplefirst.myflorida.com)

State of Florida Pre-Tax Benefits - [mybenefits.myflorida.com](http://mybenefits.myflorida.com)

Florida Retirement System - [myfrs.com](http://myfrs.com)

Deferred Compensation - [myfloridadeferredcomp.com](http://myfloridadeferredcomp.com)

## Company Contacts:

American General/ Protective Life Insurance .....	(800) 342-0209
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.



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CAPITAL ADMINISTRATIVE SERVICES, INC.

[WWW.CAPITALADMINSERVICES.COM](http://WWW.CAPITALADMINSERVICES.COM)

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