

2015 EMPLOYEE BENEFITS

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 TRANSPORTATION

Table of Contents

Life Insurance	3
Disability Insurance	5
Cancer & Intensive Care Insurance	6
Hospital Income Insurance	7
Automobile Insurance	8
Prepaid Legal Services	9
Miscellaneous Benefits	10
Additional Resources	11

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 bi-weekly salary. Also 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 Everton, your Post Tax Benefits Coordinator, for assistance with the agency's benefit program.

Address: 605 Suwannee Street, MS 50, Tallahassee, FL 32399-0450

Phone: (800) 281-1015 Fax: (850) 412-8100

Email: annemarie.everton@dot.state.fl.us

Some of the benefits are not available to Other Personnel 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, charitable campaign contributions, etc. and the representing insurer, vendor or service provider. 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 <u>in addition to</u> coverage available through Minnesota Life. Additional information and application requirements may be obtained from each company.

Life Insurance of North America (LINA) Deduction Code 0262

(Formerly Alta Health & Life Insurance Company)

Serviced by Capital Insurance Agency, 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.

Capital Insurance Agency, Inc. Deduction Code 0285

Coverage is available to you and your family members at any time throughout the year.

The Hartford Deduction Code 0237

Serviced by Capital Insurance Agency, this plan offers accidental death & dismemberment (AD&D) insurance to you, your spouse and dependent children. Enrollment can be done anytime throughout the year.

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

Benefits Office ((800) 281-1015, or Capital Insurance Agency, Inc. (800) 780-3100

www.capitalins.com

Individual Life Insurance

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

www.capitalins.com

Group AD&D Insurance

Benefits Office ((800) 281-1015, or Capital Insurance Agency, Inc. (800) 780-3100

www.capitalins.com

Group Term Life Insurance

Richard Smith & Associates (800) 342-0209

www.richardsmithandassociates.com

Life Insurance

The following life insurance programs are offered to you <u>in addition to</u> coverage available through Minnesota Life. Additional information and application requirements may be obtained from each company.

Colonial Life & Accident Deduction Code 0340

Coverage is available to you, your spouse and dependent children at any time throughout the year.

Individual Life Insurance

Colonial Life

Northwest/Central - (888) 756-6701 Northeast - (888) 899-4135 South - (888) 240-9998

www.coloniallife.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.

The Hartford Deduction Code 0434

Serviced by Capital Insurance Agency, you may enroll during the first 60 days of employment or during an open enrollment period.

Long Term Disability Insurance

Benefits Office ((800) 281-1015, or 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 Northwest/Central - (888) 756-6701 Northeast - (888) 899-4135 South - (888) 240-9998 www.coloniallife.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.

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 & IC Insurance

Colonial Life Northwest/Central - (888) 756-6701 Northeast - (888) 899-4135 South - (888) 240-9998 www.coloniallife.com

Washington National Insurance Company Formally Conseco Insurance Company Deduction Code 0420

Serviced by Florida Fringe Benefits, Inc., coverage is available to you, your spouse and dependent at any time throughout the year.

Individual Cancer & IC Insurance

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 Deduction Code 0342

Coverage is available to you, your spouse and dependent children at any time throughout the year.

Individual HI Insurance

Colonial Life Northwest/Central - (888) 756-6701 Northeast - (888) 899-4135 South - (888) 240-9998 www.coloniallife.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.

Hyatt Legal Plans, Inc. of Florida 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.

Group Prepaid Legal Plan

Benefits Office (800) 281-1015 To access services contact Hyatt, (800) 821-6400

www.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 Contact your local AAA Office

Don Schwartz

dschwartz@aaasouth.com

CONTACT YOUR LOCAL PERSONNEL OFFICE FOR THE FOLLOWING BENEFITS....

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.

College Savings Plan

Florida Prepaid College Board (800) 552-4723 www.myfloridaprepaid.com

Florida College Investment Plan Deduction Code 0267

Enrollment is available at any time throughout the year.

State Parking (Reserved Paid Parking) Deduction Code 437

A limited number of parking spaces are designated for reserved (paid) parking in the various state owned and controlled parking lots.

Contact your local Personnel Office

Credit Union Deductions

You must join the credit union in order to take advantage of its many useful services, including the convenience of payroll deduction. An employee may join one of the DOT Credit Unions (code 408 & 409) and any other State of Florida credit union. A list of credit unions that are approved for payroll deduction are provided in this guide. You may apply for membership at any time. Send all payroll deduction authorizations to your local Personnel Office.

District 1, 4, 5, 6 & 7 Code 0408 District 2 & 9 Code 0409

Additional Resources

Helpful Websites:

Bureau of State Payrolls - https://flair.dbf.state.fl.us/
My Florida 411 - http://411.myflorida.com/apps/411/tel411.public 411
People First - https://peoplefirst.myflorida.com/logon.htm
State of Florida Pre-Tax Benefits - http://www.myflorida.com/mybenefits
Florida Retirement System - http://www.myfrs.com/content/index.html

Company Contacts:

AFSCME (800) 541-0584 American Heritage/Allstate (800) 521-3535 Anthony Finaldi & Co., Inc. (850) 385-2880 Chappell Schools (850) 617-3480 Deferred Compensation Office (877) 299-8002 DMS Parking (850) 488-6683 DSGI (800) 226-3734 Florida Combined Life Ins. (800) 333-3256 Florida Nurses Assoc. (407) 896-3261 Gabor Agency (800) 330-6115 ING/ReliaStar (800) 537-5024 Jefferson Pilot/Lincoln Financial (800) 487-1485 MetLife (800) 357-8884 Monumental Life (800) 444-5431 Treasury Direct (Savings Bonds) (800) 553-2663 PALIC/New Era Life (800) 554-0092 Police Benevolent Assoc. (800) 733-3722 Professional/Sun Life USA (800) 289-1122 United Way of Florida (850) 488-8287 US Able/American Pioneer Life (334) 222-1181

State of Florida Approved Credit Unions:

239 - Jax Federal Credit Union 245 - Pinellas Co. Employee Federal Credit Union 400 - Sunland Credit Union 403 - Florida State University Credit Union 407 - Community South Credit Union 408 - Florida Transportation Credit Union 409 - Florida DOT Credit Union 423 - Indian River Federal Credit Union 424 - City County Credit Union of Ft. Lauderdale 427 - Focus Credit Union 429 - City & police Federal Credit Union 432 - Sunshine Savings Bank 433 - Florida A&M University Credit Union 438 - Suncoast Schools Federal Credit Union 437 - First Florida Credit Union 487 - First Florida Credit Union 489 - Gulf Winds Federal Credit Union 490 - Florida Commerce Credit Union 490 - Florida State Employee's Federal Credit Union 503 - USF Federal Credit Union 505 - Flag Credit Union 505 - Flag Credit Union 510 - Community 1st Credit Union 510 - Community 1st Credit Union 510 - Community 1st Credit Union 510 - Community Federal Credit Union 510 - Community Federal Credit Union 510 - Country Federal Credit Union 510 - Country Federal Credit Union 510 - Country Federal Credit Union 510 - Florida West Coast Credit Union 527 - Duval Federal Credit Union 530 - Florida West Coast Credit Union 531 - Tampa Bay Federal Credit Union
534 – Tallahassee-Leon Federal Credit Union 535 – Tampa Bay Federal Credit Union 538 – Florida Central Credit Union
541 – Florida Credit Union 550 – University Credit Union