

2016 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 REVENUE

Table of Contents

Life Insurance	3
Disability Insurance	5
Accident Insurance	6
Cancer & Intensive Care Insurance	7
Hospital Income Insurance	8
Critical Illness Insurance	9
Automobile Insurance 1	0
Prepaid Legal Services 1	1
Miscellaneous Benefits1	2
Additional Resources 1	3

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 monthly salary. Also visit <u>www.CapitalAdminServices.com</u> 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: Post Office Box 10410, Tallahassee, FL 32302 Phone: (866) 305-6004 Fax: (850) 488-4621 Email: <u>HoughA@dor.state.fl.us</u>

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), a CIGNA Company Deduction Code 0262

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.

Colonial Life & Accident Insurance Deduction Code 0340

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

The Hartford Deduction Code 0208

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.

Group Term Life Insurance

Benefits Office (866) 305-6004, or Capital Insurance Agency, Inc. (800) 780-3100 www.capitalins.com

Individual Life Insurance

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

Individual Life Insurance

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

Group Term Life Insurance

Benefits Office (866) 305-6004, or Capital Insurance Agency, Inc. (800) 780-3100 www.capitalins.com

Capital Administrative Services, Inc. • January 2016 • <u>www.CapitalAdminServices.com</u> • DOR

Life Insurance....

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

Reliance Standard Life Insurance Company Deduction Code 0217

Serviced by Capital Insurance Agency, Inc., 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**

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

Transamerica Insurance & Investment Group Deduction Code 0299

Serviced by Employee Benefits Consultants this plan is available to you and your family members at any time throughout the year. Individual Life Insurance

Employee Benefits Consultants (800) 599-5552 <u>www.myebci.com</u>

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.

Life Insurance of North America (LINA) Deduction Code 0300 Long Term Disability Insurance Capital Insurance Agency, Inc. Serviced by Capital Insurance Agency, this plan (800) 780-3100 offers a guaranteed issue benefit to you as www.capitalins.com employee only coverage. You may enroll during the first 60 days of employment or during an open enrollment period. Otherwise coverage will be medically underwritten. American Heritage Life Insurance Company **Individual Disability Insurance Deduction Code 0203** American Heritage (800) 521-3535, Coverage is available to you and your spouse at Don Cunha (850) 906-0662 any time throughout the year. www.allstateatwork.com www.multi-lines.com **Colonial Life & Accident Insurance Company Short Term Disability Insurance Deduction Code 0343 Colonial Life** Coverage is available to you and your spouse at Northwest/Central - (888) 756-6701 any time throughout the year. Northeast - (888) 899-4135 South - (888) 240-9998 www.coloniallife.com **State Securities Corporation Deduction Code 0288 Individual Disability Insurance State Securities Corporation** Coverage is available to you and your spouse at any time throughout the year. (800) 277-2300

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.

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 during an open enrollment period or within 60 days of employment.

Colonial Life & Accident Insurance Company Deduction Code 0343

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

State Securities Corporation Deduction Code 0288

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

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

Individual Accident Insurance

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

Individual Accident Insurance

State Securities Corporation (800) 277-2300 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.

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 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

State Securities Corporation Deduction Code 0288

Coverage is available to you, your spouse and dependent children at any time throughout the year. Individual Cancer & IC Insurance

State Securities Corporation (800) 277-2300 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.

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

Washington National 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 HI Insurance

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.

Humana Specialty Benefits Deduction Code 0206

Coverage is available to you, your spouse and dependent during the first 60 days of employment or during otherwise during an open enrollment period; otherwise must provide evidence of insurability. Individual CI 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.

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 (866) 305-6004 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

(850) 907-1000

dschwartz@aaasouth.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. College Savings Plan

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

Florida Prepaid 529 Savings Plan Deduction Code 0267

Enrollment is available at any time throughout the year.

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. 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 Post Tax Benefits Coordinator.

Additional Resources

Helpful Websites:

Bureau of State Payrolls - <u>https://flair.dbf.state.fl.us/</u> My Florida 411 - <u>http://411.myflorida.com/apps/411/tel411.public_411</u> People First - <u>https://peoplefirst.myflorida.com/logon.htm</u> State of Florida Pre-Tax Benefits - <u>http://www.myflorida.com/mybenefits</u> Florida Retirement System - <u>http://www.myfrs.com/content/index.html</u>

Company Contacts:

AFCSME	(800) 541-0584
American Heritage/Allstate	(800) 521-3535
Capital Insurance Agency	(850) 386-3100
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	
Treasury Direct (Savings Bonds)	(800) 357-8884
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
445 – Tyndall Federal Credit Union
487 – First Florida Credit Union
488 – State Employee's Credit Union
489 – Gulf Winds Federal Credit Union
490 – Florida Commerce Credit Union
498 – Florida State Employee's Federal Credit Union
502 – Dade County Federal Credit Union
503 – USF Federal Credit Union
505 – Flag Credit Union
510 – Community 1st Credit Union – FL
512 — Campus ÚSA Credit Union
519 – Country Federal Credit Union
525 – GTE Federal Credit Union
527 – Duval Federal Credit Union
530 – Florida West Coast Credit Union
533 – Envision 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