

For Full-Time Employees of the State of Florida

Group Term Life Insurance Plan



**Enhancements at
No Additional Cost To You:**

100% Bonus Benefit

Accidental Death and
Dismemberment Benefit

\$10,000 Life Insurance
Protection on Your Spouse

\$5,000 Life Insurance
Protection on Your Eligible
Child(ren)

Consortium of Participating Departments and Agencies:

Agency for Health
Care Administration

Agency for Persons w/
Disabilities

Agency for State
Technology

Department of
Business & Professional
Regulation

Department of
Children & Families

Department of
Corrections

Department of Elder
Affairs

Department of
Environmental
Protection

Department of Health

Department of
Highway Safety and
Motor Vehicles

Department of
Juvenile Justice

Department of
Management Services

Department of
Revenue

Department of State

Department of
Transportation

Department of
Veterans' Affairs

Division of
Administrative
Hearings

Fish & Wildlife
Conservation
Commission

Florida Commission on
Offender Review

Florida State Court
System

Justice Administrative
Commission (JAC)

Office of the Auditor
General

State Board of
Administration



**Capital Insurance
Agency, Inc.**

This plan marketed & serviced by Capital Insurance Agency, Inc.

To All Full-Time Employees:

Your department has made available to you an outstanding benefit of an affordable GROUP TERM LIFE INSURANCE PLAN (underwritten by Life Insurance Company of North America (LINA), a Cigna Company. Premiums are conveniently payroll deducted on a post-tax Miscellaneous Deduction Code #262. Since 1960, this Plan has paid out millions in benefits to state employees' loved ones.

Active Service Provision

For enrolled employees in active service, life insurance coverage becomes effective the day following the end of the payroll period in which the first deduction is made. However, if you are not in active service on the date your employee insurance would become effective, such insurance will not become effective until the date you resume full-time active service with your employer. Likewise, any increase in insurance coverage would be deferred until such date as you resume full-time active service with your employer.

Extended Death Benefit with Waiver of Premium Under Age 60

If you become Disabled and are less than age 60, the Life Insurance Benefits shown in the Schedule of Benefits will be extended without premium payment until the earlier of the following dates:

- The date you are no longer Disabled
- The date you fail to qualify for the Waiver of Premium or fail to provide proof of Disability as indicated under *Waiver of Premium*.

If you submit satisfactory proof that you have been continuously Disabled for 9 months, coverage will be extended.

Such proof must be submitted to us no later than 3 months after the date the Waiver Waiting Period ends. Premiums will be waived from the date we agree in writing to waive premiums for you.

NOTE: If premiums are stopped, you will need to restart premium upon returning to work.

The financial soundness of this Plan has allowed the following benefit enhancements*:

- a 100% Bonus to be added to the Basic Coverage
 - \$10,000 life insurance protection on your spouse
 - Employee Accidental Death and Dismemberment Benefit
 - \$5,000 life insurance protection on your eligible child(ren)
- All at no extra charge to you.*

* subject to change with notification provided to department/agencies

Continuation for Disability for Employees over Age 60

If an Insured becomes Disabled and is age 60 or over, the Life Insurance Benefits will continue, provided premiums are paid, until the earlier of (1) Date Employee is no longer Disabled (2) Twelve months from Last Day Actively at Work (3) Date coinciding with the end of the last period for which premiums are paid (4) Date the Policy is terminated by the Insurance Company, at which time the employee is entitled to the Conversion Privilege.

Terminal Illness Benefit

If you or your spouse is diagnosed by two unaffiliated physicians as terminally ill with a life expectancy of 12 months or less, the accelerated payment benefit for terminal illness provides for up to 50% of the life insurance coverage amount in force or \$250,000 for you and \$10,000 for your spouse, whichever is less, to be paid to the insured. This benefit is payable only once in the insured's lifetime, and will reduce the life insurance death benefit.

The terminal illness benefit may be taxable. As with all tax matters, an insured should consult with a personal tax advisor to assess the impact of this benefit.

Conversion Privilege

Upon termination of employment, all insured employees have the option of converting this Group Term Life Insurance Plan to an individual Whole Life Plan. It cannot be converted to another term insurance plan. This conversion must be requested within 60 days of your termination by calling Cigna's Jacksonville office at 1-800-888-5256, in order for the conversion policy to be issued without evidence of insurability.

Beneficiary

The amount of your Group Term Life Insurance Plan will be paid to the beneficiary of your designation in the event of your death from any cause at any time while insured under this Plan. You name the beneficiary, which may be changed at any time, by completing a new Application/Change Form, dating it, and filing it in your employee file in your Department's Personnel Office.

General Provisions

Misstatement of Age: If the age of an insured has not been stated correctly, the insured's correct age will be used to adjust the benefits and premiums accordingly.

Termination of Insurance: Your Group Term Life Insurance Plan will terminate on the earliest of: (a) the date this group policy terminates; or (b) the last day for which your premium has been paid; or (c) termination of membership in a class eligible for insurance under the Policy; or (d) the date you are no longer Active Service, as defined by the Policy, with the Employer.

Disability/Disabled: Because of Injury or Sickness you are unable to perform all the material duties of your Regular Occupation; or are receiving disability benefits under the Employer's plan.



Benefits of Your Cigna Group Term Life Plan

This plan provides \$10,000 Life Insurance on your spouse and \$5,000 life insurance on all eligible dependent children at no additional cost.

Eligible dependents include the employee's spouse and all unmarried children to age 25 if they (1) depend on the employee for support, and (2) live with the employee or are classified as a full-time or part-time student.



Accidental Death, Dismemberment and Loss of Sight Insurance

These benefits are payable for any of the following losses incurred by you as a result of and within 365 days of an injury occurring on or off the job. Payment will be made regardless of any other benefits provided by the Plan.

Benefits Payable for Loss

The full amount of Insurance for which the employee is covered:

- Life
- Both hands or both feet
- Sight of both eyes
- One hand and one foot
- One hand and sight of one eye
- One foot and sight of one eye

One-half the full amount of Insurance for which the employee is covered for:

- One hand or one foot
- Sight of one eye

One-quarter the full amount of Insurance for which the employee is covered for:

- Thumb and index finger of the same hand.

Not more than the Full Amount of Insurance will be paid for all losses sustained as the result of one accident, but benefits paid on account of one loss will not prevent further payment for losses resulting from subsequent accidents. These benefits are not payable for loss caused by war or riot or under certain other circumstances described in your Policy Booklet.

Directions For Enrolling In Your Cigna Group Term Life Plan

1

Complete the Enrollment Application/
Change Form or enroll online at
www.capitalins.com

2

Be sure to designate a
primary beneficiary.

3

Fax/Mail the application to
Capital Insurance Agency
(if not enrolling on line).
Fax: (850) 386-7116
Mail: PO BOX 15949
Tallahassee, FL 32317

4

This coverage shall take effect on the
day following the end of the pay period in
which the first deduction is made
(see Active Service provision).



NOTE: Enrollment is ONLY available during an open enrollment or within the first 60 days of employment. No physical examination or evidence of insurability is required.

How to Figure Your Life Insurance Coverage

The amount of your life insurance coverage in force at any time depends on your age, your annual salary, and the Bonus Coverage (currently 100%). The amount of your Life Insurance coverage will change with any changes in your salary or when your age changes or with any changes in the percentage of Bonus Coverage.

**EXAMPLE:
30-Year Old with Annual Salary of \$30,000**

Annual Salary:	\$30,000
Age Factor:	x 1.60
Basic Life Coverage	\$48,000
100% Bonus	x 2.0
Total Life Insurance Coverage	\$96,000

YOUR FIGURES:

Annual Salary:	\$
Age Factor:	x
Basic Life Coverage	\$
100% Bonus	x 2.0
Total Life Insurance Coverage	\$

TABLE OF FACTORS CHART

20 or under	2.00	37	1.32	54	0.64
21	1.96	38	1.28	55	0.60
22	1.92	39	1.24	56	0.56
23	1.88	40	1.20	57	0.52
24	1.84	41	1.16	58	0.48
25	1.80	42	1.12	59	0.44
26	1.76	43	1.08	60	0.40
27	1.72	44	1.04	61	0.36
28	1.68	45	1.00	62	0.32
29	1.64	46	0.96	63	0.28
30	1.60	47	0.92	64	0.24
31	1.56	48	0.88	65	0.20
32	1.52	49	0.84	66	0.16
33	1.48	50	0.80	67	0.12
34	1.44	51	0.76	68	0.08
35	1.40	52	0.72	69+	0.04
36	1.36	53	0.68		

Life insurance isn't for the people who die. It's for the people you love. Are they prepared for the worst?

This Plan provides a minimum of \$20,000 Total Life Insurance Coverage regardless of the employee's age factor.

How to Figure Your Premium

Your premium is three fourths of 1% (.0075) of your biweekly or monthly salary. Your premium will change when your salary changes. This change is done in the Personnel Office. Use the space below to calculate your premium.

BIWEEKLY EXAMPLE

Biweekly Salary:	\$1,000
Premium Percentage	x .0075
Biweekly Premium	\$7.50

MONTHLY EXAMPLE

Monthly Salary:	\$2,000
Premium Percentage	x .0075
Monthly Premium	\$15

YOUR PREMIUM

Biweekly or Monthly Salary:	\$
Premium Percentage	x .0075
Biweekly or Monthly Premium	\$

NOTE: Record your calculated premium, coverage amount and beneficiary designations in this space and retain a copy with your insurance records. Your premium will change with salary; your coverage will change with age and salary.

DATE _____

COVERAGE AMOUNT: _____

PREMIUM AMOUNT: _____

PRIMARY BENEFICIARY(IES) _____ RELATIONSHIP _____

PRIMARY BENEFICIARY(IES) _____ RELATIONSHIP _____

CONTINGENT BENEFICIARY _____ RELATIONSHIP _____

PLAN FOR YOUR FAMILY'S FUTURE

Prepare now with My Secure Advantage™.



Only **42%** of U.S. adults have a will, which leaves nearly **6 in 10** Americans without an end-of-life plan in place.* It also leaves a burden on family members to make hard choices at an emotional time.

It's simple, convenient, and free

My Secure Advantage takes the guess-work out of completing a will and many other personal and business legal documents. And there's no waiting when you decide to do it.

My Secure Advantage's award-winning legal forms makes it easy to take charge of difficult life and health care legal decisions. You have access to hundreds of intelligent, state-specific, web-based forms, including your last will and testament, living will, powers of attorney, and more.

Getting started is easy.

Visit cigna.mysecureadvantage.com

- **Register online** to create your login ID and unique password, and you're ready to start using the Legal Forms tools and resources.
- **Select the legal documents** you want to create and store them in your dashboard to work on later.

My Secure Advantage staff can also refer you to local attorneys to review your legal documents. Your plan includes a free 30-minute legal consultation and a 25% discount on standard or hourly legal fees for additional legal services.



Call 888.724.2262, Monday - Friday from 9:00 am to 11:00 pm EST (6:00 am to 8:00 pm PST) to speak with an MSA representative.



All you'll need to give is your name, city, state, zip code and the name of your employer or plan sponsor. You can also visit cigna.mysecureadvantage.com for more information, or to register and access online tools and educational resources and create legal documents.

Taking care of important legal documents now can help give you peace of mind for the future.

Together, all the way.®



* Care.com, "More Than Half of American Adults Don't Have a Will, 2017 Survey Shows" Accessed January 2019.

My Secure Advantage is a trademark of CLC Incorporated (CLC). The My Secure Advantage Financial Wellness Program is independently administered by CLC. Cigna does not provide financial services and makes no representations or warranties as to the quality of the information on the CLC website or the services of CLC. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable offering descriptions. Program availability may vary by plan type and location and is subject to change. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. These programs are not available under policies insured by Cigna Life Insurance Company of New York.

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Where to go from here

Timely services when you need them most.

When a loved one dies, your world can be turned upside down. You may find yourself faced with new challenges to deal with – insurance benefits, medical expenses, financial decisions, unfamiliar legal questions, emotions that make everything harder to face – which can be overwhelming. We can help. As a beneficiary of an insurance policy, you will have questions. For starters, you should know that your money is safe in an account with Cigna. We'll explain everything you need to know to access your money. The Cignassurance® Program also includes bereavement counseling, and financial and legal assistance services that can help you during this time.

Caring guidance from people who know and understand.

While family and friends can offer comfort, you might need professional guidance and advice. Cigna can help you find the support you need. We offer access to free, no-obligation, confidential bereavement services by phone 24 hours a day, seven days a week. Whether you want to talk about your feelings of loss, or have questions about resources available in your community, our skilled staff can direct you to the answers you need. No issue is too small to ask about. When you call Cigna you can access:

- Around-the-clock phone access to licensed therapists and nurses
- Coordination of referrals to the Cigna Behavioral Health
- Network for one or two free face-to-face bereavement counseling sessions
- A call from our counselors, 14 to 21 days after a referral is made, to see how you're doing
- Referrals to community-based programs including self-help groups and educational programs

Professional assistance with financial and legal issues.

If you have legal questions, Cigna offers you a 30 minute free telephone consultation with a licensed, practicing attorney. Then, if you need additional legal assistance, we can refer you to an attorney in a local network for a 25%



discount on usual fees. Participating attorneys specialize in will preparation and estate settlements. Planning financially for the future can be a source of stress.

We also offer a free

30 minute free telephone consultation with professionals who have extensive experience in financial services. These professionals include Certified Public Accountants, Certified Financial Planners, Chartered Financial Consultants, Registered Investment Advisors, Chartered Life Underwriters, Stockbrokers, and Personal Financial Specialists. We also facilitate additional referrals to financial professionals who can assist you with other financial needs (additional charges may apply).

The peace of mind you need. The time to think about your decisions.

Once your claim is approved, your insurance benefits will be placed into a free Cignassurance® account where they are secure and earning interest. Your principal and any interest credited to your Cignassurance® account are fully guaranteed by the insurance company. You have immediate access to this money, and there's no pressure for you to make any decisions about it until you're ready – it's there when you need it. For your convenience, we provide you with a personal book of drafts. You may write an unlimited number of drafts, in any amount, at any time. Knowing that your money is available, safe, and earning interest gives you time to decide what to do with it. You may keep your money in this account for as long as you like.

Call us at 1.800.570.3778

The Cignassurance Program for beneficiaries is available to beneficiaries receiving coverage checks over \$5,000 from Cigna Group Life and Personal Accident Programs. Phone and face-to-face counseling sessions must be used within one year of the date the claim is approved. Cignassurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error.

Helping Combat Identity Theft

You've heard about it in the news—you may even know someone who's been a victim. Identity theft is America's fastest growing crime, victimizing almost 11 million people a year.¹ It's a serious crime that occurs when an unauthorized person uses your personal information—your name, Social Security number, bank or credit account number(s), or driver's license number—for fraudulent use. It's also a silent crime—often taking a year or more to be discovered, and leaving victims with a cumbersome, time-intensive process to restore their credit records and good name. Cigna's Identity Theft Program is available to individuals who have Cigna's Group life, accident or disability coverage. This program provides resolution services to help you work through critical identity theft issues you may encounter.

Valuable help when you need it most

Our identity theft program provides:

- A review of credit information to determine if an identity theft has occurred
- An identity theft resolution kit and an identity theft affidavit for credit bureaus and creditors
- Help with reporting an identity theft to credit reporting agencies
- Assistance with placing a fraud alert on credit reports, and cancellation and replacement of lost or stolen credit cards
- Assistance with replacement of lost or stolen documents
- Access to free credit reports
- Education on how to identify and avoid identity theft
- \$1,000 cash advance to cover financial shortages if needed²
- Emergency message relay
- Help with emergency travel arrangements and translation services

Call 888.724.2262, Monday - Friday from 9:00 am to 11:00 pm EST (6:00 am to 8:00 pm PST) to speak with an MSA representative. All you'll need to give is your name, city, state, zip code and the name of your employer or plan sponsor. You can also visit cigna.mysecureadvantage.com for more information, or to register and access online tools and educational resources and create legal documents. Offered by: Life Insurance Company of North America or Connecticut General Life Insurance Company.³Stress in America™, Coping with Change American Psychological Association, January, 2017 My Secure Advantage is a trademark of CLC Incorporated (CLC). The My Secure Advantage Financial Wellness Program is independently administered by CLC. Cigna does not provide financial services and makes no representations or warranties as to the quality of the information on the CLC website or the services of CLC. These programs are NOT insurance and do not provide reimbursement for financial losses. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable offering descriptions. Program availability may vary by plan type and location and is subject to change. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. These programs are not available under policies insured by Cigna Life Insurance Company of New York. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Connecticut General Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. 917064_08/18 © 2018 Cigna. Some content provided under license.



Looking for more healthy choices? We'll help.

From acupuncture to natural supplements. Aerobic classes to therapeutic massage. You and your family have health choices like never before. And as part of our ongoing efforts to help people make healthy choices that lead to healthier lifestyles, the Cigna Healthy Rewards* program offers discounts on a wide variety of health programs and services – and it's available at no additional cost if you have a Cigna life plan, critical illness or accidental injury plan.

- Reward yourself
- No referrals. No claim forms. No catch.
- Weight management and nutrition
- Vision and hearing care
- Tobacco cessation
- Alternative medicine
- Mind/body
- Fitness
- Vitamins, health and wellness products

To take advantage of Healthy Rewards savings, go to Cigna.com/rewards (password: savings) or call us at 1.800.258.3312.

*Some Healthy Rewards discount programs are not available in all states. A discount program is NOT insurance, and the customer must pay the entire discounted charge.

Plan Enrollment Application/Change Form

Plan underwritten by Life Insurance Company of North America (LINA), a Cigna Company

TO ALL FULL-TIME EMPLOYEES OF PARTICIPATING DEPARTMENTS

This is your opportunity to enroll in an excellent, low-cost Group Term Life Insurance Plan sponsored by your Department.

- If you **ELECT TO HAVE COVERAGE**, complete and sign the **APPLICATION** (Section I) or apply online at www.capitalins.com.
- If you desire to make a **policy change** (beneficiary or name), complete and sign the **POLICY CHANGE (Section II)**,

Attention: THIS FORM MUST REMAIN IN THE EMPLOYEE'S PERSONNEL FILE.

Caution: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

I. APPLICATION FOR GROUP TERM LIFE INSURANCE COVERAGE

AGENT:
CIRCLE REGION: 1 2 3

EMPLOYEE NAME	DOB	SSN	
EMPLOYEE HOME ADDRESS			
EMPLOYEE ID#	DEPT	DATE OF HIRE	
COUNTY	WORK PHONE		
PRIMARY BENEFICIARY NAME(S)	DOB	RELATIONSHIP	%
PRIMARY BENEFICIARY NAME(S)	DOB	RELATIONSHIP	%
CONTINGENT BENEFICIARY NAME	DOB	RELATIONSHIP	%

If more names are needed please complete additional form.

I hereby apply for the amount of Group Term Life Insurance for which I am eligible under my employer's Group Insurance Plan. I authorize deductions from my earnings in the amount required to cover my premiums.

EMPLOYEE SIGNATURE	DATE
EMAIL	

II. POLICY CHANGE ONLY

EMPLOYEE NAME	DOB	SSN
EMPLOYEE HOME ADDRESS		
EMPLOYEE ID#	DEPT	WORK PHONE
<input type="checkbox"/> BENEFICIARY CHANGE		
PRIMARY BENEFICIARY TO: LAST NAME	FIRST NAME	RELATIONSHIP
CONTINGENT BENEFICIARY TO: LAST NAME	FIRST NAME	RELATIONSHIP
<input type="checkbox"/> NAME CHANGE		
CHANGE MY NAME FROM	TO	
EMPLOYEE SIGNATURE	DATE	

III. BENEFICIARY DESIGNATION

The beneficiary for life insurance on the lives of your spouse and children will automatically be you, if surviving, otherwise the estate of the spouse and children, subject to policy provisions. A beneficiary for employee Life Insurance may be changed upon written request. If you need assistance, contact your benefits administrator at (800) 888-5256 or your own legal counsel.

IV. FOR PERSONNEL USE ONLY

PLEASE FILE ORIGINAL IN EMPLOYEE'S PERSONNEL FILE. **Fax a copy to Capital Insurance Agency. (850) 386-7116. DO NOT MAIL TO COMPANY**

				262	
Samas Code	District/div Code	Effective Date of Insurance	Deduction Amount	Deduction Code	Date Processed/Initial



Capital Insurance Agency, Inc.

Capital Insurance Agency appreciates the opportunity to provide for the insurance needs of State of Florida employees.

“We’re Here To Help You!”

We have regional offices located across the state in addition to our fully licensed home office staff to service state employees. Contact your nearest Regional Office for questions, forms or assistance.

“Cigna” and the “Tree of Life” logo are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries, including Life Insurance Company of North America, and not by Cigna Corporation.

Administrative Office: Jacksonville, FL

CAPITAL INSURANCE AGENCY, INC.

“We’re Here To Help You!”

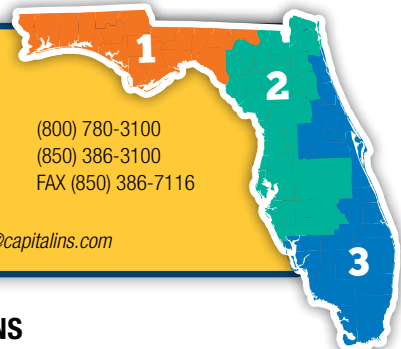
Contact Capital Insurance Agency

HOME OFFICE

1425 E. Piedmont Dr.,
Suite 301
Tallahassee, FL 32308
P.O. Box 15949
Tallahassee, FL 32317-5949

(800) 780-3100
(850) 386-3100
FAX (850) 386-7116

groupdepartment@capitalins.com



REGIONAL LOCATIONS

REGION 1

Robert E. ‘Ed’ Miller
Regional Director
2236 Capital Circle NE,
Suite 104
Tallahassee, FL 32308

REGION 2

David F. Spivey Jr., MDR[®]
Regional Director
1537 Dale Mabry
Highway, Suite 102
Lutz, FL 33548

REGION 3

Mariam Spaulding, LUTC^F
Regional Director
5491 University Dr.,
Suite 103
Coral Springs, FL 33067

www.capitalins.com

*This Plan Marketed and Serviced By
Capital Insurance Agency, Inc.*

This information is a brief description of important features of the plan. It is not a contract. Terms and conditions of coverage are set forth in Group Policy No. FLX-200033, on Policy Form TL-004700, issued in Florida to the State of Florida. The group policy is subject to the laws of the jurisdiction in which it is issued. The availability of this offer may change. Please keep this material as a reference.