



2027

PRE-TAX BENEFITS PACKET

*PRE-TAX PLANS ONLY AVAILABLE TO UNIVERSITY AND STATE COLLEGE
EMPLOYEES DURING OPEN ENROLLMENT OR
WITHIN 60 DAYS OF NEW EMPLOYMENT.*



Capital Insurance Agency, Inc.

800-780-3100 • www.capitalins.com

KNOW YOUR PRE-TAX BENEFITS



CANCER & HOSPITAL INTENSIVE CARE

Cancer | HIC

- **Personal Cancer Indemnity Plan** offers benefits for cancer related treatments. Two optional Riders to this plan are the *Building Benefit Rider* and *Specified-Disease Benefit Rider*.
- **Personal Hospital Intensive Care Plan** pays if you or any covered person incurs a charge for confinement in a hospital ICU.



HOSPITAL SUPPLEMENT

30/20+ | PPP | 365+ | SIS

- **Supplemental Hospital** coverage is additional coverage designed specially to help take care of some of the out-of-pocket hospital facility costs that may not be covered by your primary plan.

DENTAL (CODE 103)

- Cigna Dental Care's Prepaid Patient Charge Schedule (PCS) reflects a fixed co-payment amount that allows you to plan and budget for you and your family's dental care needs with confidence.



DENTAL

HD205 PPO | Prepaid | Schedule B Indemnity

- **PPO dental plans** are built with whole-person health in mind. These are more traditional dental insurance plans and feature key benefits for both healthy smiles and bodies along with convenient ways to get care.
- **HD205 Prepaid** (managed care plan) covers preventive care and other dental procedures as listed when you're treated by your selected primary care dentist.
- **Schedule B Indemnity** covers preventive care and other dental procedures as listed when you're treated by any dentist you choose.

VISION

- An extensive network of optometrists and ophthalmologists provides you and your family with a benefit option that covers all routine eye care, exams, eyeglasses or contact lenses.

CAPITAL INSURANCE AGENCY, INC.

"We're Here to Help You!"

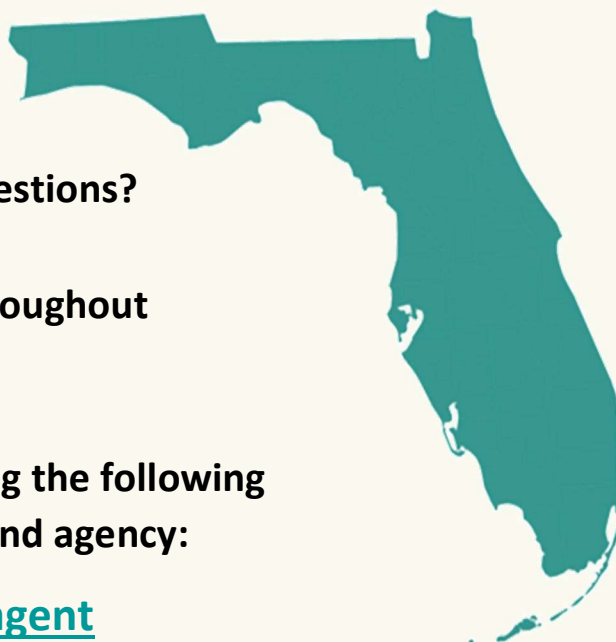
FIND A LOCAL AGENT

Do you have general or enrollment questions?

Our agents are strategically located throughout
the State to better serve you.

Find a Licensed Agent in your area by using the following
link and providing your work county and agency:

capitalins.com/find-an-agent



HOME OFFICE

Mailing P.O. Box 15949
Tallahassee, FL 32317

Physical 2457 Care Drive, Ste. A-200
Tallahassee, FL 32308



Local 850.386.3100
Toll Free 800.780.3100
Fax 850.385.8126
Email groupdepartment@capitalins.com
Web www.capitalins.com



Pre-Tax Cancer & Intensive Care Plans Available to State of Florida, University, & State College Employees

Personal Cancer Indemnity Plan

Pays a cash benefit upon initial diagnosis of a covered cancer and other cash benefits to help pay out-of-pocket medical expenses, rent or mortgage, groceries, or utility bills—the choice is yours!



Benefit	A-75100-FL (Level 1)	A-7500-FL (Level 3)
	Plan Code 6500	Plan Code 6510
Wellness	\$40/calendar year, per covered person	\$75/calendar year, per covered person
First-Occurrence	\$1,800 Insured & Spouse \$2,700 (Child)	\$6,000 Insured & Spouse \$9,000 (Child)
Hospital Confinement	\$200/day (Days 1–30) \$400/day (Days 31+)	\$300/day (Days 1–30) \$600/day (Days 31+)
Radiation/Chemotherapy	\$240/daily treatment Monthly Max = \$1,920 self-injected Monthly Max = \$960 pump & oral	\$360/daily treatment Monthly Max = \$2,880 self-injected Monthly Max = \$1,440 pump & oral
Second Surgical Opinion	\$200	\$300
Ambulance	\$200 Ground \$1,000 Air	\$200 Ground \$1,000 Air
Lodging	\$50/day Limit 90 days/calendar year (must be more than 50 miles from insured's residence)	\$60/day Limit 90 days/calendar year (must be more than 50 miles from insured's residence)

Scan the QR Code for a full listing of the benefits available.

Optional Building Benefit Rider (BBR): The BBR can be purchased in units of \$100 each, up to a maximum of five units or \$500. The First-Occurrence Benefit will be increased by \$100 for each unit purchased on each rider anniversary date while the rider remains in force.

Optional Specified-Disease Benefit Rider (SDR): Aflac will pay an initial hospitalization benefit of \$1,000 and a continuous hospital confinement benefit of \$200 per day for Days 1—30 and \$500 per day for Days 31+ when an insured is first diagnosed with one or more of the covered specified diseases (like sickle cell anemia, bacterial meningitis, multiple sclerosis, muscular dystrophy, or cystic fibrosis).



**Capital Insurance
Agency, Inc.**

"We're Here to Help You!"

P.O. Box 15949 (32317-5949)

Tallahassee, FL 32317

www.capitalins.com

800.780.3100

850.385.8126 FAX

info@capitalins.com



Personal Hospital Intensive Care Plan

Benefits will be paid if you or any covered person incurs a charge for confinement in a hospital intensive care unit (ICU).



A-1820B-FL Plan Code 7000	
Benefit	
Daily Hospital Intensive Care Benefit	\$600/day (Days 1–7) \$1,000/day (Days 8–15)
Daily Subacute Intensive Care Unit Benefit	\$250 per day
Human Organ Transplant Benefit	\$25,000 per occurrence

Scan the QR Code for a full listing of the benefits available.

Rates for Cancer & Hospital Intensive Care Plans

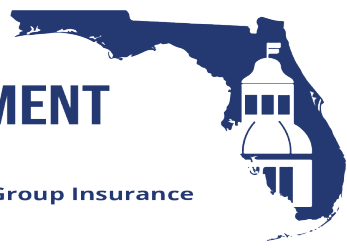
Cancer & Hospital Intensive Care Plans	Benefit Plan Code	Individual	One-Parent Family	Two-Parent Family
A-75100-FL Only (Level 1)	6500	\$18.70	\$21.70	\$30.50
A-75100-FL + SDR	6501	\$19.70	\$23.20	\$32.50
A-75100-FL + BBR (3 units)	6502	\$20.50	\$24.40	\$34.40
A-75100-FL + BBR + SDR	6503	\$21.50	\$25.90	\$36.40
A-75300-FL Only (Level 3)	6510	\$33.50	\$40.20	\$55.90
A-75300-FL + SDR	6511	\$34.50	\$41.70	\$57.90
A-75300-FL + BBR (5 units)	6512	\$36.50	\$44.70	\$62.40
A-75300-FL + BBR + SDR	6513	\$37.50	\$46.20	\$64.40
Hospital Intensive Care	7000	\$8.70	\$16.64	\$16.64

How Do I Enroll?

Enroll during Open Enrollment or as a New Employee (within the first 60 days of employment). Applicants must be 69 or younger when the policy is issued. Please note the policy contains a 30-day waiting period.

Choose one of the plan codes above and make your election with the People First Service Center, toll-free 866.663.4735, or access their website at peoplefirst.myflorida.com. Then, contact your Capital Agent to complete the Enrollment Form(s).

For more information, please contact the Group Benefits Department by phone at 800.780.3100 or email at groupdepartment@capitalins.com.



Pre-Tax Dental Plan Available to State of Florida, University, & State College Employees

Cigna Dental Plan *People First Benefit Plan Code 4034*

Being your best self includes keeping up with your dental health. Poor dental health can lead to other problems. Research shows a link between gum disease and pre-term birth, heart disease, stroke, and diabetes. To prevent gum disease, keep your teeth and gums clean with our affordable Dental Plan.

- No waiting period, coverage begins immediately upon effective date.
- No deductibles, claim forms to file, or annual or lifetime dollar maximums to exceed.
- Coverage for most preventative services (exams, x-rays, and routine cleanings) is provided at no charge.

Cigna Dental Plan Code 4034	Bi-Weekly	Monthly
Employee Only	\$11.75	\$23.49
Employee + Spouse	\$23.15	\$46.29
Employee + Child(ren)	\$27.60	\$55.20
Employee + Family	\$35.26	\$70.51

How Do I Enroll?

Scan the QR Code for a full listing of the benefits available to you.

Enroll during Open Enrollment or as a New Employee (within the first 60 days of employment). Use the plan code 4034 to make your election with the People First Service Center, toll-free 866.663.4735, or access their website at peoplefirst.myflorida.com.



For more information, please contact the Group Benefits Department by phone at 800.780.3100 or email at groupdepartment@capitalins.com.



**Capital Insurance
Agency, Inc.**

"We're Here to Help You!"

P.O. Box 15949 (32317-5949)

Tallahassee, FL 32317

www.capitalins.com

800.780.3100

850.385.8126 FAX

info@capitalins.com



Care for your smile, without the wait.

Get quick oral checkups and support for urgent dental needs.



You have access to oral health care and dental screenings — right from home. If your dentist isn't available, these in-network care options are here when you need them.

24/7/365 virtual dental care.

Dental issues don't care what time of day it is — and neither do Cigna Healthcare® Dental Virtual Care¹ dentists. If you're dealing with urgent dental concerns like tooth pain, swelling, infection or bleeding and can't reach your regular dentist, help is available anytime, anywhere. Simply log in to your myCigna account and follow the prompts to the virtual care portal to connect with a licensed dentist on Dental.com.

From the comfort of home, you can get support for:

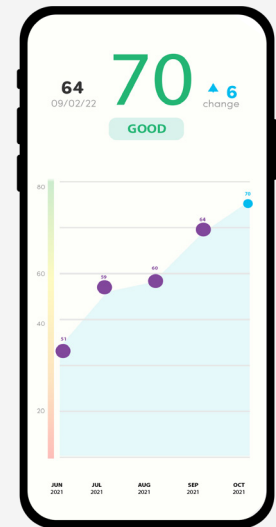
-  **Urgent dental needs**, often in 10 minutes or less
-  **Prescriptions**, when appropriate²
-  **In-network referrals** for in-person care if needed

At-home screenings with SmartScan.

SmartScan is a unique, convenient dental screening tool that lets you use your smartphone to take a series of guided dental photos. Together with AI, Cigna Healthcare® dentists analyze the photos and provide an assessment within minutes. It's a fast and painless way to stay on top of your oral health at no extra cost to you.

Here's how it works:

- 1 Log in or register on myCigna.com
- 2 Select "Talk to a Doctor" > "Dental virtual care" > "Connect"
- 3 You'll be redirected to SmartScan to take a series of photos of your gums and teeth
- 4 Once completed, your photos will be uploaded to Dental.com/Cigna and you'll get a report with an overall rating of green, yellow or red indicating your oral health status.
- 5 If your rating is yellow or red, you can book a virtual visit or get a referral for in-person care.



Need dental care now?

Get started with Dental Virtual Care or SmartScan on myCigna.com today. Or if you have questions call **800.244.6224** or the number on the back of your ID card.



1. Cigna Healthcare provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.

2. Dentists are unable to prescribe opioid or narcotic medications, and are subject to all laws in your residence state regarding the prescribing of medication.

This document is provided by Cigna Healthcare solely for informational purposes to promote customer health. It does not constitute medical advice and is not intended to be a substitute for proper dental care provided by a dentist. Cigna Healthcare assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied in this document. Always consult with your dentist for appropriate examinations, treatment, testing and care recommendations.

All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. The Cigna Healthcare name, logo and other Cigna marks are owned by Cigna Intellectual Property, Inc.



Pre-Tax Hospital Supplemental Plans Available to State of Florida, University, & State College Employees

Pre-Existing Conditions Are Covered

365 Plus - \$100/Day or \$250/Day *People First Benefit Plan Codes 8130 and 8140*

Supplemental hospital insurance covers you and your eligible family members 365 days a year to help pay out-of-pocket costs for covered hospital stays.

Age	365 Plus \$100/day Plan Code 8130	365 Plus \$250/day Plan Code 8140
30	\$4.64 Single or \$11.92 Family	\$14.86 Single or \$38.22 Family
40	\$6.32 Single or \$15.40 Family	\$20.16 Single or \$49.28 Family
50	\$9.38 Single or \$20.80 Family	\$30.00 Single or \$66.74 Family

30/20 Plus *People First Benefit Plan Code 8110*

Designed for participants in the State Employees' PPO Plan, the 30/20 Plus plan will provide benefits paid directly to you or your hospital for a covered in-hospital confinement or surgery at licensed Ambulatory Surgical Centers.

- \$30 per day toward hospital room and board. Maximum of \$3,600 per related stay.
- Pays the first \$250 of inpatient hospital costs to help offset hospital deductibles.
- Pays 20% of the next \$12,500 of eligible inpatient charges.

Age	30/20 Plus - Single Plan Code 8110	30/20 Plus - Family Plan Code 8110
30	\$34.18	\$87.80
40	\$46.46	\$113.24
50	\$68.98	\$153.36



**Capital Insurance
Agency, Inc.**

"We're Here to Help You!"

P.O. Box 15949 (32317-5949)

Tallahassee, FL 32317

www.capitalins.com

800.780.3100

850.385.8126 FAX

info@capitalins.com



Preferred Provider Plus (PPP) *People First Benefit Plan Code 8100*

The PPP plan is especially created to help offset your out-of-pocket deductible and in-hospital special charges when you or your covered dependents have a covered hospital confinement or surgery in a licensed Ambulatory Surgical Center.

- Pays the first \$250 of inpatient hospital costs to help offset hospital deductibles.
- Also pays 10% of the next \$25,000 of eligible inpatient charges.

Age	PPP - Single Plan Code 8100	PPP - Family Plan Code 8100
30	\$18.28	\$46.70
40	\$24.92	\$61.34
50	\$36.52	\$81.88

State Insurance Supplement (SIS) *People First Benefit Plan Code 8120*

Enroll in this plan if you and your dependents live outside of the State of Florida as a condition of employment, or in a county where network providers are not available.

- Pays the first \$250 of inpatient hospital costs to help offset hospital deductibles.
- Also pays 20% of the next \$12,500 or up to \$2,500 per person annually of eligible inpatient charges.

Age	SIS - Single Plan Code 8120	SIS - Family Plan Code 8120
30	\$17.82	\$45.84
40	\$24.24	\$59.12
50	\$36.02	\$80.06

How Do I Enroll?

Scan the QR Code for a full listing of the benefits available to you.

Enroll during Open Enrollment or as a New Employee (within the first 60 days of employment). For maximum coverage, pair the 30/20 or PPP Plan with a 365+ Plan. Choose the plan code(s) and make your election with the People First

Service Center, toll-free 866.663.4735, or access their website at peoplefirst.myflorida.com.



For more information, please contact the Group Benefits Department by phone at 800.780.3100 or email at groupdepartment@capitalins.com.

This flyer is not the Contract of Insurance. The Policy itself sets forth the rights and obligations of the Insured and Cigna.



Humana Dental

State of Florida employees



Dental plan choices that support your overall health and well-being.

Humana’s award-winning customer service and dental plans provide you with a large network of providers to care for your dental needs. Our PPO, Prepaid and Schedule B Indemnity plans recognize the importance of good dental health to overall health and well-being:

- **Preventive care covered** for no additional cost when you use an in-network provider.
- **Routine teeth cleanings** can help reduce your risk for heart disease, stroke and dementia.
- **Preventive dental care**, such as checkups and cleanings, help stop issues before they start saving you time and money in the long run.

Dental Plans and Monthly Premiums:					
Plan	PrePaid DHMO	Schedule B Indemnity	Preventive PPO	Standard PPO	Indemnity with PPO
PeopleFirst Code	4044	4084	4094	4092	4090
Employee	\$12.64	\$14.74	\$21.54	\$32.16	\$48.04
Employee Plus Spouse	\$21.20	\$21.96	\$39.88	\$59.54	\$88.88
Employee Plus child(ren)	\$23.00	\$23.30	\$44.56	\$66.52	\$99.32
Employee Plus Family	\$32.98	\$37.10	\$64.68	\$96.58	\$144.20

How to enroll:

Enroll during Open Enrollment or as a new employee (within the first 60 days of employment). Review the Dental Benefit Guide for a full outline of the benefits available to you for Deduction Code PTB 103. You must contact the People First Service Center, toll-free **866-663-4735**, or access their website at peoplefirst.myflorida.com to make your election.



Humana is pleased to offer you a variety of dental plan options. While some of the benefits for all the plan options are similar, others are distinct to each plan. Review your plan options by scanning the **2027 Dental Benefit Guide QR code**.





Humana Vision

State of Florida employees

Your Vision Care Plan features

- **Easy-to-access eye exams** and \$10 copay when you use an in-network provider
- **Glasses and contact lens allowances.**
- **A large network of eye doctors** near home, work or away with independent, retail and online options.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS®

PEARLE
VISION

OPTICAL

GLASSES.COM

Ray-Ban®

contactsdirect

OAKLEY

Vision Care Plan	Vision Plan and Monthly Premium
People First Code	3004
Employee	\$6.12
Employee Plus Spouse	\$12.10
Employee Plus Child(ren)	\$11.96
Employee Plus Family	\$18.80

See the savings with Humana VCP plans:	Retail	Humana Vision
		In-network providers
Eye Exam	\$119	\$10
Lenses	\$153	\$10
Average retail frame cost	\$208	\$208
Average frame allowance	none	-\$125
Discount on balance over frame allowance	none	-20%
YOUR COST:	\$480	\$86.40

On average, members save 80% when visiting an in-network provider

Savings example only for illustrative purposes. Actual savings will depend on benefits and frame selection. Retail cost based on industry averages.



How to enroll

Enroll during Open Enrollment or as a new employee (within the first 60 days of employment). Review the Vision Benefit Guide for a full outline of the benefits available to you.

You must contact the People First Service Center, toll-free **866-663-4735**, Monday – Friday, 8 a.m. – 6 p.m., Eastern time, or access their website at peoplefirst.myflorida.com to make your election. Humana's Vision Care Plan (VCP) helps you maintain good eye health, while providing budget-friendly plan options.



Review your Vision Benefit Guide by **scanning the QR code.**

Humana®



CAPITAL INSURANCE AGENCY, INC.

"We're Here to Help You!"

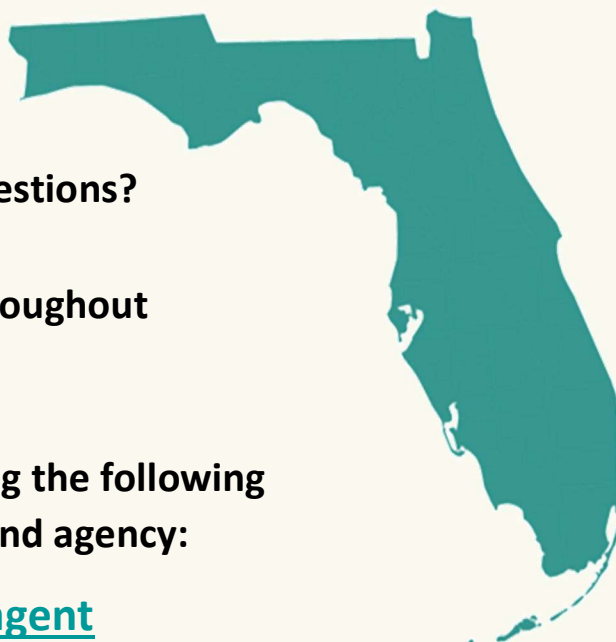
FIND A LOCAL AGENT

Do you have general or enrollment questions?

Our agents are strategically located throughout the State to better serve you.

Find a Licensed Agent in your area by using the following link and providing your work county and agency:

capitalins.com/find-an-agent



HOME OFFICE

Mailing P.O. Box 15949
Tallahassee, FL 32317

Physical 2457 Care Drive, Ste. A-200
Tallahassee, FL 32308



Local 850.386.3100
Toll Free 800.780.3100
Fax 850.385.8126
Email groupdepartment@capitalins.com
Web www.capitalins.com