

2025

RETIREMENT
BENEFITS
PACKET

STATE AGENCY, UNIVERSITY, & STATE COLLEGE EMPLOYEES



Capital Insurance
Agency, Inc.

"We're Here to Help You!"

RETIREMENT INFORMATION

CONTINUING YOUR INSURANCE THROUGH RETIREMENT PAY:



CODE 102 & 219: Cancer | Hospital Intensive Care | Aflac Suite (ACC, STD, CC, WL)

- **Continue coverage through Retirement Deduction:**
 - Complete Aflac Retirement Deduction Authorization (RDA) Form and Aflac Change Form
- **OR continue coverage through Direct Pay:**
 - Complete Aflac Change Form



CODE 101: 30/20 | PPP | 365+ | SIS

- SIS, 30/20, PPP – must be less than 65 years of age to keep plan
- Contact Star Goldner directly at 904-306-5556
- Coverage continuation options: Retirement Deduction or Direct Pay

CODE 300: Long Term Disability

- *NO CONTINUATION OF COVERAGE*

CODE 262: Group Term Life

- Contact Star Goldner directly at 904-306-5556
- Convert to individual policy to continue coverage through Direct Pay

CODE 103: Dental

- Contact People First at 866-663-4735 to continue coverage through COBRA



RETIREMENT INFORMATION CONTINUED

Humana

CODE 103: Dental

- Contact People First at 866-663-4735 to continue coverage through COBRA

CODE 107: Vision

- Contact People First at 866-663-4735 to continue coverage through COBRA



Protective



Loyal American
Life Insurance Company

CODE 285: Life | American National Life Insurance | Protective Life | Loyal American Life Insurance Company (Founders/American Defender)

- **Continue coverage through Retirement Deduction:**
 - Complete CAS Retirement Deduction Authorization (RDA) Form
- **OR continue coverage through Direct Pay:**
 - Complete Bank Draft (PAC) Form



Capital Insurance Agency, Inc.

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Toll Free: 800-780-3100

Local: 850-386-3100

www.capitalins.com | info@capitalins.com

P.O. Box 15949 • Tallahassee, FL 32317

Can I Keep My Benefits?

Insurance Benefits that are Portable if You Leave or Retire

CODE	COVERAGE TYPE	PORTABLE?	DEDUCTION ELIGIBLE?	CHANGES IN BENEFITS?	CHANGE IN PREMIUMS?
102	Aflac Cancer/ICU	✓	✓	None	None
219	Aflac Suite (ACC, STD, CC, Whole Life)	✓	✓	None	None
101	Cigna 30/20, PPP (Age < 65 years)	✓	✓	None	None
101	Cigna 365+	✓	✓	Can Keep for 18 Months	None
101	Cigna SIS (Age < 65 years)	✓	✓	None	None
300	LINA (Capital) Disability	None	None	N/A	N/A
262	LINA Group Term Life	✓	None	Convert to Whole Life	Increase
103	Cigna Dental	✓	None	Not for 1 st 18 Months	Increases After 18 Months
103	Humana Dental	✓	None	None	None
107	Humana Vision	✓	None	None	None
285	Life Insurance	✓	✓	None	None

Questions or concerns?

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UNIVERSITY/STATE COLLEGE EMPLOYEES

CODE	COVERAGE TYPE	PORTABLE?	DEDUCTION ELIGIBLE?	CHANGES IN BENEFITS?	CHANGE IN PREMIUMS?
102	Aflac Cancer/ICU	✓	✓	None	None
101	Cigna 30/20, PPP (Age < 65 years)	✓	✓	None	None
101	Cigna 365+	✓	✓	Can Keep for 18 Months	None
101	Cigna SIS (Age < 65 years)	✓	✓	None	None
103	Cigna Dental	✓	None	Not for 1 st 18 Months	Increases After 18 Months
107	Humana Vision	✓	None	None	None

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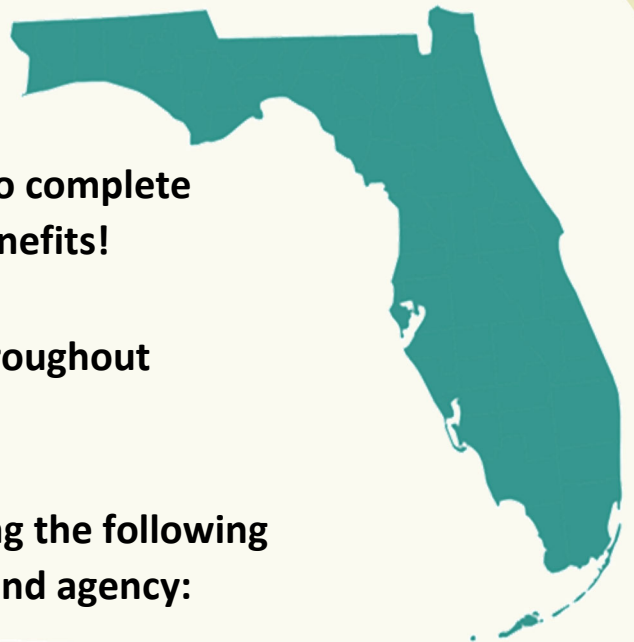
FIND A LOCAL AGENT

Contact your local agent before retiring to complete the necessary forms to keep your benefits!

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

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