



agency for persons with disabilities
State of Florida

Charlie Crist,
Governor

MEMORANDUM

Jane E. Johnson,
Agency Director

DATE: March 11, 2008

4030 Esplanade
Way,
Suite 380
Tallahassee,
Florida
32399-0950

TO: All APD Employees

FROM: Margo Rogers, Human Resource Manager 

SUBJECT: Open Enrollment - Reliance Standard Group Term Life Insurance

(850) 488-4257

In keeping with our continuous effort to support our voluntary benefits program for APD employees, we are pleased to announce that Richard Smith & Associates, Inc. will have an **open enrollment beginning April 1 through May 30, 2008** to offer Reliance Standard's Group Term Life Insurance.

Fax:

(850) 922-6456

Toll Free:

(866) APD-CARES

(866-273-2273)

Who is eligible? All active full-time employees who are working a minimum of 30 hours per week are eligible to participate. Insurance is also available for your spouse, under age 70. Unmarried eligible dependent children from 14 days to 20 years of age (or to age 26 if full-time student) may be insured if you or your spouse are insured.

Is a Guaranteed Issue benefit available? Yes, you may apply for an initial or additional \$10,000 of guaranteed issue coverage, as long as your new total amount of insurance does not exceed \$200,000 if you are under age 60, or \$20,000 if you are between age 60 and 70. Your spouse and dependent children are also eligible for coverage. *Please refer to the brochure for more details.*

What is the maximum benefit available? You and your spouse may apply for coverage up to \$500,000 each; however amounts exceeding the guaranteed benefit must be medically approved by Reliance. Benefits are 100% portable after employment terminates.

How do I obtain more information? The plan brochure provides a good description of the benefits available to you and your family. For additional information or if you have any questions, please contact Lois Goode with Richard Smith & Associates, Inc., at (800) 342-0209 or (850) 877-1445.

Voluntary Group Term Life Plan
March 10, 2008
Page Two

How do I enroll? Complete the application enclosed in the enrollment packet and return using the self-addressed envelope or mail to:

Richard Smith & Associates, Inc.
Post Office Box 14208
Tallahassee, Florida 32317-9910

The open enrollment ends May 30, 2008.

If you need further assistance, please contact Jessica Beane, your Post Tax Benefits Coordinator, at (850) 921-2724 or toll free (866) 828-7220.