




State of Florida
Department of Children and Families

Charlie Crist
Governor

Robert A. Butterworth
Secretary

MEMORANDUM

DATE: March 10, 2008
TO: All DCF Employees
FROM: C. Darren Brooks, Human Resources Director 
SUBJECT: Open Enrollment - Reliance Standard Group Term Life Insurance

In keeping with our continuous effort to support our voluntary benefits program for DCF 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.

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.

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Mission: Protect the Vulnerable, Promote Strong and Economically Self-Sufficient Families, and Advance Personal and Family Recovery and Resiliency