



Florida Department of Transportation

CHARLIE CRIST
GOVERNOR


605 Suwannee Street
Tallahassee, FL 32399-0450

STEPHANIE C. KOPELOUSOS
SECRETARY

MEMORANDUM

DATE: February 10, 2009

TO: Florida Department of Transportation Employees

FROM: Brenda L. Grice, Personnel Resource Management Officer 

SUBJECT: Reliance Standard Group Term Life Insurance Open Enrollment

The voluntary group term life insurance plan, underwritten by Reliance Standard Life Insurance Company, will have an **OPEN ENROLLMENT beginning March 2, 2009 through April 30, 2009.**

This insurance is available to **all active full-time employees** who are working at least 30 hours per week with the following features:

- Family Coverage** - Insurance coverage is available to your spouse and dependent children.
- Living Benefit** - The plan provides a Living Benefit Rider if you or your insured family member(s) should become terminally ill and meet all the requirements. The advance payment is equal to 50% of the insured's coverage, up to \$250,000.
- Guaranteed Issue** - The amount coverage available to you without evidence of insurability during the open enrollment is \$10,000. If you have reached the plan's \$100,000 guaranteed issue limit, are under age 60 and have been insured for 6 months, you are eligible for an additional \$10,000 during each open enrollment period until your coverage equals \$150,000.
- Maximum Coverage** - The maximum amount of coverage available to you or your spouse with evidence of insurability is \$500,000.
- Portability** - If you leave the department you may continue your group coverage or convert to an individual permanent life insurance policy.

Please review the enclosed enrollment brochure and application for important additional information on the program. If you have any questions, please contact Lois Goode with Richard Smith & Associates, Inc., at (800) 342-0209 or locally in Tallahassee at (850) 877-1445. Completed applications may be returned using the self-addressed envelope provided for your convenience. Thank you.