WHO WE ARE

MISSION

To provide clients with a complete portfolio of superior employee benefits through a network of local qualified, compassionate representatives who are dedicated to servicing our client's needs.

PHILOSOPHY

To apply Christian ethics, respect, honesty, fairness, and genuine concern to our dealings with customers, employees, associates, and our business connections.

HISTORY

Formed in 1970, Capital Insurance Agency, Inc. services the State of Florida in providing various insurance and financial services for over 100,000 insureds. Capital's competitive programs and unique delivery system will enable all clients the opportunity to enhance their financial security.

WHERE TO FIND US

HOME OFFICE

1425 E. Piedmont Dr.
Suite 301
Tallahassee, FL 32308

P.O. Box 15949
Tallahassee, FL 32317-5949

(850) 386-3100
Toll Free: (800) 780-3100
Fax: (850) 386-7116

Email: info@capitalins.com
On the Web: www.capitalins.com

REGIONAL LOCATIONS

REGION 1

Robert E. "Ed" Miller
2236 Capital Circle NE,
Suite 104
Tallahassee, FL 32308

REGION 2

David F. Spivey Jr., MDRT®
1537 Dale Mabry Highway
Suite 102
Lutz, FL 33548

REGION 3

Mariam Spaulding, LUTCF
5491 University Drive N
Suite 103
Coral Springs, FL 33067

Retirement services provided by Gail Page. Gail is not affiliated with Voya Financial Advisors.

Capital Insurance Agency, Inc.

P.O. Box 15949
Tallahassee, FL 32317-5949
www.capitalins.com

Capital Insurance Agency, Inc.

INSURANCE BENEFITS, GUIDANCE & ADVICE FOR STATE EMPLOYEES

IT DOESN'T HAVE TO BE COMPLICATED.

"We're Here To Help You!"

WE'LL GUIDE YOU THROUGH:

INSURANCES

INDIVIDUAL & GROUP

- Life Insurance
- Disability Income
- Cancer/Intensive Care
- Fixed Annuity
- Accident/Sickness
- Hospital Supplements
- Dental
- Mutual Funds & Deferred Comp
- Medicare Supplements
- Automobile
- Vision Plan
- Critical Illness

DISABILITY INCOME

Can you afford to live on less than a full paycheck? A Disability Income policy is necessary in order to receive an income while out of work. The plan is underwritten by Life Insurance Company of North America (LINA), a Cigna Company (available in approved State of Florida Agencies).

LONG TERM CARE

Long Term Care insurance will help guard your financial assets when faced with a long term illness or disability, allowing you to maintain an independent lifestyle well into your retirement.

AUTOMOBILE

Payroll automobile insurance is now available to employees and their family. Enrollment for this plan is available throughout the year (in approved State of Florida Agencies).

LIFE INSURANCE

Life insurance isn't for people who die. It's for people who live. We offer various types of Life Insurance on a direct basis via payroll deduction (in approved State of Florida Agencies).

CAPITAL RETIREMENT SERVICES (CRS)

CRS hosts retirement seminars at no cost to provide employees with information on how to be financially prepared for retirement.

VARIATIONS

- WHOLE LIFE
- UNIVERSAL LIFE
- TERM LIFE
- GROUP TERM LIFE

WHAT YOU'LL LEARN

- Your Rights and Benefits under FRS
- Vesting: When you are eligible to receive FRS benefits
- Normal Retirement
- Special Risk Retirement
- The DROP Program
- Estimating your retirement benefits
- Retirement Options
- And many more retirement and DROP services

PRE-TAX PLANS FOR THE STATE OF FLORIDA

Capital Insurance Agency provides the following employee benefits on a pre-tax basis for all State of Florida and University employees:

CANCER & INTENSIVE CARE

(PTB 102)

When you or someone you love is diagnosed with cancer, it can be both emotionally and financially devastating. Ease the financial burden by purchasing a cancer plan which covers many non-medical costs not covered by major medical insurance.

Cancer and Intensive Care Plans are underwritten by Aflac:

Cancer Plan

- Optional Riders:
  - -Building Benefit Rider
  - -Specified Disease Rider

Hospital Intensive Care Plan

DENTAL

(PTB 103)

Provide for the dental needs of your family with one of our dental plans:

Managed Care

- No deductible
- No claim forms
- Specialty care

Indemnity

- Choose any dentist
- Calendar year deductible

PPO

- Select any dentist in or out of network
- No calendar year deductible for Type 1 services
- In-network orthodontic benefit

HOSPITAL SUPPLEMENTS

(PTB 101)

No one can predict when you or one of your family members may need to be hospitalized. Protect against extra hospital expenses with Hospital Supplemental Insurance. Choose from 4 plans:

Preferred Provider Plus (PPP)
State Insurance Supplement (SIS)
30/20 Plus
365 Plus

Hospital Supplements are underwritten by **Cigna Health and Life Insurance Company (CHLIC).**

VISION PLAN

(PTB 107)

Open your eyes to quality vision care! An extensive network of optometrists and ophthalmologists provides you and your family with a benefit option that covers all routine eye care, including eye exams and eyeglasses (lenses and frames) or contacts.