

# Automatic Payroll Deduction Program



**The APD Program allows you to:**

- Review participating vendor product and service information at your worksite on non-work time.
- Select optional insurance coverage not provided by the State under your current employee benefit package.
- Pay for optional insurance benefits through payroll deduction from your after tax take home pay.

The State of Iowa does not endorse or sponsor any vendor, or the products and services they provide, it does allow the premiums for insurance policies, not offered by the State of Iowa, to be paid through payroll deduction as a post tax deduction. Payroll deduction is a simple and easy way to pay your insurance premiums. Any resulting coverage an employee may decide to purchase will be based on a contract between the employee and the participating APD vendor. The State as the employer is not part of the insurance relationship. Any questions or issues that may arise with regard to a chosen policy should be directed to the participating APD vendor. A vendor can participate by meeting the requirements of the APD program but not be offered as a payroll deduction option if enrollment does not meet the mandated threshold. Current participating vendors are listed below.

	<b>Allstate</b>	<b>New York Life</b>	<b>Colonial</b>	<b>AFLAC</b>	<b>Allied</b>
<b>Agent</b>	Betty Bebout	Steve Jones	Richard Ginther	Kathryn Hempel	Daryl Johnson
<b>Phone</b>	(888) 584-8322	(515) 453-1310	(515) 277-1020	(515) 988-8213	(800) 982-0756
<b>FAX</b>	(515) 225-8030	(515) 453-1490	(515) 274-5348	(515) 440-2643	(800) 548-8289
<b>E-mail</b>	Bettybebout@allstate.com	stevencjones@ft.newyorklife.com	rjgint@msn.com	Kathryn_hempel@us.aflac.com	daryljohnson@bmjinsurance.com
<b>Mailing Address</b>	3636 Westown Parkway Suite 204 West Des Moines, IA 50266	4900 University Ave. West Des Moines, IA 50266	4220 Lincoln Ave. Des Moines, IA 50310	150 South Prairie View Drive Unit #106 West Des Moines, IA 50266	701 5th Ave Des Moines, IA 50391-2000
<b>Coverage Provided</b>	<ul style="list-style-type: none"> <li>• Auto Insurance</li> <li>• Homeowners/Renters Insurance</li> <li>• Heart/Stroke Protection</li> <li>• Whole Life Insurance</li> <li>• Universal Life Insurance</li> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Simplified Issue Whole Life Insurance</li> <li>• Simplified Issue Universal Life Insurance</li> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Short-Term Disability Insurance</li> <li>• Long -Term Care Insurance</li> <li>• Cancer Coverage Insurance</li> <li>• Critical Illness Insurance</li> <li>• Whole Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Cancer Protection</li> <li>• Personal Recovery Protection</li> <li>• Short-Term Disability</li> <li>• Personal Sickness Protection</li> <li>• Intensive Care Protection</li> <li>• Personal Accident Protection</li> </ul>	<ul style="list-style-type: none"> <li>• Auto Insurance</li> <li>• Homeowners/Renters Insurance</li> <li>• Personal Umbrella Insurance</li> <li>• Boat Owner's Insurance</li> <li>• Recreational Vehicle Insurance</li> </ul>

More participating vendors are listed on the following page.

	<b>ARAG</b>	<b>Central Financial Group</b>	<b>Two Rivers Insurance</b>	<b>Holmes Murphy</b>	<b>Guarantee Trust Life (Platinum Services)</b>
<b>Agent</b>	Tennille Mead	Scott McClure	Craig Fenton	Jim Krage	Mark Headrick
<b>Phone</b>	(800) 888-4184 x264	(800) 728-3829	(800)-728-9620 - ext. 8407	(515) 314-4111	(866) 326-4313
<b>FAX</b>	(515) 246-8710	(515) 457-1223	(319) 758-8507	(515) 221-8889	(563) 557-9180
<b>E-mail</b>	<a href="mailto:Tennille.Mead@ARAGgroup.com">Tennille.Mead@ARAGgroup.com</a>	<a href="mailto:smcclure@centralfinancial.com">smcclure@centralfinancial.com</a>	<a href="mailto:cfenton@ebs-tpa.com">cfenton@ebs-tpa.com</a>	<a href="mailto:jkrage2000@aol.com">jkrage2000@aol.com</a>	<a href="mailto:mheadrick@pltnm.com">mheadrick@pltnm.com</a>
<b>Mailing Address</b>	400 Locust Street, Suite 480 Des Moines, IA 50309	1601 60 <sup>th</sup> Street, Suite 105 West Des Moines, IA 50266	214 N Main Street Burlington, IA 52601	3001 Westown Parkway West Des Moines, IA 50266	137 Main Street, Suite 400 Dubuque, IA 52001
<b>Coverage Provided</b>	<ul style="list-style-type: none"> <li>• Legal Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Avesis Vision Plan</li> <li>• Eye Med Vision Plan</li> </ul> <p>Visit Website: <a href="http://www.benefitowa.com">www.benefitowa.com</a></p>	<ul style="list-style-type: none"> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Cancer, Heart &amp; Stroke Coverage</li> </ul>

	<b>National Teachers Associates Life Insurance Company</b>	<b>Conseco</b>	<b>Liberty Mutual</b>
<b>Agent</b>	Jim Cothron	Mark Schroder	Michael Craig
<b>Phone</b>	(800) 825-5682	(515) 457-1276	(630) 577-0250 x208
<b>FAX</b>	(972) 532-2180	(515) 457-1287	(630) 505-1721
<b>E-mail</b>	<a href="mailto:support@ntalife.com">support@ntalife.com</a>	<a href="mailto:mschroder2@msn.com">mschroder2@msn.com</a>	<a href="mailto:Michael.Craig@LibertyMutual.com">Michael.Craig@LibertyMutual.com</a>
<b>Mailing Address</b>	P.O. Box 802207 Dallas, Texas 75380-2207	1840 NW 118 <sup>th</sup> Des Moines, IA 50325	1811 Centre Point Circle, Naperville, IL 60563
<b>Coverage Provided</b>	<ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Cancer Insurance</li> <li>• Heart Attack, Heart Disease and Stroke Insurance</li> <li>• Disability Income Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Cancer Insurance</li> <li>• Heart &amp; Stroke Insurance</li> <li>• Accidental Injury</li> <li>• Universal Life Insurance</li> <li>• Short-Term Disability</li> <li>• Critical Illness Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Auto Insurance</li> <li>• Homeowners Insurance</li> <li>• Renters Insurance</li> <li>• Condo Insurance</li> <li>• Umbrella Coverage</li> <li>• Fire Protection</li> </ul>

Updated: June 20, 2008