

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. Current participating vendors are listed below:

	Allstate	New York Life	Colonial	AFLAC	Allied
Agent	Betty Bebout	Steve Jones	Richard Ginther	Penney Smaardyk	Daryl Johnson
Phone	(888) 584-8322	(515) 453-1310	(515) 277-1020	(515) 334-0939	1-800-982-0756
FAX	(515) 225-8030	(515) 453-1490	(515) 274-5348	(515) 334-0942	1-800-548-8289
E-mail	Bettybebout@allstate.com	stevencjones@ft.newyorklife.com	rjgint@msn.com	penney_smaardyk@us.aflac.com	daryljohnson@bmjinsurance.com
Mailing Address	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	4438 114 th Street Urbandale, IA 50322	701 5th Ave Des Moines, IA 50391-2000
Coverage Provided	<ul style="list-style-type: none"> • Auto Insurance • Homeowners/Renters Insurance • Heart/Stroke Protection • Whole Life Insurance • Universal Life Insurance • Long-Term Care Insurance 	<ul style="list-style-type: none"> • Simplified Issue Whole Life Insurance • Simplified Issue Universal Life Insurance • Long-Term Care Insurance 	<ul style="list-style-type: none"> • Accident Insurance • Short-Term Disability Insurance • Long -Term Care Insurance • Cancer Coverage Insurance • Critical Illness Insurance • Whole Life Insurance 	<ul style="list-style-type: none"> • Cancer Protection • Personal Recovery Protection • Short-Term Disability • Personal Sickness Protection • Intensive Care Protection • Personal Accident Protection 	<ul style="list-style-type: none"> • Auto Insurance • Homeowners/Renters Insurance • Personal Umbrella Insurance • Boat Owner's Insurance • Recreational Vehicle Insurance

More participating vendors are listed on the following page.

	ARAG	Central Financial Group	Vision Service Plan	Holmes Murphy
Agent	David Bent	Scott McClure	Bill Smith	Jim Krage
Phone	(800) 888-4184 ext.269	(800)728-3829	(800) 728-9620	(515) 314-4111
FAX	(515) 246-8710	(515) 457-1223	(319) 753-6114	(515) 221-8889
E-mail	david.bent@ARAGgroup.com	smcclure@centralfinancial.com	bsmith@cadyins.com	jkfrage2000@aol.com
Mailing Address	400 Locust Street, Suite 480 Des Moines, IA 50309	1601 60 th Street, Suite 105 West Des Moines, IA 50266	214 N Main Street Burlington, IA 52601	3001 Westown Parkway West Des Moines, IA 50266
Coverage Provided	<ul style="list-style-type: none"> • Legal Insurance 	<ul style="list-style-type: none"> • Long-Term Care Insurance 	<ul style="list-style-type: none"> • Vision Plan 	<ul style="list-style-type: none"> • Long-Term Care Insurance

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