



# 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. **Only those highlighted in yellow are offered as a payroll deduction option at this time.**

	<b>AFLAC</b>	<b>New York Life</b>	<b>National Teachers Associates Life Insurance Company</b>	<b>Two Rivers Insurance</b>	<b>Washington National/ Conseco</b>
<b>Agent</b>	Morgan Gallagher Gina Wiegard	Jay Black	Kari Werner	Jim Annear	Al Harris
<b>Phone</b>	Morgan (319) 325-5571 Gina (712) 292-9046	(515) 453-1328	(972)-532-2100 (888)-671-6771	(515) 327-2028	(515) 252-7099
<b>FAX</b>	Morgan (515) 348-6531 Gina (515) 209-3057	(515) 453-1490			(515) 558-3683
<b>E-mail</b>	Morgan <a href="mailto:morgan_gallagher@us.aflac.com">morgan_gallagher@us.aflac.com</a>  Gina <a href="mailto:g_hinners@us.aflac.com">g_hinners@us.aflac.com</a>	<a href="mailto:blackja@ft.newyorklife.com">blackja@ft.newyorklife.com</a>	<a href="mailto:kariwerner.ntlif@yahoo.com">kariwerner.ntlif@yahoo.com</a>	<a href="mailto:benefitiowa@tworiversins.com">benefitiowa@tworiversins.com</a> <a href="mailto:jannear@tworiversins.com">jannear@tworiversins.com</a>	<a href="mailto:alan@benefitslifeld.com">alan@benefitslifeld.com</a>
<b>Mailing Address</b>	5530 West Parkway Suite 100 Johnston, IA 50131	4900 University Ave. Suite 225 West Des Moines, IA 50266	P.O. Box 802207 Dallas, Texas 75380-2207	4500 Westown Pkwy. Suite 150 West Des Moines, IA 50266	4540 49th Pl. Des Moines, IA 50310
<b>Coverage Provided</b>	<ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Critical Illness/Cancer Insurance</li> <li>• Short-Term Disability Insurance</li> <li>• Hospital Indemnity Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed 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>• 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>• Avesis Vision Plan</li> <li>• Eye Med Vision Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Short Term Disability</li> <li>• Cancer Insurance</li> <li>• Heart &amp; Stroke Insurance</li> <li>• Accident Insurance</li> <li>• Universal Life Insurance</li> <li>• Critical Illness Insurance</li> </ul>
<b>Website</b>	<a href="http://www.aflac.com/stateofiowa">http://www.aflac.com/stateofiowa</a>	<a href="http://www.desmoines.nyoffices.com/">http://www.desmoines.nyoffices.com/</a>		<a href="http://www.benefitowa.com/">http://www.benefitowa.com/</a>	

More participating vendors are listed on the following page.

	<b>Allied</b>	<b>Allstate</b>	<b>American National Insurance Company</b>	<b>Central Financial Group</b>	<b>Central United Life</b>
<b>Agent</b>	Daryl Johnson	Betty Bebout	Carl Davis	Jason Freese	Julie Devine
<b>Phone</b>	(800) 982-0756	(888) 584-8322	(888) 491-4576	(800) 728-3829	(641) 357-1314
<b>FAX</b>	(800) 548-8289	(515) 225-8030	(515) 986-3422	(515) 457-1222	(641) 357-6201
<b>E-mail</b>	<a href="mailto:daryljohnson@bmjinsurance.com">daryljohnson@bmjinsurance.com</a>	<a href="mailto:Bettybebout@allstate.com">Bettybebout@allstate.com</a>	<a href="mailto:carl.davis1@mchsi.com">carl.davis1@mchsi.com</a>	<a href="mailto:jfreese@centralfinancial.com">jfreese@centralfinancial.com</a>	<a href="mailto:jdevine@netins.net">jdevine@netins.net</a>
<b>Mailing Address</b>	701 5th Ave. Des Moines, IA 50391-2000	3636 Westown Parkway Suite 204 West Des Moines, IA 50266	2213 NW Gabus Dr Grimes, IA 50111	5959 Village View Dr. Suite 200 West Des Moines, IA 50266	1502 North 23rd St Clear Lake, IA 50428
<b>Coverage Provided</b>	<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>	<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>• Express Issue Universal Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Cancer Care Plus</li> </ul>
<b>Website</b>					

	<b>Colonial</b>	<b>EMC National Life Company</b>	<b>Holmes Murphy</b>	<b>MassMutual Financial Services</b>
<b>Agent</b>	Richard Ginther	Brent (BJ) Spyksma	Jim Krage	Tony Eastman
<b>Phone</b>	(515) 205-9660	(515) 419-2745	(515) 314-4111	(515) 457-3338
<b>FAX</b>	(888) 361-6656	(563) 652-9736	(515) 221-8889	(515) 223-6560
<b>E-mail</b>	<a href="mailto:rjgint@msn.com">rjgint@msn.com</a>	<a href="mailto:bspyksma@mac.com">bspyksma@mac.com</a>	<a href="mailto:jkrage2000@aol.com">jkrage2000@aol.com</a>	<a href="mailto:teastman@finsvcs.com">teastman@finsvcs.com</a>
<b>Mailing Address</b>	4220 Lincoln Ave. Des Moines, IA 50310	14321 Delwood Drive Urbandale, IA 50323	3001 Westown Parkway West Des Moines, IA 50266	1415 28 <sup>th</sup> Street Suite 350 West Des Moines, IA 50266
<b>Coverage Provided</b>	<ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Short Term Disability Ins.</li> <li>• Long Term Care Ins.</li> <li>• Cancer Coverage Ins.</li> <li>• Critical Illness Ins.</li> <li>• Whole Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Whole Life Insurance</li> <li>• Critical Illness Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Care Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Individual Disability Income</li> <li>• RetireGuard – Retirement Contribution Protection</li> <li>• Long-Term Care Insurance</li> <li>• Individual Life Insurance</li> </ul>
<b>Website</b>				