

# Open Enrollment (OE) Flexible Benefits Frequently Asked Questions (FAQs)

## When is Open Enrollment (OE) for Flexible Benefits?

OE starts on **October 17, 2022 at 1:00 a.m. ET** and ends on **November 5, 2022 at 12:59 a.m. ET**.

## How do I enroll in my Flexible Benefits?

Access the enrollment portal, [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov) or enroll using the mobile app, *Alight Mobile*. If you don't have access to a computer or smart device, contact the GaBreeze Benefits Center at 1-877-342-7339 between 8:00 a.m. ET – 5:00 p.m. ET on October 17, 2022 through November 4, 2022.

## How do I get a User ID/ New Password or Reset?

You can go to [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov) and request a password reset. Note: New users can go to [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov) and register as a new user. There are prompts for the user to register.

## I cannot access GaBreeze using internet Explorer. What browsers are supported by GaBreeze?

When accessing the GaBreeze website, please use the most current versions of the following browser platforms:

- Google Chrome
- Firefox
- Microsoft Edge
- Safari

## What action should I take if I am not on file in the enrollment portal?

Contact your entity's Human Resources Department for assistance.

## Can I drop my current coverage if I don't wish to continue coverage for the next plan year?

Yes, **access** the enrollment portal, [www.Gabreeze.ga.gov](http://www.Gabreeze.ga.gov), mobile app, *Alight Mobile*, or contact the GaBreeze Benefits Center at 1-877-342-7339 from 8:00 a.m. – 5:00 p.m. ET. to select no coverage for the benefits you no longer wish to be enrolled. You can only discontinue coverage during the OE period unless you experience a Qualifying Life Event (QLE) outside OE.

## How long do my elections last?

The elections made during Open Enrollment will be the coverage you will have for the entire 2023 Plan Year unless you experience a QLE. A QLE will allow changes to elections outside of the Open Enrollment period.

### Can I make changes during Open Enrollment?

**Yes**, you can access the enrollment portal as many times as needed to make changes or verify enrollment. However, changes are not permitted after November 5, 2022 at 12:59 a.m. ET for the next plan year.

### Who do I contact if I have questions about enrollment or the Flexible Benefits options?

Contact the GaBreeze Benefits Center for enrollment questions. If you have questions regarding the Flexible Benefits Options, please contact the Flexible Benefits vendors. **Note:** Most questions can be answered by reviewing the “You Decide” booklet. The “You Decide” booklet is available on the GaBreeze website, [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov) or the Team Georgia website, <http://team.ga.gov/my-benefits/>.

### I'm on leave without pay (LWOP) during Open Enrollment, what happens to my Flexible Benefits?

When you are on LWOP, you will receive a direct billing from GaBreeze for your Flexible Benefits. You must pay the premium(s) to avoid cancellation of your Flexible Benefits. You can only discontinue Flexible Benefits coverage during Open Enrollment 2022 for Plan Year 2023. Upon return from LWOP, you will have 31 days to contact GaBreeze to re-enroll or make changes in your Flexible Benefits.

### How do I request a name change?

You must contact your Human Resources department to have your name changed.

### How will I know if my elections were recorded properly?

After you have completed your enrollment online, you will receive a “Completed Successfully” message along with **a confirmation number**. Please review, confirm elections and dependents are accurate, print and maintain for your records. If you are enrolling through the GaBreeze Benefits Center, you will receive a confirmation statement. Regardless of election channel, the confirmation statement of your enrollment will be emailed to you if you have an email address on GaBreeze. Otherwise, a confirmation paper statement will be mailed to you.

### What happens if I don't participate in Open Enrollment?

If you are currently enrolled in Flexible Benefits, these benefits will roll over to the next plan year. **Note:** Employees currently enrolled in the Dependent Care and/or Health Care Flexible Spending Account (FSA) **must** actively enroll. Your current FSA amount(s) will **not** automatically rollover for the next plan year, January 1, 2023 – December 31, 2023. If employees do not make a Flexible Spending Account election during Open Enrollment 2022 for Plan Year 2023, the Flexible Spending Account contributions will end on December 31,

2022. This includes both Health Care Flexible Spending Account and Dependent Care Flexible Spending Accounts.

### **I'm a Retiree, how do I keep my dental?**

If you do not want to make changes for Plan Year 2023, there's nothing for you to do. Your dental benefits will continue through the next plan year.

**Note:** Retirees are encouraged to access the GaBreeze website or contact GaBreeze Benefits Center to review their dental plan. If a Retiree returns to an active benefits eligible position, they must access GaBreeze to re-enroll in the dental coverage as an active employee. **Your retiree dental coverage will automatically terminate.** You are also eligible to enroll in any of the other Flexible Benefits plan options as an active employee.

### **Can I enroll or make changes to my health insurance through the GaBreeze enrollment portal?**

No, employees and retirees will need to access the State Health Benefit Plan (SHBP) enrollment portal.

### **I'm a Retiree not currently enrolled in dental, how do I pick it up?**

Retirees must be enrolled in a dental option prior to their retirement, to be eligible to participate in the Retiree Dental Option Change Period (ROCP).

### **I have added my dependents during OE. Do I need to submit their birth certificate and marriage license?**

The DOAS Human Resources Administration- Flexible Benefits reserves the right to request documentation at a later date. Employees need to ensure that the names of the dependent(s) they want to cover are listed and are selected by checking the box next to their names. If a dependent's name is not checked, that dependent will not have coverage.

**Note:** Effective January 1, 2023, Flexible Benefits' participants adding new dependents, as well as their current covered dependents, must provide proof to GaBreeze that their dependents meet the eligibility requirements. The Department of Administrative Services (DOAS)/ Human Resources Administration (HRA) will provide more details before the Dependent Verification process changes go into effect.

### **How do I provide Evidence of Insurability?**

If Evidence of Insurability is required, a message will appear on the employee's GaBreeze home page to access the Statement of Health (SOH) form. The Statement of Health is an electronic form. There are no paper SOH forms.

### **Can I cover my grandchildren?**

You **MUST** have legal custody/guardianship.

### **Who can I cover under my benefits?**

Please reference the "You Decide" booklet for the list of eligible dependents.

### ***How can I obtain dental and vision ID cards?***

*The Flexible Benefits dental and vision vendors will be mailing new ID cards to all enrolled employees for Plan Year 2023. Please review your mailing address and make updates, if needed.*

### **Are there any changes to the 2023 Flexible Benefits?**

*Yes, the changes are as follows:*

- Cigna Dental is the new vendor for the Dental PPO plan options
- New Dental PPO plan option, Select Mid, added
- Calendar year maximum increased for the Dental PPO Select plan option (from \$500.00 to \$750.00)
- Dental PPO Orthodontia lifetime maximum will start over in 2023
- Dental implant benefits are available under the Dental PPO Select Mid & Select Plus plan options
- Premiums decreased for the Dental PPO Select and Select Plus plan options and the Vision plan options
- The Health Care Flexible Spending Account limit will increase to \$2,808.00
- Enhancements were made to MetLife Legal Plans and Cigna DHMO with no premium increase
- UNUM's Long-Term Care premiums will increase by 15% on plan options with Compound Inflation

**Important Note:** Members currently enrolled in Delta Dental PPO Select and Select Plus plan options will default to Cigna Dental PPO Select and Select Plus plan options if they do not make elections during Open Enrollment for Plan Year 2023.