

YOUR 2023 DOAS BENEFITS



Your Dental Benefits



	Network Benefits			DHMO
	New! DPPO			
	Select	Select Mid	Select Plus	
Annual Deductibles	\$50 Per Person / \$150 per family			No Deductibles
Diagnostic & Preventive Services	100% Coverage (no Deductible)			All Services delivered at reduced, fixed charge <i>See the Patient Charge Schedule for specific costs (pp. 36-43 DHMO 2023 Open Enrollment Guide)</i>
Basic Services (Restorative, incl. oral Surgery)	80%		90%	
Major Services (Crowns, inlays, TMJ, and more)	50%		60%	
Eligible Implants	N/A	50%		
Orthodontia Allowance (Lifetime, per adult and child)	N/A	\$1,500 (no Deductible)	\$2,000 (no Deductible)	
Maximum Annual Benefit, per Person	\$750	\$1,500	\$2,000	



	New!				
	Monthly Premiums	Select	Select Mid	Select Plus	DHMO
Employee Only		\$26.87	\$34.20	\$40.86	\$21.95
EE + Spouse		\$52.35	\$66.83	\$79.96	\$39.98
EE + Child(ren)		\$54.89	\$70.09	\$83.87	\$49.57
Family		\$76.92	\$98.30	\$117.68	\$59.13

888 764-0099 | www.cigna.com

Your Vision Benefits



	Network Benefits per Calendar Year	
	Select	Select Plus
Annual Exam	\$10 Copay	\$20 Copay
Standard Lenses (Single Bifocal Trifocal Lenticular)	\$20 Copay	\$25 Copay
Frames	Covered in full, up to \$130* (20% discount on leftover balance)	Covered in full, up to \$150 (20% discount on leftover balance)
Contact Lenses (instead of glasses)	Covered in full, up to \$105 (Free if contacts are non-elective)	Covered in full, up to \$150 (Free if contacts are non-elective)



	Reduced Rates		
	Monthly Premiums	Select	Select Plus
EE Only		\$5.26	\$9.04
EE + Spouse		\$11.13	\$19.80
EE + Children		\$11.65	\$20.72
Family		\$15.73	\$28.23

* Under Select option, frames covered every 24 months

Access to the broadest network of providers and retail chains in Georgia — at the lowest cost
Both plans include additional eyeglass lens options, with higher coverage available under Select Plus

855 556-4844 | www.anthem.com

Your Life Insurance Benefits



Employee Life & AD&D / Spouse and Child Life Insurance

Coverage For You

Life Insurance

- 1-10x your pay, up to \$2 million in coverage
- Premiums waived if you become disabled
- Ability to access benefits while alive in the event of a terminal illness
- Access to free will preparation and estate resolution services

Accidental Death & Dismemberment Insurance

- Additional payout of 1-10x pay if death is result of covered accident
- Lump-sum benefits for qualifying disabilities

For Your Spouse and Children

- Life insurance coverage available to your spouse, at levels ranging from \$6,000 to \$250,000
- Coverage for all your children, from live birth to age 26; available at a single, fixed cost (regarding of how many children you have); at coverage levels ranging from \$3,000 to \$20,000 each

Premiums are specific to the option(s) you select. See GaBreeze for personalized coverage and cost information

MetLife 877 255-5862 | MetLife Estate Resolution 800 821-6400 | www.metlife.com/georgia

Your Disability Benefits



Short-Term Disability

- Can replace up to 60% of your pay (up to \$1,000/week) if you are unable to work due to disability — including pregnancy
- Choice of a 7- or 30-day wait before benefits begin — and a maximum payout period of up to 173 days

Long-Term Disability

- After 180 days of a qualifying disability, plan can replace up to 60% of your pay (up to \$5,000/month)
- Benefits can continue for the full duration of your qualifying disability, to your Social Security normal Retirement Age

You can find additional information about these benefits, including your specific options and costs, on GaBreeze
888 641-7186 | www.standard.com

Your Critical Illness and Accident Benefits



Critical Illness Coverage (with option to add Accident Insurance)

- Cash benefits of \$5,000 to \$50,000 — for you — to protect you financially if you receive a diagnosis for such common critical conditions as cancer, heart attack, and stroke (among many others)
- Full, partial, and recurring payouts available, based on your condition
- Your benefits include 50% coverage for your children, to age 26, at no additional cost
- You can add Critical Illness coverage for your spouse
- The **Select Plus** option pays cash benefits in the event of an accidental injury to you, your spouse, or your children
- Both plan options provide cash incentives for annual health screenings

Premiums are specific to the option(s) you select. See GaBreeze for personalized coverage and cost information
800 433-3036 | www.aflacgroupinsurance.com



Long-Term Care

Cash benefits to offset the cost of personal care, and health and social services in the event of a chronic condition or long-lasting disability

Available to currently participating entities only
888 764-3539 | www.unuminfo.com/sog

Your FSA Benefits



Health Care & Dependent Care Flexible Spending Accounts

Separate accounts you can fund to cover eligible family health care and dependent day care expenses, respectively, **tax free** — substantially reducing your “net cost” for needed products and services

877 924-3967 | member.my.healthequity.com

Your Legal Benefits



- Highly qualified attorneys and legal staff available when you need them
- Option to extend these services to your spouse and children (to age 26)
- Choice of three levels of legal protection

Monthly Premiums	Select	Select Plus	Select Premium
EE Only	\$5.97	\$7.65	\$8.75
Family	\$7.46	\$9.80	\$10.90

- » **Select** — Basic needs, like wills, Powers of Attorney, document review, home purchases, and traffic court
 - » **Select Plus** — Expanded coverage, including tenancy, juvenile court, civil litigation defense, tax audits, and family law (e.g., divorce, custody, adoption, probate, administrative hearings)
 - » **Select Premium** — Broadest coverage, including prenuptial agreements, personal property, living trusts, small claims assistance, demand letters, and restoration of driving privileges
- Unlimited access to the legal services you choose — by phone, face-to-face, and in court

800 821-6400 | www.legalplans.com

