

Frequently Asked Questions

2024 Flexible Benefits Updates

1. When is Open Enrollment this year?

Open Enrollment for flexible benefits begins on October 16 and runs through November 4 at 12:59 a.m. ET.

2. Are there changes to the Flexible Benefits Program this year?

Yes, here's what you need to know for Plan Year 2024.

New Enhanced Protection Coverage

On January 1, Voya Financial will replace Aflac as the vendor for Critical Illness and Accident Insurance. They will also offer two new benefit options. The Voya options include **Critical Illness Insurance**, **Accident Insurance**, **Hospital Indemnity Insurance**, and **Cancer Insurance**. All four plans pay cash benefits, directly to you, in the event of specific diagnoses or injuries. You'll also pay less for these coverages in 2024 — and get more. Voya pays benefits for more covered conditions. Wellness benefits are available under these options to all enrolled participants, including your child(ren).

Other Important News

- The **Dental DHMO** will cover dental implants. And remember: the DPPO lifetime orthodontia maximums re-started in 2023, so additional benefits may be available to you. Dental implants are also covered under the DPPO Select Mid and Select Plus plan options.
- Your **Vision Care** plans give you low-cost access to the largest network in Georgia. It even provides network-level benefits at Walmart and Sam's Club!
- You can increase **Employee Life Insurance** coverage by 1 x Pay, guaranteed, without submitting a statement of health. And, if you don't have employee coverage now, you can add it by enrolling for 1 X Pay during Open Enrollment — no medical questions asked. (Levels above 1 X Pay, and requests for new or increased coverage for your spouse, will require a statement of health.)
- Both **Disability Insurance** plans extend benefits to more pay in Plan Year 2024. It raises maximum benefits by as much as 50%. If you don't have Short-Term Disability insurance, you can add it during Open Enrollment — and the late-enrollment penalty will be waived.

- The **Health Care Flexible Spending Account** limit increased to \$3,000.

For details on these changes, review the [2024 What's New Highlights Summary](#) or [2024 Flexible Benefits Guide](#). Both documents are posted on [GaBreeze](#) and Team Georgia.

3. What if I am enrolled in Critical Illness and Accident Insurance with Aflac?

We are working with Aflac to make sure there is a seamless transition to Voya. If you are currently enrolled in an Aflac plan, watch for an email before Open Enrollment begins with information about the change to Voya. You'll discover what happens to your current coverage if you make no changes during Open Enrollment. You will also receive information on how to file claims with Aflac through December 31, 2023.

4. Are there any special enrollment opportunities this year?

Yes, check out these two limited-time opportunities available during Open Enrollment, which is October 16 through November 4 at 12:59 a.m. ET.

Employee Life Insurance — You can increase your life insurance coverage by 1 X Pay, guaranteed without submitting a statement of health. And if you don't have employee life insurance, you can enroll during this Open Enrollment. Just select 1 X Pay of coverage when you sign up for benefits on the [GaBreeze](#) enrollment portal, no medical questions asked.

Short-Term Disability — If you don't have Short-Term Disability insurance, this is the perfect time to add it. That's because, if you sign up during this year's Open Enrollment, the late-enrollment penalty will be waived. It means benefits for a qualifying disability will start on time (as opposed to having to wait 60 days).

5. What will I pay for flexible benefits in 2024?

2024 benefit costs are mainly unchanged. A few rates are slightly higher. But many more are lower (some much lower). In a year when most plans are seeing rate hikes, our cost structure is secure. You can view your personal cost for 2024 Flexible Benefits coverage on [GaBreeze](#).

6. What is the advantage of DOAS' flexible benefit offerings?

The Flexible Benefits Program has been serving Georgia employees for more than 35 years. A lot has changed over that time. Did you know we are now the largest voluntary benefits program in the State? This size gives us a great deal of buying power — which we use to your advantage. It's one of the reasons why we can bring you more options, more coverage levels, and more favorable features than ever in 2024.

7. Why should I look more closely at flexible benefits this year?

These benefits provide protection and peace of mind in the moments that matter — and for those who matter most — to you. This Open Enrollment, we encourage you to take a fresh look at your options. Consider not only what the coverages offer but why they are important.

Enrolling for benefits

8. How do I sign up for benefits?

There are two ways to sign up for flexible benefits during Open Enrollment.

1. Log on to the GaBreeze enrollment portal at www.GaBreeze.ga.gov.
2. Use the mobile app, Alight Mobile, which can be downloaded on [Google Play](#) or the [App Store](#).

If you don't have access to a computer or smart device, call the GaBreeze Benefits Center at **877-342-7339** between 8 a.m. and 5 p.m. ET during Open Enrollment, and a GaBreeze Customer Care Specialist can help you sign up for flexible benefits.

9. What happens if I don't enroll or sign up?

Your benefit elections will carry over into 2024 — with two exceptions.

1. If you want to contribute to a Flexible Spending Account (FSA) in 2024, you must make new contribution elections.
2. If you want to continue current Critical Illness and Accident child coverage after January 1, you must enroll your dependent children in the applicable Voya plan(s).

You will also miss out on limited-time opportunities for guaranteed employee life insurance and penalty-free Short-Term Disability insurance coverage.

10. How long does the coverage last?

The elections you make during Open Enrollment will remain in effect for the entire 2024 Plan Year. That means that any current coverage you may have that carries over to 2024 — as well as new elections you make for 2024 — will be in place through Plan Year 2024 unless you experience a Qualifying Life Event (QLE), which is described in your Plan Year 2024 Flexible Benefits Guide.

11. Where can I find information about the flexible benefits options?

You can find information about your flexible benefits during Open Enrollment and throughout the year on GaBreeze. Specifically, look for several helpful online tools including:

- [2024 Flexible Benefits Guide](#) (posted on [GaBreeze](#)), which gives an overview of all options, links you to helpful websites, and connects you directly to benefit vendors who can answer your questions.
- An online [Virtual Benefits Fair](#), available all year long, offers 24/7 access to plan highlights, detailed benefit summaries, provider directories, benefit calculators, videos, and web links.

- Contact the flexible benefits vendors directly for questions about how to choose, use, and manage your benefits. You'll find contact information for each vendor in the [2024 Flexible Benefits Guide](#).

12. What if I have questions about enrolling for benefits?

Call the GaBreeze Benefits Center at **877-342-7339** to speak with a GaBreeze Customer Care Specialist.

When you call the GaBreeze Benefits Service Center during busy periods, you will hear estimated wait times for your call to be answered. If the wait is too long, choose to receive a call-back or schedule a call for a more convenient time. You can also schedule an appointment ahead of time to speak with a GaBreeze Customer Care Specialist. You'll get reminders by text or email.

Go to [GaBreeze](#), or use the Alight mobile app, which can be downloaded on [Google Play](#) or the [App Store](#), to book your appointment.

13. Can I enroll for or make changes to my State Health Benefit Plan insurance through the GaBreeze enrollment portal?

No. You will need to access the State Health Benefit Plan (SHBP) enrollment portal to make changes to your State health benefits.

14. What action should I take if my name is not on the enrollment portal?

Contact your entity's Human Resources Department for assistance.

15. I plan to retire in 2024. Should I enroll for dental coverage during Open Enrollment this year?

Yes, you should enroll in dental coverage during this year's Open Enrollment. You **must** be enrolled in a dental option **prior to retiring**. If you are enrolling during this Open Enrollment, your retirement date must be effective on or after February 1, 2024, to be eligible for retiree dental coverage. During the Retiree Dental Option Change Period (ROCP), which is the same period as Open Enrollment each year, you can only make changes or discontinue your dental coverage.

Logging on to GaBreeze

16. It's my first time using the enrollment portal. How do I log on?

Go to [GaBreeze](#). Click on 'New User?' and follow the prompts to complete the login process. Note that when accessing GaBreeze, you should use the most current versions of the following browser platforms: Google Chrome, Firefox, Microsoft Edge, and Safari.

17. How do I reset my User ID/Password if I can't remember them?

You can go to [GaBreeze](#) and request a password reset. If you aren't sure of your log in information, go online before Open Enrollment begins so that you'll have it when you're ready to sign up for benefits. If you have questions about the enrollment system, call the GaBreeze Benefits Center at **877-342-7339**.

18. Why can't I access GaBreeze using Internet Explorer?

You must use the most current versions of these browser platforms to access the GaBreeze website and the enrollment system: Google Chrome, Firefox, Microsoft Edge, and Safari.

19. What if I can't get logged on to the GaBreeze enrollment portal?

Call the GaBreeze Benefits Center at **877-342-7339**.

Making changes in coverage

20. Can I drop coverage that I no longer need in 2024?

Go to [GaBreeze](#) or access the enrollment portal using Alight Mobile, which can be downloaded on [Google Play](#) or the [App Store](#), before November 4 at 12:59 a.m. ET, to drop coverage for 2024. You can only discontinue coverage during Open Enrollment (October 16 through November 4 at 12:59 a.m. ET) unless you experience a Qualifying Life Event (QLE).

21. 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, after November 4, 2023 at 12:59 a.m. ET, you can no longer change your 2024 benefit elections.

22. 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 for 2024 during Open Enrollment (October 16 through November 4 at 12:59 a.m. ET). Upon return from LWOP, you will have 31 days to contact GaBreeze to re-enroll or make changes in your flexible benefits.

23. How can I request a name change?

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

Adding dependents

24. Whom can I cover under the Flexible Benefits Program?

Eligibility information for dependents can be found in the [2024 Flexible Benefits Guide](#) (posted on [GaBreeze](#)). Generally, you can cover your legal spouse and dependent children through age 26. However, you should refer to the eligibility information to see any special circumstances that might apply.

25. Are my grandchildren considered dependents?

You **must** have legal custody or guardianship to enroll a grandchild in flexible benefits. Eligibility information for the Flexible Benefits Program can be found in the [2024 Flexible Benefits Guide](#) (posted on [GaBreeze](#)).

26. Do I need to submit a birth certificate or marriage license to enroll dependent(s) for coverage?

You must provide proof to GaBreeze that your dependents meet the eligibility requirements for coverage under the Flexible Benefits Program. Be sure the names of your dependent(s) are listed on your enrollment page and that you select the box next to their names to enroll them in coverage. If your dependent's name is not checked, they will not have coverage for 2024.

Submitting Statement of Health

27. How do I provide a statement of health (or evidence of insurability)?

If a statement of health is required for enrollment in a benefit option, a message will appear on your GaBreeze enrollment page. It'll give you an option to access the appropriate online form. (You'll complete and submit the form online as there are no paper forms.)

Confirming your elections

28. How can I check to see that my elections are accurately reflected in the system?

After you complete your enrollment on [GaBreeze.ga.gov](#) or using Alight Mobile, you will receive a **Completed Successfully** message along with a confirmation number. Please review your information, confirm that your elections and dependents are accurate, and print a copy to keep for your records.

If you enroll by phone with the GaBreeze Benefits Center, a confirmation statement will be emailed to your email address on file with GaBreeze. If there is no email address on file for you, a paper copy will be mailed to your home mailing address.

29. How do I change my elections after I've completed online enrollment?

If the enrollment period has not ended, you can log back online and make changes. You will receive a confirmation of enrollment after you complete your enrollment. Be sure to review your statement and if you notice any errors, immediately contact the GaBreeze Benefits Center at **877-342-7339**.

These documents summarize benefits you can choose through the State of Georgia Flexible Benefits Program. A more detailed explanation of benefit provisions is provided in each Benefit Summary Plan Description. In the event of conflict between this document and the official plan descriptions and/or contracts, the terms of the official plan descriptions and contracts prevail. The Flexible Benefits Program is governed by current tax law and is subject to and operated in accordance with regulations of the Internal Revenue Service (IRS). If changes in the Flexible Benefits Program are necessary, updates will be made to comply with applicable IRS regulations.