

# Annual Enrollment Frequently Asked Questions (FAQs) Flexible Benefits

## **When is Annual Enrollment (AE) for Flexible Benefits?**

*AE starts on **October 15, 2018 at 12:00 a.m. ET** and ends on **November 2, 2018 at 11:59 p.m. ET**.*

## **How do I enroll in my Flexible Benefits?**

*Access the enrollment portal, [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov). 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 15, 2018 through November 2, 2018.*

## **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 or you can call the GaBreeze Benefits Center at 1-877-342-7339 to request a 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.*

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

*Contact your agency'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, visit the enrollment portal, [www.Gabreeze.ga.gov](http://www.Gabreeze.ga.gov) 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 AE period unless you experience a Qualifying Life Event (QLE) outside AE.*

## **How long do my elections last?**

*The elections made during Annual Enrollment will be the coverage you will have for the entire 2019 Plan Year unless you experience a QLE. A QLE will allow changes to elections outside of the Annual Enrollment period.*

## **Can I make changes during annual 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 2, 2018 at 11:59 p.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, [www.team.ga.gov](http://www.team.ga.gov).

### I’m on leave without pay (LWOP), what happens to my flexible benefits?

**A1** 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.

**A2** If you are on FML without pay, you will receive a direct billing from GaBreeze. You will need to pay the direct billing to avoid cancellation of your flexible benefits. While out on FML without pay during the Annual Enrollment period, you will not be allowed to participate in Annual Enrollment. Once you return from FML, you will have 30 days to contact GaBreeze to re-enroll 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 are accurate, print and maintain for your records. If you are enrolling through the call center you will receive a confirmation statement in the mail. You will also receive a confirmation of your enrollment via the email you provided to GaBreeze.

### What happens if I don’t participate in Annual Enrollment?

If you are currently enrolled in benefits, these benefits will roll over to the next plan year. **Note:** Employees currently enrolled in the Flexible Spending Accounts (Health Care and Dependent Care) **must** actively enroll. The current designated amounts will not automatically rollover for the next plan year, January 1, 2019 – December 31, 2019. If employees do not make a Flexible Spending Account election during Annual Enrollment, Flexible Spending Account coverage will end December 31, 2018. This includes both Health Care Spending and Dependent Care Spending Accounts.

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

*If there are no changes there's nothing for you to do, your benefit 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 benefit eligible position, they must access GaBreeze to re-enroll in the dental coverage.*

### **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've added my dependents during AE. 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.*

### **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?**

*If you are enrolling for the first time or making changes, ID cards will automatically be mailed to you. Otherwise, contact the Flexible Benefits vendor or print an ID card from the vendor's website.*

## Are there any changes to the 2019 Flexible Benefits?

*Yes, the changes are as follow:*

- Hyatt Legal will have a third option, Select Premium. The Select Premium will include the benefits from the Select and Select Plus, with the following additional benefits:
  - Personal Property Protection
  - Small Claim Assistance
  - Demand Letters
  - Prenuptial Agreement
  - Property Tax Assessments
  - Zoning applications
  - Restoration of Driving Privileges
  - Living Trusts
  - Boundary Title Disputes (Primary Residence)
- There is a rate increase of 15% for the Unum Long Term Care
- The 2019 Flexible Spending Accounts (FSAs) limits are being increased to the current IRS limits
- The Disability Annual Benefit Salary limits are increasing to \$86,684 for Short-Term Disability and \$100,000 for Long-Term Disability