

# YOUR 2024 FLEXIBLE BENEFITS

**FLEXIBLE**  
BENEFITS  
FOR YOU



Benefits Center: 877 342-7339  
www.GaBreeze.ga.gov

## Open Enrollment

Begins: October 16, 2023  
(at 1:00 a.m. ET)

Ends: November 4, 2023  
(at 12:59 a.m. ET)

## Your Dental Benefits



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



Monthly Premiums	Select	Select Mid	Select Plus	DHMO
Employee Only	\$26.87	\$34.20	\$40.86	\$22.52
EE + Spouse	\$52.35	\$66.83	\$79.96	\$41.04
EE + Child(ren)	\$54.89	\$70.09	\$83.87	\$50.89
Family	\$76.92	\$98.30	\$117.68	\$60.71

888 764-0099 | www.cigna.com

Rates shown include admin fee

## Your Vision Benefits



	Network Benefits per Calendar Year	
	Select	Select Plus
<b>Annual Exam</b>	\$10 Copay	\$20 Copay
<b>Standard Lenses</b> Single   Bifocal   Trifocal   Lenticular	\$20 Copay	\$25 Copay
<b>Frames</b>	Covered in full, up to \$130* (20% discount on leftover balance)	Covered in full, up to \$150 (20% discount on leftover balance)
<b>Contact Lenses</b> (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)



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

Rates shown include admin fee

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 (regardless 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



FLEXIBLE BENEFITS FOR YOU

## Short-Term Disability



- Can replace up to 60% of your pay (up to \$1,500/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 \$10,000/month)
- Benefits can continue for the full duration of your qualifying disability, to your Social Security Normal Retirement Age (See Certificate)

You can find additional information about these benefits, including your specific options and costs, on GaBreeze

888 641-7186 | [www.standard.com](http://www.standard.com)

# Your Critical Illness, Accident, Hospital Indemnity, and Cancer Insurance



## Critical Illness Insurance

- Cash benefits of \$5,000 to \$30,000 if you are diagnosed with a covered illness like a stroke or heart attack
- Benefit amounts depend on your plan choice and illness

## Accident Insurance

- Cash benefits after a covered accident/injury
- Benefit amounts depend on injury and treatment
- No-cost Travel Assistance services for incidents when you're 100+ miles from home

## Hospital Indemnity Insurance

- Cash benefits after an eligible stay in a covered medical facility
- Benefit amounts depend on admission and length of stay

## Cancer Insurance



- Cash benefits for specific treatment or services — like screenings or blood transplants, resulting from a covered cancer diagnosis
- Benefit amounts depend on treatments

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

844 262-6042 | <https://presents.voya.com/EBRC/stateofgeorgia>



## 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](http://www.unuminfo.com/sog)

# Your FSA Benefits

# HealthEquity

## 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](http://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

- » **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

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

Rates shown include admin fee

800 821-6400 | [www.legalplans.com](http://www.legalplans.com)

