

# YOUR 2025 FLEXIBLE BENEFITS

OPEN ENROLLMENT: October 15, 2024 (at 1:00 a.m. ET) - November 9, 2024 (at 12:59 a.m. ET)

**FLEXIBLE**  
BENEFITS  
FOR YOU

Benefits Center: **877-342-7339** | [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov)

## DENTAL INSURANCE

	DPPO			DHMO
	Select	Select Mid	Select Plus	
<b>Annual Deductibles</b>	\$50 per person / \$150 for family			No deductibles
<b>Diagnostic and Preventive Services</b>	100% coverage (no deductible applies)			All services delivered at fixed co-payments  See the Patient Charge Schedule for specific costs
<b>Basic Services</b> (restorative, including oral surgery)	80%	80%	90%	
<b>Major Services</b> (crowns, inlays, TMJ, and more)	50%	50%	60%	
<b>Eligible Implants</b>	N/A	50%	50%	
<b>Orthodontia Allowance</b> (lifetime per adult and child)	N/A	\$1,500 (no deductible)	\$2,000 (no deductible)	
<b>Maximum Annual Benefit</b> (per person)	\$750	\$1,500	\$2,000	No limits
<b>Monthly Premiums</b>				
<b>Employee Only</b>	\$27.32	\$34.65	\$41.31	\$22.97
<b>EE + Spouse</b>	\$52.80	\$67.28	\$80.41	\$41.49
<b>EE + Child(ren)</b>	\$55.34	\$70.54	\$84.32	\$51.34
<b>Family</b>	\$77.37	\$98.75	\$118.13	\$61.16



**888-764-0099**  
[www.cigna.com](http://www.cigna.com)

Rates shown include admin fee

## VISION CARE

	Network Benefits per Calendar Year	
	Vision Select Plan	Vision Select Plus Plan
<b>Annual Exam</b>	\$10 copay	\$20 copay
<b>Standard Lenses</b> Single   Bifocal   Trifocal   Lenticular	\$20 copay	\$25 copay
<b>Frames</b> Under Select option, frames covered every 24 months	Covered in full, up to \$130 (20% discount on leftover balance)	Covered in full, up to \$130 (20% discount on leftover balance)
<b>Contact Lenses</b> (instead of glasses)	\$105 each calendar year; at no cost to you if contacts are non-elective	\$150 each calendar year; at no cost to you if contacts are non-elective
<b>Monthly Premiums</b>		
<b>Employee Only</b>	\$5.71	\$9.49
<b>EE + Spouse</b>	\$11.58	\$20.25
<b>EE + Child(ren)</b>	\$12.10	\$21.17
<b>Family</b>	\$16.18	\$28.68



**855-556-4844**  
[www.anthem.com](http://www.anthem.com)

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

Rates shown include admin fee

## LIFE INSURANCE

Employee Life & AD&D	Spouse and Child Life
<p><b>Life Insurance</b></p> <ul style="list-style-type: none"> <li>• 1-10x your pay, up to \$2 million in coverage</li> <li>• Premiums waived if you become disabled</li> <li>• Ability to access benefits while alive in the event of a terminal illness</li> <li>• Access to free will preparation and estate resolution services</li> </ul>	<p><b>Accidental Death &amp; Dismemberment Insurance</b></p> <ul style="list-style-type: none"> <li>• Additional payout of 1-10x pay if death is result of covered accident</li> <li>• Lump-sum benefits for qualifying disabilities</li> </ul>
	<ul style="list-style-type: none"> <li>• Life insurance for your spouse, in amounts ranging from \$6,000 to \$250,000</li> <li>• Coverage for all your children, from live birth to age 26; available at a single, fixed cost, regardless of how many children you have; for coverage ranging from \$3,000 to \$20,000 each</li> </ul>



[www.metlife.com/georgia](http://www.metlife.com/georgia)

**877-255-5862**

MetLife Estate Resolution Services **800-821-6400**

## DISABILITY INSURANCE


Short-Term Disability	Long-Term Disability
<ul style="list-style-type: none"> <li>• Can replace up to 60% of pay (up to \$1,500/week) if you are unable to work due to disability — including pregnancy</li> <li>• Choice of a 7- or 30-day wait before benefits begin — and a maximum payout period of up to 173 days</li> </ul>	<ul style="list-style-type: none"> <li>• After 180 days of a qualifying disability, plan can replace up to 60% of your pay (up to \$10,000/month)</li> <li>• Benefits can continue for the full duration of your qualifying disability, to your Social Security Normal Retirement Age</li> </ul>


[www.standard.com](http://www.standard.com) | 888-641-7186 | You can find additional information about these benefits, including your specific options and costs, on GaBreeze



## ENHANCED PROTECTION COVERAGE

Critical Illness Insurance	Accident Insurance	Hospital Indemnity Insurance	Cancer Insurance
<ul style="list-style-type: none"> <li>• Cash benefits of \$5,000 to \$30,000 if you are diagnosed with a covered illness (e.g., stroke, heart attack)</li> <li>• Benefits based on your plan choice and illness</li> </ul>	<ul style="list-style-type: none"> <li>• Cash benefits after a covered accident/injury</li> <li>• Benefits based on injury and treatment</li> <li>• No-cost Travel Assistance services for incidents when you're 100+ miles from home</li> </ul>	<ul style="list-style-type: none"> <li>• Cash benefits after an eligible stay in a covered medical facility</li> <li>• Benefits based on admission and length of stay</li> </ul>	<ul style="list-style-type: none"> <li>• Cash benefits for specific treatment or services — like screenings or blood transplants — resulting from a covered cancer diagnosis</li> <li>• Benefits based on treatments</li> </ul>


[presents.voya.com/EBRC/stateofgeorgia](http://presents.voya.com/EBRC/stateofgeorgia) | 844-262-6042 | All plans offer spouse and child coverage. Premiums are specific to the option(s) you select. See GaBreeze for personalized coverage and cost information.

### 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 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 need — by phone, face to face, and in court

Monthly Premiums	Select	Select Plus	Select Premium
<b>Employee Only</b>	\$6.42	\$8.10	\$9.20
<b>Family</b>	\$7.91	\$10.25	\$11.35


Rates shown include admin fee


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

### 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


[www.unuminfo.com/sog](http://www.unuminfo.com/sog) | 888-764-3539

## FLEXIBLE SPENDING ACCOUNTS (FSAs)

### Health Care & Dependent Care FSAs

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


[www.georgiafsatasc.com](http://www.georgiafsatasc.com) | 877-586-1702

