

Your Flexible Benefits Upon Termination

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Your Flexible Benefits typically terminate at the end of the following month after your most recent premium or contribution has been paid. If you and your dependents are enrolled in Dental Insurance, Vision Care, or Health Care Flexible Spending Account (HCFSAs) plan options, COBRA coverage will be available. If you are enrolled in Employee/Spouse/Child Life, Accidental Death & Dismemberment (AD&D), Long-Term Care, Critical Illness Insurance, Accident Insurance, Hospital Indemnity Insurance, Cancer Insurance, or Legal Benefits, you may be eligible to port or convert these options by contacting the Flexible Benefits vendors upon termination. However, Short-Term and Long-Term Disability Insurance terminates at the end of the month you terminate.

Flexible Benefits Options	Coverage Continued Through COBRA	Coverage Can Be Direct Billed by the Vendor or Converted or Ported to an Individual Policy	You Must Complete Vendor Forms Within
Dental Insurance <ul style="list-style-type: none"> Select, Select Mid, and Select Plus DHMO 	<p>Yes</p> <p>Yes</p>	<p>No</p> <p>Yes</p>	<p>60 days (COBRA)</p> <p>Convert within 31 days (DHMO only)</p>
Vision Care	Yes	No	60 days (COBRA)
Employee/Spouse/Child Life Insurance	No	Yes	31 days
Accidental Death & Dismemberment (AD&D) Insurance	No	Yes	31 days
Health Care Flexible Spending Account (FSA)	Yes (through end of plan year)	No	60 days (COBRA)
Dependent Care Flexible Spending Account (FSA)	No	No	N/A
Disability Insurance <ul style="list-style-type: none"> Short-Term Long-Term 	<p>No</p> <p>No</p>	<p>No</p> <p>Yes</p>	<p>N/A</p> <p>Apply in writing within 45 days</p>
Long-Term Care	No	Yes	60 days
Critical Illness Insurance	No	Yes	31 days
Accident Insurance	No	Yes	31 days
Hospital Indemnity Insurance	No	Yes	31 days
Cancer Insurance	No	Yes	31 days
Legal Benefits	No	Yes	60 days