

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

DENTAL INSURANCE

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



888-764-0099
www.cigna.com

Rates shown include admin fee

VISION CARE

	Network Benefits per Calendar Year	
	Vision Select Plan	Vision Select Plus Plan
Annual Exam	\$10 copay	\$20 copay
Standard Lenses Single Bifocal Trifocal Lenticular	\$20 copay	\$25 copay
Frames Under Select option, frames covered every 24 months	Covered in full, up to \$130 (20% discount on leftover balance)	Covered in full, up to \$150 (20% discount on leftover balance)
Contact Lenses (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
Monthly Premiums		
Employee Only	\$5.71	\$9.49
EE + Spouse	\$11.58	\$20.25
EE + Child(ren)	\$12.10	\$21.17
Family	\$16.18	\$28.68



855-556-4844
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>Life Insurance</p> <ul style="list-style-type: none"> • 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 	<p>Accidental Death & Dismemberment Insurance</p> <ul style="list-style-type: none"> • Additional payout of 1-10x pay if death is result of covered accident • Lump-sum benefits for qualifying disabilities
	<ul style="list-style-type: none"> • Life insurance for your spouse, in amounts 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; for coverage ranging from \$3,000 to \$20,000 each



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"> • Can replace up to 60% of 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 	<ul style="list-style-type: none"> • 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



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



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
Employee Only	\$6.42	\$8.10	\$9.20
Family	\$7.91	\$10.25	\$11.35

Rates shown include admin fee



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

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

877-586-1702

