

**FLEXIBLE** BENEFITS  
FOR YOU

For  
*Moments*  
that matter

Get Ready for 2024 Open Enrollment for Plan Year 2025!

**October 15** (at 1 a.m. ET) **through**  
**November 9, 2024** (at 12:59 a.m. ET)

Open Enrollment for the Flexible Benefits Program is just around the corner. Discover what's available for 2025, how to enroll, and where to find more details.



# FLEXIBLE BENEFITS FOR YOU

## BENEFITS DESIGNED TO WORK FOR YOU!

The Flexible Benefits Program protects your health, life, and finances, no matter what challenges come your way. With options that bolster your well-being and peace of mind, it helps you navigate the moments that matter most to you. From dental and vision care to life insurance and flexible spending accounts, we've got you covered. Protect the ones you love and get the support you need — whether it's an injury, a hospital stay, or something truly unexpected. These benefits are designed to be there when it counts.

With Open Enrollment about to begin, it's a great time to think about your coverage options. Take a moment to consider not just what's available, but why these benefits matter. With them, you can ensure you have the right coverage for life's important moments — for you and your loved ones.

### Why Our Benefits Program Stands Out

The Flexible Benefits Program has been serving Georgia employees for over 35 years, evolving to meet your needs along the way. In fact, we are the largest voluntary benefits program in the state.

This size gives us significant buying power, which we use to your advantage. It's why we can offer you such a broad range of options and benefits levels — with favorable features and policy provisions — at such low premium rates.




# What to Know for 2025

You'll be glad to know the Flexible Benefits Program will remain stable and strong in 2025. We're also introducing some updates to improve the flexibility and security of benefits, making it even easier for you to take charge of your health and financial well-being.

## NEW VENDOR

### Flexible Spending Accounts (FSAs)

 In 2025, we're changing from HealthEquity to TASC for administration of our FSAs. TASC offers lower fees and greatly expanded resources and tools for you. They make using your FSAs easier than ever! Current FSA participants will receive emails with details about the transition from HealthEquity to TASC, including information about grace periods and filing for reimbursement.

## NEW PROVISIONS

### Disabled Dependents

This Open Enrollment, you can enroll any of your qualifying disabled dependents in voluntary benefits. Just complete and return the DOAS/HRA Disabled Dependent Certification Form within 31 days of enrollment.

### Extended Disability Coverage

Disability benefit coverage will terminate at the end of the month your employment ends. It means you won't lose your disability insurance protection the day you leave your job, giving you more time to plan next steps.

### New Fees

The monthly administrative fee for each benefit option will increase from \$.70 to \$1.15. These fees are reinvested to enhance services and support the program. Participants enrolling in FSAs will have higher administrative fees.

### Reminder: Re-Enroll in Your FSA for 2025

Flexible Spending Accounts (FSAs) do **not** automatically roll over. If you want to continue FSA contributions in 2025, you must re-enroll during Open Enrollment. Find more information in your *2025 Flexible Benefits Program Guide*.



## 2025 RATES

During this period of rapidly increasing benefit costs, we've been able to hold the line on nearly all plan costs. Most benefits will remain at their current rates, so there won't be any major surprises. Here are the main changes for 2025.

- Your Disability plans will have much lower rates in 2025 — with savings of nearly 20%!
- Long-Term Care rates will increase by 9.9%. Note that this increase is regulated by the Georgia Office of Insurance Commissioner, so it's outside of our control.
- The DOAS/HRA monthly administrative fee for each voluntary plan will increase slightly, from 70 cents to \$1.15. These amounts, though, are directly reinvested on your behalf to fund Program management and administration.

## OTHER NOTABLE FEATURES

- The Vision Care plan has the largest provider network in Georgia. It even provides network-level benefits at **Walmart** and **Sam's Club**!
- The 30-day Short-Term Disability (STD) waiting period is a **great option for employees who have accrued vacation and sick leave**. It allows you to receive full, unreduced pay for 30 days — rather than the standard 7 days — at a substantially lower cost!
- All three Legal plans give you **unlimited access to experienced, highly qualified attorneys**. With a choice of three levels of coverage, you and your enrolled family members can get all the services you need, all year long — for less than the cost of a single meeting with an attorney.

### Get Paid for Taking Care of You

Don't miss out on extra cash! You can earn payouts of \$60 to \$100 simply by having qualifying health screenings. These cash benefits are payable to you — and each covered family member — under each of the four Voya Enhanced Protection Coverage plans. So you can earn **multiple payouts each year**. Sign up and, when you're ready, pick up this easy money!

### HEALTH

- Dental Insurance
- Vision Care
- Flexible Spending Accounts



### LIFE

- Life Insurance (Employee, Spouse, and Child)
- Accidental Death and Dismemberment Insurance



### FINANCES

- Disability Insurance
- Enhanced Protection Coverage
  - Critical Illness Insurance
  - Accident Insurance
  - Hospital Indemnity Insurance
  - Cancer Insurance
- Long-Term Care Insurance



# Get Ready!

Watch for more information coming soon, including:

- A **Flexible Benefits Program Guide** with interactive features to help you find benefits that work best for you;
- **In-person benefit fairs** — where you can meet experts, ask questions, and pick up vendor “swag”; and
- An online **Virtual Benefits Fair** — set up as a showroom of benefits. Each plan has its own space, filled with useful resources. You’ll find plan highlights, detailed benefit summaries, provider directories, benefit calculators, videos, and web links. Once it’s launched, you can visit 24/7, all year long.



## Need help?

Call the GaBreeze Benefits Call Center at **877-342-7339** (toll-free), Monday through Friday, 8 a.m. - 5 p.m. ET.

## ENROLL WITH EASE

Open Enrollment is **October 15 (1 a.m. ET) through November 9, 2024 (12:59 a.m. ET)**

You have two ways to sign up for flexible benefits.

### 1 ONLINE

Enroll online at [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov).

**Tip:** Make sure you know your User ID and Password before you enroll. But, if you don’t, no problem. You can reset them by clicking “Forgot User ID or Password” directly below the Log On button.

### 2 MOBILE

Enroll on the Aight Mobile app, available at [Google Play](https://play.google.com/store/apps/details?id=com.aight) or the [App Store](https://apps.apple.com/us/app/aight/id1444444444).



**Tip:** Make sure you have a current mobile phone number on file with Aight to receive security codes for logging on to the mobile app.

## WHAT HAPPENS IF I DON'T ENROLL?

Your benefit elections will carry over into 2025 — with one exception.

If you want to participate in a Flexible Spending Account (FSA) in 2025, you must make a new election during Open Enrollment.

### Have questions about the enrollment system?

Call GaBreeze at **877-342-7339**, weekdays, 8 a.m. to 5 p.m.

During Open Enrollment, eligible active employees can:

- Enroll for Flexible Benefits Program coverage
- Change plan options
- Enroll eligible dependents
- Continue or start a Flexible Spending Account
- Drop covered dependents
- Decrease or increase coverage levels or tiers
- Discontinue Flexible Benefits plan option(s)

This summary outlines your options under the State of Georgia Flexible Benefits Program. For full details, refer to each Benefit Summary Plan Description. If conflicts arise, official plan descriptions and contracts take precedence. The program follows IRS regulations and may change to comply with tax laws.



## Flexible Benefits for You

Get ready for Open Enrollment by focusing on what matters most. The Flexible Benefits Program offers you personalized coverage for life's key moments. Protect yourself and those you love with the right options for when you need them most.