

Frequently Asked Questions

Retiree Dental Benefits Plan Year 2025

1. When is the Retiree Option Change Period (ROCP) for dental insurance this year?

The ROCP starts on October 15 (at 1 a.m. ET) and runs through November 9, 2024 (at 12:59 a.m. ET).

2. Are there changes in dental benefits this year?

There are no changes for Plan Year 2025. You'll continue to have a choice of three dental PPO options and a DHMO option. You have the flexibility to select richer coverage when you need it (like for extensive dental procedures or orthodontia) and lower coverage for those years you don't need it. Keep in mind that:

- Dental implants are covered under the **Dental DHMO** as well as the **DPPO Select Mid** and **DPPO Select Plus** options.
- The **DPPO Select Mid** and **DPPO Select Plus** options also offer orthodontia coverage.

3. How much will I pay for dental coverage in 2025?

You can view your personal cost for all dental coverage options on [GaBreeze](#).

Enrollment

4. How do I log on to make changes?

There are two ways to make changes during the ROCP.

1. Log on to the GaBreeze enrollment portal at www.GaBreeze.ga.gov.
2. Use the mobile app, Alight Mobile, which can be downloaded on [Google Play](#) or the [App Store](#).

If you don't have access to a computer or smart device, call the GaBreeze Benefits Center at **877-342-7339** between 8 a.m. and 5 p.m. ET during the ROCP, and a GaBreeze Customer Care Specialist will assist you in enrolling for dental benefits.

5. What happens if I don't enroll?

Your current dental elections will carry over into 2025.

6. How long does the coverage last?

Elections you make during the ROCP will remain in effect for all of 2025, as will any current coverage that carries over. You may be able to make changes in your benefits if you experience a Qualifying Life Event (QLE), which is described in the [Plan Year 2025 Flexible Benefits Guide](#), posted on [Team Georgia](#) and [GaBreeze](#).

7. Where can I find information about the flexible benefits options for 2025?

You can find information about your flexible benefits on [Team Georgia](#) and [GaBreeze](#). If you have questions about choosing, using, and managing your benefits contact Cigna directly.

8. What if I have questions about enrolling for benefits?

Call the GaBreeze Benefits Center at **877-342-7339** to speak with a GaBreeze Customer Care Specialist.

When you call the GaBreeze Benefits Service Center during busy periods, you will hear estimated wait times for your call to be answered. If the wait is too long, choose to receive a callback or schedule a call for a more convenient time. You can also schedule an appointment ahead of time to speak with a GaBreeze Customer Care Specialist. You'll get reminders by text or email.

Go to [GaBreeze](#), or use the Alight mobile app, which can be downloaded on [Google Play](#) or the [App Store](#), to book your appointment.

9. Can I sign up for dental insurance after I retire?

No. You **must** have been enrolled in a dental option **before you retired** to be eligible to continue this coverage.

GaBreeze

10. It's my first time using the enrollment portal. How do I log on?

Go to [GaBreeze](#). Click on 'New User?' and follow the instructions to complete the login process. Note that when accessing GaBreeze, you should use the most current versions of the following browser platforms: Google Chrome, Firefox, Microsoft Edge, and Safari.

11. How do I reset my User ID/Password if I can't remember them?

You can go to [GaBreeze](#) and request a password reset. If you aren't sure of your login information, go online before ROCP begins so that you'll have it when you're ready to sign up for benefits. If you have questions about the enrollment system, call the GaBreeze Benefits Center at **877-342-7339**.

12. Why can't I access GaBreeze using Internet Explorer?

You must use the most current versions of Google Chrome, Firefox, Microsoft Edge, and Safari to access the GaBreeze website.

13. What if I can't get logged on to the GaBreeze enrollment portal?

Call the GaBreeze Benefits Center at **877-342-7339**.

Coverage changes

14. Can I drop dental coverage for 2025?

Yes. As a retiree, you can drop your dental coverage during the ROCP or anytime during the Plan Year. Be aware that if you drop your Flexible Benefits dental coverage or fail to pay your monthly premiums on time (either through pension deductions or direct billing), your coverage will end. You cannot re-enroll unless you return to work in a position offering Flexible Benefits.

15. Can I change my elections during the ROCP?

Yes, you can access the enrollment portal as many times as you need to make changes or verify enrollment. However, after November 9, 2024, at 12:59 a.m. ET, you can no longer change your 2025 benefit elections.

Dependents

16. Whom can I cover under the Flexible Benefits Program?

Eligibility information for dependents can be found in the [2025 Flexible Benefits Guide](#). Generally, you can continue to cover your legal spouse and dependent children up to age 26 who were enrolled under your dental coverage prior to your retirement. Your current enrolled disabled dependent children may remain covered under your dental coverage after age 26 if you complete and submit the Disabled Dependent Certification form within 31 days of the dependent's turning 26. Refer to the eligibility information in the Guide for any special circumstances that might apply.

17. Are my grandchildren considered eligible dependents?

You **must** have legal custody or guardianship to enroll a grandchild in flexible benefits. Eligibility information for the Flexible Benefits Program can be found in the [2025 Flexible Benefits Guide](#).

18. Do I need to submit a birth certificate or marriage license to enroll dependent(s) for coverage?

During the ROCP, retirees cannot add dependents. You can make changes in your coverage only if you experience a QLE that allows you to add a dependent. You must provide proof to GaBreeze that your dependents meet the eligibility requirements for coverage under the Flexible Benefits Program.

Confirmation

19. How can I check to see that my elections are accurately reflected in the system?

After you complete your changes on GaBreeze.ga.gov or using Alight Mobile, you will receive a **Completed Successfully** message along with a confirmation number. Please review your information, confirm that your elections and dependents are accurate, and print a copy to keep for your records.

If you make changes by phone with the GaBreeze Benefits Center, a confirmation statement will be emailed to your email address on file with GaBreeze. If there is no email address on file for you, a paper copy will be mailed to your home mailing address.

20. How do I change my elections after I've completed online enrollment?

If the ROCP has not ended, you can log back in and make changes. You will receive a confirmation of enrollment after you complete your changes. Be sure to review your statement and, if you notice any errors, immediately contact the GaBreeze Benefits Center at **877-342-7339**.

This document summarize benefits you can choose through the State of Georgia Flexible Benefits Program. A more detailed explanation of benefit provisions is provided in each Benefit Summary Plan Description. In the event of conflict between this document and the official plan descriptions and/or contracts, the terms of the official plan descriptions and contracts prevail. The Flexible Benefits Program is governed by current tax law and is subject to and operated in accordance with regulations of the Internal Revenue Service (IRS). If changes in the Flexible Benefits Program are necessary, updates will be made to comply with applicable IRS regulations.

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