

Your Flexible Benefits Upon Retirement

GaBreeze.GA.gov



Important Note: If you experience a Qualifying Life Event (QLE), e.g., marriage or spouse loses other group coverage, you must declare the QLE within 31 days of the event by entering the information on GaBreeze at GaBreeze.ga.gov, making changes on the mobile app, Alight Mobile, or contacting GaBreeze Benefits Center at **877-342-7339**.

You can continue certain Flexible Benefits as a retiree for you and your dependents, if you were already enrolled as an active employee prior to your retirement. If you are not enrolled in the Flexible Benefits Program and want to carry Dental Insurance as a retiree, you will need to enroll during Open Enrollment the year prior to your retirement.

Example: Employee is retiring on January 1, 2025 and is not enrolled in the Flexible Benefits Program. In order to have Flexible Benefits coverage as a retiree, you must have enrolled in the Flexible Benefits Program during the 2023 Open Enrollment for Plan Year 2024.

If you retire and you and your dependents are currently enrolled in Dental Insurance, your coverage will continue automatically through pension deductions, if eligible. If you and your dependents are enrolled in Vision Care or Health Care Flexible Spending Account (FSA), COBRA coverage will be available. The Health Care FSA can only be extended through the end of the plan year you retire.

If you are enrolled in Employee/Spouse/Child Life, Accidental Death & Dismemberment (AD&D), Long-Term Care, Employee/Spouse 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 retiring. You will be direct billed by the vendors. Short-Term and Long-Term Disability Insurance terminates at the end of the month you retire.

Flexible Benefits Options	Flexible Benefits Options Available Through Pension Deductions	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				
• Select, Select Mid, and Select Plus	Yes	Yes	No	60 days (COBRA)
• DHMO	Yes	Yes	Yes	Convert within 31 days (DHMO only)
Vision Care	No	Yes	No	60 days (COBRA)
Employee/Spouse/Child Life Insurance	No	No	Yes	31 days
Accidental Death & Dismemberment (AD&D) Insurance	No	No	Yes	31 days
Health Care Flexible Spending Account (FSA)	No	Yes (through end of plan year)	No	60 days (COBRA)
Dependent Care Flexible Spending Account (FSA)	No	No	No	N/A
Disability Insurance				
• Short-Term	No	No	No	N/A
• Long-Term	No	No	No	N/A
Long-Term Care	No	No	Yes	60 days
Critical Illness Insurance	No	No	Yes	31 days
Accident Insurance	No	No	Yes	31 days
Hospital Indemnity Insurance	No	No	Yes	31 days
Cancer Insurance	No	No	Yes	31 days
Legal Benefits	No	No	Yes	60 days