

# Frequently Asked Questions

## What's New for Your Flexible Benefits in 2025

### 1. When is Open Enrollment this year?

Open Enrollment for the Flexible Benefits Program begins on October 15 (at 1 a.m. ET) and runs through November 9, 2024 (at 12:59 a.m. ET).

### 2. What is changing in the Flexible Benefits Program?

- **New Flexible Spending Accounts (FSAs) Vendor**

We're moving from HealthEquity to TASC for administration of our FSAs. TASC offers lower fees and more resources and tools. 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 Flexible Spending Account Limits**

The maximum annual contributions to the Health Care FSA will increase to \$3,156; and, for the Dependent Care FSA, to \$4,956

- **Disabled Dependents Provision**

You can enroll disabled dependents in voluntary benefits during Open Enrollment by submitting the required DOAS/HRA Disabled Dependent Certification Form within 31 days of enrollment.

- **Extended Disability Coverage**

Disability insurance will no longer end on the day you leave your job. Instead, it will continue through the end of the month.

- **Long-Term Care rates will increase by 9.99%**

- **New Administrative Fees**

Monthly fees apply to all voluntary plans and the DOAS/HRA fee will increase from \$0.70 to \$1.15. These fees are then reinvested in the Program to enhance benefit services. FSA participants will see a slight increase in overall fees. TASC's monthly charge is a fixed \$2.35, and DOAS/HRA fees are \$1.15 per FSA.

For details on these changes, see the [2025 What's New Highlights Brochure](#) or Flexible Benefits Program Guide for Plan Year 2025. Both documents are posted on [GaBreeze](#) and [Team Georgia](#).

### 3. What if I am enrolled in a Flexible Spending Account (FSA) with HealthEquity?

We are working with HealthEquity to ensure a seamless transition to TASC. Current FSA participants can use their HealthEquity Health Care FSA debit cards through the end of December only; the cards will shut off on January 1, 2025.

Requests for reimbursement from unspent FSA balances can be sent to HealthEquity after the 2024 plan year ends. Participants can recoup eligible Dependent Care FSA expenses incurred through December 31, 2024, and eligible Health Care FSA expenses incurred through March 15, 2025. All reimbursement requests must be filed with HealthEquity — either postmarked or sent online, by fax, or app — by no later than the **April 30, 2025**, deadline.

### 4. What will I pay for flexible benefits in 2025?

During this period of rapidly increasing benefit costs, we're pleased to be able to hold the line on nearly all plan costs. There are only three changes for 2025.

- Disability plans will cost much less — with savings of about 20%!
- Long-Term Care rates will increase by 9.9%, due to regulations outside of our control.
- DOAS/HRA monthly administrative fees for each plan option will increase slightly, from \$0.70 to \$1.15. These amounts are reinvested directly into the program, funding benefit management and administrative services for our plan participants.

You can view your personal costs for all 2025 Flexible Benefits options on [GaBreeze](#).

### 5. What distinguishes our benefits from those of other organizations?

The Flexible Benefits Program has been serving Georgia employees for more than 35 years. Each year, we seek ways to enhance the value of our plans and better meet employees' needs. Ours is the largest voluntary benefits program in the state, giving DOAS/HRA significant leverage and buying power — which we use to employees' advantage. It's why we can offer such a broad range of benefit options with favorable features and competitive, low premium rates.

### 6. Why do I need this program?

Flexible Benefits provide protection and peace of mind in the moments that matter — and for those who matter most to you. This Open Enrollment, take a fresh look at your options. Consider not only what the coverages offer, but also why they are important.

## Enrollment

### 7. How do I sign up for flexible benefits?

There are two ways to sign up for flexible benefits during Open Enrollment.

1. Log on to the GaBreeze enrollment portal at [www.GaBreeze.ga.gov](http://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 Open Enrollment, and a GaBreeze Customer Care Specialist can help you sign up for flexible benefits.

### 8. What happens if I don't enroll or sign up?

Your benefit elections will carry over into 2025 — with one exception. If you want to contribute to a Flexible Spending Account (FSA) in 2025, you must make new elections during Open Enrollment.

### 9. How long does the coverage last?

The options you choose during Open Enrollment remain in effect for the entire 2025 Plan Year. This means any current coverage that continues 2025 — as well as new elections you make for 2025 — will be in place from January 1 through December 31, 2025. You do, though, have the ability to make certain coverage changes during the year if you experience a Qualifying Life Event (QLE). The interactive benefits guide covers QLEs in detail.

### 10. Where can I find information about the flexible benefits options?

You have many resources with information available to you. You can find them on [GaBreeze](#) and [Team Georgia](#) year-round.

- The [2025 Flexible Benefits Program Guide](#) explains all plan options in plain English. It links you to a range of helpful resources and connects you directly to plan vendors.
- An online [Virtual Benefits Fair](#), available all year long, offers 24/7 access to plan highlights, detailed benefit summaries, provider directories, benefit calculators, videos, and web links.
- Contact the flexible benefits vendors directly for questions about how to choose, use, and manage your benefits. You'll find contact information for each vendor in the [2025 Flexible Benefits Program Guide](#).

### 11. What if I have questions about enrolling for flexible 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 call-back 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 receive 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.

### 12. Can I enroll for or make changes in my State Health Benefit Plan coverage through the GaBreeze enrollment portal?

No. You will need to access the State Health Benefit Plan (SHBP) enrollment portal to make changes in your State health benefits.

### 13. What action should I take if my name is not on the enrollment portal?

Contact your entity's Human Resources Department for assistance.

### 14. I plan to retire in 2025. Should I enroll for dental coverage during Open Enrollment this year?

Yes, you should enroll in dental coverage during this year's Open Enrollment. You **must be enrolled in a dental option before retiring** to qualify for retiree dental coverage.

If you are enrolling during this Open Enrollment, your retirement date must be effective on or after February 1, 2025, to be eligible for retiree dental coverage. During the Retiree Dental Option Change Period (ROCP), which is the same period as Open Enrollment each year, you can only make changes or discontinue your dental coverage.

## GaBreeze

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

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

### 16. 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 log-in information, go online before Open Enrollment 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**.

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

You must use the most current versions of these browsers to access [GaBreeze](#) and the enrollment system: Google Chrome, Firefox, Microsoft Edge, and Safari.

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

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

## Coverage changes

**19. Can I drop coverage that I no longer need in 2025?**

Yes! Go to [GaBreeze](#) or access the enrollment portal using Alight Mobile, which can be downloaded on [Google Play](#) or the [App Store](#), by November 9 at 12:59 a.m. ET, to drop coverage for 2025. You can only discontinue coverage during Open Enrollment (October 15 at 1 a.m. ET through November 9 at 12:59 a.m. ET) unless you experience a Qualifying Life Event (QLE) during Plan Year 2025.

**20. Can I make changes during Open Enrollment?**

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

**21. I'm on leave without pay (LWOP) during Open Enrollment. What happens to my flexible benefits?**

When you are on LWOP, you will receive a direct billing from GaBreeze for your flexible benefits. You must pay the premium(s) to avoid cancellation of your benefits. You can only discontinue flexible benefits coverage for 2025 during Open Enrollment (October 15 at 1 a.m. ET through November 9 at 12:59 a.m. ET). Upon return from LWOP, you will have 31 days to contact GaBreeze to re-enroll or make changes in your flexible benefits.

**22. How can I request a name change?**

You must contact your Human Resources department to have your name changed in the system.

## Dependents

**23. Whom can I cover under the Flexible Benefits Program?**

Eligibility information for dependents can be found in the 2025 Flexible Benefits Program Guide (posted on [GaBreeze](#)). Generally, you can cover your legal spouse and dependent children up to age 26. However, you should refer to the eligibility information to see any special circumstances that might apply.

#### 24. Are my grandchildren considered dependents eligible for coverage?

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 Program Guide (posted on [GaBreeze](#)).

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

You must provide proof to GaBreeze that your dependents meet the eligibility requirements for coverage under the Flexible Benefits Program. Be sure the names of your dependent(s) are listed on your enrollment page and that you select the box next to their names to enroll them in coverage. If your dependent's name is not checked, they will not have coverage for 2025.

## Statement of Health

#### 26. How do I provide a statement of health (or evidence of insurability)?

If a statement of health is required for enrollment in a benefit option, a message will appear on your GaBreeze enrollment page. It will link you to the appropriate online form. (You'll complete and submit the form online as there are no paper forms.)

## Confirmation

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

After you complete your enrollment 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 enroll 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.

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

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

This document summarizes benefits you can choose through the State of Georgia Flexible Benefits Program. A more detailed explanation of benefit provisions is provided in the 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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