

What's New for 2026

Same great program — enhanced experience. Discover new decision tools, expanded resources, and benefits designed for moments that truly matter. See what's waiting for you in 2026!

Open Enrollment for the Flexible Benefits Program is just around the corner:

October 20 (at 1 a.m. ET) — **November 8, 2025** (at 12:59 a.m. ET)



Benefit Updates

What's happening with your 2026 benefits:

- **We've held the line — for you**
Good news! You'll find nearly all your 2026 benefits available at current rates. The only exceptions are Dental (+3%, roughly a dollar or two per month) and Long-Term Care insurance (mandated increase of 10%). Everything else is unchanged.
- **Save more in your Health Care Flexible Spending Account**
The annual contribution limit is increasing to \$3,252, so you can set aside more tax-free dollars for eligible health care expenses.
- **MetLife's One-Up campaign is back!**
During Open Enrollment, you can increase your Employee Life insurance by 1 x Pay, guaranteed — regardless of your health and with no medical questions asked. This is an opportunity to add to your coverage or obtain it for the first time.

IMPORTANT UPDATE ON SHORT-TERM DISABILITY (STD) AND LONG-TERM DISABILITY (LTD)

During Plan Year 2025, the system (GaBreeze) update to extend disability coverage through the end of the month that employment ended extended coverage through the end of the following month if deductions for STD and/or LTD were withheld in the last pay period of the month that employment ended.

Example: Participant's employment ended on August 21, 2025. If your entity withheld your STD and/or LTD premiums from your last paycheck in August, your STD and/or LTD coverage would terminate on September 30, 2025.

Effective January 1, 2026, STD and LTD coverage will terminate at the end of the month employment ends.



Reminder:

If you don't enroll, your current elections will continue in 2026 except for Flexible Spending Account contributions, which require new elections each year.

Get Connected!

This year, take advantage of new tools to find the benefits that connect to your world. Whether you already know what you want, or not even sure where to start, we've got you covered.

The 2026 Benefits Guide is fully interactive. The more you use it, the more it adapts to your situation and your needs. It's an easy, fun way to find the benefits that matter most — for what matters most to you.

- 1

Let the benefits that fit find you

No need for guesswork or sorting through every option on your own. With the “Find Your Why” Decision Quiz, just answer a few questions about your life, family, and what’s ahead — and in seconds, you’ll see a personalized list of options that fit your world.
- 2

Smart search that works like you think

Type in a word or question, and the search engine guides you step by step with helpful prompts. It brings curated, personalized content right to your fingertips — giving you the answers you need to feel confident and find your way.
- 3

The Flexible Benefits for You (FB4U) Network: Turn on, tune in, take charge

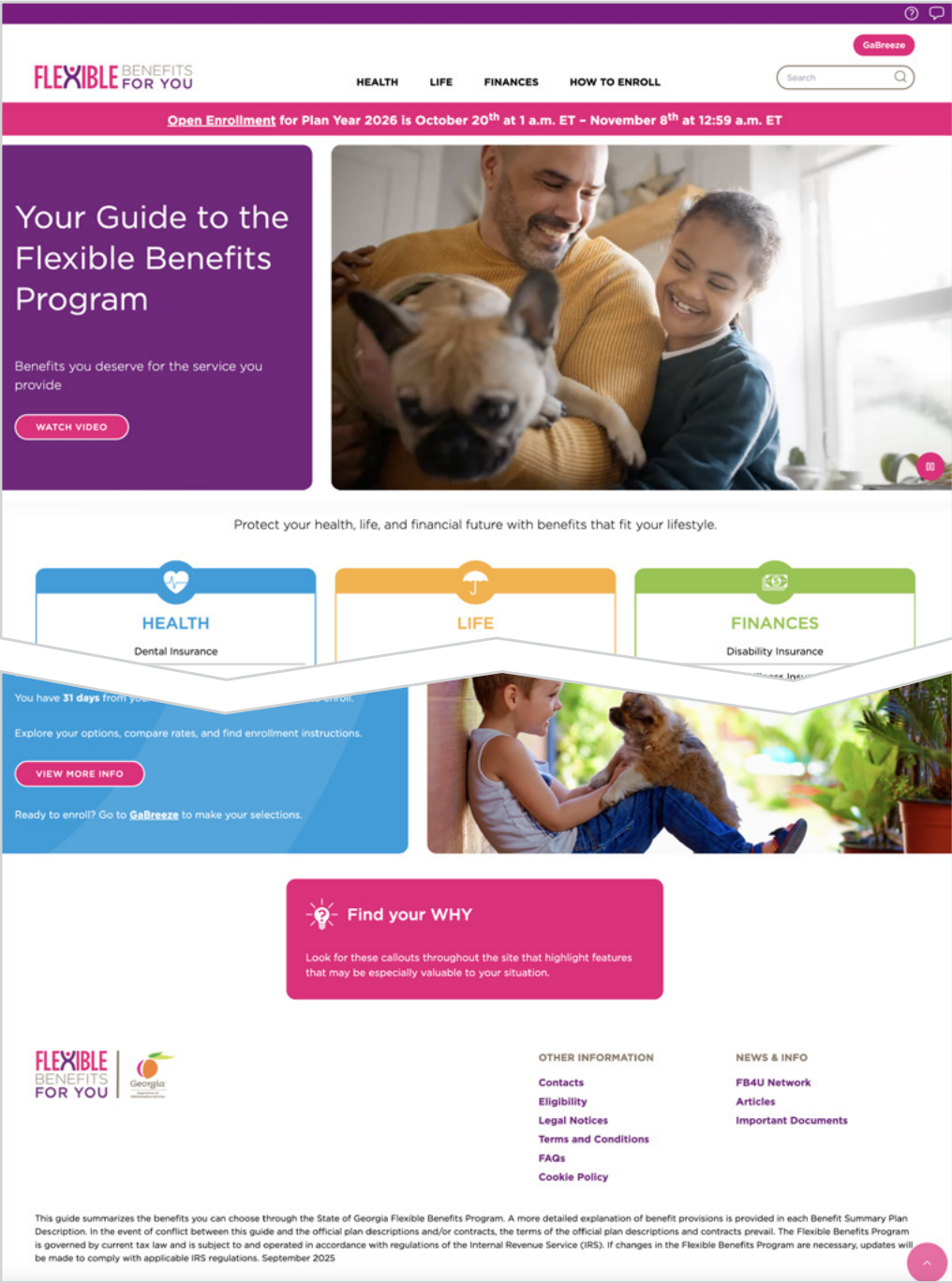
Your new digital hub for benefits brings it all together — quick tips, real talk, and behind-the-scenes insights. Programs stream around the clock, with new episodes added regularly. The FB4U Network is your connection to ideas and takeaways that keep you covered and in control all year long.



Scroll over the numbered items on the right to see each feature in action.

Enhanced Virtual Benefits Fair

24/7 access to plan details, calculators, videos, and resources on team.georgia.gov/benefits-overview



Ready to enroll?

Go to www.GaBreeze.ga.gov

Need help?

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

Get inspired ▶

