

**FLEXIBLE** BENEFITS  
FOR YOU

# Your Guide to Retiree Dental

2026 FLEXIBLE BENEFITS PROGRAM



# Retiree Dental Insurance

Review this guide to learn about your dental options, how to change coverage, and other important reminders.

## WHAT TO KNOW ABOUT YOUR BENEFITS

### Continuing dental coverage as a retiree

You can continue dental coverage for yourself and your dependents if you were enrolled as an active employee when you retired. To do so, you must have enrolled during Open Enrollment in the year before you retired.

### Enrolling in dental coverage before retirement

As an active employee, you can enroll in dental coverage during Open Enrollment. However, to qualify for retiree dental coverage, you must retire on or after February 1, 2026.

### Automatic coverage continuation

Generally, your active employee dental coverage will continue automatically when you retire, through contributions paid from your monthly pension benefit. Be sure to confirm that the correct premium is being deducted from your monthly pension check.

## PAYING FOR COVERAGE

Retiree dental premiums are normally deducted from your monthly pension benefit. If you'd prefer, you can arrange to pay by check instead. If you choose this option, be sure to pay your monthly premiums on time. Otherwise, your coverage will be canceled and you will not be able to re-enroll in dental coverage.

### Annual changes

Each year, you have the option to change your dental coverage during the Retiree Option Change Period (ROCP).

### Dropping coverage

You can drop dental coverage at retirement or anytime during the plan year. Be aware that, unless you return to work in a benefits-eligible position, the decision to terminate coverage is permanent.

### Returning to work

If you are rehired into a benefits-eligible position, your retiree dental coverage will automatically end. To maintain this benefit, you must enroll in dental coverage as an active employee. Remember: to carry dental benefits into your next retirement, you will need to have been enrolled at the time your reemployment ends.






### Retiree Option Change Period (ROCP): October 20 (at 1 a.m. ET) through November 8, 2025 (at 12:59 a.m. ET)

During this time, you can make changes in your dental coverage or discontinue coverage. If you discontinue your dental coverage, you will not be able to re-enroll unless you return to work in a benefits-eligible position and enroll in a dental plan option. Also, you are eligible to enroll in other Flexible Benefits Program plan options during this time.



# Dental Insurance

Dental coverage keeps you smiling and helps you stay healthy. When you enroll for dental coverage, you have access to check-ups, no-cost preventive care, and affordable services. By protecting your dental health, you help take care of the rest of you.

Choices	Advantages to Consider	For More Information
<ul style="list-style-type: none"><li>Dental Care® DHMO</li><li>Dental PPO Select</li><li>Dental PPO Select Mid</li><li>Dental PPO Select Plus</li></ul>	<ul style="list-style-type: none"><li>One of the few programs, anywhere, with a DHMO and three DPPO options</li><li>Strong DHMO network in metropolitan areas, making it an attractive option in those locations</li><li>Largest PPO network in Georgia, giving you convenient access to services, and maximum benefits, close to home</li><li>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</li></ul>	  <a href="#">DPPO Plan Guide</a>   <a href="#">DHMO Plan Guide</a>  <a href="#">myCigna.com</a>  <b>888-764-0099</b> 24 hours a day, seven days a week  Download the mobile app to find in-network dentists, track claims, and view benefits <a href="#">Google</a>   <a href="#">Apple</a>
Coverage		
<p>You, your spouse, and your children up to age 26 enrolled under your dental coverage prior to your retirement</p> <p>Currently enrolled disabled dependent children may remain covered after age 26 if you complete and submit the Disabled Dependent Certification form within 31 days of the dependent's turning 26.</p>		

## Cost

	Dental PPO Options			Dental HMO
	Select Plan	Select Mid Plan	Select Plus Plan	
Employee	\$28.11	\$35.66	\$42.52	\$23.62
Employee + Spouse	\$54.35	\$69.27	\$82.79	\$42.70
Employee + Child(ren)	\$56.97	\$72.62	\$86.82	\$52.85
Family	\$79.66	\$101.68	\$121.64	\$62.96

An administrative fee is included in the premium

YOUR DENTAL OPTIONS

	Dental PPO Options			Dental Care® DHMO
	Dental Select	Dental Select Mid	Dental Select Plus	
Annual Deductibles	\$50 per person / \$150 for family			No deductibles
Diagnostic and Preventive Services¹	100% coverage (no deductible applies)			All services delivered at fixed co-payments²
Basic Services (restorative, including oral surgery)	80%	80%	90%	
Major Services (crowns, inlays, TMJ, and more)	50%	50%	60%	
Eligible Implants (subject to annual maximum benefit)	Not a covered service	50%	50%	
Orthodontia Allowance (lifetime per adult and child)	Not a covered service	50% coverage, up to \$1,500 (no deductible)	50% coverage, up to \$2,000 (no deductible)	
Maximum Annual Benefit (per person)	\$750	\$1,500 (no deductible)	\$2,000 (no deductible)	No limits
Monthly Premiums	Lowest	Middle	Highest	\$23 to \$63
	Range from \$28 to \$122			

<sup>1</sup> Diagnostics and preventive care services do not count toward your annual maximum benefit

<sup>2</sup> See the [DHMO Plan Guide](#)

Find more information about your dental options at the [Virtual Benefits Fair](#).



Find Your WHY

Are you being treated for such conditions as diabetes or heart disease? They can all affect your dental health. That's why all four options offer Oral Health Integration. If you have a qualifying condition, this feature reimburses you for services to treat (or prevent) gum disease and tooth decay. Go to [myCigna.com](#) for information and registration.



Find Out More!

[DPPO Plan Guide](#) | [DHMO Plan Guide](#)

A Network Dentist is Just a Click Away

It's easy to find a participating dentist in your area. Go to [myCigna.com](#), select **Care & Costs**, and click **Doctor by Name** (to check on a specific provider) or **Doctor by Type** (for choices of network dentists, pediatric dentists, and orthodontists).

Lighten Your Wallet

When you use a network provider, you don't need to bring your Dental ID card. Just provide your Social Security number when you check in — and you're good to go!

### CIGNA DENTAL PPO OPTIONS

Our Flexible Benefits Program is one of the few anywhere that offers a choice of three PPOs. This range of options gives you the flexibility to select richer benefits when you need them, and switch to lower coverage in years you don't.

- Largest network of participating providers, both in Georgia and nationwide
- Coverage for services both in and out of network
- Preventive cleanings at no cost to you
- Orthodontia services for adults and dependent children, and dental implant coverage available under Dental Select Mid and Dental Select Plus
- Emergency dental care covered at 100% when you see a network provider
- Low-cost “tele-dental” services for when you can’t get to a dentist
- **MyCigna** mobile app not only helps you find network dentists, it also has a cost-comparison tool to identify the most cost-effective providers

### Help Is a Phone Call Away

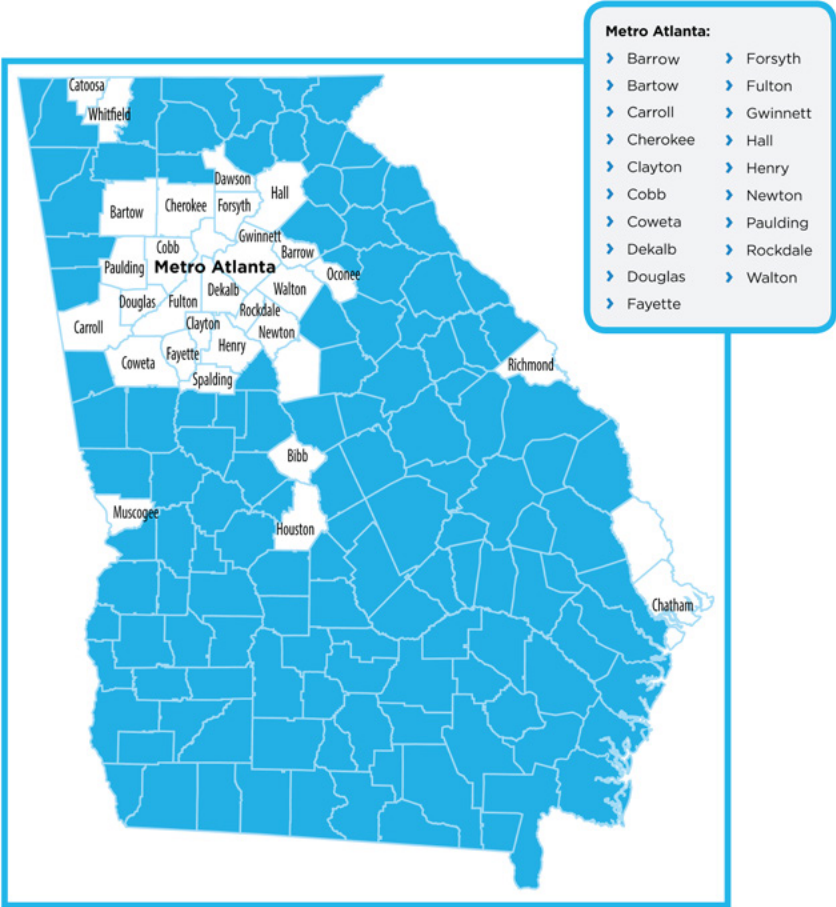
Cigna’s call center offers live operators 24 hours a day, seven days a week, all year round. It even has a language line to help non-English speaking participants navigate care. Just dial **888-764-0099**.

### CIGNA DENTAL CARE® (DHMO)

When you choose the Cigna DHMO, you won’t be surprised by unexpected expenses. The DHMO has no deductibles or coinsurance — as all covered services are delivered at fixed copays. And there is no annual limit on the benefits you can receive.

- Choose a dentist from the Cigna DHMO network for all your dental care needs
- Most preventive services, such as exams, X-rays, and cleanings are covered 100%
- Fillings, crowns, root canals, and other services are available at fixed, low copays
- The DHMO covers dental implants at fixed, low copays
- Orthodontia coverage is available to covered adults and dependent children

Other than emergency services, the DHMO provides benefits *only* when you use DHMO network providers. There is no out-of-network coverage. Plus, DHMO networks are smaller than PPO networks.



The good news is that the DHMO has strong networks in metropolitan areas. If you live in any of those on this map, have a look at the DHMO network. If your dentist is in the network (or you’re open to using one who is) you may want to consider the DHMO. With low premiums and fixed co-payments, the DHMO may be the best choice for you.

# How to Make Changes

Changes you make during the Retiree Option Change Period (ROCP) will be the coverage you have until the next change period, unless you have a Qualifying Life Event (QLE) that allows for a change during the plan year.

## WHAT CAN I DO DURING THE ROCP?

- Change current dental options
- Discontinue your dental coverage
- Drop covered dependents
- Update personal information

## WHAT HAPPENS IF I DON'T MAKE CHANGES?

If you don't make changes during the ROCP, your dental coverage will carry over into the next year for you and your covered dependents.

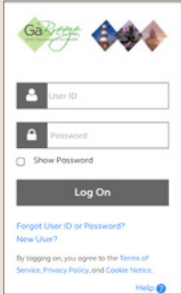
## WHAT DO I DO IF I DON'T REMEMBER MY GaBreeze USER ID OR PASSWORD?

You can reset your password by answering your security question. Or if you have a mobile number on file with GaBreeze, you can request an access code via text to reset your password. If there is not a mobile number on file for you, a temporary password will be mailed to your mailing address on file within five business days.

**Make changes between October 20, 2025 (at 1 a.m. ET) and November 8, 2025 (at 12:59 a.m. ET)**

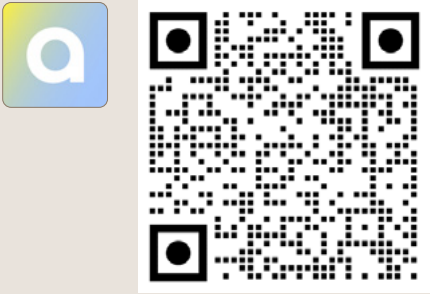
**1** **ONLINE**

**GaBreeze enrollment portal**  
[GaBreeze.ga.gov](https://GaBreeze.ga.gov)




**2** **MOBILE**

**Alight mobile app, available on**  
[Google Play](#) or the [App Store](#)



**Questions about the enrollment system?**

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



If you drop your Flexible Benefits dental coverage, or fail to pay your monthly premiums through pension deductions or direct bill, you will not be able to re-enroll unless you return to work in a position that offers Flexible Benefits coverage.

## YOUR GaBreeze CHECKLIST

### Before Making Changes

- ☐ Review this Retiree Dental Benefits Guide.
- ☐ Make sure you know your GaBreeze User ID and Password. If not, reset them on [GaBreeze](#).
- ☐ Log in to GaBreeze to review your current coverages and dependents.
- ☐ Update personal information, including email and text preferences.

### During the Retiree Option Change Period (ROCP)

- ☐ Check to see if supporting documentation is required for coverage (e.g., dependent verification documents).
- ☐ Select **Confirm** when finished making elections.

### After the ROCP

- ☐ Review and print your **Completed Successfully** page and report discrepancies immediately to the GaBreeze Benefits Center. Follow up to ensure that corrections are made.

## FIRST TIME USING THE ENROLLMENT PORTAL?

- 1 Go to [GaBreeze](#).
- 2 Click on **New User?** and follow the prompts to create your User ID and Password.
- 3 Once you have completed the registration, log in to [GaBreeze](#).
- 4 Follow the **Change Benefit Elections** prompts to choose benefits.

**When accessing GaBreeze, use the most current versions of these browser platforms: Google Chrome, Firefox, Microsoft Edge, and Safari.**

### Three Ways to Save Time

- 1 Schedule an appointment online 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, to book your appointment.
- 2 Hear estimated wait times when you call the GaBreeze Benefits Service Center during busy periods. If the wait is long, choose to receive a call-back or schedule a call for a more convenient time.
- 3 Download the Alight mobile app to make elections from anywhere and on the go.



# Contacts

Whom to Contact for Assistance		
Flexible Benefits Vendors	GaBreeze	Retirement System
<ul style="list-style-type: none"><li>• Benefit questions</li><li>• ID cards</li><li>• Claims status</li><li>• Claims appeals</li><li>• Help finding a network provider</li></ul>	<ul style="list-style-type: none"><li>• Eligibility and enrollment questions/changes (QLEs)</li><li>• Premiums questions</li><li>• Enrolling or removing dependents</li><li>• Password reset/ access to GaBreeze</li><li>• Eligibility appeals</li></ul>	<ul style="list-style-type: none"><li>• Pension questions</li></ul>

Resource	Name & Contact Information	Website
GaBreeze Benefits Center	GaBreeze 877-342-7339 Monday-Friday, 8 a.m. to 5 p.m. ET	<a href="https://GaBreeze.ga.gov">GaBreeze.ga.gov</a>

# Frequently Asked Questions

## What do I need to do to keep my dental coverage?

Unless you want to make changes for Plan Year 2026, there’s nothing you need to do. Your dental benefits will continue through the next plan year. But even if you are not making changes in your dental coverage, we encourage you to review your dental plan options during the ROCP to ensure you have the coverage that meets your needs in 2026.

## What happens to my dental coverage if I am rehired by the State?

If you return to work in a benefits-eligible position, your retiree dental plan will automatically terminate. To retain coverage, you must re-enroll in a dental plan as an active employee. You are also eligible to enroll in any of the other Flexible Benefits plan options once you return to work.

## I’m a retiree not currently enrolled in dental; can I sign up for dental coverage?

No; to be eligible for retiree dental coverage, you must have been enrolled in a plan as an active employee, at the time your employment ended. To meet this requirement, be sure you enroll for dental coverage during the Open Enrollment period before you plan to retire.

## I have added my dependents for dental coverage. Do I need to submit documentation to verify their eligibility?

Once you retire, you can add dependents only in the event of a QLE that allows you to do so. You will be asked to submit documentation that they are eligible for coverage.

## Can I cover my grandchildren?

You can if you have legal custody/guardianship. Go to [GaBreeze](https://GaBreeze.ga.gov) for information on dependent eligibility for the Flexible Benefits Program.

Have more questions about your retiree dental benefits under the Flexible Benefits Program? Click below for a full list of retiree FAQs.

Retiree Dental Benefits

# Legal Notices

You can find the following federal notices on **GaBreeze**.

- Health Insurance Portability and Accountability Act of 1996 (HIPAA) Notification of Privacy
- Women's Health and Cancer Rights Act (WHCRA) of 1998
- Medicare Part D Notification
- Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA)
- Exchange Notice
- Notice of Patient Protections
- COBRA Coverage

# Terms and Conditions

**Click here** to read important Terms and Conditions of the Flexible Benefits Program.



# FLEXIBLE BENEFITS FOR YOU

This guide summarizes the 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 guide 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.

