

Frequently Asked Questions

Retiree Dental Benefits Plan Year 2026

Overview

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

The ROCP for flexible benefits begins on October 20 (at 1 a.m. ET) and runs through November 8, 2025 (at 12:59 a.m. ET).

2. Are there changes to dental benefits this year?

There are no changes for Plan Year 2026. You'll continue to have a choice of three dental PPO options and one 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:

- The **Dental DHMO** covers dental implants, which are also covered under the DPPO Select Mid and Select Plus plan options.
- The **DPPO Select Mid**, **DPPO Select Plus**, and **DHMO** options provide orthodontia coverage.

3. What will I pay for dental coverage in 2026?

All dental plan option premiums increase by 3%. You can view your personal cost for 2026 Flexible Benefits coverage on [GaBreeze](#) or at <http://team.georgia.gov/benefits-overview>.

4. What is the advantage of dental coverage through DOAS' Flexible Benefits Program?

The Flexible Benefits Program uses its market scale to negotiate competitive rates while offering unprecedented choice in dental coverage. With options spanning from basic HMO plans to premium PPO coverage with implant benefits, you can select the protection level that fits your circumstances. The ability to modify your plan annually during the change period ensures you're never locked into coverage that doesn't match your evolving dental care needs or financial situation.

Enrollment

5. 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 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.

6. What happens if I don't enroll?

Your current dental elections will carry over into 2026.

7. How long does the coverage last?

Your elections during the ROCP will remain in effect for all of 2026. Any current coverage that carries over will also remain unless you experience a Qualifying Life Event (QLE).

8. Where can I find information about my dental plan options for 2026?

You can find information about your dental options on [GaBreeze](#) or at <http://team.georgia.gov/benefits-overview>. You should contact Cigna directly for questions about how to choose, use, and manage your benefits.

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

No. You **must** be enrolled in a dental option **before retiring** to remain eligible for retiree dental coverage. You must enroll for dental coverage during the Open Enrollment *prior* to your retirement.

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 2026?

Retiree dental coverage can be discontinued during the Retiree Option Change Period (ROCP) (October 20 at 1 a.m. ET through November 8, 2025, at 12:59 a.m. ET) or at any time during the plan year. If you drop your Flexible Benefits dental coverage or fail to pay your monthly premiums through pension deductions or direct bill, you will lose coverage. 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 needed to make changes or verify enrollment. However, after November 8, 2025, at 12:59 a.m. ET, you can no longer change your 2026 benefit elections.

Dependents

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

Eligibility information for dependents can be found in the 2026 Flexible Benefits Guide (posted on [GaBreeze](#)). Generally, you can cover your legal spouse and dependent children through age 26. You can enroll disabled dependents only before you retire — or following a Qualifying Life Event that allows for enrollment of a disabled dependent.

17. Are my grandchildren considered 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 2026 Flexible Benefits Guide, which you can access on [Team GA](#) or [GaBreeze](#).

18. Do I need to submit a birth certificate or marriage license to enroll dependents for coverage?

You must provide proof to GaBreeze that your dependents meet the eligibility requirements for coverage under the Flexible Benefits Program. Ensure that 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 2026.

Confirmation

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

After you complete your changes in GaBreeze.ga.gov or on 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 or save 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.

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

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 enrollment. Be sure to review your statement and if you notice any errors, immediately contact the GaBreeze Benefits Center 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 each Benefit Summary Plan Description. In the event of a 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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