FLEXIBLE BENEFITS FOR YOU

What's New for 2027

This is your moment. The same trusted benefits.
Smarter ways to choose what fits you best.

Get started

Your enrollment window is open from October 19, 2026 (at 1 a.m. ET) through **November 7, 2026** (at 12:59 a.m. ET)

Scan to explore benefits on your phone

Georgia
Department of Administrative Services

Each year, Open Enrollment gives you a chance to see that your flexible benefits still make sense for you. In 2027, you'll find the same broad range of benefits you've come to count on.

New to the program or already familiar? Either way, click through this highlighter to explore what's available to you.

OPEN ENROLLMENT ENDS NOVEMBER 7, 2026 (AT 12:59 A.M. ET)

If you skip enrollment, your current elections will automatically continue in 2027 — with one exception: **Heath Care and Dependent Care Flexible Spending Account (FSA) contributions don't carry over**. If you want to contribute in 2027, you must make new elections during Open Enrollment.

Benefit Updates

Almost all your 2027 benefits will remain at current rates. The only exceptions are:

- **Dental Benefits** — a 3% increase — about a dollar or two per month — with flexible options that continue to provide broad coverage at competitive rates.
- **Legal Benefits** — contributions locked in for five years, for 10 to 15 cents more per month. Enroll this year and you'll know exactly what you'll pay through 2031.
- **Long-Term Care** — a 12% increase regulated by the Georgia Office of Insurance and Safety Fire Commissioner. If you have this coverage now and choose to drop it for 2027, you won't be able to add it again — Long-Term Care will no longer be offered to new participants.

YOUR CHANCE TO SAVE MORE

You can set aside up to $3,348 in your Health Care Flexible Spending Account (FSA) for 2027. Because your FSA contributions come out of your paycheck before taxes, you pay less in taxes — leaving you more money for eligible health care costs.

Click to see this year's **Benefits at a Glance** — a look at all your 2027 options and rates

Important Reminder Regarding Long-Term Care (LTC) Insurance

Effective May 1, 2026, LTC participants going on approved leave without pay must port their coverage by completing Unum's *Election to Continue Long-Term Care Coverage* form within 60 days of the leave start date. Particpants must pay their LTC premiums directly to Unum. Upon returning to work, LTC payroll deductions will not resume. You must continue to pay your LTC premiums to Unum or your coverage will be terminated permanently.

Make the Most of Your Benefits

GaFlexibleBenefits.com is not just a place to look things up — it's your personalized guide. Start anywhere. Find what you need. Come back when you have questions. And you don't have to wait until Open Enrollment to use it. Visit today!

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

1 SMART SEARCH AND SUPPORT CHAT

Type a word, phrase, or question — in plain language — and you'll get step-by-step guidance. No digging and no dead ends. These tools help you find answers and show you what to do next.

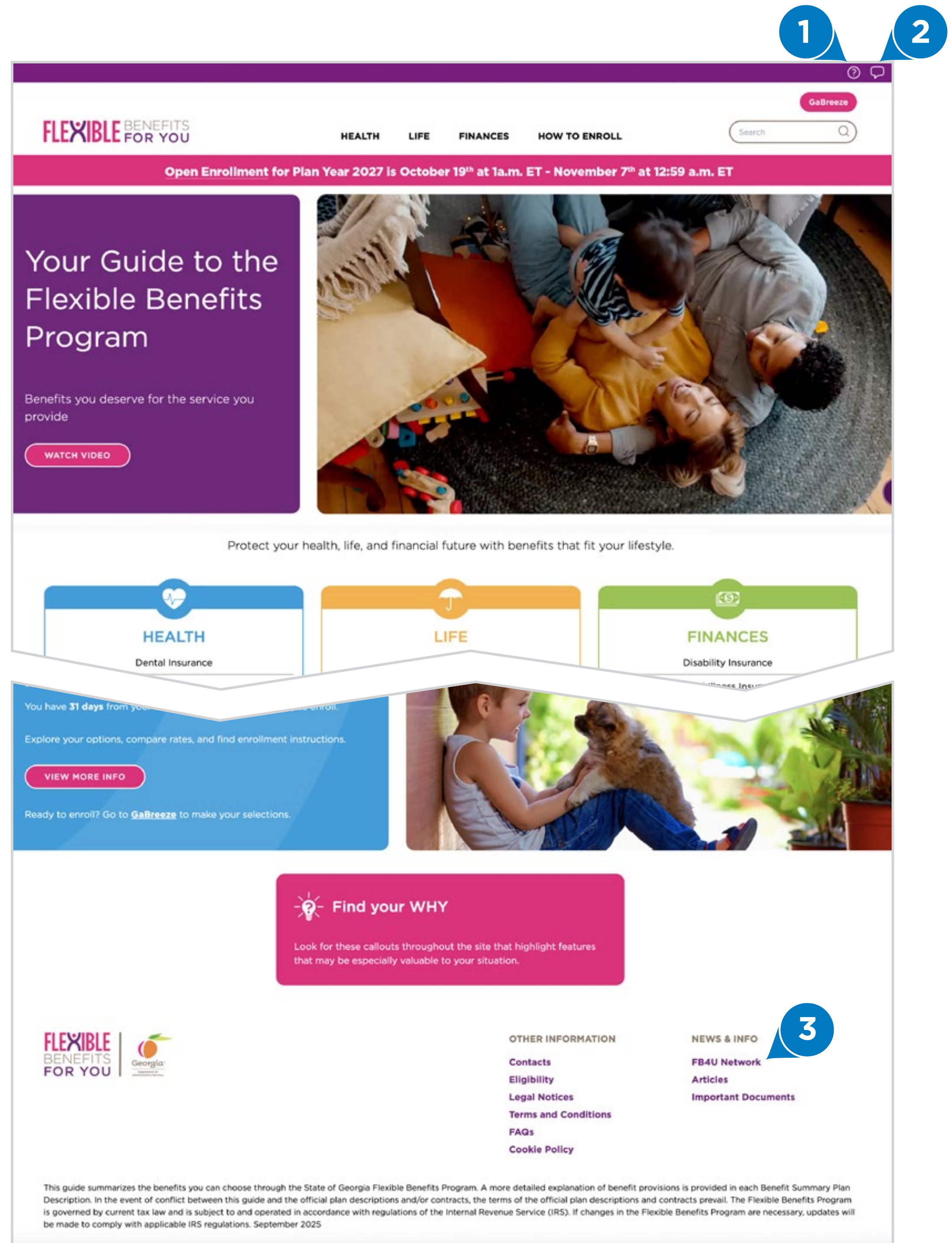
2 FIND YOUR WHY DECISION QUIZ

Answer a few quick questions and get a list of benefits built around your life. Fast, simple, and direct.

3 STREAM THE FB4U NETWORK

Short tips, real talk, and helpful insights — to help you choose and use your benefits to your best advantage. Content keeps growing, with new content added year-round. Watch for new features coming in September.

Step Right Into a Virtual Benefits Fair
Explore a showroom of benefits, with plan details, calculators, videos, and other resources for every plan option.
Visit **team.georgia.gov/vendor-showcase-entrance**.



This Is Your Moment to Find Your WHY

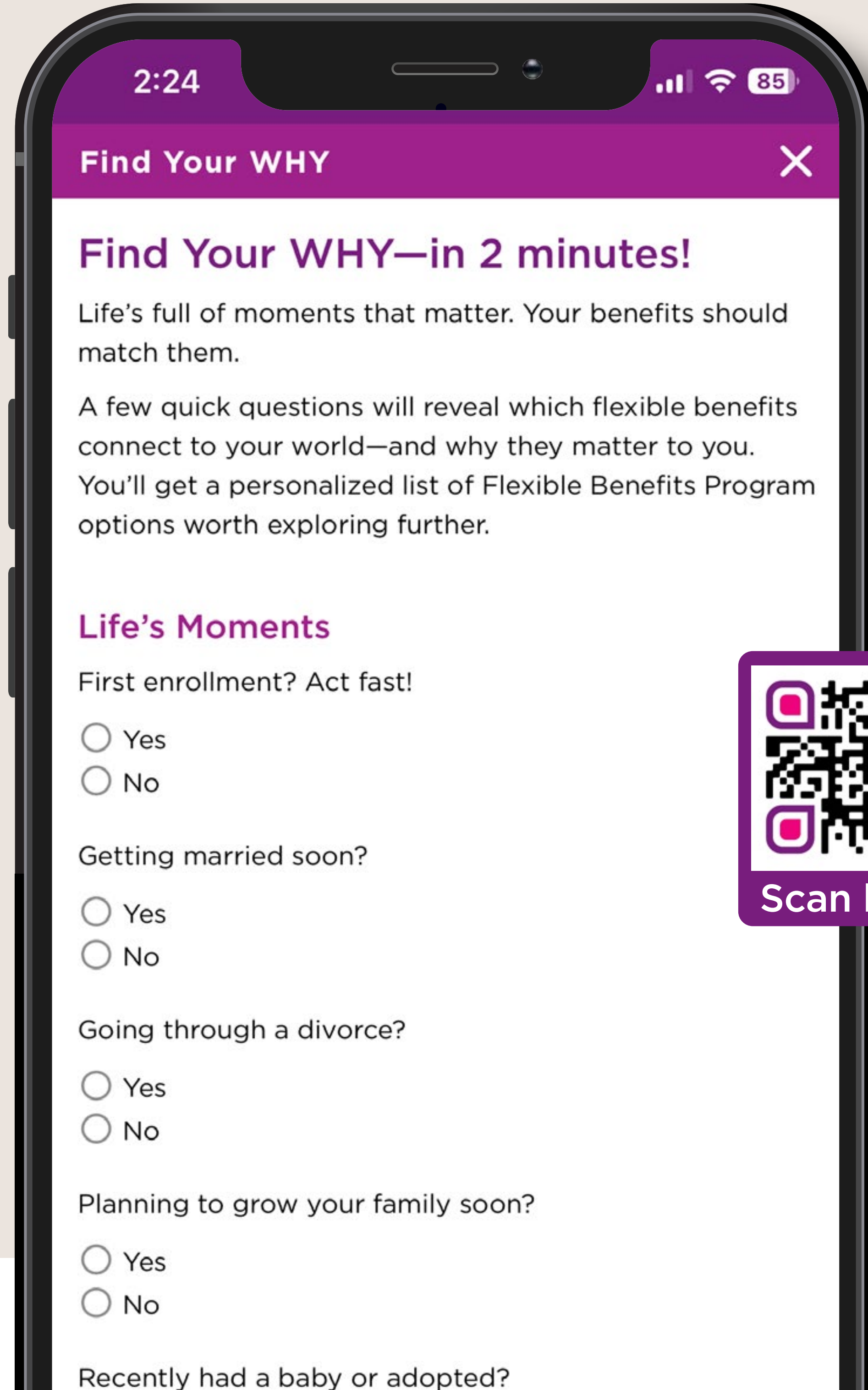
Don't guess. Don't settle. Let your life lead the way.

Use this feature on GaFlexibleBenefits.com to answer a few quick questions about your health, your family, and what's ahead. In seconds, you'll see which benefits make the most sense for you. No personal information needed. No long forms. Completely confidential. Just simple questions — and clear results.

What we learned in 2026:

- **83%** of quiz-takers said protecting their income is a top priority
- **68%** like to plan ahead — and want benefits that help them stay ready
- **62%** are dealing with ongoing medical costs
- **56%** report a history of cancer or heart disease

No matter where you are in life, **Find Your WHY** shows you the benefits that best fit the things that matter most. **This is your chance** to let the benefits you need *find you*. **Try it now.**



Scan here

Make Your Moment Count

Open Enrollment for Plan Year 2027 starts October 19, 2026 (at 1 a.m. ET) and runs through **November 7, 2026** (at 12:59 a.m. ET).

NEED HELP DECIDING?

GaFlexibleBenefits.com is the place to start.

READY TO ENROLL?

Go to **www.gabreeze.ga.gov** beginning October 19, 2026 (at 1 a.m. ET), when Open Enrollment kicks off.

NEED HELP WITH ENROLLMENT SYSTEM?

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

Find more resources at...
team.georgia.gov/benefits-overview

GaFlexibleBenefits.com