

For
Moments
that matter

Your Flexible Benefits Handbook ►

Open Enrollment for Plan Year 2027 is
October 19, 2026 (at 1:00 a.m. ET) —
November 7, 2026 (at 12:59 a.m. ET)



What's Inside



INTRODUCTION

- 3** Flexible Benefits for You
- 5** Open Enrollment for Plan Year 2027



THE BASICS

- 7** Eligibility
- 9** New Hires
- 10** How to Enroll
- 12** Making Changes



FOR YOUR HEALTH

- 15** Dental Insurance
- 18** Vision Care
- 20** Flexible Spending Accounts



FOR YOUR LIFE

- 24** Life Insurance
- 27** Accidental Death and Dismemberment Insurance



FOR YOUR FINANCES

- 29** Disability Insurance
- 32** Enhanced Protection Coverage
- 34** Critical Illness Insurance
- 36** Accident Insurance
- 38** Hospital Indemnity Insurance
- 40** Cancer Insurance
- 42** Long-Term Care*
- 43** Legal Benefits

* Available to current participants only



OTHER INFORMATION

- 46** Contacts
- 47** Legal Notices
- 47** Terms and Conditions



Flexible Benefits for You

The Flexible Benefits Program protects your health, life, and finances, no matter what challenges come your way. With options that bolster your well-being and peace of mind, it helps you navigate the moments that matter most to you.

You'll find a range of choices for you and your family. From dental and vision care to life insurance and flexible spending accounts, we've got you covered. You can also protect the ones you love, with access to legal help when you need it, and choose plans that provide cash payouts for serious illnesses, accidents, and hospital stays.

Each benefits plan ranks in the top tier of its respective market. You'll find a broad range of options and benefits levels, highly favorable plan features, and competitive, low premium rates.

Check out [Benefits at a Glance](#) for a quick look at 2027 coverages, premium rates, and contact information by plan and provider.

HEALTH

- Dental Insurance
- Vision Care
- Flexible Spending Accounts



LIFE

- Life Insurance (Employee, Spouse, and Child)
- Accidental Death and Dismemberment Insurance



FINANCES

- Disability Insurance
- Enhanced Protection Coverage
 - Critical Illness Insurance
 - Accident Insurance
 - Hospital Indemnity Insurance
 - Cancer Insurance
- Long-Term Care Insurance*
- Legal Benefits

* Current participants only



Find Your WHY

Look for the WHYs posted throughout this handbook. They'll give you insights into plans and features that may be especially valuable to you. Finding your WHY can help you use these options to your advantage — and make the most of the Flexible Benefits Program.

Want to experience the fully interactive version of this handbook?

Go to GaFlexibleBenefits.com

You'll find:

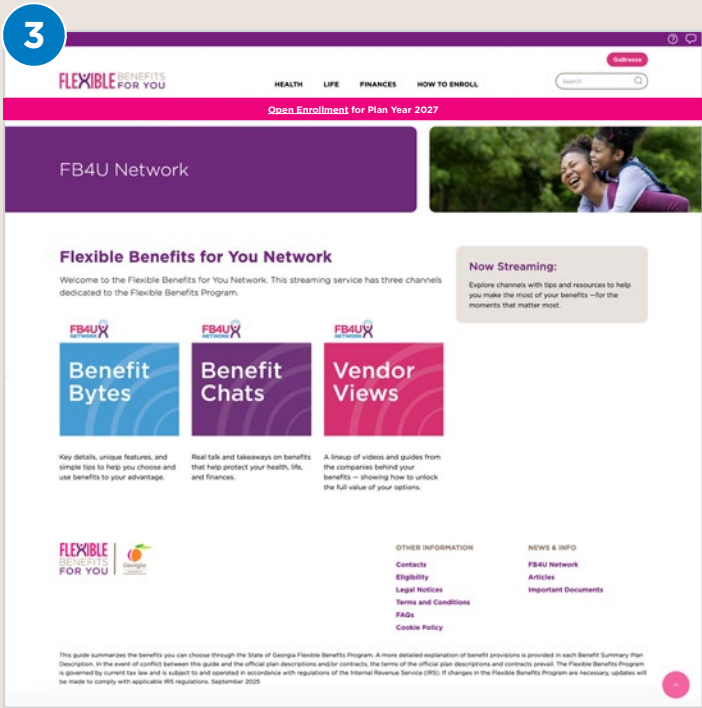
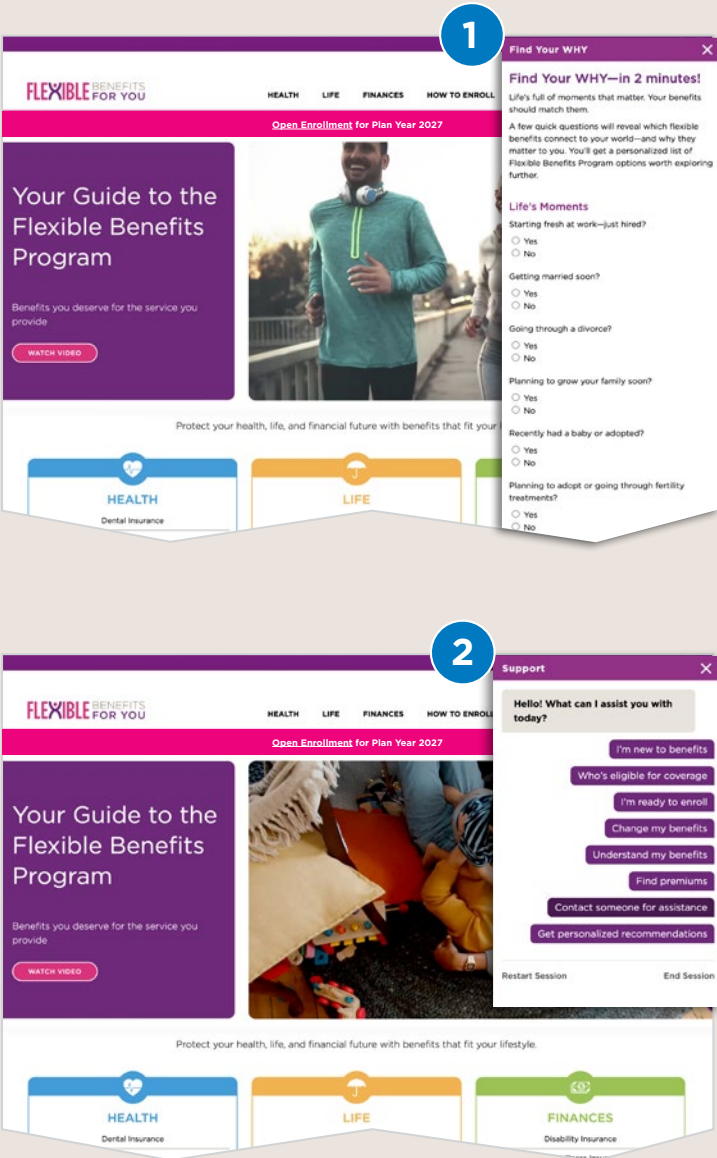
- 1

“Find Your WHY” Decision Quiz: Answer a few questions and in seconds you'll see a personalized list of flexible benefits that fit your world.
- 2

Smart Search: Type in a word or question and the search engine brings the content to you.
- 3

Flexible Benefits for You (FB4U) Network: Stream quick tips, real talk, and behind-the-scenes insights at this new digital hub.

And more!



Open Enrollment for Plan Year 2027

October 19, 2026 (at 1:00 a.m. ET) —
November 7, 2026 (at 12:59 a.m. ET)

Open Enrollment is your chance to review your flexible benefits options and make sure you have the coverage you need for the year ahead. Review the **What's New Highlights Brochure** to see what's new for 2027 and important enrollment reminders.





THE BASICS

ELIGIBILITY | NEW HIRES | HOW TO ENROLL |
MAKING CHANGES



Eligibility

FULL-TIME STATE EMPLOYEES

You are eligible to participate in the Flexible Benefits Program if you are:

- A full-time, regular employee who works 30 or more hours a week and is expected to work at least nine months. You are not eligible if you are a temporary, contingent, or student employee, or work in a sheltered workshop or work transition program.

EDUCATION EMPLOYEES

- A public-school teacher, working at least 17.5+ hours per week and employed in a professionally certified capacity, or working half time or more and not considered a “temporary” or “emergency” employee.
- Local school system employee holding a non-certificated position. You must be eligible for the Teachers Retirement System (TRS) or its local equivalent, working a minimum of 20 hours a week (or 60% of the time necessary to carry out the duties of the position if that’s more than 20 hours).
- Local school system employee working at least 15 hours (or 60% of the time necessary to carry out the duties of your position if that’s more than 15 hours) and eligible for the Public-School Employees’ Retirement System (PSERS).

OTHER ELIGIBLE EMPLOYEES

- County or regional library employee working at least 17.5+ hours per week.
- Deemed eligible by Federal or Georgia law.

Questions about eligibility?

Contact your Human Resources/Payroll Office.

DEPENDENTS

Dependents eligible for coverage under the Flexible Benefits Program include your:

- Legal spouse,
- Your dependent children under age 26 (i.e., natural and legally adopted children of you and your spouse; and legal ward or guardianship) or who are disabled dependents age 26+ (if disabled before age 26) (see [Disabled Dependents](#))

GaBreeze will prompt you if dependent verification documents are needed. You do not have to act until requested to do so.

You must submit the DOAS/HRA Disabled Dependent Certification Form within 31 days of enrollment. Otherwise, you can enroll your disabled dependent child during the next Open Enrollment period, or if they experience a Qualifying Life Event during the year.

Want to know more about eligibility for Flexible Benefits? It’s easy! Click below for the information you need. You can also view these documents on [GaFlexibleBenefits.com](#) in the Resources section as well as print on demand.

Retirement

Termination

IMPORTANT REMINDER

You can enroll any of your eligible disabled dependents during Open Enrollment. Just complete and return the DOAS/HRA Disabled Dependent Certification Form within 31 days of enrollment.

DISABLED DEPENDENTS

Dependent children who are disabled before age 26, and incapable of self-sustaining employment due to mental or physical disability are eligible for coverage if:

- The disabled child is already a participant and turning age 26. To maintain eligibility, submit documentation of the disability within 31 days of their reaching age 26.
- The child was disabled before age 26 and is enrolling as a newly eligible dependent. You must provide proof of the child's disability within 31 days of enrollment.
- You must submit the DOAS/HRA Disabled Dependent Certification Form within 31 days of enrollment. Otherwise, you can enroll your disabled dependent child during the next Open Enrollment period, or if they experience a Qualifying Life Event during the year.

Important: The State Health Benefit Plan's (SHBP) disabled dependent certification does not transfer to the Flexible Benefits Program.

LEAVE OF ABSENCE

If you are on unpaid leave of absence and enrolled in benefits, your coverage will continue except for the Dependent Care FSA. GaBreeze Benefits Center will bill you directly for premiums. You must make timely payments to avoid coverage termination.

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. Participants 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.

New Hires

You have 31 days from your date of hire (or benefits eligibility) to enroll in the Flexible Benefits Program. Your coverage starts on the first day of the month after you complete one full calendar month of continuous employment.

ENROLLING FOR COVERAGE

Watch for an enrollment worksheet, mailed to your home, with your benefit options and premiums. Then, enter your elections into the [GaBreeze](#) enrollment portal. If you need to make any changes during your 31-day enrollment window, contact the GaBreeze Benefits Center at **877-342-7339**, Monday through Friday, 8 a.m. to 5 p.m. ET.



Find Your WHY

As a new hire, you have a unique advantage to obtain life insurance and disability coverage, guaranteed. It's a great way to secure coverage for moments that really matter to you.

NEW HIRE ADVANTAGES

Certain options are available to you only during your first enrollment as a new hire. If you waive these coverages now, you may not be eligible to add them in the future.

- **Life Insurance:** You can obtain up to 1 X Pay up to \$200,000 in Employee Life Insurance, or, if your pay is higher, 1 X Pay up to \$300,000 — no medical questions asked. You can also secure guaranteed coverage for your children (up to \$20,000 per child) and your spouse (up to \$30,000).

Securing life insurance now is easy. But you may not be able to add it in the future. After your initial enrollment, you'll need to submit a health statement, and MetLife will determine if you are eligible. But during your first 31 days after hire, you can get the coverage listed above, without hassle and risk-free.

- **Short-Term Disability:** If you waive coverage now but want to add it later, you'll face a late-enrollment penalty — a 60-day waiting period before qualifying benefits begin in the event of an illness-related claim.
- **Long-Term Disability:** No medical evidence required now (but mandatory if applied for later). A future election for this benefit will require a statement of health and must be reviewed for insurability by The Standard Insurance Company (The Standard).

How to Enroll

The benefit elections you make during the enrollment period remain in effect until the next Open Enrollment period, unless you experience a Qualifying Life Event (QLE) that allows for mid-year change.

YOUR ENROLLMENT OPTIONS

- Enroll in new benefits
- Modify current coverage
- Add or remove dependents
- Cancel coverage you no longer need
- Update beneficiaries
- Change personal information

WHAT HAPPENS IF I DON'T ENROLL?

Most benefits automatically continue to the next year. **Exception:** FSAs require annual re-enrollment, or you'll lose this benefit. If you want to continue FSA contributions, you must re-enroll during Open Enrollment.

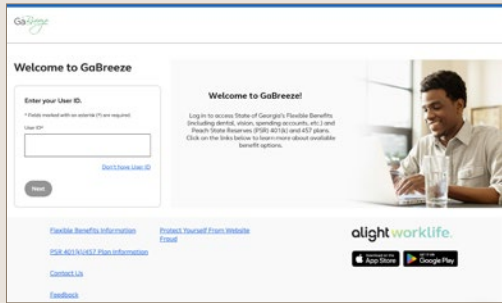
HELPFUL REMINDERS

- 1 Make sure you know your User ID and Password before you enroll. But, if you don't, no problem. You can reset them by clicking "**Forgot User ID or Password**" directly below the Log On button.
- 2 Be sure you have a current mobile phone number on file with Alight to receive security codes for logging on to the mobile app.

ENROLLMENT IS EASY!

1 ONLINE

GaBreeze enrollment portal
www.gabreeze.ga.gov



2 MOBILE

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



Questions about the enrollment system?

Go to www.gabreeze.ga.gov or call the GaBreeze Benefits Center at **877-342-7339** (toll-free), Monday-Friday, 8 a.m. to 5 p.m. ET



Find Your WHY

If you don't enroll, you may miss out on special opportunities that are available during the Open Enrollment period.

YOUR ENROLLMENT CHECKLIST

Before Enrollment

- ☐ Review this Benefits Program Handbook and explore the interactive program guide at www.GaFlexibleBenefits.com. There you'll find a personalized decision quiz — Find Your WHY — to help you connect benefits to your life.
- ☐ Confirm your GaBreeze login credentials (User ID and Password). You can reset them on www.gabreeze.ga.gov before you enroll.
- ☐ Update personal information, including email and text preferences.

During Enrollment

- ☐ Make benefit choices and select Complete Enrollment when finished making elections.
If a statement of health is required for enrollment in a benefit option, you'll see prompts after you submit your elections. These prompts will appear on your Completed Successfully page, in your Reminders, and throughout the GaBreeze enrollment portal.
- ☐ Update or add beneficiary designation(s)

After Enrollment

- ☐ Review and print your **Completed Successfully** page.
- ☐ Report discrepancies immediately to the GaBreeze Benefits Center. Follow up to ensure that corrections are made.
- ☐ Check your paycheck against your elections. Contact your Human Resources Department if you find any discrepancies.

FIRST TIME USING THE ENROLLMENT PORTAL?

- 1 Go to www.gabreeze.ga.gov
- 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 www.gabreeze.ga.gov
- 4 Follow the **Change Benefit Elections** prompts to choose benefits

When accessing www.gabreeze.ga.gov, use the most current versions of these browser platforms: Google Chrome, Firefox, Microsoft Edge, and Safari.

FEES AND RATES

Looking for 2027 fees and rates? Your [Benefits at a Glance](#) summary has an overview for you, with more detail on cost structure in the [Flexible Benefits Rate Sheet](#).

For personalized information, including costs specific to your coverage, benefit levels, and age, head to www.gabreeze.ga.gov — where you can see the exact cost of each option.

The monthly DOAS/HRA administrative fee for each plan option is used to your advantage. They are reinvested in the Program to enhance services and improve your customer experience.

YOUR OPINION MATTERS

After you complete your enrollment, use the link in www.gabreeze.ga.gov to fill out a quick survey. Your feedback helps us improve our services.

Get professional help

Schedule an appointment online to speak with a GaBreeze Benefits Center Representative.

- 1 Visit www.gabreeze.ga.gov or use the Alight mobile app to schedule your appointment.
- 2 Choose your preferred time slot.
- 3 Receive text or email reminders.

Can't schedule?

Phone: **877-342-7339** (toll free)

Hours: Monday-Friday, 8 a.m. to 5 p.m. ET

Busy times: Choose call-back option



Making Changes

Your benefit elections normally last the full plan year. You can make certain changes during the year if you experience a Qualifying Life Event (QLE):

QUALIFYING LIFE EVENTS

If you experience a QLE, like those below, you may be able to add, drop, or modify certain coverages during the year.

- Marriage or divorce
- Birth, adoption, or legal guardianship
- Death of a qualified dependent
- Gain or loss of coverage under another benefit plan

If you experience a QLE, you can make certain benefit changes — as long as you complete the following steps **within 31 days of the qualifying event**:

- Update information in www.gabreeze.ga.gov, and
- Submit the appropriate supporting documents, such as a marriage certificate or court order.

Important: The State Health Benefit Plan (SHBP) and the Flexible Benefits Program are separate programs. If you're covered under both, you must report QLEs to each program separately within the required time frame.

EMPLOYMENT STATUS CHANGES

Changes in your employment status — such as a leave of absence, break in employment, return to a benefits-eligible position, termination, or retirement — have an effect on your benefits. When your employment status changes, check your options on www.gabreeze.ga.gov, or call the GaBreeze Benefits Center at **877-342-7339**, Monday through Friday, 8 a.m. to 5 p.m. ET.

New baby or adoption?

When you have a baby or adopt a child, the first month can be hectic. For that reason, you have extra time to enroll your new dependent. You have 90 days (instead of 31) to enroll your new dependent and submit the required documentation. Coverage will be backdated to the birth or adoption date.

The state law establishing Maternal Birth Leave for eligible employees became effective July 1, 2026. Please confirm your eligibility with your Human Resources department.



BENEFITS WHEN YOU RETIRE

Most benefits continue through the end of the month following your retirement if your premiums are current.

Dental Coverage

- If you are enrolled in a dental plan when you retire, it will continue automatically. You can make annual changes to coverage during the Retiree Option Change Period (ROCP).
- You have the option to drop coverage at retirement or any time throughout the plan year. This decision is permanent. You cannot re-enroll at a later date.
- Payment typically is deducted from your pension. If you pay through direct bill instead, you must submit your premiums on time to avoid cancellation of coverage.

Vision Care

You can continue your vision coverage, through COBRA, for up to 18 months.

Life Insurance & Related Plans

You have the option to continue Life Insurance, AD&D, Long-Term Care (if eligible), Legal Benefits, and Voya plans (Critical Illness, Accident, Hospital Indemnity, Cancer) after you retire. The GaBreeze Benefits Center will send you a packet and instructions on how to convert coverage to an individual policy and other portability rules.

Benefits That End at Retirement

- If you're enrolled in a Health Care FSA, your COBRA coverage is available only through the end of the plan year.
- Short- and Long-Term Disability ends on the retirement effective date which is the first of the month. Example: Retirement effective date is 09/01/2026. Coverage will end on 09/01/2026.

You can find details on www.gabreeze.ga.gov.





for your HEALTH

DENTAL | VISION | FLEXIBLE SPENDING ACCOUNTS



Dental Insurance

Protect your smile and your overall health with comprehensive dental coverage. When you enroll for dental coverage, you have access to checkups, no-cost preventive care, and affordable services.

Choices	Costs	Why Choose Dental Coverage	For More Information
- Dental Care® DHMO - Dental PPO Select - Dental PPO Select Mid - Dental PPO Select Plus	- Pre-tax deduction - View Flexible Benefits Rates - Check www.gabreeze.ga.gov to see your personal cost for coverage	- One of the few programs, anywhere, with a DHMO and <i>three</i> DPPO options - Strong Dental HMO network in metropolitan areas, making it an attractive option in those locations - Large Dental PPO network in Georgia, giving you convenient access to services — and maximum network benefits — close to home - Choose a higher level of coverage for major dental work or orthodontia — and switch to a lower-cost option when routine care is all you need	 DPPO Plan Guide DHMO Plan Guide  myCigna.com  888-764-0099 (24/7, 365 days a year)  Download the mobile app to find dentists, track claims, and view benefits Google Apple
Coverage			
You, your spouse, and your children			



YOUR DENTAL OPTIONS

	Dental PPO Options			Dental Care® DHMO
	Dental PPO Select	Dental PPO Select Mid	Dental PPO 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 copayments²
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	\$2,000	No limits
Monthly Premiums	Lowest	Middle	Highest	\$24 to \$65
	Range from \$29 to \$125			

¹ Diagnostics and preventive care services do not count toward your annual maximum benefit

² See the [DHMO Patient Charge Schedule](#)

Find more information about your dental options at the [Virtual Benefits Fair](#). Visit team.georgia.gov/vendor-showcase-entrance.

Find a Dentist

With access to the largest provider network in Georgia, it's easy to find a participating dentist. 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).

No ID Card Needed

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!



Find Your WHY

Managing pregnancy, diabetes, or heart disease? These conditions affect your dental health. All four plans offer the Oral Health Integration Program (OHIP). If you have a qualifying condition, this feature reimburses you for extra coverage to treat (or prevent) gum disease and tooth decay. Register at [myCigna.com](#).



Find Out More!

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



CIGNA DENTAL PPO OPTIONS

The Flexible Benefits Program offers a choice of three PPOs. This range of options gives you the flexibility to choose benefits when needed and lower coverage in the years you don't.

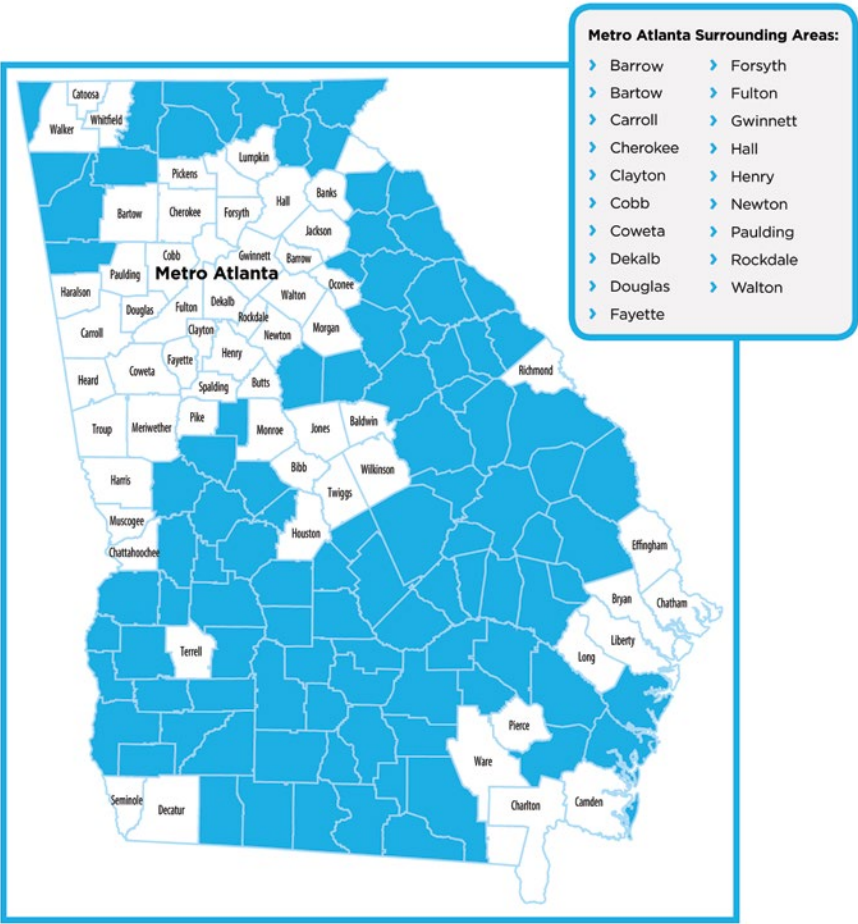
- In-network and out-of-network coverage
- Preventive cleanings at no cost
- Orthodontia for adults and children
- Emergency dental care at 100% when you see a network provider
- “Tele-dental” services for remote consultations

CIGNA DENTAL CARE® (DHMO)

When you choose the Cigna DHMO, you won't be surprised by unexpected expenses. Predictable costs with no deductibles, coinsurance, or annual benefit limits — all covered services are fixed copays. And there is no annual limit on the benefits you can receive.

- Choose one network dentist from the Cigna DHMO network for all your dental care
- Most preventive services covered at 100%
- Fillings, crowns, root canals are available at low, fixed copays
- Dental implants at low, fixed charges
- Orthodontia for adults and children

Important: Coverage is available through DHMO network providers only. Other than emergency treatment, there is no out-of-network coverage. Note that the DHMO network is smaller than the Dental PPO network.



Live in a metro area? If your dentist is in the DHMO network (or if you're open to seeing one who is) you may want to consider the DHMO option. With low premiums and fixed copays, the DHMO could be your best value.

Help Is Just a Phone Call Away

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

Vision Care

Protect your vision with annual eye exams and screenings that can prevent future problems. This coverage supplements your State Health Benefit Plan with allowances for prescription eyeglasses and contact lenses.

Choices	Costs	Why Choose Vision Coverage	For More Information
- Vision Select Plan - Vision Select Plus Plan	- Pre-tax deduction - View Flexible Benefits Rates - Check www.gabreeze.ga.gov to see your personal cost for coverage.	- Largest provider network in Georgia, including network-level coverage at Walmart and Sam's Club - Customized network includes private practice ophthalmologists and retail chains - Low-cost or free lens upgrades on UV, scratch, and anti-reflective treatment, progressive transition lenses, and others - Second pair of frames at a 40% discount each year	  Select Plan Benefits  Select Plus Plan Benefits  855-556-4844  Download the Anthem mobile app to find in-network providers and view benefits anthem.com Google Apple
Coverage			
You, your spouse, and your children			



YOUR VISION OPTIONS

Available Benefits	Network Benefits per Calendar Year	
	Vision Select Plan	Vision Select Plus Plan
Annual Exam	\$10 copay	\$20 copay
Standard Lenses Single Bifocal Trifocal Lenticular	\$20 copay	\$25 copay
Frames*	\$130 allowance every two calendar years (20% discount on leftover balance)	\$150 allowance each calendar year (20% discount on leftover balance)
Contact Lenses*	\$105 each calendar year (no cost to you if contacts are non-elective)	\$150 each calendar year (no cost to you if contacts are non-elective)
Monthly Premiums	\$6 to \$16	\$9 to \$29

* Benefits cover either one pair of glasses (lenses and frames) or one prescription for contact lenses



Find Your WHY

Children under 19 are more active and need better eyewear protection. Get scratch-resistant, impact-resistant, and transition lenses for your kids at no additional cost (at network providers only).



Find Out More!

Select Plan Benefits | Select Plus Plan Benefits



No ID Card Needed

You don't need a Vision ID card to receive care. Providers can look up your benefits, and process your claim, using your Social Security Number.

Flexible Spending Accounts

Thousands of state employees save money each year with Flexible Spending Accounts (FSAs). By using contributions taken from your paycheck — on a before-tax basis — you cover your eligible expenses and take home more pay.

Choices	Why Choose FSAs	For More Information
• Health Care FSA — contribute up to \$3,348 in 2027 • Dependent Care FSA — contribute up to \$4,956 in 2027	• Set aside money in advance for predictable expenses you know you'll pay during the year • Reduce taxable income with pre-tax contributions— and increase your take-home pay • Make medical and childcare expenses easier to manage by spreading costs throughout the year • Access your full 2027 Health Care FSA allocation on January 1	  georgiafsatasc.com  877-586-1702  Download the TASC mobile app to manage your FSA, see balances, and track claims Google Apple
Coverage		
Tax-favored account you can use to pay for eligible recurring, predictable health care or dependent care expenses		
Contributions		
Pre-tax deductions		

For Your Current 2026 FSA

Don't lose it, use it!
Continue to use your unspent Health Care FSA contributions during the Grace Period, which ends on March 15, 2027.

Deadline
Submit all Health Care and Dependent Care FSA reimbursement requests to TASC by April 30, 2027.

FSAs do not automatically roll over.
You must re-enroll each year and make a new contribution election. If you have an FSA now and want to continue contributing to it in 2027, you must sign up again during Open Enrollment for Plan Year 2027.

HEALTH CARE FSA

What You Can Pay	Eligible out-of-pocket medical, dental, and vision care costs, like deductibles, copays, coinsurance; certain over-the-counter medications See qualifying expenses
Maximum Contribution	\$3,348
Availability of Funds	Your total annual contribution is available to you, up front, at the start of the plan year — or as soon as your enrollment is processed (if you’re a new employee)
Paying Expenses	• When you first enroll, TASC mails you a debit card to pay for your eligible expenses. • It arrives funded with the entire amount you have allocated for the plan year. If you’d like, you can request additional cards for your eligible dependents (or to replace a lost debit card). • You have the option to use direct pay instead of filing for reimbursement.
Spending Timeframe & Grace Period	• The IRS requires that you use all your FSA funds between January 1 and December 31. For the Health Care FSA, you have a grace period — an extra 2½ months — to incur and spend the funds in your account. You can continue to spend 2027 contributions through March 15, 2028. • Per IRS regulations, any funds remaining after that time are forfeited.
Getting Reimbursed	Use your remaining Health Care FSA funds for eligible expenses incurred through March 15, 2028. If you didn’t charge them to your FSA debit card, you have until April 30, 2028, to request reimbursement.

Monthly Administrative Fees: \$1.15 per FSA (DOAS/HRA) plus \$2.35 from TASC. If you enroll in both FSAs, TASC charges only one fee.



Find Your WHY

Almost everyone needs a Health Care FSA, even if they don’t realize it. Whether you’re covering routine expenses, planned procedures, or ongoing medications for conditions like diabetes, high blood pressure, or ADHD, an FSA saves you 20% to 35% on costs you can’t avoid. Use pre-tax FSA contributions instead — and keep more money in your pocket.



DEPENDENT CARE FSA

What You Can Pay	Eligible child or elder care expenses if you and your spouse are unable to provide care due to your work or school schedules. Your eligible dependents include children under age 13 and any other dependents living with you (at least eight hours a day) who are unable to care for themselves due to a physical or mental disability. See qualifying expenses
2027 Maximum Contribution	• If married, filing jointly, or single: \$4,956 • If married, filing separately: \$2,478
Availability of Funds	Your contributions accumulate on a per-paycheck basis. They are deducted a month in advance, so are available for you to use starting the following month.
Paying Expenses	You can advance the cost and submit a claim for eligible expenses at georgiafsatasc.com .
Spending Timeframe & Grace Period	The IRS requires that you use all your FSA funds between January 1 and December 31.
Getting Reimbursed	You have until April 30, 2028 to file claims incurred through December 31, 2027.

Monthly Administrative Fees: \$1.15 per FSA (DOAS/HRA) plus \$2.35 from TASC. If you enroll in both FSAs, TASC charges only one fee.

What’s Covered

- Daycare, nursery school, preschool
- Before/after-school programs, summer camps
- Care inside or outside your home (but not by one of your dependents for income tax purposes)

What’s Not Covered

- Care by your spouse or older children
- Healthcare expenses or child support
- Educational services or meals
- Babysitting (unless work-required)



Find Your WHY

Working parents with childcare or eldercare expenses can benefit from the Dependent Care FSA. It helps you budget predictably while reducing your taxes.



for your LIFE

LIFE INSURANCE | AD&D INSURANCE



Life Insurance

Life is unpredictable. But you can protect your family’s future with life insurance coverage that safeguards those you love most. Benefit from the security of knowing you have coverage to protect them — now and in the years ahead.

Choices	Costs	Why Choose Life Insurance	For More Information
• Employee Life • Spouse Life • Child Life	• Pre-tax or post-tax deductions for Employee Life • Post-tax deductions for Spouse and Child Life • View Flexible Benefits Rates • Check www.gabreeze.ga.gov to see your personal cost for coverage.	• Up to \$2 million in benefits • Portable and convertible coverage when employment ends or you retire • Free legal services for a last will and estate planning documents	  Life Insurance Overview  metlife.com/info/georgia  877-255-5862  Download the MetLife mobile app Google Apple
Coverage: You, your spouse, and your children • Employee Life • Spouse Life • Child Life			



YOUR LIFE INSURANCE OPTIONS

Employee Life	Spouse Life*	Child Life*
1 to 10 X Pay, up to \$2 million	\$6,000 to \$250,000	\$3,000 to \$20,000 per child
Accidental Death and Dismemberment (AD&D) Insurance Pays additional 1 to 10 X Pay, up to \$2 million, if due to covered accident; lump-sum benefits for qualifying disabilities		
Legal Services Last will and testament, advanced health care directive, and durable power of attorney included		

* These benefits are available if you have enrolled in Employee Life insurance. Spouse life coverage cannot be more than yours.

HOW BENEFITS ARE CALCULATED

Benefits are based on your Annual Benefit Base, which includes:

- your base salary and
- regular salary supplements that are regular, non-temporary.

The rate is not more than the amount on which your retirement contributions are calculated and is used as your pay for benefits purposes throughout the plan year.

Age Reductions

See the *Certificate for the Age Reductions* charts in the policy.

ADDED VALUE

When you enroll in Employee life insurance, the following are included at no cost.

- **Will preparation** with a MetLife Legal Benefit attorney, by phone or in person
 - **Estate resolution services** for matters related to probating your estate
 - **Accelerated Benefit Option** for terminal illness
- **Funeral planning assistance and discounts** with a licensed counselor
 - **Grief counseling** services to help cope with loss and related life changes



Find Out More!
[Life Insurance Overview](#)

IMPORTANT BENEFICIARY INFORMATION

Choose your beneficiary for life insurance and AD&D plans.

- Can be a person, business, charity, or trust
- Can have multiple beneficiaries
- You are the beneficiary for spouse and child life insurance coverage

Be sure to name a **contingent beneficiary**.

- Receives benefits if primary beneficiary dies
- Prevents benefits from going to probate

Do not name minor children as beneficiaries. MetLife cannot pay benefits directly to children under age 18, which can delay payment of your life insurance benefits when your family may need them most.

NEW EMPLOYEE ADVANTAGE

As a new hire, you have the opportunity to sign up for guaranteed levels of life insurance during your first 31 days — no medical questions asked or evidence of insurability required. Don't wait — this offer disappears after your initial enrollment period. Future coverage requires medical approval.

	Employee	Spouse	Child
Benefit Options	1 to 10 X Pay	\$6,000 to \$250,000	\$3,000 to \$20,000
Maximum Benefit	\$2 Million	\$250,000	\$20,000
Guaranteed Issue No statement of health required	1 X Pay up to \$200,000, or, if your pay is higher, 1 X Pay up to \$300,000	\$30,000	\$20,000

Requests for coverage above Guaranteed Issue levels require a statement of health, are subject to medical review, and are contingent on MetLife's determination of eligibility.



Find Your WHY

Life insurance protects more than just your loved ones. It protects their hopes, dreams, and future plans. Everyone needs life insurance, and many need more than they currently have.

Accidental Death and Dismemberment Insurance

Accidental Death and Dismemberment (AD&D) insurance provides extra financial protection if you have an accident that results in death or dismemberment.

Choices	Costs	Why Choose AD&D Insurance	For More Information
Coverage Levels: 1 to 10 X your annual pay, up to \$2 million	• Pre-tax deduction • View Flexible Benefits Rates • Check www.gabreeze.ga.gov to see your personal cost for coverage.	• Separate from Life insurance — choose different benefit levels for each • Up to \$2 million in benefits with more choices • Portable coverage you can take with you when your employment ends, or you retire	  metlife.com/info/georgia  877-255-5862  Download the MetLife mobile app Google Apple
Coverage			
You only			

BENEFICIARY INFORMATION

Choose your beneficiary for life insurance and AD&D plans.

- Can be a person, business, charity, or trust
- You can have multiple beneficiaries
- You are the beneficiary for spouse and child life insurance coverage

Name a contingent beneficiary.

- Receives benefits if primary beneficiary dies
- Prevents benefits from going to probate

Important: Do not name minor children as beneficiaries. MetLife cannot pay benefits directly to children under age 18, which can delay payment of your life insurance benefits when your family may need them most.



Find Your WHY

Between ages 1 and 49, accidents are the leading cause of death. AD&D is the most affordable life insurance option and pays benefits for both accidental death and accident-related disabilities.



for your FINANCES

DISABILITY | ENHANCED PROTECTION COVERAGE |
LONG-TERM CARE | LEGAL BENEFITS



Disability Insurance

If illness or injury prevents you from working, disability insurance can replace up to 60% of your pay up to certain predefined limits. The Flexible Benefits Program gives you options for Short- and Long-Term Disability insurance.

Choices	Costs	Why Choose Disability Insurance	For More Information
Short-Term Disability • 7-day waiting period • 30-day waiting period Long-Term Disability 180-day waiting period	• Post-tax deduction • View Flexible Benefits Rates • Check www.gabreeze.ga.gov to see your personal cost for coverage	• Choice of waiting periods for short-term benefits • Rehabilitation support and return-to-work assistance • Up to \$25,000 for accommodations to help you return to work • Coverage continues through the end of the month employment ends (gives you a little extra financial cushion) • Long-term coverage is portable (you can take it with you if you leave) • Premiums waived while receiving benefits	  STD Highlights LTD Highlights sites.standard.com/edu/state-georgia/80731 888-641-7186 
Coverage			
You only			



SHORT-TERM DISABILITY

Short-Term Disability (STD) coverage protects your income when a qualifying injury or illness prevents you from performing your job responsibilities	
Benefits Begin	Your choice of two plan options: - After a 7-day waiting period following your accident or injury; or - After a 30-day waiting period
Benefit Paid	- An amount that, combined with other deductible income you receive (if any),* replaces 60% of your pay (up to \$130,000) - Maximum weekly benefit: \$1,500
Benefit Duration	Up to six months (remaining 173 days under the 7-day waiting period option; 150 days under the 30-day waiting period option)

* See the [STD Highlights](#) for more information on this and other plan provisions



Find Out More!

STD Highlights

Waiting Period Options

You can choose short-term disability coverage based on the length of waiting period, which is the number of days following your injury or illness before benefits begin.

- 7-day waiting period** is the traditional coverage and benefits start on day 8 of your qualifying condition.
- 30-day waiting period** option is ideal if you have substantial leave time. Benefits start on day 31 of your qualifying condition.

How 30-Day Option Works

- Days 1-30: Use your leave time (100% pay)
- Days 31+: Disability benefits begin (60% pay)

Both plans provide up to six months of coverage, but the 30-day option costs less and allows you to maintain 100% pay longer if you have adequate leave time.

30-Day Option Advantages

- Lower cost: Can be nearly half the premium of 7-day option
- Higher pay, longer: Keep 100% salary for 30 days using leave
- Same total coverage: Up to six months of income protection
- Best for: Employees with substantial vacation and sick leave



Find Your WHY

Disabilities last longer than you think. The average duration is 2-3 years, with some lasting 5+ years or permanently. How would you pay your bills and support your family? Nearly 60% of State employees don't have this coverage. That's why we urge you to consider this benefit. It might come in handy for the moments that matter.

LONG-TERM DISABILITY

Long-Term Disability (LTD) coverage protects your income when a serious condition keeps you from working for an extended time

Benefits Begin	• After a 180-day waiting period • If you have STD coverage, your LTD benefits can begin when STD ends
Income Replaced	• An amount that, combined with other deductible income you may receive,* replaces 60% of your pay (up to \$200,000) • Maximum monthly benefit: \$10,000
Benefit Duration	Benefits can continue until you are no longer disabled, or (in most cases) reach your Social Security Normal Retirement Age

* See the [LTD Highlights](#) for more information on this and other plan provisions



Find Out More!

[LTD Highlights](#)



Scan below for interactive resources on disability benefits.



Enhanced Protection Coverage

Protection Against Life's "What-ifs"



The Flexible Benefits Program offers a suite of benefits options that can protect you from the “What ifs” of life. Like WHAT IF you, or someone you love, has a heart attack or stroke? Is diagnosed with a serious illness? Has an accident or needs to stay in a hospital?

Unexpected events like these can happen to anyone, at any time. When they do, they create emotional and financial stress. Serious health conditions are disruptive and can often be terrifying. They generate uncertainty along with potentially significant out-of-pocket costs. You’ll have new expenses to cover along with all your family’s other normal monthly bills.

That’s where these Enhanced Protection options come in. While triggered by medical conditions, they are not medical insurance. The plans provide only one form of benefit — **cash** — paid directly to you, to use as you see fit.

You’ll find it a lot easier to focus on recovery — when you don’t have to worry about providing for your family.

Visit Voya Videos

Check out Voya’s Benefit Basics videos to learn about each coverage and how it works. You’ll find highlights, FAQs, and real-life examples.



Enhanced Protection Coverage

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Cancer Insurance

GET PAID TO STAY HEALTHY

Voya’s plans offer more than financial security — they pay out for preventive care. Complete qualifying health screenings, many of which are free, and Voya will send you a check.

Here is how much you can earn:

- Critical Illness Insurance: \$100
- Accident Insurance: \$60
- Hospital Indemnity Insurance: \$60
- Cancer Insurance: \$60

Plus, if you’re enrolled in more than one option, you can receive separate payouts for each plan, as well as for your enrolled spouse and children.

Eligible screenings can include colonoscopies, mammograms, chest X-rays, pap smears, biopsies, well child exams — typical components of age- and gender-based checkups. Submitting your documentation is easy online or with Voya’s mobile app.

With these generous “rebates,” your coverage could nearly pay for itself.



Critical Illness Insurance

Critical Illness Insurance pays cash benefits if you’re diagnosed with serious conditions that are leading causes of death and healthcare costs in the United States.

Choices	Costs	Why Choose Critical Illness Insurance	For More Information
• For You: \$5,000, \$10,000, \$20,000, or \$30,000 cash benefit levels • Spouse: \$5,000, \$10,000, \$20,000, or \$30,000 (up to your coverage amount) • Children: \$5,000, \$10,000, or \$15,000 (up to your coverage amount, same regardless of number of children)	• Post-tax deduction • View Flexible Benefits Rates • Check www.gabreeze.ga.gov to see your personal cost for coverage	• Full benefits for recurring conditions • Premium waiver if you become disabled • Portable coverage you can take with you • \$100 annual wellness benefit per covered family for common health screenings • Convenient, efficient way to file a claim on presents.voya.com/EBRC/stateofgeorgia	  Explore Critical Illness Insurance  presents.voya.com/EBRC/stateofgeorgia  844-262-6042 
Coverage			
Critical illness coverage for your spouse or children cannot be more than your own coverage.			



COMMON COVERED CONDITIONS

Voya's Critical Illness plan provides cash benefits if you or a covered dependent is diagnosed with a serious medical condition.

- Addison's Disease
- Advanced Dementia, including Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Coma
- Complete loss of hearing, sight, speech
- Coronary Artery Bypass Surgery
- COVID-19 Hospital Admissions
- End Stage Renal Failure
- Heart Attack
- Lou Gehrig's Disease (ALS)
- Major Organ Transplant
- Multiple Sclerosis
- Muscular Dystrophy
- Osteomyelitis
- Osteoporosis
- Paralysis
- Sickle Cell Anemia
- Stroke
- Systemic Lupus
- Tuberculosis

ADDITIONAL COVERAGE

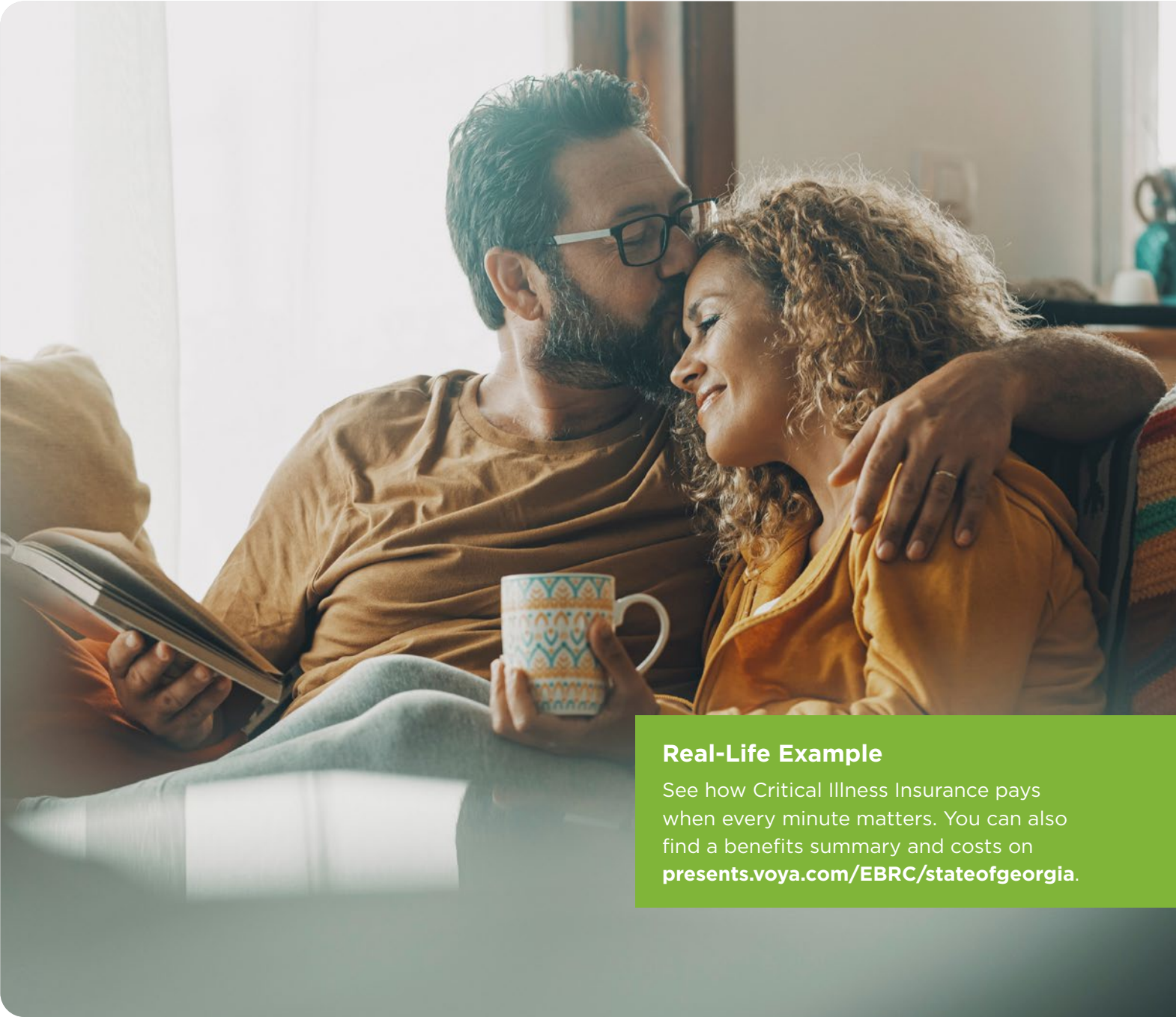
Many other conditions are covered, including childhood diseases, on presents.voya.com/EBRC/stateofgeorgia

Filing Claims Online

Go to presents.voya.com/EBRC/fileaclaim/stateofgeorgia, select the benefit, and click to get started.



Find Out More!
[Explore Critical Illness Insurance](#)



Real-Life Example

See how Critical Illness Insurance pays when every minute matters. You can also find a benefits summary and costs on presents.voya.com/EBRC/stateofgeorgia.

Accident Insurance

Accident Insurance pays cash benefits in the event of one of life’s most common “What-ifs” — an accident or injury. You can receive cash benefits both for the conditions they cause and the services you need to treat them.

Choices	Costs	Why Choose Accident Insurance	For More Information
• Employee only • Employee + Spouse • Employee + Children (to age 26) • Employee + Family	• Post-tax deduction • View Flexible Benefits Rates • Check www.gabreeze.ga.gov to see your personal cost for coverage	• 24/7/365 coverage • Cash benefits for conditions and treatment services • Extra benefits for organized sports injuries • Accidental death and dismemberment benefits • Travel accident services 100+ miles from home at no cost • Portable coverage you can take with you • \$60 annual wellness benefit per covered family member for common health screenings • Convenient, efficient way to file a claim	  Explore Accident Insurance  presents.voya.com/EBRC/stateofgeorgia  844-262-6042 



WHAT'S COVERED

Voya pays cash benefits directly to you when qualified accidents or injuries result in:

- Treatment Services
- Physician, urgent care, or emergency room visits
- Emergency ambulance transportation
- Hospital confinement
- Injury Conditions
 - Concussions
 - Dislocations
 - Fractures
 - Other accident-related injuries

Plus, **Travel Accident Services** are included.

Use Benefits Any Way You Choose

You can use your cash benefits any way you'd like:

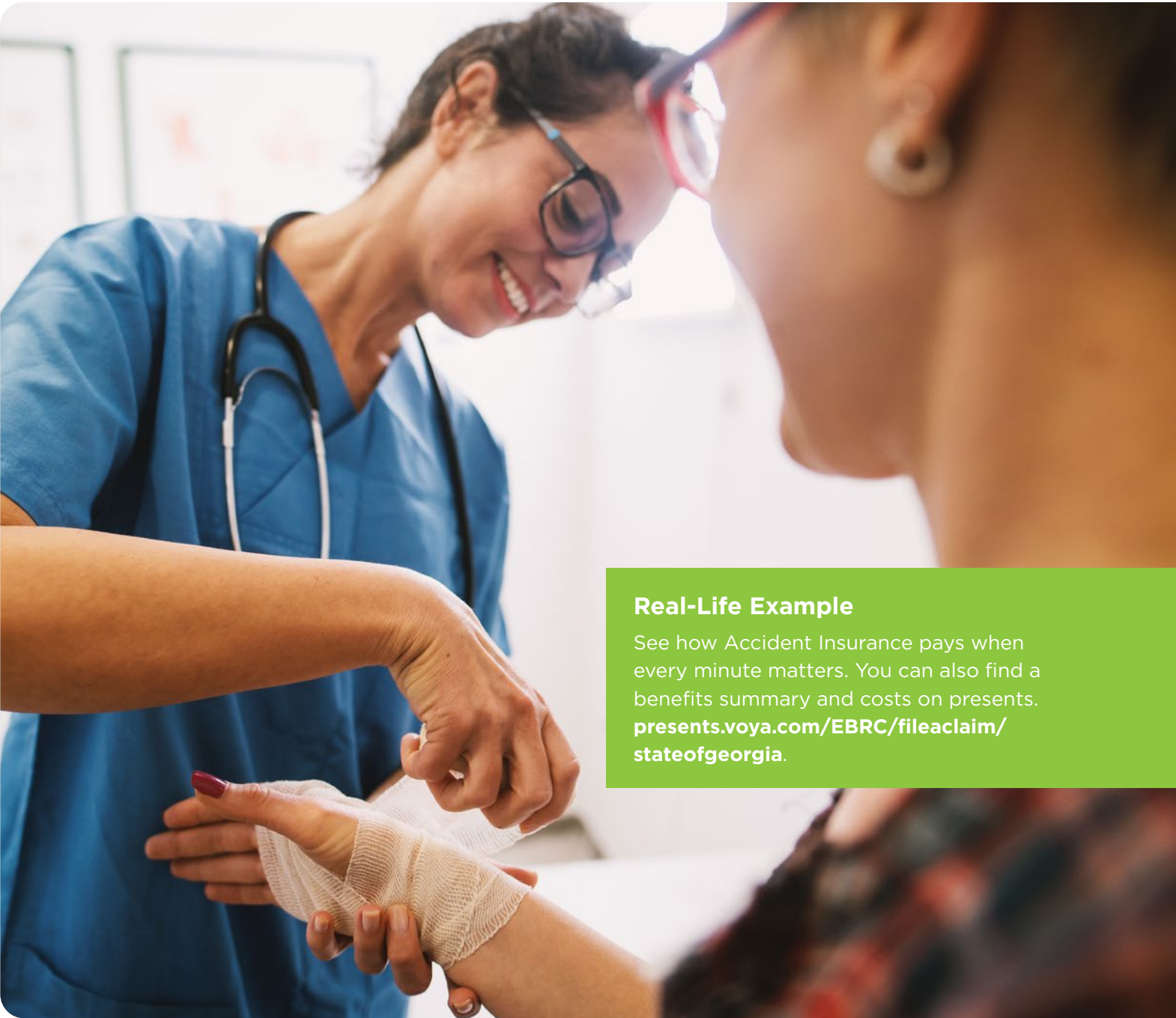
- Out-of-pocket medical costs
- Mortgage or rent payments
- Daily living expenses (transportation, meals, phone service, and utilities)
- Services needed while you recover

Filing Voya Claims

Go to presents.voya.com/EBRC/fileaclaim/stateofgeorgia, click **File a Claim** and follow the easy, step-by-step instructions.



Find Out More!
[Explore Accident Insurance](#)



Real-Life Example

See how Accident Insurance pays when every minute matters. You can also find a benefits summary and costs on presents.
presents.voya.com/EBRC/fileaclaim/stateofgeorgia.

Hospital Indemnity Insurance

Get cash benefits for eligible stays — both planned and unexpected.

Choices	Why Choose Hospital Indemnity Insurance	For More Information
• Employee • Employee + Spouse • Employee + Children (to age 26) • Employee + Family	• Cash benefits for both unexpected stays and planned procedures • Portable coverage you can take with you • \$60 annual wellness benefit per covered family member for common health screenings • Convenient, efficient way to file a claim	VOYA FINANCIAL  Explore Hospital Indemnity Insurance  presents.voya.com/EBRC/stateofgeorgia  844-262-6042 
Costs		
• Post-tax deduction • View Flexible Benefits Rates • Check www.gabreeze.ga.gov to see your personal cost for coverage		



Check out this real-life example showing how **Hospital Indemnity Insurance** pays in those times when every minute matters. You can find this example on presents.voya.com/EBRC/stateofgeorgia.

WHAT’S COVERED

Voya pays a cash benefit, directly to you, for a hospital confinement. You can use the cash for out-of-pocket medical costs, living expenses — anything you choose.

Benefits	Coverage
Hospital Admission	\$1,000 (minimum 23 hours; one confinement per year)
Daily Hospital Confinement	Starting Day 2, \$200/day (up to 31 days per confinement)
Critical Care Unit	Starting Day 2, \$600/day (up to 10 days per confinement)

One of the best features is that the plan covers both unexpected hospital stays and planned procedures. For some of you, this benefit could be an obvious choice.

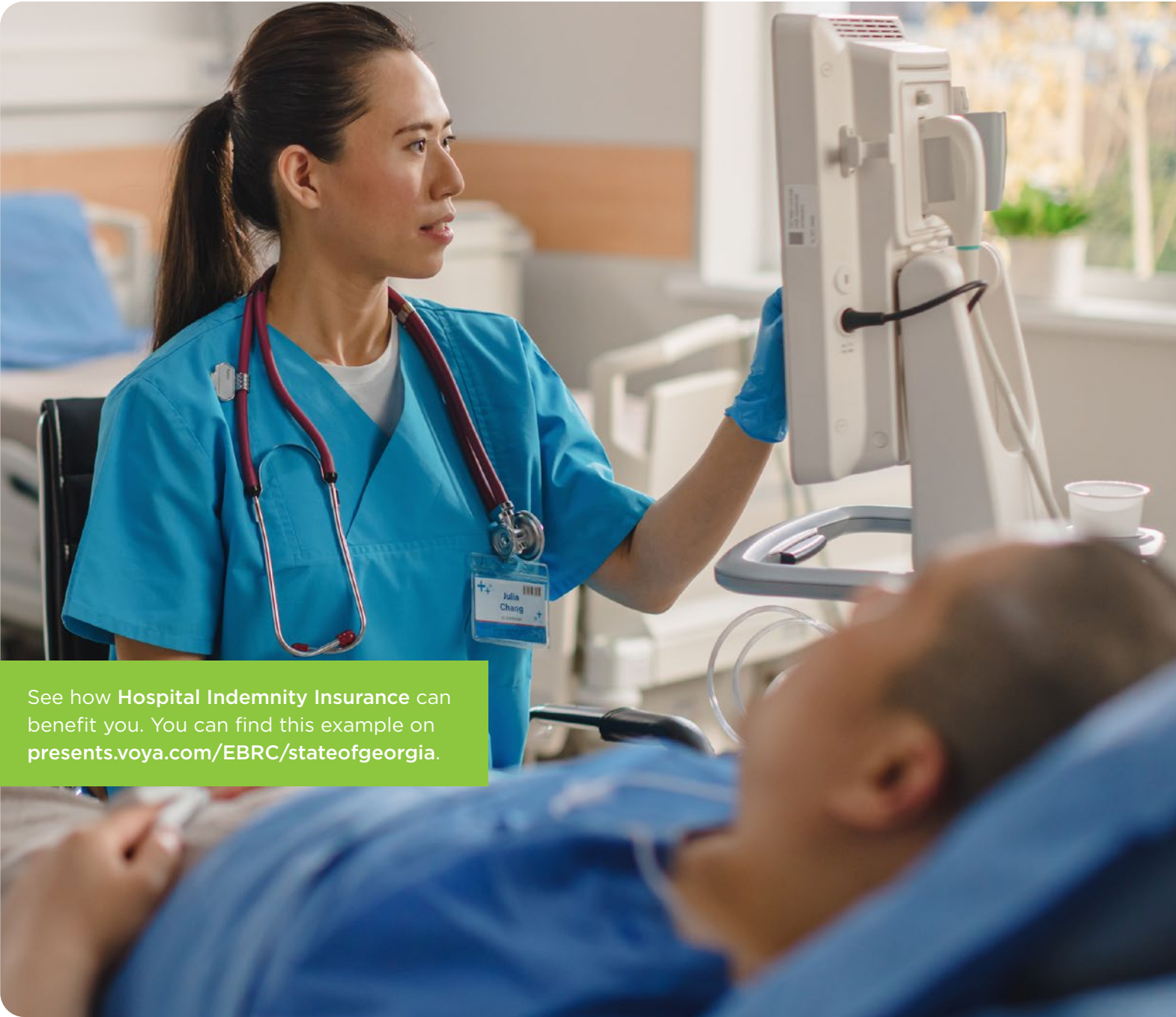
For example, let’s say you need an eligible surgical procedure you can’t get scheduled until next year; or you’re pregnant, with a delivery date after January 1. You can get a cash benefit of \$1,000 when you’re admitted to the hospital — and, starting on Day 2, \$200 a day for your hospital stay.

Filing Claims Online

Go to presents.voya.com/EBRC/fileaclaim/stateofgeorgia, select the benefit, and click to get started.



Find Out More!
[Explore Hospital Indemnity Insurance](#)



See how Hospital Indemnity Insurance can benefit you. You can find this example on presents.voya.com/EBRC/stateofgeorgia.

Cancer Insurance

Get cash benefits for treatment and services following a covered cancer diagnosis.

Choices	Costs	Why Choose Cancer Insurance	For More Information
• Employee • Employee + Spouse • Employee + Children (to age 26) • Employee + Family	• Post-tax deduction • View Flexible Benefits Rates • Check www.gabreeze.ga.gov to see your personal cost for coverage	• Benefits tailored to cancer treatment needs • Portable coverage you can take with you • Premium waiver if you become disabled • \$60 annual wellness benefit per covered family member for common health screenings • Convenient, efficient way to file a claim	  Explore Cancer Insurance  presents.voya.com/EBRC/stateofgeorgia  844-262-6042 



WHAT'S COVERED

Cancer Insurance provides cash benefits for cancer diagnoses, treatment, and services that start after coverage begins, including:

- First occurrence (initial diagnosis)
- Chemotherapy and radiation
- Stem cell transplant
- Cancer-related surgery
- Hospital confinement
- Blood and plasma treatments
- Hospice care

This benefit is tailored to the needs of those dealing with cancer.

For more on the plan, its many covered treatments and services, and benefit limit, visit presents.voya.com/EBRC/stateofgeorgia.

How does this plan differ from Critical Illness Insurance?

	Critical Illness Insurance	Cancer Insurance
Coverage	Cancer, plus a range of serious, potentially life-threatening medical conditions	Cancer only
Benefits	Initial diagnosis, recurrence, and eligible subsequent occurrences	Initial diagnosis, plus a range of benefits for treatment and services specific to cancer

Filing Claims Online

Go to presents.voya.com/EBRC/fileaclaim/stateofgeorgia, select the benefit, and click to get started.



Find Out More!
Explore Cancer Insurance



Check out this real-life example showing how **Cancer Insurance** pays in those times when every minute matters.

Long-Term Care

If you're enrolled in the Long-Term Care plan, the resources below can help you make the most of your coverage.

Information for Current Participants



 Long-Term Care Enrollment Workbook

 unuminfo.com/sog

 888-764-3539

Important: The Long-Term Care plan is no longer accepting new applications and is not available during Open Enrollment or as a new-hire benefit. If you're a current participant, be sure to keep your policy active — coverage that lapses cannot be reinstated, and you won't be able to re-enroll later.

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. Participants 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.



Legal Benefits

Legal Benefits help you prepare for life’s planned moments — and protect you through the unexpected. Choose from three plans to get the legal expertise you need, when you need it.

Choices	Costs	Why Choose Legal Benefits	For More Information
• Select: Basic coverage • Select Plus: Expanded coverage • Select Premium: Broadest coverage	• Post-tax deduction • View Flexible Benefits Rates • Check www.gabreeze.ga.gov to see your personal cost for coverage	• Attorneys on your side when it matters most • Support by phone, online, or in person • No copays, deductibles, or claim forms for covered services • 25% discount on legal services outside your plan’s coverage	 Legal Plans Overview metlife.com/info/georgia 833-551-4659 Monday–Friday, 8 a.m. to 8 p.m. ET  Download the MetLife Legal Plan mobile app Google Apple
Coverage			
Employee, spouse, and children up to age 26			



WHAT’S COVERED

Your attorney stays with you on covered legal matters until they’re resolved. Services listed below are fully covered with no out-of-pocket cost. Legal matters outside these categories qualify for a 25% discount on attorney fees.

Select	Select Plus	Select Premium
The Select option provides benefits for the following services • Wills and codicils • Living wills • Powers of Attorney • Traffic ticket defense (excluding DUI) • Affidavits • Deeds and mortgages • Promissory notes • Elder law matters • Personal injury (attorney’s fees limited to 25% of recovery) • Sale, purchase, and refinancing of your primary residence and second or vacation home • Home equity loans for your primary residence and second or vacation home • Debt collection defense • Identity theft defense	Select Plus provides the same services as Select, plus the following • Probate proceedings • Protection from domestic violence • Consumer protection matters • Bankruptcy • Tax audits • Civil litigation defense • Administrative hearing representation • Incompetency defense • Change or establishment of custody order or visitation rights • Adoption and legitimation • Divorce, dissolution, and annulment (up to 20 hours of services) • Enforcement or modification of support orders • Guardianship or conservatorship • Immigration assistance • Eviction and tenant problems (tenants only) • Name change • Juvenile court defense • Security deposit assistance (tenants only)	Select Premium provides all the services for Select and Select Plus, plus the following • Personal property protection • Boundary title disputes (primary residence) • Small Claims assistance • Demand letters • Prenuptial agreement • Property tax assessments • Zoning applications • Restoration of driving privileges • Living Trusts



Find Your WHY

The Flexible Benefits Program gives you many ways to support the people you love. Why not add legal protection?

With Legal Benefits, your attorney stays on your side from start to finish on covered matters — by phone, online, or face-to-face. And for anything not covered? You still get a 25% discount on attorney fees. All for a fixed monthly premium of \$7 to \$12, depending on the option you select.

This benefit gives you meaningful legal support all year long — for less than the cost of *one meeting* with an attorney.



Find Out More!
[Legal Plans Overview](#)



OTHER INFORMATION

CONTACTS | LEGAL NOTICES |
TERMS AND CONDITIONS



Contacts

Whom to Contact for Assistance		
Contact the Flexible Benefits Vendors	Contact GaBreeze Benefits Center	Contact the Entity
- Benefit questions - Help finding a network provider - ID cards - Claims status - Claims appeals	- Eligibility and enrollment questions/changes (QLEs) - Eligibility appeals - Premiums questions - Enrolling or removing dependents - Password reset/ access to www.gabreeze.ga.gov	- Updating your contact details (non-Team Works) - Payroll question - Leave Without Pay questions

Benefit Type	Name & Contact Information	Website
Dental Insurance	Cigna DPPO and DHMO 888-764-0099	cigna.com
Vision Care	Anthem Blue Cross Blue Shield (Anthem) 855-556-4844	anthem.com
Flexible Spending Accounts	TASC 877-586-1702 Monday-Friday, 8 a.m. to 8 p.m. ET	georgiafsatasc.com
Employee, Spouse, Child Life Insurance and Accidental Death and Dismemberment	MetLife 877-255-5862 Monday-Thursday, 8 a.m. to 8 p.m. ET Friday, 8 a.m. to 5 p.m. ET	metlife.com/info/georgia
Disability Insurance	The Standard 888-641-7186 Monday-Friday, 8 a.m. to 8 p.m. ET	sites.standard.com/edu/state-georgia/80731 standard.com
Critical Illness, Accident, Hospital Indemnity, and Cancer Insurances	Voya 844-262-6042 Monday-Friday, 9 a.m. to 8 p.m. ET	presents.voya.com/EBRC/stateofgeorgia
Long-Term Care	Unum 888-764-3539 Monday-Friday, 8 a.m. to 8 p.m. ET	unuminfo.com/sog
Legal Benefits	MetLife Legal Plans 833-551-4659 Monday-Friday, 8 a.m. to 8 p.m. ET	metlife.com/info/georgia legalplans.com
GaBreeze Benefits Center	877-342-7339 Monday-Friday, 8 a.m. to 5 p.m. ET	www.gabreeze.ga.gov

Legal Notices

You can find the following federal notices on www.gabreeze.ga.gov.

- 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

Find **Terms and Conditions** of the Flexible Benefits Program on team.georgia.gov.



FLEXIBLE BENEFITS FOR YOU

This handbook summarizes the benefits you can choose through the State of Georgia Flexible Benefits Program for Plan Year 2027. A more detailed explanation of benefit provisions is provided in each Benefit Summary Plan Description. In the event of conflict between this handbook 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.

