

**FLEXIBLE** BENEFITS  
FOR YOU

For

*moments*  
that matter

## 2024 Open Enrollment

**October 16 through November 4, 2023** (at 12:59 a.m.)

Open Enrollment for flexible benefits is just around the corner. It's your annual opportunity to review your options and select what you need for the year ahead. Check out what's new for 2024, how to sign up, and where to learn more.



# Introducing Flexible Benefits for You!

## WHAT'S NEW FOR 2024 — AND MORE!

Meet **Flexible Benefits for You!** It's a new way of looking at benefits. The distinctive name, look, and logo signify that this program is for you. It's designed to protect your health, your life, and your finances — from whatever may come your way.

The Flexible Benefits Program plan options provide protection and peace of mind in the moments that matter — and *for those* who matter most — to you.

From dental and vision benefits, to life insurance and flexible spending accounts, we have you covered. You'll find benefits for the “what-ifs” of life that can catch you by surprise — like injuries, accidents, serious health conditions, and hospital stays. You can even get year-round access to “sky's-the-limit” legal expertise — for less than it costs to see an attorney for a single hour.

This Open Enrollment, we encourage you to take a fresh look at your options. Consider not only what the coverages offer but why they are so important to have. See how easy it is to get the coverage you need for the moments that matter — for you!



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### Why This Program Is to Your Benefit

The Flexible Benefits Program has been serving Georgia employees for more than 35 years. A lot has changed over that time. Did you know we are now the largest voluntary benefits program in the state?

This size gives us a great deal of buying power — which we use to your advantage. It's one of the reasons why we can bring you more options, more coverage levels, and more favorable features than ever in 2024.

# What's New for 2024

## **NEW!** BENEFITS FOR LIFE'S "WHAT-IFS"

On January 1, new benefits are coming to protect you from some of life's uncertainties. They pay cash benefits in the event of common "what-if" situations. And they are available to you, your spouse, and your children.

- Voya is replacing Aflac as the vendor for Critical Illness and Accident Insurance benefits.
  - You'll have separate plans so you can select the exact coverage you need.
  - You'll pay less — and get more. Voya premiums are well below our current rates. And Voya pays benefits for more covered conditions.
- Voya is introducing two **NEW** benefit options: Hospital Indemnity Insurance and Cancer Insurance.
- All four plans provide incentives to stay healthy. You and all covered family members can earn \$ 60 to \$ 100 each year when you complete a qualifying health screening.
- All plans include Voya Cares, resources for those with disabilities or special needs and those who care for them. And the Accident Insurance plan includes Travel Assistance, for help with accidents and injuries that occur when you're over 100 miles from home.

Though triggered by medical events, these plans are not medical insurance. They provide only one thing: **cash benefits** — paid directly to you, to use as you see fit. This extra cash can make it a lot easier to focus on your recovery!

### Seamless Transition to Voya

If you are currently enrolled in an Aflac plan, watch for an email, coming soon, with information about the change to Voya.



## SPECIAL OPPORTUNITIES, IMPORTANT COVERAGE

### Employee Life Insurance

During Open Enrollment, you can increase your life insurance coverage by 1 X Pay, guaranteed, without submitting a statement of health. And if you don't have employee life insurance, you can obtain it. Just select 1 X Pay of coverage and it's yours, no medical questions asked. It's guaranteed — but only if you sign up during this year's Open Enrollment.

### Short-Term Disability

If you don't have Short-Term Disability insurance, this is the perfect time to add it. That's because, if you sign up during this year's Open Enrollment, the late-enrollment penalty will be waived. It means benefits for a qualifying disability will start on time (as opposed to having to wait 60 days). Open Enrollment is the perfect time to pick up this valuable coverage.

## OTHER NOTABLE FEATURES

- 2024 benefit costs are largely unchanged. A few rates are slightly higher. But many more are lower (some much lower). In a year when most plans are seeing rate hikes, our cost structure is secure.
- Starting January 1, the Dental HMO will cover **dental implants**.
- The DPPO lifetime **orthodontia limits** reset in 2023, so additional benefits may be available in 2024.
- The Vision Care plan has the largest provider network in Georgia. It even provides network-level benefits at **Walmart** and **Sam's Club!**
- All three Legal plans give you **unlimited access to experienced, highly qualified attorneys**. With a choice of three levels of low-cost coverage, you can get the services you need when you need them.

### ENHANCED Short- and Long-Term Disability

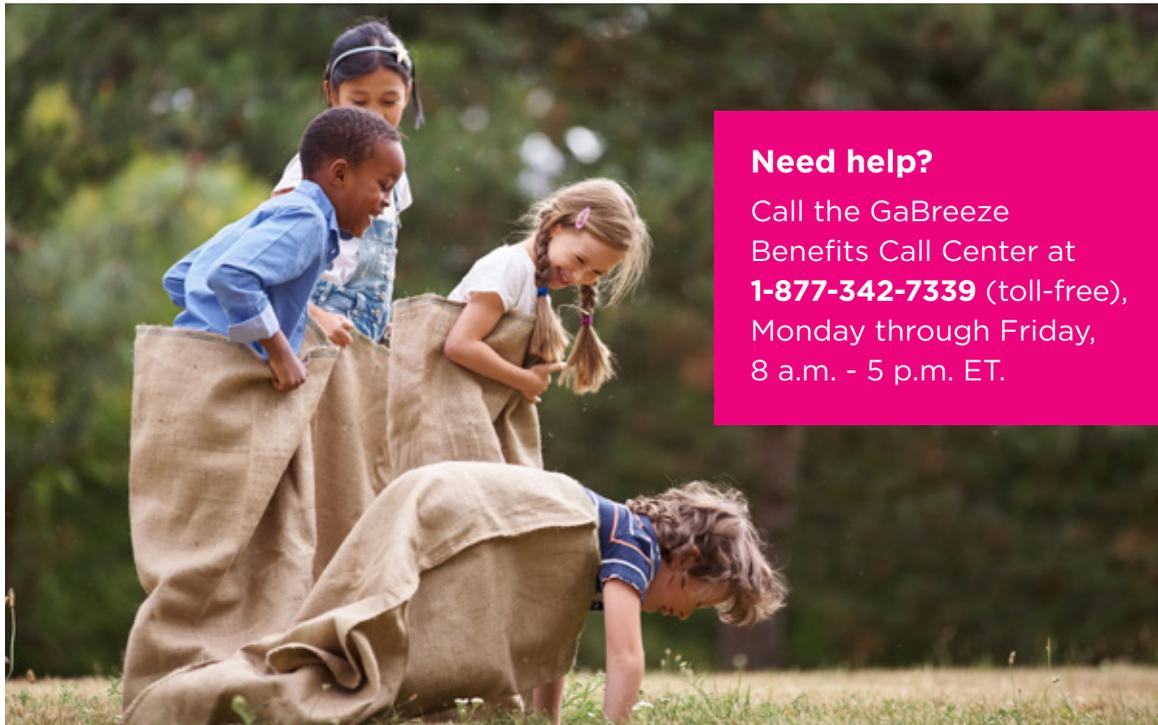
Starting January 1, both disability plans will extend benefits to more pay. Depending on your compensation, this change could increase your benefit by as much as 50%.



# Get Ready!

Watch for more information coming soon, including:

- **A new, online Benefits Guide** — with interactive features to help you find benefits that work best for you;
- **In-person benefit fairs** — where you can meet experts, ask questions, and pick up vendor “swag”; and
- **An online Virtual Benefits Fair** — set up as a showroom of benefits. Each plan has its own space, filled with useful resources. You’ll find plan highlights, detailed benefit summaries, provider directories, benefit calculators, videos, and web links. Once it’s launched, you can visit 24/7, all year long.



## Need help?

Call the GaBreeze Benefits Call Center at **1-877-342-7339** (toll-free), Monday through Friday, 8 a.m. - 5 p.m. ET.

## ENROLL WITH EASE

Open Enrollment is **October 16 through November 4, 2023 (12:59 a.m.)**

You have two ways to sign up for flexible benefits.

1

ONLINE

Enroll online at [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov).

A screenshot of the GaBreeze online enrollment login page. It features the GaBreeze logo at the top, followed by input fields for 'User ID' and 'Password'. There is a 'Show Password' checkbox and a 'Log On' button. Below the login fields are links for 'Forgot User ID or Password?' and 'New User?'. At the bottom, there is a small disclaimer: 'By logging on, you agree to the Terms of Service, Privacy Policy, and Cookie Notice.' and a 'Help' link.

**Tip:** 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

MOBILE

Enroll on the Alight Mobile app, available at [Google Play](https://play.google.com/store/apps/details?id=com.alight) or the [App Store](https://apps.apple.com/us/app/alight/id1441111111).



**Tip:** Make sure you have a current mobile phone on file with Alight to receive security codes for logging on to the mobile app.

## WHAT HAPPENS IF I DON'T ENROLL?

Your benefit elections will carry over into 2024 — with two exceptions.

- 1 If you want to continue contributing to a Flexible Spending Account (FSA) in 2024, you must make new contribution elections.
- 2 If you want to continue current Aflac child coverage after January 1, you must enroll your dependent children in the applicable Voya plan(s).

If you skip Open Enrollment this year, you'll miss out on limited-time opportunities to:

- 1 Increase your employee life insurance by 1 X Pay — or obtain 1 X Pay of coverage for the first time — without a statement of health and no medical questions asked.
- 2 Obtain Short-Term Disability insurance — without penalty.

### Have questions about the enrollment system?

Call GaBreeze at **1-877-342-7339**, weekdays, 8 a.m. to 5 p.m.

This piece 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 highlights piece 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.



## Flexible Benefits for You

During Open Enrollment, think about what's important to you — now and in the years ahead. View the many ways this program can help you. See why the program is better than ever — and find the coverage you need for the moments, and the people, that mean the most to you. When you do, you'll find that **Flexible Benefits for You** is truly all about YOU!