



Annual Enrollment for
Plan Year 2022



www.gabreeze.ga.gov

2022 Annual Enrollment Georgia Breeze Website:

**Opens: Monday,
October 18th
12:00AM**

**Closes: Friday,
November 5th
11:59PM**

*** Benefits elected are effective January 1, 2022**



Log On [? Help](#)

All fields are required, unless they are noted as optional.

User ID

Password¹

Log On



Flexible Benefits Enrollment thru Georgia Breeze

Annual Enrollment

- Visit www.gabreeze.ga.gov to enroll in your benefits today!

- For assistance, contact Georgia Breeze at 1-877-342-7339 Available 8:00 AM – 5:00PM, Monday-Friday.

- **Print your confirmation page!**
 - You may change your elections as many times as you wish during open enrollment.
 - The choices remaining in the system on November 6th will be yours for 2022!

- If you complete your enrollment via telephone with a Georgia Breeze associate, document the confirmation number received from the agent.

- If you do not login, all benefits from 2021 will rollover, **except for the Flexible Spending Account.**



Summary of Plan Changes for 2022

- Cigna Dental premium increase 1%
- No more Delta Dental waiting periods!
 - All levels of dental service will be available to new members the first day of coverage.
- Met Life One Up is back!
 - Increase one level of coverage with no underwriting required.
- Unum Long Term Care premium increase 12% (Again in 2022)
 - Unum will be contacting impacted members directly regarding the increase.



Cigna Pre-Paid Dental/HMO

- Cigna Dental is a DHMO Plan, in-network coverage only.
- Limited providers in Savannah area.
- No waiting period for covered services, no annual maximum benefits.
- You pay only the plan's charge for each service. Refer to patient charge schedule for covered services.

Cigna DHMO Rates	
You	\$21.95
You + Spouse	\$39.98
You + Child(ren)	\$49.57
Family	\$59.13

ABOUT CIGNA

**WE'RE YOUR
PARTNER
IN HEALTH**

See the difference our team can make



Delta Dental Select Plan

- ▶ \$50 deductible per person/\$150 family deductible per calendar year. (Both in-network and out-of-network)
- ▶ \$500 maximum coverage/person each calendar year.
- ▶ 100% Coverage for diagnostic/preventive services. (Cleanings, xrays, etc.)
- ▶ 80% Coverage for basic services (fillings, extractions, sealant), Endodontics (root canals), Periodontics (gum treatments), and Oral Surgery.
- ▶ 50% Coverage for major services (crowns, inlays, restorations, bridges, dentures, TMJ, surgical periodontics.)



Delta Dental Select Plus Plan

- \$50 deductible per person/\$150 family deductible per calendar year. (Both in-network and out-of-network)
- \$2,000 maximum coverage/person each calendar year.
- 100% Coverage for Diagnostic/Preventive services. (Cleanings, xrays, etc.)
- 90% Coverage for Basic Services (fillings, extractions, sealants), Endodontics (root canals), Periodontics (gum treatments), and Oral Surgery.
- 60% Coverage for Major Services (crowns, inlays, restorations, bridges, dentures, TMJ, surgical periodontics.)
- 50% Coverage for Orthodontia Services, up to \$2,000 lifetime maximum orthodontia benefit per person.





Delta Dental Premiums - 2022

Dental Plans	Delta Dental: Select Plan	Delta Dental: Select Plus Plan
Employee	\$27.73	\$44.48
Employee + Spouse	\$54.04	\$87.10
Employee + Children	\$56.65	\$91.36
Family	\$79.40	\$128.22

Admin fee is included in amount.



NEW for 2021- Cigna DHMO & Delta Dental Offering Virtual Care

- Round the clock, real-time video interaction.
- Non-narcotic medications and antibiotic prescriptions.
- Assessment of chips, cracks, pain/infection
- Follow-up care



DELTA DENTAL





Vision – Anthem Blue Cross of Georgia

Select Plan

- Eye exam every calendar year, \$10 co-pay.
- Basic eyeglass lenses every calendar year, \$20 co-pay.
- \$130 allowance for frames every two years.
- Prescription contact lenses - To receive full \$105 allowance, exam, fitting and evaluation must occur in one single visit to the same network provider.

Select Plus Plan

- Eye exam every calendar year, \$20 co-pay.
- Basic eyeglass lenses every calendar year, \$25 co-pay.
- \$150 allowance for frames every year.
- Prescription contact lenses - To receive full \$150 allowance, exam, fitting and evaluation must occur in one single visit to the same network provider.



Blue View Vision



Vision Premiums - 2022

Blue View Vision	Blue Cross Blue Shield of Georgia Vision Select	Blue Cross Blue Shield of Georgia Vision Select Plus
Employee	\$5.61	\$9.69
Employee + Spouse	\$11.94	\$21.29
Employee + Children	\$12.50	\$22.28
Family	\$16.90	\$30.37

Admin fee is included in amount



Blue View Vision



The Standard Company - Disability Plans

▣ Short Term Disability

- 7-day wait or 30-day wait (from date of disability, until payment issued)
- Covers disability up to 6 months.
- 60% of pay, up to \$1,000 per week maximum.
- Consider Sick/Annual Leave Balances.
- Late Entrant Penalty
 - > 60 Day wait for disability due to disease, mental disorder, or pregnancy within first 12 months of coverage.

▣ Long Term Disability

- Covers disability after 6 months.
- 60% of pay, up to \$5,000 per month maximum.
- Benefits generally are payable until end of disability.
- Age-graded maximum benefit period for disabilities occurring after age 62.
 - > For some conditions, benefits are only payable for two years. (Mental Disability, substance abuse, etc.)

Premiums & benefits are paid after-tax, not taxable income.

*Premiums are based on employee age and salary.





AFLAC Critical Illness & Accident Coverage

- Select Plan = Lump Sum Benefit for Critical Illness Diagnosis
- \$5,000-\$50,000 coverage levels available
- Select Plus Plan = Critical Illness + Accident Coverage
- A complete list of benefits available in the summary plan description.
- Premiums are based on employee/spouse age and coverage level.
- Child coverage up to age 26 included at 50% benefit level, no additional cost.

GUARANTEED-ISSUE

NO HEALTH QUESTIONS ASKED!

- ▶ **EMPLOYEE** Up to \$30,000
- ▶ **SPOUSE** Up to \$30,000





AFLAC Critical Illness Coverage

➤ Critical Illness Coverage:

- Lump Sum Benefit paid following diagnosis.
- 12-month interval with 50% benefit for 2nd occurrence.
- 50% benefit for 2nd occurrence after 12-months. Cancer 12-month *treatment-free* re-occurrence interval.
- 90-day premium waiver for total disability.
- **Reminder:** Coverage for Spouse Specified Illness cannot exceed coverage level for Employee Specified Illness and must be same tier.

Covered Diagnoses:	
Heart Attack	Stroke
Major Organ Transplant	End-Stage Renal Failure
Internal Cancer	Coma
Severe Burns	Paralysis
Loss of Sight, Hearing or Speech	Advanced Alzheimer's (25%)
Carcinoma in situ (25%)	Coronary Artery (25%)



Critical Illness Health Screening Benefits:

- Receive a maximum \$100 (\$160 for Select Plus) for completion of any one covered screening test per calendar year.
- Payable regardless of results

Examples of Covered Tests Include:

Stress Test (Bicycle/Treadmill)	Blood Triglycerides
Fasting Blood Glucose	Serum Cholesterol
Bone Marrow Testing	Breast Ultrasound
Chest X-Ray	Mammography
Colonoscopy	Pap Smear
Flexible Sigmoidoscopy	Blood Tests for breast, ovarian, prostate, colon cancer, or myeloma





Long Term Care Insurance

- Nursing Facility Insurance, covers some in-home care, adult day care.
- Must require continual assistance with at least three activities of daily living to be considered disabled/qualifying for benefits.
- 90-day wait period after disability before benefits are payable.
- Plans offered for employees, spouses, parents, in-laws, includes adoptive or step-parents.
- Only employee premiums taken through payroll deductions. All other premiums direct billed by Unum.
- Medical Underwriting required for covered spouse, parents, or in-laws.
- Medical Underwriting required for employees electing coverage for the first time, after a break in coverage, or electing a higher level of coverage.

12% Rate Increase for 2022

*Unum is contacting existing customers regarding rate increase.



Visit unuminfo.com/sog or contact Unum at 888-764-3539 for additional information



Life Insurance – Met Life

Employee Life, Spouse, and Child Life

Employee	1x to 10x Benefit Salary; Max Coverage \$2,000,000 <i>Premiums based on age, salary, coverage level</i>
Spouse	\$6,000, \$12,000, \$30,000, \$60,000, \$100,000, \$150,000, \$200,000, \$250,000 <i>Premiums based on spouse's age, coverage level</i>
Child	\$3,000 (\$0.92), \$6,000 (\$1.14), \$10,000 (\$1.44), \$15,000 (\$1.81), \$20,000 (\$2.18)



MetLife



Life Insurance – Met Life

- One Up for 2022! Enroll or increase your coverage by 1x, with no health questions or medical underwriting.
- New enrollment at more than 1x pay, or increase in coverage more than one level will require the online Statement of Health (SOH) and/or medical underwriting.
 - Employees are required to pre-register their covered spouse on the Gabreeze website before the Statement of Health form will be available online.
- Child life covers children up to age 26.
- Coverage includes:
 - Waiver of premium for total disability, more than 180 days.
 - Will preparation/estate resolution with MetLife Legal.
 - Important! Child or spouse life coverage cannot exceed employee life coverage!



MetLife



Accidental Death & Dismemberment – Met Life

- ▶ Accidental Death & Dismemberment
 - Up to 10x AD&D coverage, up to \$2 million
 - Age 75+, coverage value is reduced to 50%
 - Payable on death or injury due to a covered accident.
 - Be sure to designate your beneficiaries!
- ▶ Premiums are based on employee's age and salary.





Legal Plans - MetLife

No Changes to Plan Structure:

Select

- Wills and codicils
- Living wills
- Powers of attorney
- Unlimited phone & office advice/consultations
- Traffic ticket defense (no DUI)
- Document review
- Affidavits
- Deeds
- Mortgages
- Promissory notes
- Elder law matters
- Personal Injury (25% maximum fee)
- Sale, purchase, refinancing of primary residence and second or vacation home
- Home equity loans for primary residence and second or vacation home
- Debt collection defense
- Identity theft defense
- Reduced fee Benefit (25%discount)

Select Plus

- ALL SELECT FEATURES, PLUS:
- Probate proceedings
 - Consumer protection matters
 - Bankruptcy/Wage Earner Plan
 - Tax audits
 - Civil litigation defense
 - Administrative hearing representation
 - Incompetency defense
 - Change/establishment of custody orders/visitation rights
 - Adoption and legitimization
 - Divorce/Dissolution/Annulment (\$1,000 maximum if contested)
 - Enforcement/modification of support orders
 - Guardianship/conservatorship
 - Immigration assistance
 - Eviction/tenant/security deposit problems (for tenant only)
 - Name change
 - Juvenile court defense
 - Protection from domestic violence

Select Premium

- ALL SELECT & SELECT PLUS FEATURES, AND:
- Personal Property Protection
 - Small Claim Assistance
 - Demand Letters
 - Prenuptial Agreement
 - Property Tax Assessments
 - Zoning applications
 - Restoration of Driving Privileges
 - Living Trusts
 - Boundary Title Disputes (Primary Residence)



MetLife

MetLife Legal

- ▶ National network of over 18,000 attorneys, 450 attorneys within the State of Georgia

Legal Plan	MetLife Legal Plans Select	MetLife Legal Plans Select Plus	MetLife Legal Plans Select Premium
Employee	\$5.97	\$7.65	8.75
Family	\$7.46	\$9.80	10.90





Flexible Healthcare Spending Account - WageWorks

▣ Healthcare Spending Account

- Set aside pre-tax money to use for healthcare expenses.
- Maximum amount is \$2,700 annual or \$225/month
- Minimum annual contribution is \$120.00
- Qualifying expenses include: prescriptions, contact lenses/glasses, eye surgery, procedures/surgeries not covered by insurance, health insurance co-pay/co-insurance.
- Excluded expenses include: over the counter drugs, cosmetic procedures, electrolysis, vitamins/herbal supplements, hair transplants, nicotine patches or gum, teeth whitening.





Flexible Healthcare Spending Account – Reminders

- Money is “Use or Lose”
 - You have until March 15, 2023 to use money placed in your 2022 spending account.
 - Current spending accounts may be utilized through March 15, 2022.
- Entire amount is available on January 1st.
- Visa debit card available for purchases, but keep your receipts!
- **Contributions must be re-elected each year, they do not rollover.**
- Once you enroll in a FSA you may not cancel during the plan year.

www.wageworks.com

State of Georgia Code:
STATEOFGE-10029





Flexible Healthcare Spending Account – WageWorks

Flexible Spending Accounts & Health Savings Accounts

- ▶ Per IRS guidelines, it is prohibited to participate in a Flexible Spending Account and a Health Savings Account.
- ▶ If an employee does enroll in both a Flexible Spending Account and Health Savings Account in error, they may submit an appeal form to Georgia Department of Administrative Services (DOAS) to cease participation in the Flexible Spending Account.
 - Appeals are reviewed by DOAS, and GA Breeze will be notified of the final determination regarding the Spending Account





Flexible Dependent Care Spending Account - WageWorks

■ Dependent Care Spending Account

- Set aside pre-tax money for child care expenses for your child(ren) under age 13 or a disabled legal dependent of any age.
- Maximum family amount \$4,992 annual/\$416 per month, per IRS rules.
- Money is “Use or Lose”
 - > Funds placed in 2022 dependent care spending accounts must be used by December 31, 2022.
 - > Current year dependent care spending account balances must be used by December 31, 2021.
- **Both employee and spouse must be working full time or enrolled in school full time to utilize this benefit.**
- Eligible expenses include: preschool, nursery school, after school care.
- Ineligible expenses include: activity fees, field trips, clothing, food, entertainment, Kindergarten, overnight camps, sports lessons, transportation, or private school tuition.





Flexible Benefits Virtual Benefits Fair

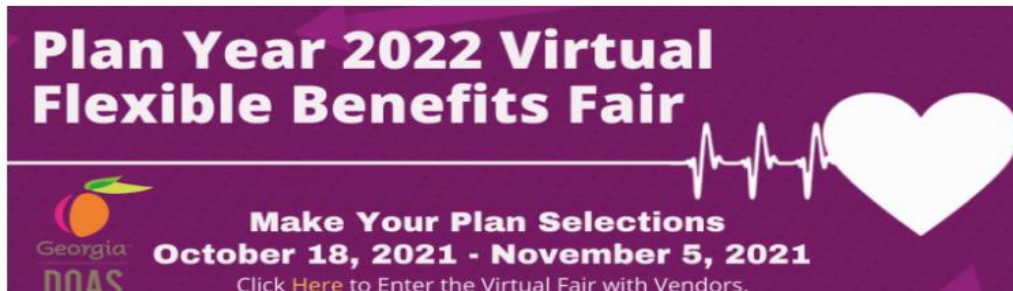
www.team.ga.gov



My Benefits

Benefit Fair

The State of Georgia 2021 Flexible Benefits Open Enrollment and Virtual Benefits Fair for Plan \ 2022 is now live. Click the image below to enter the Virtual Benefits Fair with vendors!



Update Beneficiaries!

Have you had changes to your family?

- Birth/Adoption
- Marriage
- Divorce
- Death

Don't forget to review your beneficiaries for:

- Life Insurance/Accidental Death & Dismemberment
- Retirement – TRS or ERS
- Supplemental Retirement Savings: 401(k), 457, 403(b)
- Final Paycheck



**Thank
You!**