



Annual Enrollment for
Plan Year 2023



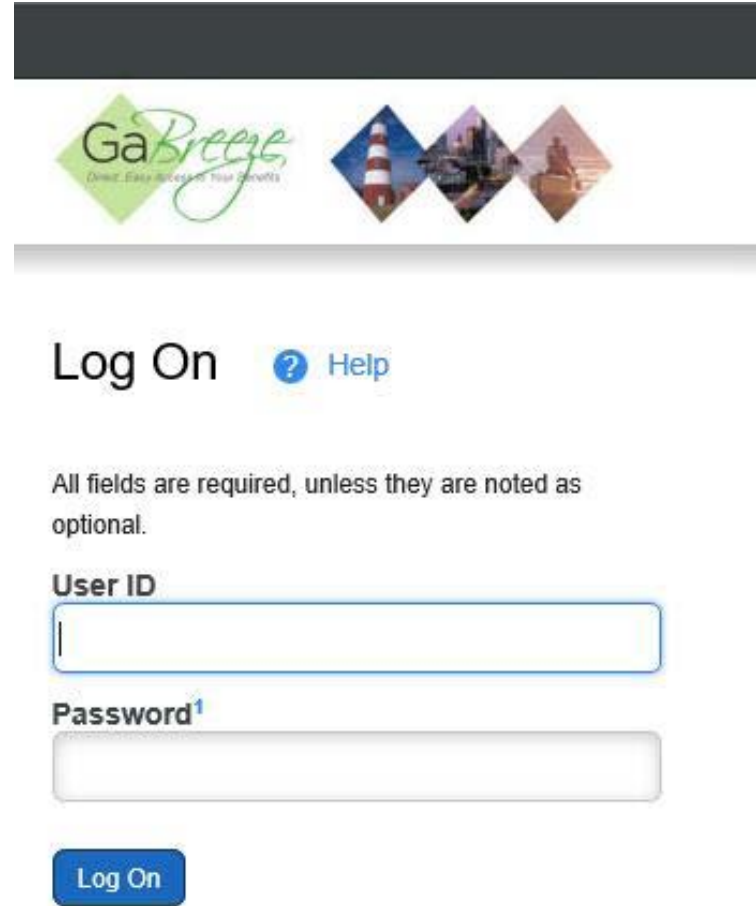
www.gabreeze.ga.gov

2023 Annual Enrollment Georgia Breeze Website:

Opens: Monday, October 17th 1:00AM

Closes: Saturday, November 5th 12:59AM

*** Benefits elected are effective January 1, 2023**





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 5th at 1:00 am will be yours for 2023!

- 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 2022 will rollover, **except for the Flexible Spending Account.**



Summary of Plan Changes for 2023

- **Dental**

- Cigna was awarded the contract to administer the Dental PPO plan
- The calendar year maximum for the Select plan option has increased (\$500 to \$750)
- A mid plan option, Select Mid, has been added
- Implant benefits have been added to the Select Mid and Select Plus plan options
- Orthodontia lifetime maximum has been restarted
- Premiums decreased on the Select and Select Plus plan options
- Cigna DHMO added the additional services without an increase in premiums



Summary of Plan Changes for 2023

- UNUM's **Long-Term Care** premiums will increase by 15% on plan options with compound inflation.
- Anthem Blue Cross Blue Shield **Vision** plan options premiums decreased.
- MetLife **Legal Plans** options have enhanced benefits without an increase in premiums.
 - Divorce, Dissolutions and Annulments (Select Plus and Select Premium)
 - The \$1000.00 maximum for contested divorces will be removed and replaced with 20 hours of services
 - A 25% Reduced Fee Benefit (Select, Select Plus and Select Premium)
 - Added 8 hours of attorney time for non-covered services



Summary of Plan Changes for 2023

- The **Health Care Flexible Spending** Account limit will increase from \$2,700 to \$2,808 for Plan Year 2023.
- **Dependent Verification Process**
Effective January 1, 2023, Flexible Benefits' participants adding new dependents, as well as their current covered dependents, must provide proof to GaBreeze that their dependents meet the eligibility requirements. The Department of Administrative Services (DOAS)/ Human Resources Administration (HRA) will provide more details before the Dependent Verification process changes go into effect.
- **Actions Needed!**
Your 2022 Flexible Benefits plan options will roll over to Plan Year 2023 if you do not access GaBreeze during the Open Enrollment period. However, your 2022 Health Care and Dependent Care Flexible Spending accounts will **not** roll over to Plan Year 2023. If you want to continue your FSA(s) contributions for Plan Year 2023, you must re-enroll during this Open Enrollment period.



Dental Insurance – Cigna Dental PPO Plans

What's New for Plan Year 2023!

Cigna has been awarded the contract to administer the Flexible Benefits Dental PPO plan options. An additional PPO Dental plan option, Select Mid, will be available. The 2023 Dental PPO plan Options are:

- Select
- Select Mid
- Select Plus

2023 Dental PPO Plan Options

- Calendar year maximum increased for the Select plan option (from \$500.00 to \$750.00)
- Orthodontia lifetime maximum will start over in 2023
- New dental mid option – Select Mid
- Implant benefits available under the Select Mid and Select Plus plan options
- Premiums decreased on the Select and Select Plus plan options

Note: Orthodontia benefits are available under the Dental PPO Select Mid, Select Plus and DHMO plan options.



Cigna Pre-Paid Dental/HMO

Cigna DHMO will have additional services with no increase in premiums in the following categories:

- Diagnostic/Preventive
- Periodontics
- Implant Services
- Oral and Maxillofacial Surgery
- Adjunctive General Services

ABOUT CIGNA

**WE'RE YOUR
PARTNER
IN HEALTH**

See the difference our team can make





Cigna Pre-Paid Dental/HMO

CIGNA DENTAL CARE DHMO PLAN

BENEFITS & COVERED SERVICES	IN NETWORK
Type I Diagnostic & Preventive Services Oral Exams, Cleanings, X-rays	Reduced, fixed, preset charges for all covered services. See your Patient Charge Schedule for specific charges
Type II Basic Services, Fillings, Root Canals, Extractions, Scaling and Root Planning, Repairs to Dentures, Bridges and Crowns Sealants	Reduced, fixed, preset charges for all covered services. See your Patient Charge Schedule for specific charges
Type III Major Crowns, Dentures, Bridgework, Surgical Periodontal	Reduced, fixed, preset charges for all covered services. See your Patient Charge Schedule for specific charges
Orthodontic Benefits Cephalometric X-rays, Treatment Study, Bands, Appliances	Reduced, fixed, preset charges for all covered services. See your Patient Charge Schedule for specific charges
Annual Deductible	NONE
Maximum Benefits	No Maximum
Waiting Period for Benefits	No Waiting Period



Dental Insurance – Cigna Dental PPO

Cigna Dental Select

- \$50 deductible per person/\$150 family deductible per calendar year. (Both in-network and out-of-network)
- \$750 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.)
- Implants are not covered.
- Orthodontic Benefits not covered.



Dental Insurance – Cigna Dental PPO

Cigna Dental Select Mid Plan

- ▶ \$50 deductible per person/\$150 family deductible per calendar year. (Both in-network and out-of-network)
- ▶ \$1,500 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.)
- ▶ 50% coverage for implants
- ▶ \$1,500 coverage for Orthodontic benefits with \$1,500 Maximum Lifetime



Dental Insurance – Cigna Dental PPO

Cigna Dental Select Plus

- ▶ \$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, sealant), 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 implants
- ▶ \$2,000 coverage for Orthodontic benefits with \$2,000 Maximum Lifetime



Cigna Dental Premiums - 2023

Dental Plans	Cigna PPO: Select Plan	Cigna PPO: Select Mid Plan	Cigna PPO: Select Plus Plan	Cigna: DHMO
Employee	\$26.87	\$34.20	\$40.86	\$21.95
Employee + Spouse	\$52.35	\$66.83	\$79.96	\$39.98
Employee + Child(ren)	\$54.89	\$70.09	\$83.87	\$49.57
Family	\$76.92	\$98.30	\$117.68	\$59.13

Cigna Healthcare

Customer Service
 888-764-0099
www.cigna.com

Claims Address
 Cigna (for PPO Claims)
 P.O. Box 188037
 Chattanooga, TN 37422



Dental Insurance – Cigna Dental

Important Note for Current Delta Dental Participants

Delta Dental's contract to administer the Dental PPO plans with the Department of Administrative Services terminates on December 31, 2022. If you are enrolled in one of the PPO plan options, you have 12 months from the date of service to submit claims to Delta Dental for processing. Grievances and appeals must be submitted within 180 days from the claim denial. When mailing grievances and appeals, please include ATTN: G&A in the address. Claims and appeals should be mailed to the following address:

Delta Dental Insurance Company
P.O. Box 1809
Alpharetta, GA 30023-1809

If you need assistance with dental claims incurred prior to January 1, 2023, please contact Delta Dental's Customer Services at 866-496-2384.



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 - 2023

Anthem Blue Cross Blue Shield Vision plan options premiums decreased.

2023 Vision Rates

2023 Anthem Vision	Select	Select Plus
Employee Only	\$5.26	\$9.04
Employee + Spouse	\$11.13	\$19.80
Employee + Child(ren)	\$11.65	\$20.72
Employee + Family	\$15.73	\$28.23

Note: The rates include the \$.70 administrative fee.



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.

15% Rate Increase for 2023

*Unum is contacting existing customers regarding rate increase.



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

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

- ❑ Employees may elect up to ten times pay to a maximum benefit of \$2,000,000
- ❑ Medical underwriting is required if you apply for an amount of insurance in excess of (1) times your pay, or \$200,000
 - 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.
- ❑ Employees may elect up to ten times pay to a maximum benefit of \$2,000,000
- ❑ New Hires are guaranteed up to \$30,000 in spouse coverage without Evidence of Insurability
- ❑ 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 65+, coverage value is reduced
 - 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

New for 2023: No Changes to Plan Structure - Enhanced benefits without premium increase

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 – Health Equity/WageWorks

▣ Healthcare Spending Account

- New for 2023: The Health Care Flexible Spending Account limit will increase from \$2,700 to \$2,808 for Plan Year 2023.
- Set aside pre-tax money to use for healthcare expenses.
- Maximum amount is \$2,808 annual or \$234/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.healthequity.com/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 2023 dependent care spending accounts must be used by December 31, 2023.
 - > Current year dependent care spending account balances must be used by December 31, 2022.
- **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

The screenshot shows the TEAM GEORGIA website interface. At the top is the logo for Georgia, featuring an orange circle with a green leaf, followed by the text "TEAM GEORGIA For State of Georgia Employees". Below the logo is a navigation bar with four buttons: "TEAM GEORGIA NEWS" (green), "EMPLOYEE DISCOUNTS" (green), "EMPLOYEE SELF SERVICE MY ACCOUNT" (pink), and "MY BENEFITS" (pink with a dropdown arrow). Below the navigation bar is a section titled "My Benefits". Under this section, there is a paragraph: "The State of Georgia 2022 Flexible Benefits Open Enrollment and Virtual Benefits Fair for Plan Year 2023 is now live. Click the image below to enter the Virtual Benefits Fair with vendors!". Below the paragraph is a large purple banner with white text and icons. The banner text reads: "Plan Year 2023 Virtual Flexible Benefits Fair", "Make Your Plan Selections", and "October 17, 2022, 1:00 a.m. - November 5, 2022, 12:59 a.m.". At the bottom of the banner, it says "Click [Here](#) to Enter the Virtual Fair with Vendors". The banner also features several white icons: a heart with a cross, a tooth with a cross, an eye with a cross, and a Georgia logo with a cross. There are also several white plus signs scattered throughout the banner.

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!**