

2024 Open Enrollment

Flexible Benefits Reimagined — For You!

Human Resources Administration
September 2023



We're Here — for You

FLEXIBLE BENEFITS
FOR YOU

HRA Flexible Benefits Team



Al Howell
Deputy Commissioner



Carla Gracen
Director



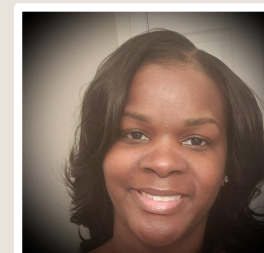
Lenequa Morris
Benefits Manager



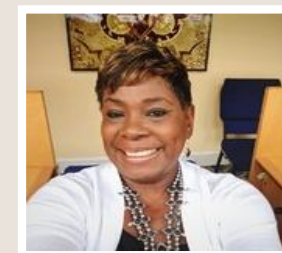
Son Truong
Benefits Specialist



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Barbara Heard
Benefits Analyst

The Start of Something Big

Open Enrollment: Oct. 16 – Nov. 4 (12:59 a.m.)

- Flexible Benefits Reimagined
- 2024 Enhancements and Updates
- A Closer Look at Flexible Benefits
- Enrolling for 2024 Flexible Benefits
- Resources



Flexible Benefits Reimagined: WHY?

Looking Objectively

YES!

- **Largest voluntary benefits program in Georgia**
- **On par with the most-preeminent employer plans — and stronger than ever**
 - Broader range of options and more protection
 - Top-tier benefits
 - Features/provisions customized for our employees
- **Rich benefits at a low cost**

BUT . . .

Enrollment doesn't reflect value proposition

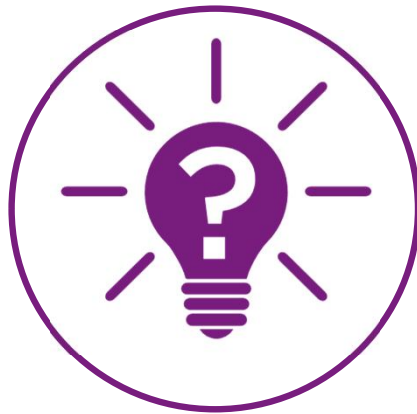


Introducing a New Look and Perspective

FLEXIBLE BENEFITS
FOR YOU

Connection

+



WHY

=

FLEXIBLE
BENEFITS
FOR YOU

Coverage You Need...

FLEXIBLE BENEFITS FOR YOU



Health

- Dental Insurance
- Vision Care
- Flexible Spending Accounts



Life

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



Finances

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

...for Moments that Matter

FLEXIBLE BENEFITS
FOR YOU



2024 Enhancements and Updates

A decorative graphic element on the right side of the slide, consisting of a solid purple shape that starts as a curved top edge and tapers down to a point at the bottom, resembling a stylized arrow or a corner cutout.

2024 Enhancements & Upgrades



Dental Insurance

- DHMO dental implants
- Dental PPO lifetime orthodontia limits restarted



Vision Care

- *Vision Access Value* – largest network in the State
- Network-level benefits at Walmart and Sam's Club



Employee Life Insurance

Special Opportunity

Add or start coverage of 1 x Pay — guaranteed



Disability Insurance

- Benefits apply to more pay
- **Special Opportunity**
Elect STD without 60-day waiting period



Enhanced Protection Coverage

NEW from Voya!

- Critical Illness Insurance — lower cost + more coverage
- Accident Insurance with Travel Assistance benefit

Plus, two new options

- Hospital Indemnity Insurance
- Cancer Insurance



FLEXIBLE BENEFITS
FOR YOU

HEALTH

Coverage You Need...

FLEXIBLE BENEFITS FOR YOU



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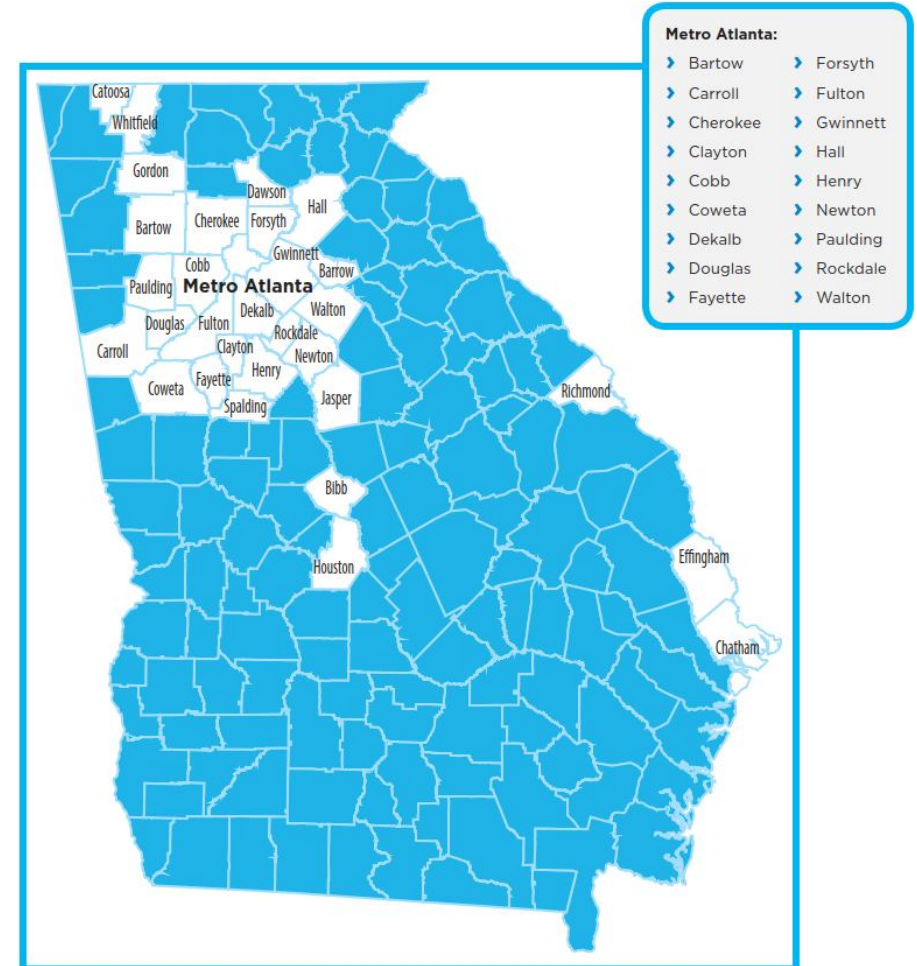
Dental DHMO

- Smaller provider group in exchange for lowest premiums and treatment costs
- Services at fixed copays, with no waiting period or annual maximum benefit cap
See Patient Charge Schedule
- Attractive option for those in designated metropolitan areas



NEW for 2024! Dental implants covered

Premiums will increase 50¢ to \$1.50/month (avg. 93¢)



FLEXIBLE
BENEFITS
FOR YOU

3 DPPO Choices
Coverage
Annual Benefit Maximum
Lifetime Max Orthodontia
Monthly Premium

	Select	Select Mid	Select Plus
Coverage	100/80/50/0	100/80/50/50	100/90/60/50
Annual Benefit Maximum	\$750	\$1,500	\$2,000
Lifetime Max Orthodontia	N/A	\$1,500	\$2,000
Monthly Premium	\$26 to \$117		

Dental DPPO

- Largest provider group — and access to coverage outside the network
- Choice of three plans
Select | Select Mid | Select Plus
- Ability to select the best coverage/lowest cost based on what you need, each year



Lifetime orthodontia lifetime limits reset in 2023

No change in premiums

Vision Care



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FOR YOU

Coverage	Select Plan	Select Plus Plan
Eye exam and eyeglass lenses	Every year	Every year
Frames	\$130 every 2 years	\$150 each year
Contact lenses	\$105 each year	\$150 each year
Monthly premiums	\$5 to \$15	\$9 to \$28



FLEXIBLE FOR YOU!

- Customized network — largest in Georgia
- Broadest network, including network-level benefits at Walmart and Sam’s Club!
- Free/low-cost lens upgrades, treatments
- Among lowest rates in the State



Health Care FSA and Dependent Care FSA

- Pre-tax contributions reduce taxable income
- Contribute up to \$3,000 to Health Care FSA, \$4,992 to Dependent Care FSA
- **GRACE PERIOD** Health Care FSA contributions can be used through *March 15 of the following year*

IMPORTANT!
Must make an election during
Open Enrollment to participate in 2024

*No change in \$3.20/month admin fee for Health Care FSA
No monthly admin fee for Dependent Care FSA*





FLEXIBLE BENEFITS
FOR YOU

LIFE

Coverage You Need...

FLEXIBLE BENEFITS
FOR YOU

FLEXIBLE BENEFITS FOR YOU



Health

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- Vision Care
- Flexible Spending Accounts



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- Accidental Death and Dismemberment Insurance



Finances

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 - Cancer Insurance
- Long-Term Care Insurance
- Legal Benefits

Special Enrollment for 2024

- Increase *or obtain* Employee Life Insurance **1 x Pay** without a statement of health — guaranteed, with no questions asked!
- Can apply for higher levels, with statement of health
- New-hire enrollment: guaranteed coverage up to \$200,000 (self), \$30,000 (spouse), and children (all levels for coverage)



FLEXIBLE FOR YOU!

Why Life Insurance?

- Most are underinsured
- 1 in 3 have *no coverage*

Why DOAS?

- More choices, higher benefits
- Stable, low-cost, *portable* coverage
- Bonus: last will, HC directive, POA services — online and with an attorney



Special Enrollment Opportunity This Year

Employee Life

Coverage of 1-10 x Pay,
up to \$2 million

Spouse Life

Coverage of
\$6,000-\$250,000

Child Life

Coverage of
\$3,000-\$20,000 per child

Employee AD&D Insurance

Pays additional 1-10 x Pay, up to \$2M, if due to covered accident;
lump-sum benefits for qualifying disabilities

Legal Services

Last will and testament, and other estate-resolution services — at no cost to you



FLEXIBLE BENEFITS
FOR YOU

FINANCES

Coverage You Need...

FLEXIBLE BENEFITS FOR YOU



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Short-Term Disability (STD)

- Two plan options:
 - 7-day waiting period before benefits begin
 - 30-day waiting period before benefits begin
- **NEW!** Can replace up to 60% of up to \$130,000 in pay if unable to work due to illness or injury (max. benefit of \$1,500/week) for up to six months
- **Special Opportunity**
Add coverage without a late-enrollment penalty (no 60-day waiting period)

Long-Term Disability (LTD)

- Can begin after 180 days of disability
- **NEW!** Can replace up to 60% of up to \$200,000 in pay (max. benefit of \$10,000/month)



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Why Disability Insurance?

- Likelihood of experiencing a disability
- Most *do not have coverage*

Why DOAS?

Favorable provisions, features, costs



Enhanced Protection Coverage



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Introducing Benefits for Life's "What-Ifs"

- New, separate **Critical Illness** and **Accident Insurance** plans
- New benefit options: **Hospital Indemnity** and **Cancer Insurance**
- Extra support: **Voya Cares** — resources for those with disabilities or special needs, and for those who care for them (available with all Voya plans)
- Added value: **Travel Assistance** included with Accident Insurance to help with with emergencies while traveling
- Voya makes it easy for you — simple application, convenient claim filing, 24/7/365 customer service



Critical Illness Insurance (CI)



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NEW! Voya will replace Aflac

- **Costs less:** Voya premiums well below current rates (as much as 25% less)
- **Pays more:** Benefits for reoccurrence and additional occurrences increasing from 60% to 100%
- **Covers more:** All current conditions, *plus* ALS, Parkinson's Disease, Muscular Dystrophy, Sickle Cell Anemia, Systemic Lupus, Tuberculosis, COVID-19 hospital admissions
- **More incentives:** Annual health screening benefit of \$100 — for *each covered family member*
- **Separate Accident Insurance (AI) plan:** More coverage, more control, lower cost

- Your choice of \$5,000 to \$30,000 in cash benefits
- Eligible conditions include heart attack, stroke, cancer, brain tumor, major organ failure, multiple sclerosis, end-stage renal disease
- Available for you, your spouse, your children

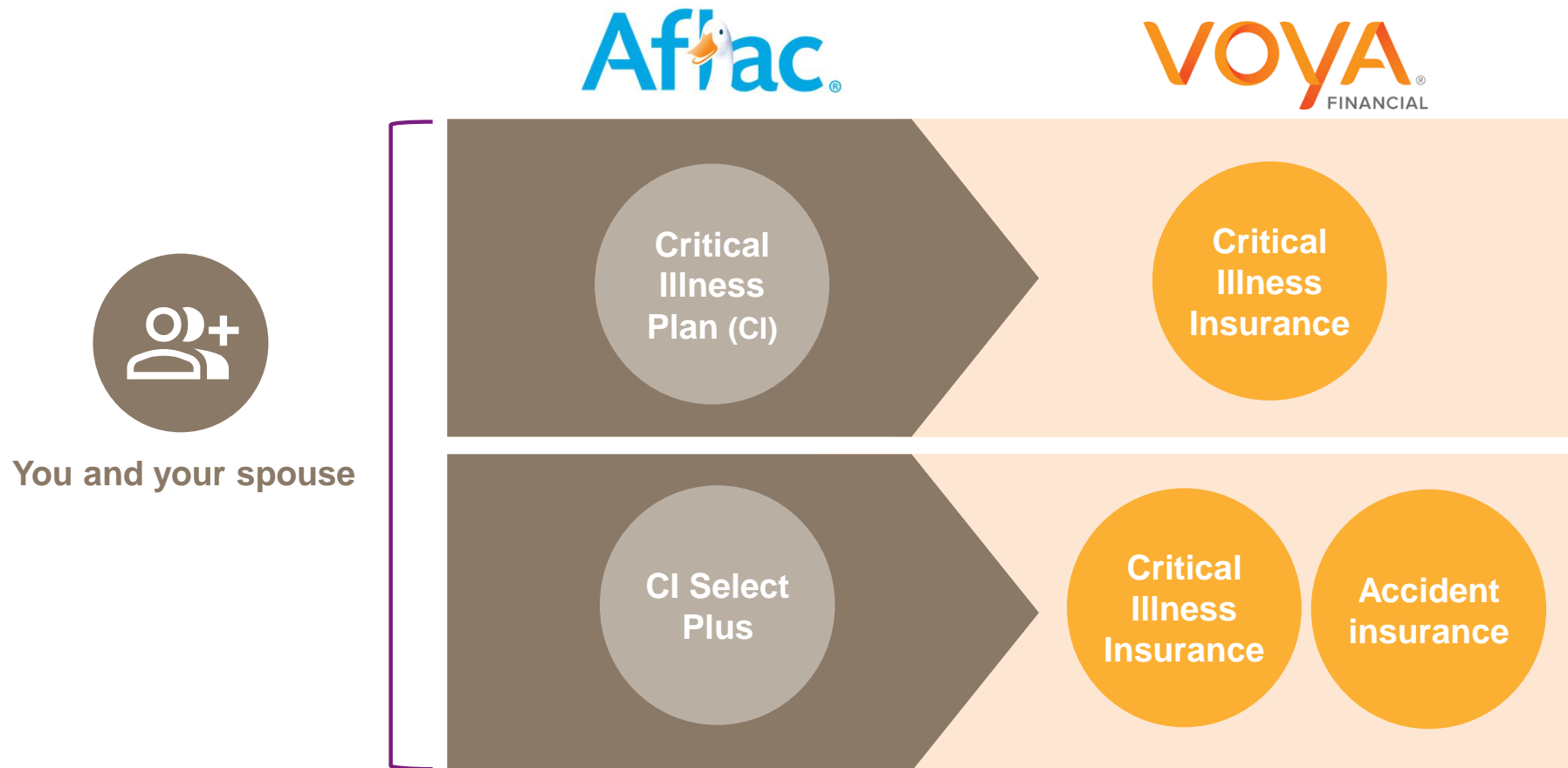
Critical Illness Insurance



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TRANSITION TO VOYA

Current Aflac participants will receive an email with information and options




You and your spouse

Child coverage requires active election

Accident Insurance (AI)



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FOR YOU

NEW! Voya will replace Aflac

Enhancements for 2024

- Costs less/covers more, including:
 - New AD&D benefit
 - New Travel Assistance Services
- **New!** Options for self, spouse, children
- **New!** \$60/person annual health screening benefit
- **New!** 25% increased benefit — up to \$1,000 more — for organized sport injuries

Illustrative Covered Events

- Ambulance — \$200 / \$1,500
- Urgent Care & ER — \$150
- Hospital stays — \$1,000, admission; \$250/day, confinement
- AD&D — up to \$85,000

Illustrative Covered Injuries

- Concussion — \$200
- Fracture — up to \$9,000
- Coma — \$10,000

Other Supplemental Coverages



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FOR YOU

NEW! Hospital Indemnity Insurance

- Lump-sum cash benefits for hospital stays
 - \$1,000 admission
 - \$200/day, days 2-31 (\$600/critical care unit)
- Unexpected *and* planned procedures (e.g., birth, surgery)
- \$60 annual wellness benefit/person

NEW! Cancer Insurance

- Lump-sum cash benefits following initial diagnosis of cancer
- Broad benefits, designed for/specific to condition
- \$60 annual incentive for eligible cancer screenings



All Voya Plans

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- Complement medical insurance
- Protect you financially
- Offer portability
- Provide peace of mind



Long-Term Care Insurance

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FOR YOU



Available only to currently participating entities

Cash benefits to offset the cost of personal care and health and social services in the event of a qualifying chronic condition, disability, or cognitive impairment

Select

Basic,
including wills, powers of attorney, document review, home purchases, traffic court

Select Plus

Expanded,
including family law, juvenile court, rentals and tenancy, and defense of civil litigation

Select Premium

Broadest,
including small claims, living trusts, restoration of driving privileges, prenups, demand letters

- Support for life's milestones and unexpected developments — for you and your family
- Expert services, readily available to you — by phone, online, or in person
- Unlimited access to vetted attorneys — without copays, deductibles, or claim forms
- Fixed cost of \$5 to \$10/month

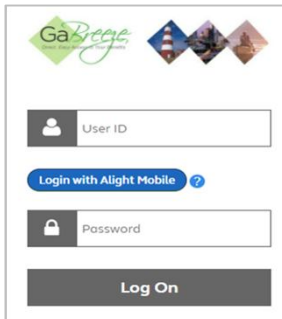
Enrolling for 2024 Flexible Benefits



Enrolling for 2024 Flexible Benefits

FLEXIBLE BENEFITS
FOR YOU

Open Enrollment for 2024 Benefits is **October 16** through **November 4, 2023** (12:59 a.m.)



The screenshot shows the GaBreeze login interface. At the top left is the GaBreeze logo. Below it are three small icons representing different benefit categories. The main form contains a 'User ID' input field, a 'Login with Alight Mobile' button with a question mark icon, a 'Password' input field with a lock icon, and a 'Log On' button at the bottom.

Enroll using the GaBreeze enrollment portal

www.GaBreeze.ga.gov

Enroll on the Alight Mobile app

Available on Google Play
and the App Store



What happens if you don't enroll?

- Current elections will continue in 2024, except for FSA and child Critical Illness and Accident Insurance (new elections required for 2024)
- Missed opportunities for Employee Life Insurance and Short-Term Disability Insurance

OE Reminders/Employees

Before Open Enrollment

- ✓ Make sure you know Username and passwordID for GaBreeze
 - If not, reset on GaBreeze before Oct. 16
- ✓ Review current coverages, dependents, beneficiaries
- ✓ Update email preferences and personal information

During Open Enrollment

- ✓ Must select “Complete Enrollment” button when finished
- ✓ Can make changes anytime during OE period
- ✓ Receive confirmation number with date/time stamp

IMPORTANT! Review and update beneficiary designations, as needed, during Open Enrollment or anytime during the year

OE Reminders/New Hires and Rehires

Employees hired by November 1, 2023, will have two enrollments

- 1 For 2023 benefits
(effective December 1-31, 2023)
- 2 For 2024 benefits
(effective January 1, 2024)

If no new elections are made, most current benefits will continue in 2024

Exceptions: FSA and Child Critical Illness/
Accident Insurance elections do not roll over



OE Reminders/HR

- **FLX Pending Enrollment Status Report**
Identifies those who have not completed Open Enrollment
 - ✓ Employees and new hires
 - ✓ Report produced daily during the OE period
- **FLX Annual Benefit Deduction Report**
All Employee flexible benefit deductions for the new Plan Year
- **FLX Annual Imputed Income Report**
All Employee and Spouse Life Insurance elections over \$50,000 for the new Plan Year



Resources

FLEXIBLE BENEFITS
FOR YOU



"What's New"
Highlights
Interactive
Benefits
Guide
Virtual
Benefits
Fair

Online



<https://team.georgia.gov/my-benefits/>



www.GaBreeze.ga.gov

Phone

GaBreeze Benefits Center
877-342-7339

Monday-Friday
8 a.m. to 5 p.m. Eastern
(excluding holidays)

FLEXIBLE BENEFITS FOR YOU

THANK YOU FOR WHAT YOU DO

You Matter!

- Liaison to the largest voluntary benefits program in the State
- Top-tier plans — customized to the needs of your employees
- Rich coverage, favorable terms, low costs
- Ability to make a difference — for the *people* that matter!



FLEXIBLE BENEFITS
FOR YOU

Questions?

We're here to help! If you need help or have questions, email us at HRA.FlexBenefits@doas.ga.gov

