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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!

FLEXIBLE BENEFITS FOR YOU

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.

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.
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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

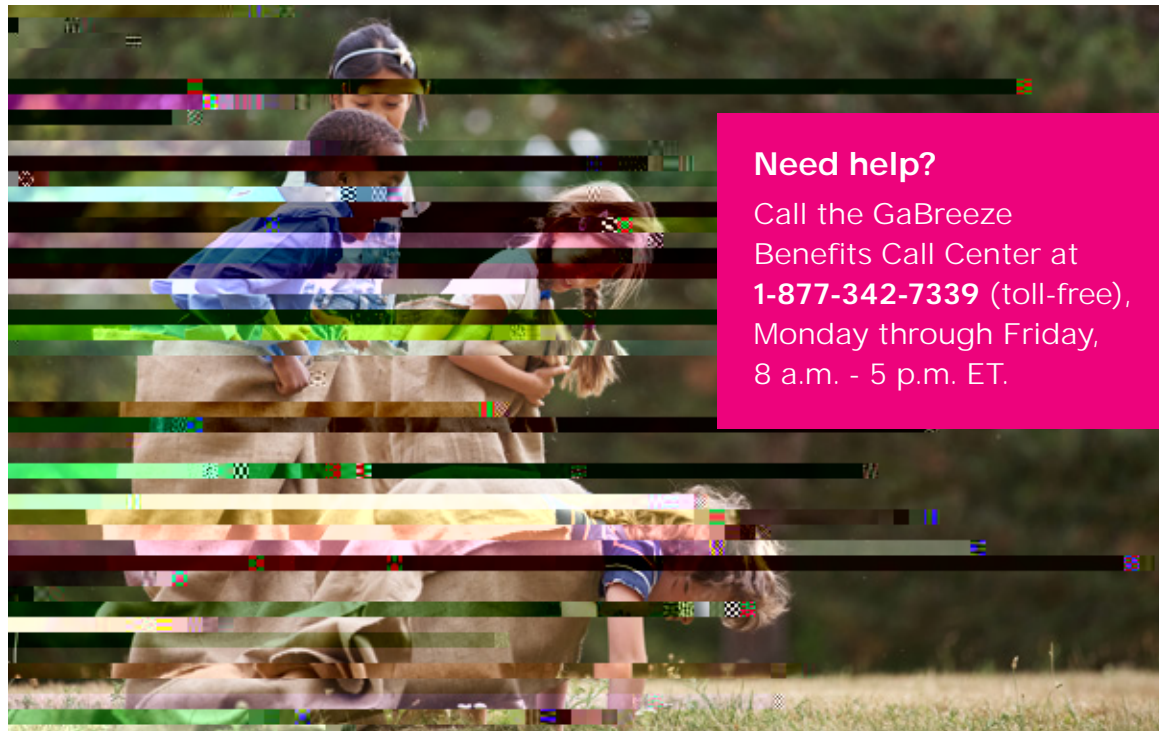
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Watch for more information coming soon, including:

- **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.



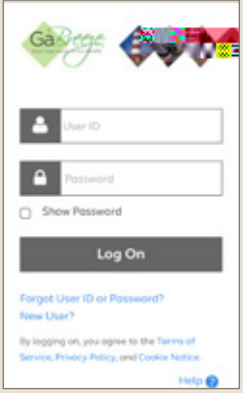
ENROLL WITH EASE

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.



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](#) or the [App Store](#).



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

