

SUMMARY of 2010 STATE OF GEORGIA FLEXIBLE BENEFITS PROGRAM CHANGES

The following are changes to the SPA Life Plan:

Premium Payments and Leave Without Pay (page 5 of Certificate)

- When coverage is being extended on a month by month basis due to a leave without pay, premiums for the extended coverage are no longer required to be paid in advance of coverage, but must be paid on a monthly basis.

Evidence of Insurability (page 7 of Certificate)

- When you submit evidence of insurability, Minnesota Life will respond to your evidence of insurability within 60 days of the date you submit it.

Beneficiary (pages 7 and 19 of Certificate)

- When naming a beneficiary for both your Life Insurance and Accidental Death and Dismemberment Insurance, you may do so either by assessing the GaBreeze internet site or by contacting the GaBreeze Customer Service Center. Your beneficiary designation will take effect on the date you make the change if the change is made on the web-site or the date GaBreeze receives your signed Beneficiary Designation and Change Request form. If you leave the group plan and convert to an individual policy and later return to coverage under the group plan, the latest beneficiary designation on file under the group plan with GaBreeze will be given effect and govern over any other beneficiary designation.

Evidence of Insurability (page 8 and 9 of Certificate)

- **Effective April 6, 2010**, when you apply for child coverage due to a qualified family status change or during an annual enrollment period, you may elect or increase child coverage up to the \$20,000 child maximum without evidence of insurability.

Coverage Termination (page 10 of Certificate)

- When a child attains age 19 (or age 26 if they are a full-time student), their coverage will no longer end on the date they attain such age, but instead will continue until the last day of the month in which the child attains age 19 or 26.

Disability (page 10 of Certificate)

- If you become totally disabled and have been approved for Life Waiver of Premium, you must complete and file a Beneficiary Election form with Minnesota Life. This election form will take effect upon Minnesota Life's receipt of the form. If you are no longer disabled and return to state employment, you must complete another Beneficiary Election Form and file it with the GaBreeze Customer Service Center.

How to File a Claim (page 21 of Certificate)

- If you have a claim, you or your beneficiary should notify the GaBreeze Customer Service Center. You or your beneficiary will be provided the appropriate claim and instructions on how to complete and where to send the forms.